

EXECUTIVE SUMMARY

RESIDENTIAL LAND MARKET DYNAMICS, ABSENTEE LOT OWNERS AND DENSIFICATION POLICIES FOR TEXAS COLONIAS

INTRODUCTION

Colonias are un-serviced or poorly serviced low-income housing settlements in which lots have been sold by developers often through a mechanism known as Contract for Deed. Residents place trailers on those lots or develop their homes through self-build. Although buried in the peri-urban (rural) areas beyond cities, colonia residents commute daily to nearby urban areas for work. In Texas alone there are an estimated 1600 colonias housing an estimated 400,000 people mostly in the Texas-Mexico border region. Colonias are not, however, strictly a border phenomenon. They have existed throughout the American Southwest for fifty years and can now be found in states as distant from the region as Minnesota, Oregon, and Georgia, as well as in a variety of areas throughout Texas, including the outlying areas of the non-border cities of Dallas, Houston, San Antonio and Austin.

Previous land market research conducted by the Principal Investigator¹ has revealed that, while most Texas colonias are virtually sold out, it is not unusual to find 40-50 percent of lots unoccupied, and almost all sizeable colonias will have 15-25 percent of lots vacant. This creates very low densities and multiplex problems for the effective provision of physical and social infrastructure; for the cost recovery of capital investment programs; and for creating a critical mass of population capable of sustaining micro-enterprises, public services, and community mutual aid/self-help.

Public policy over the last decade has had mixed success. It has sharply reduced new colonia formation in the border; mobilized substantial resources for water and drainage services; regulated developers and settlement development through Model Sub-Division Rules and made mandatory servicing before colonia plats are approved; and provide for greater consumer protection in land and property transactions. Latterly, too, it there has been much improved coordination between agencies, as well as some empowerment for counties to take a more proactive role in facilitating colonia improvement. However, all too often the approach adopted has been driven by top-down health and environmental pathology concerns, instead of seeing colonias as rational responses to the lack of affordable housing with considerable latent social capital opportunities and self-help willingness of the residents themselves. Moreover, many of these initiatives are exclusive to border or near-border counties, and there is an urgent need that all or some of them apply Texas-wide. Finally, much remains to be done, and important questions need to be

¹ Peter M. Ward, 1999. *Colonias and Public Policy in Texas and Mexico: Urbanization by Stealth*, University of Texas Press.

answered. For example, although we have come to know more about colonia residents in recent years, virtually nothing is known about the absentee lot owners: who they are, what they want, and why they don't occupy their lots. This research project addresses these very questions. Specifically, the main objectives of the study are:

- To test and refine a methodology that enable identification of the names and current addresses of absentee owners, and how they might best be traced.
- Through interview and survey to develop a database about absentee owners and begin to identify who they are, where they live, and what they want.
- To collect baseline data from existing colonia residents about land acquisition costs and land price changes over time (i.e. market performance and dysfunction).
- To deepen our understanding of colonia land and housing markets in Texas and their proliferation outside the border region.
- To identify a variety of policy instruments that will enhance lot occupancy and free-up market processes in ways that will facilitate population densification in existing colonias, and support physical dwelling consolidation and upgrading.
- To offer guidelines and input for legislative policy development relating to colonia densification and land market performance to 77th Texas Legislative Session in Spring 2001.

This year-long Policy Research Project was conducted by the PI in conjunction with a group of graduate students at the Lyndon B. Johnson School of Public Affairs at UT-Austin during 1999-2000. We are grateful to the Lincoln Institute of Land Policy (Cambridge, Mass.), and to the North American Development Bank for their grant support. However, neither body is responsible for the views expressed in this Report and for the research conclusions and policy suggestions made. Nor should it be assumed that they share those conclusions; these remain the responsibility of the PI alone.

The survey data findings presented in this report are drawn from the following databases that were compiled and analyzed by the research group: 1) Data for 1365 colonias (Texas Water Development Board database); 2) 2212 tax records for 18 colonias; 3) Detailed lot-by lot surveys for 21 individual colonias across 10 counties; 4) A total of 151 absentee lot owners mail interview returns relating to lots owned in 14 colonias; and 5) 261 face-to-face interviews with residents in those same 14 colonias.

The remainder of this Executive Summary identifies the principal findings of the research project.

Colonias: Terminology and Distribution

- Colonias and colonia-type developments are not just a border phenomenon, but exist widely throughout the rest of Texas, and elsewhere in the Southern USA. The following principal variations are likely: internal ethnic composition (more Anglo and African American households as one moves further from the border); levels of infrastructure provision and local public awareness; developer practices; and in the degree of compliance with sub-division and house construction codes and regulations, etc. This study includes colonia settlements both from the border as well as from interior counties such as Hays, Bastrop, Travis and Coryell.
- That being the case, the term “colonia” is problematic since it is Spanish for neighborhood and therefore has little meaning for non Hispanic (and particularly for non Mexican-origin) populations of whom there are a significant proportion -- perhaps even a majority away from the border. Moreover, because of the way in which the term is understood and constructed in Texas, the word colonia carries negative and stereotypical connotations, such that the adoption of more neutral terminology is desirable in the future. Continued use of the term colonia will only serve to reinforce the idea and thinking that this is uniquely a border phenomenon, which it patently is not.
- Colonias are not homogeneous, but vary markedly in size, layout, mode of development, housing types and mixes, lot dimensions, soil and vegetation characteristics, lot occupancy rates, level of servicing, development prospects, land market turnover, ethnic composition, income levels and relative poverty, social organization and leadership, etc. There is no "typical" colonia, but rather a range of modalities, and these often vary greatly between different counties. In some counties such as Hidalgo, Starr, and Zavala, the norm is for a large number of small and very small colonias (less than 50 lots, often with small lot sizes); whereas in El Paso, Valverde, San Patricio and Webb counties, for example, colonias tend to be much larger, with large lot sizes. Not surprisingly, colonia lot occupancy rates are higher in small colonia developments -- frequently 100 percent (i.e. built through).

Densities and Absentee Lot Occupancy Rates:

- Absentee lot ownership is a widespread phenomenon usually comprising between 15-30 percent of all lots in any given colonia, and sometimes considerably higher. Often these vacant lots were purchased many years ago (mostly during the 1980s), and have never been occupied. Texas Water Development Board (TWDB) mid-1990s data for 1381 colonias suggest an overall non-occupancy rate of 30 percent of lots. Our survey data (1999) suggest that a more accurate figure is between 15-25 depending upon the colonia.

- Lot occupancy rates tend to be higher: 1) in smaller colonias; 2) in colonias with smaller lot sizes; 3) in "interior" long-established colonia type sub-divisions; and 4) in the more completely serviced sub-divisions. Other things being equal, the older the settlement the higher the occupancy rate.
- Densities are low: because of vacant lot ownership, larger lot sizes, and the scarcity of lot sharing and multiple-occupancy. Average residential densities in Texas colonias are 10-12 persons per residential acre, which is several times lower than normal densities in counterpart Mexican colonias. Depending upon the extent to which the colonia is built through in Texas, one would have to reduce overall densities by a further 15-30 percent to take account of vacant lots.
- Vacant lots constitute a very large total land acreage, albeit one that is highly scattered within colonias. Calculating from the TWDB colonias' database of some 147,095 individual lots and we applied weights to these data with material gathered from our survey research in order to obtain accurate estimates of actual lot occupancy rates, median lot sizes, and average household size for specific counties. Our results show an estimated 26,500 vacant lots just in the TWDB colonias' database alone. In reality it will be somewhat higher if further "interior" counties are to be included.
- Our calculations of the total residential area covered by colonias included in the TWDB database is 40,522 acres (63.3 square miles). Assuming a 20 percent lot non-occupancy rate, this provides an estimated 7,281 acres of unoccupied lots (11.38 square miles). All data are residential lot areas, and do not take account of streets and other open spaces. Nor does the calculation include colonias not included in that database. The reality is probably considerably higher.
- At current average household sizes, and assuming a median lot size of 12,000 square feet, a further 100,000 people could be accommodated within existing colonia settlements, simply by utilizing lots that are vacant. If legislation is adopted that would allow lot sharing and some modest sub-division of larger lots, then this number could double. Thus, in numbers and lot acreage alone, the issue of absentee lot holding is an important one for policy makers to address. At the very least this population densification in existing colonias should be planned for.

Methodological Considerations and Findings

- Our research demonstrates that the best method of identifying current ownership of land in colonias is through county tax records. This is also the optimum primary source of addresses for tracking absentee lot owners. Our (best) estimates suggest that between 8-10 percent of tax-record addresses for absentee owners are "bad" (i.e. returned addressee not known), although we strongly suspect that the number is considerably higher—probably double that number. A small proportion

of addresses are of close kinsmen, who regularly receive mail for the absentee owners.

- Tax Records also provide valuable information about market turnover, land and improvement values, etc. Discussion with tax officers can also give valuable information about market values, appraisal and assessment procedures, the existence or not of hidden tax subsidies, as well as about the opportunities for adjusting tax rates and assessments in order to increase densities.
- Our experience with mail interview surveys is that they work modestly well as a means of collecting information from absentee lot owners -- giving around a 14 percent return yield of completed surveys on good addresses. The weakness of such surveys is that they may contain bias towards the following groups: households established sedentary lot owners; the more literate and better educated; retired and slightly better-off populations. Less biased, perhaps, are 'phone surveys which will also work quite well in the US, and we found a yield ratio from lots-to --numbers-to-actual surveys of around 14 percent. Interestingly, however, there were no significant differences in the nature of responses received from mail and 'phone interview interviews, suggesting no or minimum bias in the nature of the survey instrument used.

Absentee Owners: Who Are They, Where are They, What do They Want?

- The majority of absentee lot owners live close by. On average almost 70 percent live in as nearby city; a further 10-15 percent live elsewhere in Texas; and the remainder elsewhere in the United States. The most frequent states are California, New Mexico, Illinois/Indiana (i.e. the Chicago region). Almost 90 percent of absentee lot owners visit to check up on their vacant lots; and many do so quite regularly.
- Absentee lot holders are significantly different from resident populations. Briefly, absentee owners are more likely to be Mexican American than Mexican born, and also include a higher proportion of Anglo population. Absentees appear to be older, and the Mexican-born absentee lot owners have been living in the US much longer than their colonia resident counterparts. While poor, they are significantly better off, and they bought their parcels earlier, generally paying a lower unitary price for the land.
- Absentee owners appear to be a stable residential population whose residential trajectory is fundamentally different from colonia residents. They are mostly owners of their current residence, and live in homes in which they are content. Less than one fifth currently rent their home, and even if the original intention was to buy into the colonia in order to live there in the medium or long term, other

considerations (work, contentment with neighborhood in which they live, alternative housing options which opened up to them, etc.), effectively "hijacked" their residential trajectories and diverted them from becoming colonia residents. They are not hovering on the sidelines waiting to occupy the lots they bought.

- Very few absentee lot owners stated that they bought as a residential option: but mostly as an investment, or as an inheritance for their children. Few actively intend to ever to occupy their lot, and most would probably sell it if the price were right. Generally the respondents in our sample retain a close interest in their lots, and often have kin living nearby. Improving the colonia by providing services will have little direct influence in encouraging them to occupy their lots. Few will do so.

Colonia Residents: Who are They? And What do They Want?

- Colonia residents are quite well informed about vacant lots in their neighborhoods. However, they have a diversity of views and opinions both about their own colonia development needs as well as about absentee ownership and owners. There is widespread local concern/opinion about the issue of vacant lots, which most residents see in negative terms. Their principal concerns are to do with the unsightliness, and with the health hazards and dangers associated with overgrown and undeveloped lots.
- Colonia residents are homesteaders who have a high priority for home ownership and who generally regard their strategies of homesteading in positive terms. They are unequivocally poor, and for most of them the colonia option is the only route to home ownership. Most of them were renting accommodation immediately prior to moving into the colonia.
- Few colonia householders are self-builders in the classic sense; most opting for trailers and manufactured homes in combination. While land costs are low -- around \$10,000 in 1999 dollar equivalents, to this must be added the costs of placing or erecting a home on site. New trailers begin at around \$18,000-20,000 and can be considerably higher. "Manufactured" homes (prefabricated) are considerably more expensive. Add to this the cost of utilities and transport (the imperative of a private car/vehicle), and one can see that the basic land costs are crucial in *lowering* the housing costs of colonia homesteaders. Many colonia residents hold off occupying their lot for a couple of years in order to save to make the down-payments on a trailer or manufactured home.
- If the cost of fully serviced land is allowed to rise significantly then it will likely bring the total costs of opting to live in a colonia (land + home) close to the bottom end of the formal housing market (\$40-60,000). In effect this will make the colonia housing market unaffordable for many. Currently the principal cost reductions are in the low cost of un-serviced land.

- However, some colonia developers are undertaking to develop subdivisions with all services from the outset, although lot sizes are much smaller and are usually set at or close to the local minimum. But inevitably this means that potential accessibility is reduced for those earning less than \$20,000 year household income – the majority (three-quarters) of colonia residents represented in our surveys.

Land Market Performance

- Colonia land markets are not functioning smoothly. Discounting for inflation, land values and lot prices appear to have increased only modestly between the early 1980s and 1999. Just comparing rates of return on investment, colonia land purchase fares very poorly compared with other forms of investment -- long term savings accounts, CDs, stocks and shares etc. But realistically, colonia land purchase is one of the only forms of investment available to low income households -- whether it is for investment or for active homesteading. Only those who bought land two decades or so ago are likely to have received a 5 percent per annum increase in the real value of their investment (i.e. twice what they paid for it in real terms). For later purchasers the rate varies between 1 and 2.5 percent per annum.
- Active colonia homesteaders are not benefiting from the valorization process normally associated with self-help and mutual aid housing processes. Unlike most middle and upper income groups the only significant gain for them is the use value of the homestead, and not a substantially increased value as well.
- This blockage in real land value increases and stymied land market is in large part a product of past legislation, no matter how well intentioned it may have been. Legislation and regulation inhibits successful functioning of existing colonia markets. Legislation needs to differentiate between actions designed to prevent the creation of new colonias and those that impact upon existing settlement. While legislation has worked quite successfully at preventing new colonia growth (especially in the border where it applies or is applied more rigorously), within existing colonias it is often obstructive: blocking sales, preventing sub-division of large lots and lot sharing, restricting land uses to single family residency, outlawing commercial and employment and income earning activities such as renting, workshops, stores, etc.
- That while many restrictions and laws have been promulgated, they are often only selectively enforced against developers. This "blind-eye" towards residents is probably helpful to their efforts if not to the land valorization process. But it is also open to selective and discretionary implementation which is potentially perverse. Better would be to refine the legislation and to formally provide exemptions.

- Although the land market is stunted, it nevertheless continues to function, and offers entry to a considerable number of would-be home-owners. Increasingly this incoming population buy out earlier owners (called *traspasos* in Spanish), usually just the vacant lot, but increasingly lots with dwelling structures. Some developers continue to sell, albeit illegally in unapproved colonias, but may employ strategies for these sales to remain "hidden". Among the colonia residents survey we conducted, almost half had bought their lot/home since 1991, and 20 percent of them had purchased post HB 1001 (i.e. since 1996). Comparing tax records for different years also revealed considerable lot turnover. These levels of market activity are much higher than we had anticipated, and judging by its timing, is often informal (illegal), being outside of the legislative regulations set by HB1001. Given the ongoing demand, it makes even more surprising the sluggish land price increases on the supply side.
- One by-product of legislation and regulation is that it may create informality and illegality as people seek to circumvent those restrictions – by buying into unapproved colonias, for example. Also many dwellings do not conform with code requirements. Almost always, however, set-back requirements are adhered to, although this is probably largely accident than design. Generally colonia residents are broadly aware of some regulatory constraints, although few have a detailed idea or much interest in knowing more about those regulations.
- Tax appraisals of colonia land and property often seriously underestimate real market value, adding to the general depressing of this land market. Practices vary, but in few of the survey counties and colonias did appraised values closely mirror the actual values. This depletes potential local tax revenues; undermines market performance, and reduces fiscal sustainability of already resource poor counties.
- County tax assessors fail to vigorously pursue those colonia land owners who are delinquent in their property tax payments; nor do they actively pursue those absentee lot owners who can no longer be traced. While the tax debts recovered from such pursuit are limited and probably not worth activating at this stage, the total land value of those vacant lots held off the market or which are locked out of the market by virtue of their owners being untraceable, are very considerable.

Policy Development to Reduce Absentee Lot Holding, Improve Market Performance, and to Raise Population Densities in Colonias.

This study has demonstrated that current policy of extending services to colonias, while necessary for residents, will do nothing to reduce absentee lot holding, raise densities, or improve land market performance.

The data and findings identify four principal policy challenges. First, to reduce the number and extent of land occupied by vacant lots. Second, to encourage rational population in-filling (densification) in existing colonias. Third, to improve the operation and functioning of colonia by easing restrictions to land sales, and by appropriate deregulation that will raise the opportunities for productive use of land to the benefit of colonia residents. Fourth, to widen these policy applications to colonias throughout Texas, and not just in the border region.

The widespread extent and existence of vacant lots constitutes both a problem and a solution. Policy action to bring those vacant land into more efficient and productive use will raise access to home ownership for legitimate homesteaders, and will raise population densities in existing colonias. This will enhance the possibilities of cost recovery of service and utility installation in colonias, and insofar as it brings more people into the property tax base, it will strengthen the possibility of greater fiscal sustainability of counties in the future.

Chapter 5 of this Report focuses upon a number of areas of policy development which may take the form of incentives (carrots) or penalties (sticks). Experience suggests that generally speaking, incentives work better and are more widely acceptable.

Policy Imperative # 1. Accessing Vacant Lots.

The tax appraisal and tax assessment procedures offer a primary mechanism for policy actions to meet these four challenges. Specifically:

- An urgent study is required to systematically identify: a) the “bad” addresses in the tax property record; b) the delinquency rates in tax payments; and c) lost tax revenues that these represent.
- County appraisers need training to more accurately appraise colonia type subdivisions and to ensure a closer correspondence of appraised to market values.
- County tax assessors should publicize and to make transparent tax delinquency rates on different residential land markets including colonias and actively pursue the repossession of lots belonging to absentee lot owners who are delinquent in their property tax payments.
- Repossessed lots can either be sold to active homesteaders and/or passed onto a Land Readjustment Trust specifically charged to develop and manage a portfolio of lots for planning and housing purposes in Texas colonias.
- Similarly, they should be charged to actively pursue repossession those vacant lots held by absentee owners who are in default of property tax default.

- Counties or IDD's who sell repossessed lots at auction should be expected seek to realize the fair market value at the time (or close to it), and not the debt that is owed, as is the practice in some counties.
- Use "sticks" such as special assessments that penalize vacant lot ownership.

Policy Imperative # 2. Liberalizing and Improving Colonia Land Market Functions and Raising Population Densities.

Legislation should seek to deregulate colonia property markets by allowing for:

- The free and unrestricted sale of lots for all but colonia developers;
- Modest non-residential land use of vacant lots: commerce; renting; workshops etc;
- Allow for non-ownership residential including single residence or multi-residence where adequate water and wastewater services are present;
- Provide for formal sub-division of lots between close kinsmen and for individual titles and lot registration;
- "Regularize" de facto ownership by providing de jure title where sought, including the provision of title security to those who share lots.

Policy Imperative # 3. Activate State Intervention and Leadership in Tackling Vacant Lot Holdings and Low Densities.

This to be achieved through:

- Creating a Public Holding Company or Land Trust to oversee land readjustment, management and commercialization of land in colonias.
- Appropriating necessary start-up funding required to enable the Land Trust to begin to develop its portfolio;
- Charging it to work with county tax assessors in order to acquire vacant lots at fair market prices through repossession or compulsory purchase.
- In conjunction with other agencies such as TDH&CA, TNRCC, TWDB and the counties themselves, to develop measures and incentives that will enhance land readjustment, and colonia planning and utility installation that will utilize the new land resources that have been created out of vacant lots.

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Chapter 1. Absentee Lot Owners in Texas Colonias and the Problem of Low Densities: An Introduction

Introduction

This Policy Research Project received initial funding by the Lincoln Institute of Land Policy, and continued support from the North American Development Bank, was directed by Dr. Peter Ward (Principal Investigator) and carried out by ten graduate students through the Lyndon B. Johnson School of Public Affairs at the University of Texas (subsequently referred to in this document as the research group). The group set out in August 1999 to examine low-income residential land market dysfunction in Texas, specifically the low population densities and high lot absentee ownership in so-called colonias.

Colonias are un-serviced or poorly serviced low-income housing settlements in which developers sell lots through a mechanism known as Contract for Deed, upon which residents place trailers or develop their homes by self-build. In Texas alone there are some 1500 colonias housing an estimated 400,000 people mostly in outlying areas surrounding urban centers of the Texas-Mexico border region. Colonias are not, however, strictly a border phenomenon. They have existed throughout the American Southwest for fifty years and can now be found in states as distant from the region as Minnesota, Oregon, and Georgia, as well as in a variety of areas throughout Texas, including the outlying areas of the non-border cities of Dallas, Houston, and Austin.

Previous land market research conducted by the PI (Ward) has revealed that, while many Texas colonias are virtually sold out, it is common to find that up to 50 percent of lots are often unoccupied, creating very low densities and multiplex problems for effective provision of physical and social infrastructure, and for the cost recovery of capital investment programs. Although we have come to know more about colonias residents in recent years, virtually nothing is known about these absentee owners: who they are, what they want, and why they don't occupy their lots. This research project proposes to answer these very questions. The main objectives of the study are:

- 1) To test and refine a methodology developed and piloted in summer 1998 which identifies the names and current addresses of absentee owners and how they may be traced.
- 2) To develop, through interview and survey, a database about absentee owners and begin to identify who they are, where they live, and what they want.
- 3) To collect baseline data from existing colonia residents about land acquisition costs and land price changes over time (i.e. market performance and dysfunction).

- 4) To deepen our understanding of colonia existence and proliferation in the state of Texas outside the border region, particularly in areas “close to home” (near Austin).
- 5) To identify a variety of policy instruments that will enhance lot occupancy and free-up market processes in order to facilitate colonia consolidation and upgrading.
- 6) In 2000, to provide guidelines and input for legislation relating to colonia densification to the biennial Texas Legislature which will next meet in Spring 2001.

Ultimately, this research seeks to clarify fiscal and other regulatory policies that will enhance and plan for future densification and provide for more free-flowing land sales that will benefit a wider proportion of the low-income homesteader populations of Texas.

Colonias: Refining Definitions and Terminology

Diverging from Traditional Definitions

The stereotypical colonia in the minds of many is an un-serviced, low-income, largely Mexican-born self-built subdivision along the American Southwest border with Mexico. In fact, the Federal Government has defined them as:

any identifiable community that: A) is in the State of Arizona, California, New Mexico, or Texas; B) is in the area of the United States within 150 miles of the border between the United States and Mexico, except that the term does not include any standard metropolitan statistical area that has a population exceeding 1,000,000; C) is determined to be a colonia on the basis of objective criteria, including lack of potable water supply, lack of adequate sewage systems, and lack of decent, safe, and sanitary housing; and D) was in existence as a colonia before November 28, 1990. 42 USCA §1479(f)(8).

As we begin to learn more about the nature of colonia-type settlements and their residents, this traditional definition of a colonia seems increasingly inaccurate. Many academics and legislators, therefore, are seeking out other definitions and more accurate and less "loaded" terms to describe these settlements, such as the Texas Water Development Board's (TWDB) term “Economically Distressed Area”. In our view this term is insufficiently specific of the fundamentally residential nature of colonias, and ultimately our preferred term would be **Sub-Standard Residential Subdivisions (SSRS's)**, or, better still, **Quasi-Formal Homestead Subdivisions**. In essence, colonias are low-income subdivisions without the orthodox infrastructure such as water, sewage, street paving, and streetlights usually found in residential areas of the United States. Although the term “colonia” is a Spanish term meaning neighborhood, colonias are not exclusively populated by Hispanic populations. In the border region the large majority (invariably over 90 percent) are Mexican and Mexican American, but as one moves away from the border and into interior states, they are much more mixed, including Anglo, Hispanic and

African American populations. The relative mix varies according to the locality, but our attention is increasingly drawn to those areas that are Anglo or African American dominated. Obviously, for these groups, the Spanish term “colonia” is inappropriate.

This fact notwithstanding, in this study we have opted to continue to use the term colonias occasionally interchangeably with that of Sub-Standard Residential Subdivisions (SSRS's for short), but we do so with some words of caution. First, it should be acknowledged that the term colonia carries cultural connotations sometimes considered derogatory, and which we were reluctant to perpetuate. Indeed, in a previous study the PI had made a systematic attempt to address these misperceptions.² While few Hispanic residents in the border region who live in colonias have a problem with the term (it is, after all, the neutral word for "neighborhood" in Spanish), non-residents and many outsiders often attach strongly stereotypical and negative images to the term. They see colonias as largely Mexican populations, often undocumented, living in un-serviced settlements and dirt poor because they lack work. Colonias are also seen as high-risk areas, foci of crime and drugs, riddled with health and environmental hazards. It is of little wonder that colonia residents themselves sometimes balk at the term. Indeed, in our surveys we tended not to use the term colonia, especially outside of the border region, but instead opted for residential subdivision.

A second reason for caution in using the term colonia is precisely because we wish to challenge the tendency to view the phenomenon as one solely located in the Hispanic dominated border region. As long as they are called colonias, the natural tendency is to view them as spatially restricted to Mexican American populations along the US-Mexico border. (Note that the above-mentioned Federal Government definition is quite explicit in this sense.) If, as we fully expect, further research demonstrates the widespread and growing nature of low-income homestead sub-divisions throughout the nation, and especially in what we would define as the south and central states, then the term will quickly become highly misleading. A move in the direction of seeking a more appropriate name was observed in the 1999 Texas legislative Session when the term “colonia” began to be questioned. Also, attention was drawn more widely to subdivision rules and regulations in rural areas outside of the border -- perhaps anticipating the quickening development of such areas.

Despite these misgivings about continuing to use the term “colonia” we are resolved to continue with it throughout this study. As a “handle” it is succinct and easy to use, and the term is now widely adopted in the local media and in popular parlance. Moreover, part of our goal in this study is to help recast policy, and in particular we hope to influence the 77th Legislature which will be in session during Spring 2001. Legislators are very familiar with the term, and might look askance and with less interest at alternative nomenclature.

² Peter M. Ward. 1999. *Colonias and Public Policy in Texas and Mexico: Urbanization by Stealth*. University of Texas Press.

Colonias: Moving Beyond the Border

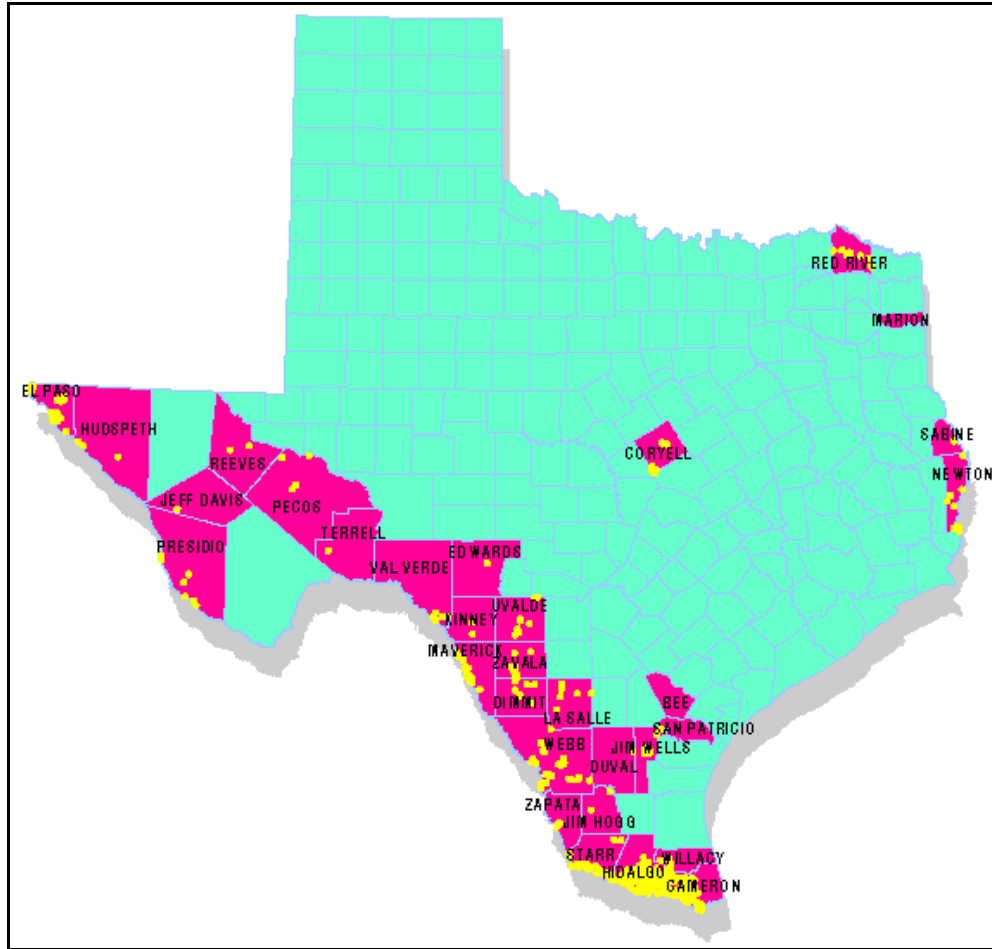
Though it has been traditionally understood that colonias are a problem or disease of the borderlands, a number of lines of research have recently illuminated the existence of colonias throughout the state of Texas. In addition to gathering information on selected case study colonias within the Texas border region, an important objective of this research project has been to explore other colonias outside the border region. This was achieved by utilizing the Texas Water Development Board's website to gather information on fledgling colonia developments in non-border counties such as Bee, San Patricio, Nueces, Sabine, Red River and San Augustine. The TWDB has recently identified other developing colonias outside the Houston area, including Montgomery, Harris, and Fort Bend County. Also, research available through the Texas/Mexico Borderlands Information Center³ alerted us to the existence of a number of colonia developments in New Mexico (mostly adjacent to El Paso in Anthony and Doña Anna Counties).

Fairly early on in our study we were alerted to the fact that there were colonia type subdivisions near to Austin, and for that reason we sought to include a small number of non-border case study subdivisions in the following Central Texas counties: Travis, Williamson, Bastrop, Coryell, and Hays. The Coryell colonias are closely tied into the Killeen economy and urban area (itself closely tied to the Fort Hood army base), while the others relate mostly to Austin and, to a lesser extent, San Marcos. So-called "windshield" surveys were conducted in all of these settlements, and in two of them household surveys of residents and absentee owners were carried out (Northridge Estates, located near Roundrock, and Stony Point, some 17 miles outside of Austin in the adjacent county of Bastrop). Below is a map illustrating the concentrations of colonias in Texas. Unfortunately, because the TWDB's primary mandate regarding colonias targets the border region, it lacks accurate representation of the true number of non-border colonias. However, it does depict a number of important non-border counties that are home to a growing number of colonias. This is likely to be extended as further data are gathered.

Both the map and our tables show that a number of counties have already been identified as having significant colonia settlements. These include Bee and San Patricio outside of Corpus Christi, together with Red River in the north, Coryell in the center, and several others on the east Texas border. But it seems just a matter of time before substantial numbers of in colonias or SSRS's are identified around the major metropolitan areas of Dallas, Houston and San Antonio—just as soon as we start looking, and once our eyes become more receptive to what we should be looking for.

³ The Texas/Mexico Borderlands Information Center (BIC) is a clearinghouse and referral center for information about both sides of the Texas/Mexico border. The BIC is a section of the Texas Natural Resources Information System (TNRIS) which in turn is a division of the Texas Water Development Board (TWDB). For more information see, <http://www.bic.state.tx.us>.

Figure 1.1
Map of TWDB-Identified Texas Colonias



Source: Texas Water Development Board website: http://www.twdb.state.tx.us/colonias/tx_col.gif

The Problem of Low Densities and High Rates of Absentee Lot Ownership

For a number of reasons Texas colonias are low-density settlements. First, there is the unusually high rate of absentee lot ownership. Second, the sharing of lots is uncommon—indeed, it is prohibited or inhibited by law. Third, lot sizes are quite large (ranging between 1/8th to 1 acre or more). For example, our survey data give an average household size of 4.52 members. Assuming a colonia with modal lot sizes of 1/8 and 1/2 an acre respectively, this translates into over residential densities of 36 persons and 9 persons per acre respectively. Even though this rises slightly if we allow for a low level of sharing and an average of 1.17 families per lot (as our survey data indicate), density levels rise only very slightly. Indeed, residential densities in Texas are between 1/3rd and

1/6th those that are commonplace for counterpart settlements in Mexico at a similar stage of "consolidation"—and these are very conservative estimates based upon the relatively small 1/8th of an acre lot sizes in Texas.⁴ Where larger lot sizes prevail—as they often do in Texas—then low density differences between the two counties become much more exaggerated. This is not to argue in favor of raising overall densities to Mexican levels, but it does provide an interesting comparison with similar colonias in Mexico.

These low densities are problematic for a number of reasons. First, the unit cost of servicing dispersed settlement is much higher than settlements which are built or occupied-through. Second, it is inequitable that absentee lot holders (and speculator developers who hold lots off the market) “free ride” the land valorization process that derives from actual residents’ sweat-equity and mutual-aid programs designed to improve housing and colonia-wide living conditions. Third, low population density creates a low social density in colonias. This reduces the social capital of the residents themselves, and the propensity for public participation that is crucially important for successful self-help, upgrading, and community empowerment.⁵ Fourth, low densities dramatically reduce the opportunities for income-earning and “urban productivity”, since there is an insufficient market to sustain micro enterprises, stores, public transportation, garbage collection, etc.⁶ In short, colonia development is stunted by low population density.

This Policy Research Project investigates and illuminates the motives of absentee lot owners in order to better understand the phenomenon of low densities, and to provide policy recommendations that will address the problem while planning for the inevitable future growth of low-income populations in the state of Texas. While existing legislation has been quite effective at slowing (even halting) the growth of new colonias in the border region, there is evidence that new colonias are springing up elsewhere in Texas. Also, even assuming no growth of existing colonias in the border, we estimate that over the next ten years the actual overall settlement population is likely to rise 50 percent above the current 400,000 level as a result of population in-fill on existing vacant lots, a rise in sharing, and through natural increase and larger family/household size. Texas needs to plan for that anticipated increase.

The Texas Water Development Board: Baseline Data

In 1992 the TWDB completed the first aggregate survey of investment in water and wastewater infrastructure of Texas colonias. This project comprised baseline data

⁴ Compare with data in Peter M. Ward, editor, 1982, *Self-help housing: a critique*, London, Mansell Press, p. 179.

⁵ The term “social capital” refers here to the non-monetary resources that families and groups have which they can mobilize to good effect. These include reciprocity, kinship networks, neighboring patterns, etc.

⁶ William Doebele. 1994. "Urban land and macro-economic development: moving from 'access for the poor' to urban productivity." In Jones, G. and Ward, P.M. eds. *Methodology for Land and Housing Market Analysis*. University College London Press/Lincoln Institute of Land Policy, pp. 44-54.

collection from some 1,436 colonias across Texas, mostly in the border region. This information was updated in 1995, though it did not systematically include all Texas counties. The project identified colonias throughout Texas with the goal of developing a method by which to administer the TWDB's state-funded Economically Distressed Areas Program (EDAP). According to the TWDB website, EDAP "provides financial assistance in the form of a grant, a loan, or a combination grant/loan to bring water and wastewater services to economically distressed areas where the present water and wastewater facilities are inadequate to meet the minimal needs of residents. The program includes measures to prevent future substandard development".⁷ Among the data collected by the TWDB are colonia name, county, total number of lots, number of occupied lots, number of residents, and EDAP project status. Thus, despite the project's methodological shortcomings, the TWDB data provided the most comprehensive information on colonia lot occupancy rates to date. For this reason our study began by analyzing the TWDB's findings in order to use it as baseline data. We accessed the TWDB data through a report published by the LBJ School of Public Affairs in 1997.⁸ From this initial data we derived a system by which to measure the size (number of total lots), location, and distribution of Texas colonias and their populations, as well as the average lot occupancy rates per colonia and county.

The Size, Location, and Distribution of Texas Colonias

From the TWDB data on total number of lots per colonia, we generated a classification for each colonia depending upon the total number of lots it contained. The five categories are: very small (fewer than 40 lots); small/medium (between 41 and 80 lots); medium (between 81 and 150 lots); large (between 151 and 300 lots); and very large (greater than 300 lots). Table 1.1 below depicts the distribution of colonia subdivisions and colonia populations according to size of the colonia. Only those colonias comprised of ten or more lots are included in the Table.

⁷ The 71st Texas Legislature (1989) passed comprehensive legislation that established the Economically Distressed Areas Program (EDAP) to be administered by the Texas Water Development Board (Board). An EDAP area is defined as an area in which: the water supply or wastewater systems are inadequate to meet minimal state standards; the financial resources are inadequate to provide services to meet those needs; and there was an established residential subdivision on June 1, 1989. Source: <http://www.twdb.state.tx.us/opfca/fin/edapfund.html>

⁸ LBJ School of Public Affairs, *Colonia Housing and Infrastructure, Volume 2, Water and Wastewater*. Policy Research Project Report, #124. The University of Texas at Austin, 1997.

Table 1.1
Distribution of TWDB-Identified Colonias by Size

Colonia Size	Total # of Colonias	% of Total Colonias	# and % of All Colonia Residents
Very Small (< 40 lots)*	629	45.6%	49,768 (12.9%)
Small/Medium (41-80 lots)	356	25.8%	60,965 (15.8%)
Medium (81-150 lots)	193	14.0%	67,399 (17.4%)
Large (151-300 lots)	112	8.1%	68,261 (17.6%)
Very Large (> 300 lots)	91	6.6%	136,360 (35.2%)
Total	1381	100.1%	386,982 (98.9%)

*Some 144 missing cases, most of which fall into the “small” category, comprise colonias registered as having less than 10 lots.

Source: Calculated from data contained in LBJ School of Public Affairs, *Colonia Housing and Infrastructure, Volume 2, Water and Wastewater*. 1997.

As Table 1.1 indicates, the largest concentration of colonias by size is within the “very small” category at 45.6 percent (629 colonias). These percentages and numbers of colonias steadily decrease as the total number of lots in the size category increases. The smallest concentration of colonias by size is within the “very large” category at only 6.6 percent (91 colonias). Of itself, this is an interesting finding, since it is not often recognized that so many Texas colonias are very small, in essence comprising single street cul-de-sacs with 15-40 lots—sometimes called “flagpole” developments.⁹ For the most part such small developments are 100 percent built through, and the level of non-occupancy is minimal. However, measured in terms of the total population housed, while they make up almost half of all colonias, they accommodate only 12.86 percent of the total colonia population are included here. On the other hand, the “very large” category provides housing to a more than one third of the total colonia population (35.2 percent). In fact, as colonia size increases, so does the percentage of the colonia population classified by size. It is not surprising, therefore, that the larger colonias figure more prominently in the literature as well as in public policy responses which have tended to focus upon the larger and more visible settlements. But it does alert us to the need to develop policy alternatives for the less visible, smaller, and more widespread settlement type.

⁹ This is because in plan form they resemble a flagpole without the flag -- in fact a single street with a turning circle at the end. “Flagpoles” may also refer to large single lots running off a street or highway in which the cleared area of drive to the house, the dwelling, and the turning area, from the air at least, strongly resemble a flagpole with flag; thus --- ¶.

Analyzing these same data disaggregated for a selected number of Texas counties, we see that with the exception of San Patricio and Val Verde counties, which comprise mostly large and very large colonias (44.5 and 54.6 percent, respectively), nearly all the counties are, indeed, dominated by very small and small/medium sized colonias (see Table 1.2 below). No less than 82 percent of Hidalgo County, 77 percent of Coryell County, and 75 percent of Starr County's colonias fall into these two categories.

Table 1.2
Distribution of TWDB-Identified Colonias by County, Size, and Population

County	% and # of Very Small Colonias (<40 lots)	% and # of Small/medium Colonias (41-80 lots)	% and # of Medium Colonias (81-150 lots)	% and # of Large Colonias (151-300 lots)	% and # of Very Large Colonias (> 300 lots)	Total # and % of All Texas Colonias [% Total Colonia Population Represented]
Cameron	33.3% (35)	32.4% (34)	16.2% (17)	8.6% (9)	9.5% (10)	105 7.6% [9.9%]
Coryell	38.5% (5)	38.5% (5)	15.4% (2)	7.7% (1)	--	13 0.9% [0.1%]
El Paso	24.8% (36)	26.2% (38)	22.1% (32)	15.9% (23)	11.0% (16)	145 10.5% [18.8%]
Hidalgo	57.5% (438)	24.5% (187)	10.9% (83)	5.2% (40)	1.8% (14)	762 55.2% [35.6%]
Jim Wells	25.0% (4)	37.5% (6)	25.0% (4)	6.3% (1)	6.3% (1)	16 1.2% [0.1%]
Maverick	28.6% (12)	23.8% (10)	14.3% (6)	14.3% (6)	19.5% (8)	42 3.0% [3.6%]
San Patricio	11.1% (2)	22.2% (4)	22.2% (4)	16.7% (3)	27.8% (5)	18 1.3% [2.8%]
Starr	37.1% (46)	37.9% (47)	16.1% (20)	4.0% (5)	4.4% (6)	124 9.0% [8.9%]
Val Verde	27.3% (3)	9.1% (1)	9.1% (1)	36.4% (4)	18.2% (2)	11 0.8% [0.1%]
Webb	32.6% (14)	14.0% (6)	27.9% (12)	11.6% (5)	14.0% (6)	43 3.1% [5.3%]
Zavala	50.0% (6)	16.7% (2)	--	8.3% (1)	25.0% (3)	12 0.9% [1.0%]
Total	601	340	181	98	71	1291 93.5% 86.2%

Looking at the final column we can also see which are the colonia "hot spots" in Texas, whether measured by total number of settlements and/or population. Hidalgo County stands out above the rest, with some 55 percent (762) of all Texas colonias, yet considerably lesser proportion of the population (36 percent of the total). Hidalgo, unlike

most other counties, has relatively few colonias (7 percent) in the large and very large categories combined. El Paso is the next most important county measured in terms of colonias and population (10.5 percent), but a far higher proportion of its colonias are in the large or very large categories (27 percent or 39 colonias [of the 145 total]). Starr County is more similar to Hidalgo in that it is dominated by small and very small settlements (75 percent), while Cameron County (the third ranking county in terms of colonias and total population) has both a large number of smaller colonias and a substantial number of large and very large settlements (18 percent). Measured in terms of relative importance, after Hidalgo, El Paso and Cameron Counties, come Starr and Webb. Other counties are also included Table 1.2 where they have more than 10 colonias recorded in the TWDB database.

We were interested in assessing whether the allocation of EDAP status to colonias reflected colonia size or county distribution. However, our data analysis of the TWDB data set found little variation in terms of colonia size by EDAP/Non-EDAP designation.

Ratios of Lot Occupancy and Vacant Lots.

An important feature of the earlier LBJ School of Public Affairs 1997 report are the columns disaggregating the total number of lots and the number of occupied lots within each colonia in the study.¹⁰ With these data, the percentage of lots occupied in each colonia can be determined and used as baseline data that illustrates the total percentage of colonia lots occupied per county in the study. These figures serve to pinpoint the counties with the highest and lowest percentages of lot occupation and allow one to hypothesize on the reasons for such a distribution. Later these data would be compared with occupancy levels in a number of selected settlements. In short, our question is how significant are unoccupied lots and "absentee" lot ownership?

Table 1.3 below depicts the percentage of lots occupied per county and the number of colonias per county for each of the TWDB study's counties that contain ten or more colonias. Those counties with less than ten colonias are not included in this Table. Counties in *italics* represent those included in our study.

Table 1.3
Percentage and Number of Colonia Lots Occupied per County

County	% of Lots Occupied and # of Colonias per County	% of Lots Occupied and # of Colonias per County for Those Counties Recorded as Not Having 100% Occupancy	% and # Change from Column 1 to Column 2
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¹⁰ We are grateful to Dr. David Eaton at the LBJ School for his advice and orientation to these data.

<i>Cameron</i>	72.9% (111)	58.8% (73)	14.1% (38)
Coryell	72.6% (11)	57.0% (7)	15.6% (4)
<i>El Paso</i>	72.6% (149)	66.5% (122)	6.1% (27)
<i>Hidalgo</i>	65.7% (839)	59.0% (703)	6.7% (136)
Jim Wells	78.6% (16)	65.7% (10)	12.9% (6)
Maverick	42.5% (44)	36.8% (40)	5.7% (4)
<i>Starr</i>	81.3% (127)	56.0% (54)	25.3% (73)
<i>Val Verde</i>	57.8% (11)	33.7% (7)	24.1% (4)
<i>Webb</i>	48.6% (43)	33.0% (33)	15.6% (10)
Zavala	90.5% (14)	33.3% (2)	57.2% (12)
Total	68.3% (1365)	50.0% (1051)	18.3% (314)

*Counties in *italics* represent those included in the PRP case studies.

The first column presents the average colonia lot occupancy rate in ten counties of the TWDB dataset. At first sight two important facts emerge: 1) That lot occupancy rates are far from complete with an average of just over two thirds (68 percent) of lots occupied across the 1365 colonias; and 2) That there is widespread variation between counties. There is a large range between Maverick County on the one hand, with the lowest overall rate of lot occupancy at 42.5 percent, and Zavala County on the other which has the highest at 90.5 percent. However, as we observed earlier, neither of these two counties features as being especially important in terms of overall population numbers. But with the exception of Starr County, which only has 19 percent of lots recorded as being unoccupied, the others major players (Hidalgo, Cameron, El Paso, Webb, etc.) usually have one quarter or more of colonia lots unoccupied. In Webb County the total lots actually occupied comprises less than half!

Upon compiling these data, we immediately noticed an unusually high occurrence of colonias reported by the TWDB to have 100 percent lot occupancy rates. We began questioning the reliability of the data on the common-sense basis that total lot occupancy is unlikely in any neighborhood, but especially in a colonia with strict legislative guidelines dictating the processes by which one may buy and sell land. The PRP group also discussed the likelihood that smaller colonias would have 100 percent lot occupancy than would very large ones. This could account, to some extent, for the reporting of 136 colonias with 100 percent occupancy rates in Hidalgo County, home to many very small colonias.

In part, though, these data are somewhat misleading since they underreport the actual existence of vacant lots. This is because some of colonias are recorded as having 100 percent occupancy levels—hardly likely in the majority of cases. These are either those colonias for which estimates were made without actual survey and were sometimes not true colonias as we have defined them earlier; and/or were those very small colonias which do, in fact, have all lots occupied (as mentioned above for the "flagpole" type of

settlements).¹¹ In seeking to ascertain the reliability of these figures we felt it important to know: 1) how the TWDB defined “occupancy”; and 2) how they determined 100 percent lot occupancy rates for such a large number of colonias.

After consulting with an executive administrator at the TWDB, our reservations were confirmed. First of all, whereas our own definition for occupancy was the presence of people living on a lot, the TWDB’s definition includes all lots with physical structures built on them, regardless of human presence. In our study of colonias we classified lots with abandoned structures as “unoccupied”, as opposed to the TWDB’s designation of “occupied”. It is difficult to know to what degree this difference is significant. Second, our contact suggested that levels of 100 percent lot occupancy were assigned to all colonias 1) that were not entirely or properly platted and on record in the county court offices; 2) that the TWDB was unable to collect data for; and 3) that in reality did have 100 percent lot occupancy levels. Unfortunately he was not able to distinguish from a list of all TWDB-study colonias reported to have this total occupancy, into which of the three categories each individual colonia fell. He suspected, however, that most were representative of categories one and two.

Thus, while even small settlements will have vacant lots, it is much more likely to be true in moderate and large sized ones. Therefore, in order to get what we hoped would be a more accurate appraisal, we re-ran the analysis excluding colonias with 100 percent lot occupancy rates. This new grouping, depicted in column two of the above Table (1.3) in this way attempts to better represent these counties’ densities.

In computing this adjusted average as few as 4 colonias in Maverick County and as many as 136 in Hidalgo County were dropped (5.7 percent and 6.7 percent reduction respectively). Table 1.3 therefore presents these adjusted averages, which uniformly reduce the level of actual occupancy recorded by 6.1 percent in El Paso County to 57.2 percent in Zavala County (see column three). Looking again at our adjusted occupancy levels in column two, we can see that lot occupancy levels of 50-60 percent are commonplace, while in some counties (Webb and Val Verde for example) the average is for one-third of lots to be unoccupied. Indeed, the average occupancy rate drops overall from 68 percent to exactly one half.

This suggests two important findings from the initial data analysis. First, that absentee lot ownership is, indeed, a major issue and phenomenon—around 30 percent overall, and probably closer to 50 percent. Second, that in some counties it is more of a problem than in others. It suggests that counties like Webb, Val Verde, and Cameron—all of which have a higher proportion of large-sized colonias, need to direct especially close attention to the issue of vacant lots. These baseline data were used to select a number of settlements in a

¹¹ For example 136 colonias had 100 percent occupancy rates in Hidalgo County, home to many very small colonias.

variety of counties in order that we both compare the data, and delve more deeply into the characteristics non-occupancy and absentee lot ownership.

Comparing TWDB Data and “Windshield” Survey Data

Once baseline statistics such as size, location, distribution, and average lot occupancy rates were compiled from the TWDB data, our research group set out to collect similar pieces of information on twenty select case study colonias throughout Texas. These colonias were selected from eight counties in the border region and in Central Texas. Data were collected by conducting a so-called “windshield” surveys of each case study subdivision. A detailed account of our methodology follows in Chapter 2 of this report, but briefly the windshield survey comprised a walkabout or drive-by survey matching lot occupancy to a detailed colonia plat map (see Appendix 2.3 for an example). These data could then be compared with those compiled from the TWDB. Later, these maps and records became the basis for developing a search on absentee lot owners. Below we compare the data collected from these two distinct sources.

Table 1.4 provides the summary results of our windshield surveys of the case study colonias alongside the TWDB-derived data (where the latter are available). Thus, one can compare the total number of lots per colonia and the lot occupancy rates per colonia and per county of both the windshield survey and the TWDB data. The Table is organized by county with each case study colonia surveyed listed alongside. The important data to view are here are those in column 6 (Total number of lots) and to compare these with the lots occupied in each colonia (column 4), together with the proportion of vacant and unoccupied lots recorded.¹² One observes that our case study colonias represent lot occupancy rates from as high as 87 percent in Larga Vista, which is a relatively small subdivision that has actually been annexed by the city of Laredo and has a relatively high level of consolidation and service provision, to as low as 44 percent in Pueblo Nuevo, which is buried much deeper in Webb County, and has scarcely been built through at all. It is still lacking water and wastewater, among other key basic services. Most of the case study colonias, however, show lot occupancy rates in the 60 and 70 percent ranges, which consistent with information extracted from Table 1.3 that depicts an approximate 70 percent overall lot occupancy rate as reported by the TWDB.

Several of the windshield survey maps that were created are included at Appendix 2.2. Some are reproduced here in Figures 1.2-1.6 (for Valle Escondido [Cameron], Mesa [Hidalgo], Visa del Este [El Paso], Hillside Terrace [Hays], and Willow Springs [Coryell]). They span a range of the moderate sized colonias included in our windshield analysis both from the border and interior. These figures offer a visual picture of the

¹² “Unoccupied” lots are those with dwelling structures that appear to be totally deserted (run-down) or temporarily unoccupied. In the latter case surveyors made a subjective judgement, but if there was any doubt at all then lots were recoded as being *occupied*.

proportion of vacant versus occupied lots, and their distribution in each colonia. The white lots are vacant; gray depicts homes that we are pretty certain were unoccupied; while black denotes occupied. It is interesting to note from these maps that although vacant lots are widely distributed throughout a colonia, it is common for two or three adjacent ones to occur together (see especially Mesa, Hillside Terrace and Willow Springs for example). This may reflect lots that were held off the market by the developer for some reason (see Hillside Terrace), or they are multiple lots acquired by a single absentee owner or kin-related families. Another possibility is that they were simply undesirable lots that were difficult to sell. Whichever, to the extent that this is the case, it does offer an opportunity for strategic purchase by a public sector agency interested in “land readjustment” programs and/or developing some extensive community services. We return to these points in Chapter 5.

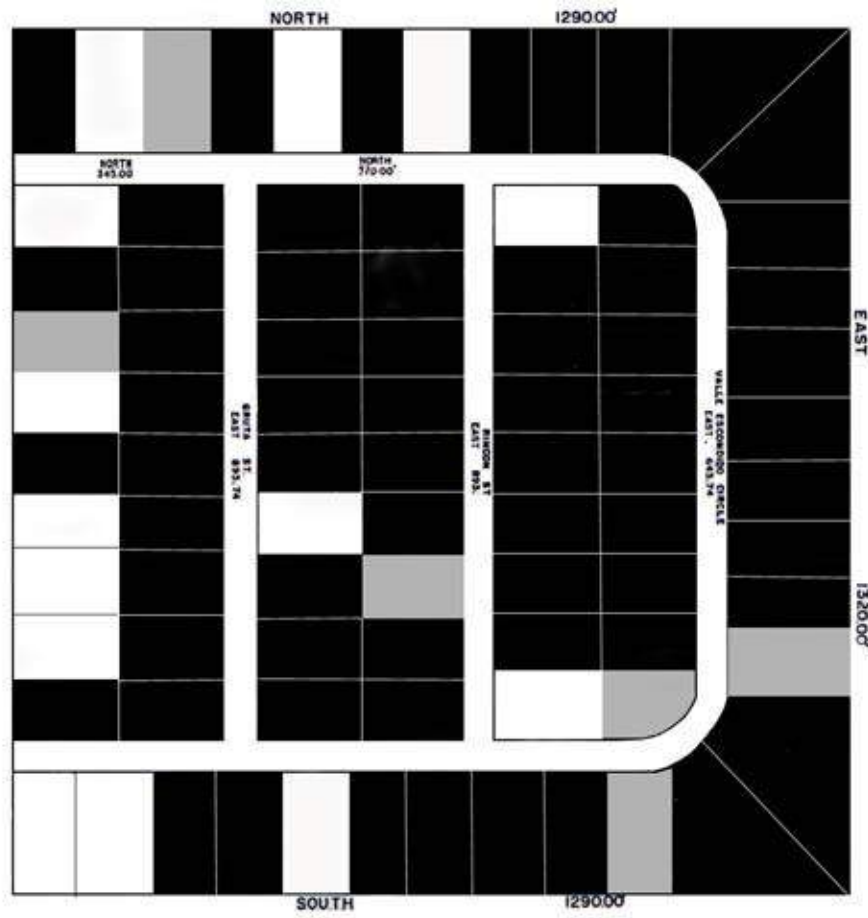


Figure 1.2 Valle Escondido [Cameron County]

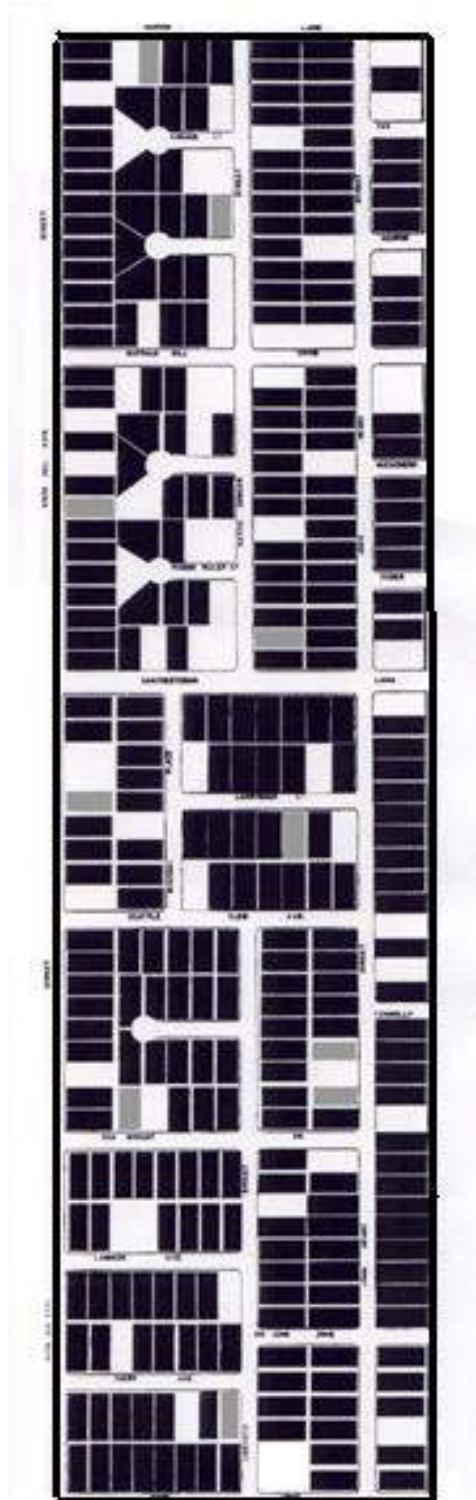


Figure 1.4 Vista del Este [El Paso]

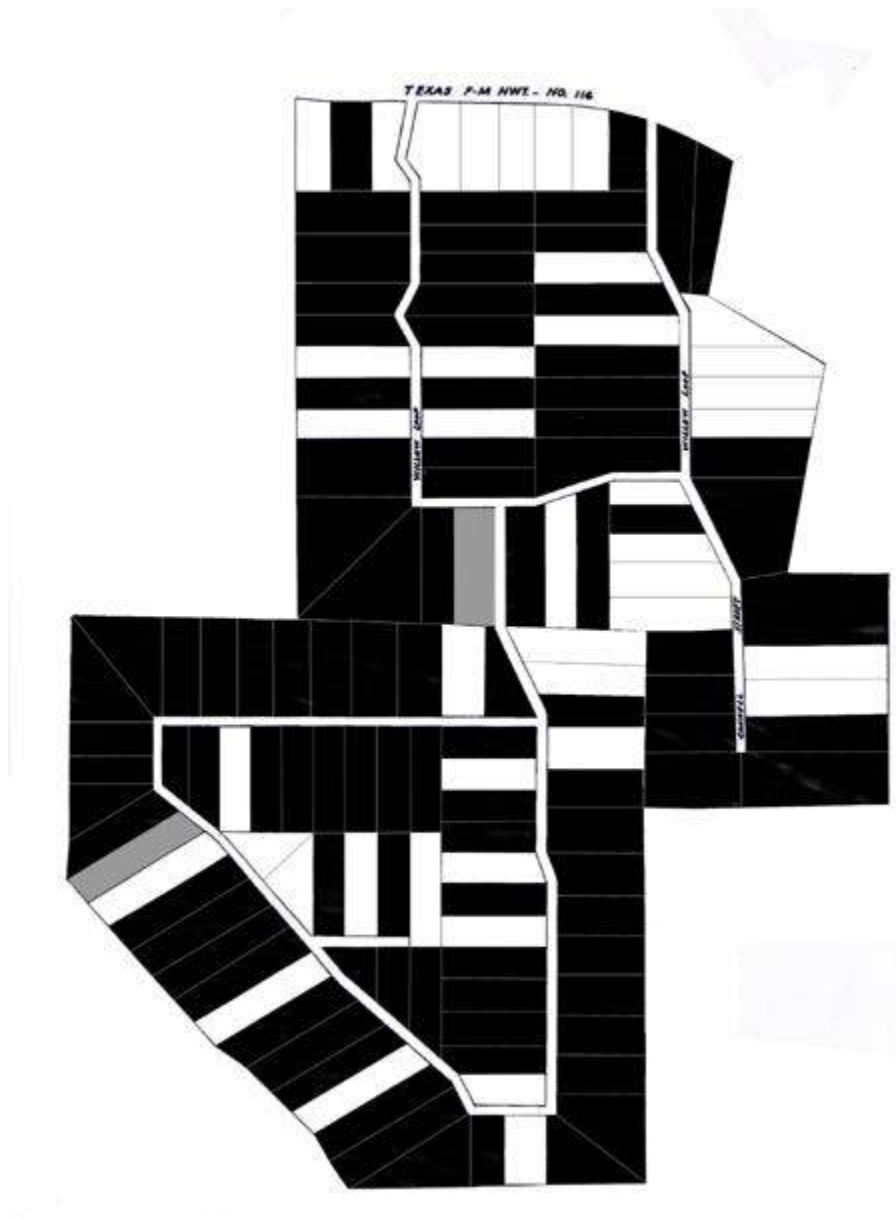


Figure 1.6 Willow Springs [Coryell]

Table 1.4
Windshield Survey Tallies of Colonia Lot Occupancy Status with
TWDB Data as Comparison

County	Colonia	% and # of Vacant Lots	% and # of Unocc- upied Lots	% and # of Occ- upied Lots	Total # of Lots	TWDB % and # of Lots Occ- upied	TWDB Total # of Lots	TWDB % of Lots Occ- upied by County
Bastrop	Stony Point	8.6% (34)	9.6% (38)	81.8% (325)	397	--	--	--
Cameron	Arroyo Colorado Estates	33.4% (137)	5.04% (22)	61.2% (251)	410	32.6% (150)	460	58.6%
	Cameron Park	17.1% (274)	4.9% (79)	78.0% (1250)	1603	46.4% (753)	1624	
	Valle Escondido	17.4% (15)	7.0% (6)	75.6% (65)	86	50.0% (28)	56	
Coryell	Willow Springs 1 & 2	30.4% (45)	2.7% (4)	66.9% (99)	148	59.2% (87)	147	91.0%
El Paso	Deerfield Park 1 & 2	22.5% (90)	2.3% (9)	75.3% (301)	400	66.3% (301)	454	65.3%
	Sparks	43.0% (626)	0.0% (0)	56.9% (826)	1452	36.5% (584)	1598	
	Vista del Este	16.4% (60)	3.6% (13)	80.0% (292)	365	71.2% (235)	330	
Hays	Hillside Terrace	29.8% (106)	3.4% (12)	70.2% (250)	356	--	--	--
Hidalgo	Hoehn Drive	11.0% (18)	4.8% (8)	84.1% (138)	164	59.8% (98)	164	64.6%
	La Mesa	19.9% (33)	9.0% (15)	71.1% (118)	166	61.1% (102)	167	
	Palm Lake 1 - 4	29.2% (28)	6.3% (6)	64.6% (62)	96	60.0% (573)	955	
Starr	Mike's	35.6% 114	1.9% (7)	62.2% (199)	320	--	--	--
Travis/ Williamson*	Northridge Acres	13.8% (28)	2.5% (5)	83.7% (170)	203	--	--	--
Val Verde	Cienegas Terrace	44.8% (342)	8.4% (64)	46.8% (357)	763	25.7% (200)	777	31.4%
	Val Verde Park Estates	28.7% (232)	2.1% (17)	69.2% (560)	809	8.1% (100)	1236	

Webb	Larga Vista	7.4% (10)	5.9% (8)	86.8% (118)	136	--	--	39.5%
	Pueblo Nuevo	50.7% (152)	5.0% (15)	44.3% (133)	300	23.0% (70)	304	
	Tanquecitos/ Los Altos	27.1% (62)	6.1% (14)	66.8% (153)	229	57.2% (115)	201	
	Rio Bravo I, II, III, Annex	14.3% (207)	4.7% (68)	81.0% (1172)	1447	72.2% (971)	1344	

* Northridge Acres is located outside of Austin, Texas and spans the Travis and Williamson County lines.

These windshield survey data provide an accurate depiction for the survey settlements in 1999-2000 (i.e. 4-5 years later than the data provided by the TWDB). In comparing the two data sets we can see that with the exceptions of Palm Lake and Val Verde Park Estates, the total number of lots per colonia as determined through the windshield survey and by TWDB are relatively close in number, often with the windshield survey figures slightly higher.¹³

It is apparent from our survey settlements that lot occupancy levels vary widely, and that there may be significant variation to the county average. For example, although Webb County has generally among the lowest occupancy rates, this not reflected in all of the settlements surveyed. For example, Rio Bravo is a particularly large settlement some 17 miles south of Laredo with 81 percent occupancy according to our data, yet in absolute numbers it has over 200 vacant lots and a further 68 unoccupied dwellings. That is 200 households that might otherwise have access to land and a homestead site were the market functioning—a not inconsiderable number in one colonia alone. Note, also, that our data show a 10 percent higher occupancy rate than the TWDB. This almost certainly reflects the considerable in-filling that has occurred in Rio Bravo during the past five years, rather than an underestimation on the part of the TWDB.

Other notable variations between our own data and those of the TWDB occur in Arroyo Colorado (Cameron County) and the two Val Verde county colonias we examined. In all cases the difference is between the plat map, which depicts a total number of lots, and the actual settlement, which has often not extended to the "extension" areas already platted. Our study assessed only the effective colonia as it existed on the ground, and not the area platted where this remained unsettled. But the existence of platted but unoccupied areas of colonias adds further credence to our argument that in-fill of existing (platted) colonias is likely to be the rule rather than an exception in the future.

Among the highest occupancy rates we encountered were those closest to Austin (Northridge Acres Estates and Stony Point, both with over 80 percent), although another "local" sub-division in Hays County (Hillside Terrace) has 70 percent occupancy. According to the TWDB, Coryell County has high occupancy rates, but this is distorted

¹³ In Palm Lake it would appear that we only "found" one section of the colonia; while in Val Verde Park Estates a large platted area remains unoccupied.

by including poorly serviced rural and semi-urban areas within the classification of colonias—a dubious decision in our view.¹⁴ Willow Springs, however, was quite typical of the sort of colonias that we have begun to discover close to Austin and which we suspect are relatively common around many other cities in Texas.

Thus, in conclusion, our data generally attest to the thesis that occupancy rates tend to be higher: 1) in smaller colonias; 2) in colonias with smaller lot sizes; 3) in "interior" long established colonias; and 4) in better serviced colonias. Also, other things being equal, the older the settlement, the higher the occupancy rate.

The Total Area Represented by Vacant Lots in Texas Colonias

For the 1381 colonias in the TWDB database our calculations give an overall total of some 147,095 individual lots, 132,142 of which are in colonias with more than 40 lots (i.e. not very small-sized). Given that we know that the proportion of vacant lots is likely to be negligible in these smaller colonias, we have excluded them from some of the following calculations. Table 1.5 shows that there are approximately 13,200 vacant lots for every 10 percent vacant lot occupancy rate for individual colonias. However, although the TWDB data suggest a non-ccupancy rate of over 30 percent (Table 1.3) we feel that a more conservative estimate of 20 percent is a more accurate baseline, recognizing that it is likely to be higher. This would yield an estimated 26,500 vacant lots across all Texas colonias.¹⁵

Our colonia household survey data (Chapter 3) gave a median lot size of 12,000 square feet, which is considerably lower than the trimmed averages that we also use in later analysis, but again we have chosen the median in order to err on the lower side in arriving at our estimates. Taking a median lot size of 12,000 square feet, the total residential area covered by colonias in the TWDB database is 40,522 acres (63.3 square miles). Assuming an 80 percent lot occupancy rate, this would imply 7,281 acres of unoccupied lots (11.38 square miles). These are residential lot areas, and do not take account of streets and other open spaces.

¹⁴ Indeed, we had extreme difficulty in finding the largest single designated area called Fort Gates colonia in Gatesville. This is broad urban tract with rural and semi-urban services often, but it is a far cry from the typical colonia or SSRS's. On the other hand, the cluster of colonias around Copperas Cove were rather more consistent. We included Willow Springs Sections I & II in our windshield analysis. Other colonias included small "flagpole" developments and "ranchette" zones of mixed (lower and lower-middle income) lots with mixed trailers and regular homes on one-acre or larger sized lots.

¹⁵ Remembering that these are the 1381 colonias listed in the TWDB database, and that there are a considerable number of colonias that are not therefore included.

Table 1.5.

**Distribution of Lots and Estimate of Total Acreage of Vacant Lots,
Overall and by County**

County	2 Total Number of Lots in All Colonias	3 Number of lots excluding those in very small colonias (< 40 lots)	4 Average lot size in that county* sq. feet	5 Total area of all lots (acres)	6 Total area represented by 10% level of vacant lots in all but very small colonias**	7 Total area represented by 20% level of vacant lots in all but very small colonias (acres)
All TWDB Colonias	147,095	132,142	12,000	40,522	3,640.3	7,280.6
<i>Cameron</i>	14,110	13,280	7,200	2,332	220	439
Coryell	935	798	12,000	258	22	44
<i>El Paso</i>	21,656	20,743	13,069	6497	622	1,245
<i>Hidalgo</i>	43,510	33,359	7,200	7192	551	1,103
Jim Wells	2,347	2,239	12,000	647	62	123
Maverick	7,510	7,218	12,000	2,069	199	398
San Patricio	3,708	3,648	12,000	1,022	101	201
<i>Starr</i>	9,598	8,371	6,500	1,432	125	250
<i>Valverde</i>	3,106	3,006	12,500	891	86	173
<i>Webb</i>	9,232	8,863	32,670	6,924	665	1,300
Zavala	1,948	1,820	12,000	537	50	100

* Median = 12,000 square feet for all survey counties

** i.e. column 3 only (because small colonias have few vacant lots)

The survey data indicate that average lot sizes vary markedly between county as well as between colonias. Therefore, in order to paint as accurate a picture of the total area that vacant lots comprise, we factored into our calculations the best estimates of lot size in those counties for which we have data (see column 4 of Table 1.5). Elsewhere we used the overall median (12,000 sq. feet). The data in Table 1.5 show that El Paso, Hidalgo and Webb all have very large areas of unoccupied lots (well over 1000 acres in each case). Taking only the 11 counties in the TWDB which have more than 10 colonias, we calculate that some 5,406 acres are left vacant (assuming a 20 percent non-occupancy rate). Once again, we believe that these are conservative estimates, and in reality the proportion and total acreage is likely to be considerably higher.

The data underscore the extent of the vacant lots problem. In short, the data suggest that there are over 26,000 vacant lots in Texas colonias, comprising almost 7,300 acres or 11.3 square miles. This is a lot of unused land, and were it to be occupied at an average household size of 4.3 (as our survey data indicate), a further 100,000 people could be accommodated into existing colonia settlements. Thus, the issue of absentee lot holding is an important one for policy makers to address, and in the following chapter we develop a methodology to identify who they are, and where they currently live.

Chapter 2 Constructing the Tools and Methodology for Resident and Absentee Lot Owner Analysis

Tracking Invisible Populations

One of the greatest challenges confronting social scientists interested in research and data collection with “hard to reach” populations is the development and application of appropriate research methodologies. More often than not, this phenomenon is found when working with populations who are relatively “invisible” and essentially unavailable for systematic interviewing. Strategies for identifying and tracing these “invisible” populations is anything but easy and require the implementation of innovative survey methods specifically designed to gain access to these individuals.¹⁶ The following chapter outlines the methods we employed in the Policy Research Project during the period September 1999 and June 2000. It is our hope that these survey techniques will encourage and facilitate further research on populations that are otherwise difficult to access.

Developing a Methodology

The overarching aim of the study was to examine low-income residential land market dysfunction in Texas. More specifically, we were interested in exploring the low population densities and high lot absentee ownership in colonias by identifying, tracking, and surveying absentee lot owners through a complex series of steps which comprised our methodology. Though absentee owners were the focus of the study, we also felt that it was important to conduct a baseline study of current colonia residents against whom we could compare and contrast that of the absentee owners. These data were to be collected via face-to-face interviews in the each case study colonia that would help us gain a better understanding of the social and physical infrastructure needs in Texas colonias.

But that was the relatively easy part. More difficult was to track systematically the absentee lot owners, and then to make contact and survey them. While we knew a considerable amount about colonia residents from previous surveys, prior to our study virtually nothing was known about absentee lot owners. The principal task was to identify who they were and where they were currently residing. Only in so doing could we begin to formulate a clear idea about what they want.

It was hoped that this information, in combination with the colonia resident data, would allow us also to assess the performance of the land market over time. Thus, along with

¹⁶ Peter Ward, "Absentee Lot Owners in Texas Colonias: Who Are They, and What Do They Want?" *Habitat International*. (With Jeremiah Carew), Vol 24, 3, 327-345.

the systematic identification of absentee lot owners, including the use of windshield surveys, county tax appraisal rolls, internet searches, postal/mail and phone surveys, and the development of an absentee lot owner database, our methodology included the collection of baseline data from existing colonia residents about land acquisition costs and land price changes over time (i.e. market performance and dysfunction) as well. In this chapter, then, we will proceed to outline our methodology that led us to begin to answer our initial questions: Who are these absentee lot owners, where do they live, and why do they own lots in Texas colonias?

Identifying Resources

Given the particular methodological problems associated with researching exit or absent populations, the research group was able to benefit from a pilot project conducted during the summer of 1998 by the PI and (then) Research Assistant, Jeremiah Carew. That work had already identified a number of possible resources for tracking ownership of unoccupied colonia lots.¹⁷ These resources included:

1) *Developer's Archives*. Though difficult to access, developer's personal archives and files may likely contain copies of original Contracts for Deed that give the purchaser's name and (usually) address at the time of purchase. Developers may also receive payments via mail, particularly, when the purchaser (or absentee lot owner) has moved away from the area.

2) *County Property Records*. Texas County Property Records contain details about sales, completed contracts and defaulted contracts after September 1995. Also a small number of purchasers will have registered their Contracts for Deed in county records before 1995. Most important, county property records are the source for colonia plat maps - which is always an important first step in colonia research.

3) *County Tax Appraisal Rolls*. Also part of public record at the county office are the County Property Tax Appraisal Rolls, usually found at the County Tax Assessor-Collector's Office. These records contain information on the lot owner, her/his mailing and residential addresses, and the assessed value of the lot and improvements upon it for property tax purposes. The only caveat is that not all taxes are paid directly by the purchaser, and some mailing addresses may be those of kin (*poste restante* or fronting addresses).

¹⁷ Ward, Peter and Carew, Jeremiah "Tracking Absentee Lot Owners in Texas Colonias: A Methodology". Forthcoming in *The Journal of Land Use Policy*. 2001.

4) *Colonia Residents*. Based upon a small sample, research revealed that most colonia residents were willing to provide information about neighboring owners, even if they were absentee lot owners.

5) *Planning Office*. The County Planning Department has conducted frequent and extensive censuses of colonias in preparation for infrastructure and planning provision. However, most information is compiled into aggregate tables and offers little help regarding contact information for absentee owners.

From the above-mentioned resources identified in the 1998 study we selected the primary resources for carrying out our methodology. The basic tool selected was the county property tax records office, from which we collected the subdivision plat maps and the county tax appraisal rolls. These tax records, matched to our plat maps identifying vacant lots, allowed us to begin to identify the whereabouts of the owners of vacant and unoccupied lots.

Identifying Unoccupied and Vacant Lots and Locating their Owners

Selecting The Case Study Colonias

The research group selected twenty case study colonias throughout Texas in which we conducted independent windshield surveys of lot occupancy rates. While this survey was reported on above, for clarification here the “lot occupancy rate” means the total percentage of lots occupied (i.e. lived on) in the colonia. We were less interested at this stage as to how many people might be living on each lot or in the colonia as a whole (what we refer to as population density). Instead, we wanted to know the ratios of vacant, unoccupied, and occupied lots per the total number of lots in the colonia. The resulting percentages of vacant, unoccupied, and occupied lots were described in the previous chapter (see Table 1.4).

Case study colonias were chosen from the border counties in which the TWDB database had identified a high incidence of colonias, and sometimes included large settlements that are already widely known (Cameron Park, Rio Bravo, Sparks, for example), along with many other lesser-known colonias. As far as possible we attempted to select settlements of varying size, history, level of service provision, or location within individual counties. However, we could not choose small or very small colonias since these were unlikely to generate sufficient cases to make for inter-colonia comparisons. One weakness of our datasets, therefore, is that they cannot be said to reflect the numerous very small colonias. The actual differences may be small, but we cannot be sure, one way or the other.

Border colonias chosen for case studies are: Arroyo Colorado Estates, Cameron Park, and Valle Escondido in Cameron County; Deerfield Park, Sparks, and Vista del Este in El Paso County; Hoehn, La Mesa, and Palm Lake in Hidalgo County; Mike’s in Starr County; Cienegas Terrace and Val Verde Park Estates in Val Verde County; and Larga Vista, Pueblo Nuevo, Tanquecitos/Los Altos, and Rio Bravo in Webb County. Other

colonias were chosen due to their location in Central Texas in order to address one of our main project objectives, that of deepening our knowledge of non-border colonia existence and proliferation. Non-border colonias chosen for case studies are: Stony Point in Bastrop County; Willow Springs in Coryell County; Hillside Terrace in Hays County; and Northridge Acres in Travis and Williamson Counties. See Table 1.4 (Column 6) for their sizes. In sum, 55 percent (11) of the settlements were very large (Over 300 lots) using the categorization that we developed earlier; 25 percent (5) were large (151-300), and the remaining 20 percent (4) were considered medium sized (81-150 lots). Valle Escondido (86 lots) and Palm Lake (96) were the smallest, but none of the case study settlements fell within the two smallest categories. As we anticipated it proved much more difficult to generate a satisfactory yield of information from the smaller settlements, given the much smaller "pool" of potential cases.

Descriptions of Case Study Colonias

Below we provide a brief description of each colonia in which we conducted surveys. The photos are available for consultation at Appendix 2.2. Corresponding plat maps not included earlier Chapter 1 may be found in Appendix 2.1. An excellent colonias database as well as localizing maps for most of the colonias included in the study may be found at the Office of the Attorney General. <http://maps.oag.state.tx.us/colgeog/>

Stony Point

Located within Bastrop County, 17 miles east of Austin off of Highway 71, Stony Point is more developed than the typical border colonia as evidenced by photo 2.1 in Appendix 2.2. It is a lower-middle class subdivision that enjoys full availability of services with the exception of wastewater; sewage is processed by septic tanks. It is characterized by a large number of mobile homes as well as self-help and custom-built home construction. Once conveniently located near Bergstrom Airforce Base for civilian employees, Stony Point now finds itself amidst some of Austin's newest development with the recent conversion of the base to Austin Bergstrom International Airport. The lot-by-lot windshield survey conducted during the study indicates that 82 percent of the colonia's 397 total lots are occupied. The Texas Water Development Board does not have data for Stony Point. Our analysis found the median lot size to be 10,500 square feet, just shy of one-quarter of an acre.

Arroyo Colorado Estates

One of three Cameron County colonias included in the study, Arroyo Colorado Estates is located just 4 miles east of Harlingen off of Highway 1846. It is an older colonia with the first plat recorded in 1962. It is also the least filled-in of the usually dense Cameron County colonias; 61 percent (251) of Arroyo Colorado's 410 lots are occupied. These numbers indicate a rapid increase from Texas Water Development Board 1994 data that found only 33 percent (150) of 460 lots to be occupied with an estimated population of 791 residents. The median lot size, according to our study, was well under a quarter of an acre at 7,200 sq. ft. See plat map 2.1 in appendix 2.1.

Cameron Park

Cameron Park is located 2-3 miles north of Brownsville off of Highway 1847. The largest and most filled-in of the Cameron County colonias included in the study; Cameron Park has a 78 percent (1250) occupancy rate with a total of 1250 lots spread out over 400 acres. TWDB counts 1624 lots with a 46 percent (753) occupancy rate. Like Arroyo Colorado, Cameron Park is an old colonia with the first plat recorded in 1961. According to information gleaned from residents, the median lot size was a cozy 7,200 sq. ft.

Valle Escondido

Located off of Highway 1419, Valle Escondido is just one mile south-east of Brownsville. It is the youngest of the Cameron County case study colonias as it was first platted and recorded in the courthouse in 1984. With only 86 lots, it is also one of the smallest colonias included in the study. Consistent with high densities among most small colonias, it is over three-quarters (65) of 86 lots filled through. TWDB counts a total of 56 lots with a 50 percent (28) occupancy rate.

Willow Springs Sections 1 & 2

Willow Springs is yet another non-border colonia included in the study. It is situated just south of Copperas Cove, one of the two principal service centers for the expansive Fort Hood Army Base. It falls one mile beyond the city limit on Highway 116. This colonia exhibits the most classic colonia type development to be found in Coryell County. Nestled in attractive Hill Country topography, it is generally a working class, lower-middle income community that is largely Anglo in the composition of its population. Most housing consists of modest, custom-built homes and mobile homes with some self-help construction on ample lots. See Figure 1.5 for plat map depicting 67 percent of its 148 lots as occupied. TWDB yields a count of 147 lots with 59 percent (87) of those listed as occupied as of 1994.

Deerfield Park

An up-market colonia for El Paso County and the entire border, Deerfield Park is 6 – 7 miles east of El Paso. It is just south of Highway 180, which runs along the southern border of the Fort Bliss Military Installation. Deerfield Park enjoys a relatively high standard of living and was one of the most expensive colonias in which to buy land in our study. Custom-built homes and multi-level, self-help dwellings were the norm in the flat desert terrain of this development. The colonia is 75 percent (301) occupied with 400 total lots. TWDB found 454 lots with an occupancy rate of 66 percent (301). The median lot size for Deerfield Park was 13,795 sq. ft.

Sparks

Despite its unique desert topography of large, rolling sand dunes, Sparks exhibited the most characteristic border colonia living conditions of the El Paso colonias included in the study. The first plat was recorded for Sparks in 1958, making it also one of the oldest colonias to be included in the study. It is situated four miles down Interstate 10 outside of El Paso's southeastern city limits, just north of the I-10 / Highway 1281 intersection.

Self-help housing in various stages of construction formed a slight majority of residences rivaled by an ample supply of mobile homes. Due to hills and cliffs and small lot size, homes often seemed stacked on top of one another. And lots not used for residential purposes, such as workshops or junkyards were common. Although full services are enjoyed by those with lots outside of a central wide arroyo, lack of street paving is a problem. Fifty-seven percent (826) of Sparks' 1452 lots were occupied. TWDB identified only 37 percent (584) of 1598 lots as occupied. Sparks also had one of the smaller median lot sizes of the colonias in our study at 7,700 sq. ft.

Vista del Este

Proximate to Deerfield Park, a couple miles closer to El Paso off of Highway 180, Vista del Este is another colonia whose residents are better off economically than most inhabitants of El Paso County and the border as a whole. Multi-level, self-help homes and custom built homes on relatively large lots were not infrequent. The colonia is highly occupied at 80 percent (292) of 365 lots. See Figure 1.3 for plat map. TWDB lists Vista del Este with a 71 percent (235) occupancy rate out of 330 lots.

Hillside Terrace

Hillside Terrace is located 13 miles south of Austin, in Hays County near the city of Buda. One of four non-border colonias to undergo a windshield survey during the study, Hillside Terrace exhibits a wide range of living conditions with higher income folks often juxtaposed in the same block with those obviously lacking housing resources. Self-help housing, generally more prevalent along the border, coexists with modular homes, mobile homes and custom built homes with pastoral views. The colonia has a total of 356 lots and 70 percent (250) of them are occupied. See Figure 4.1 for plat map. TWDB has no data for Hillside Terrace in Hays County.

Hoehn Drive

Hoehn Drive is located northwest of Mc Allen in Hidalgo County off of FM 1825, east of Highway 281. The first plat map for this colonia was recorded in the county courthouse in 1983. It is densely populated with 84 percent (138) of its 164 total lots observed to be occupied. TWDB data indicated an equal number of total lots as our study for this colonia, but found that only 60 percent (98) of lots were occupied in 1994. The median lot size for Hoehn Drive one of the smallest of the study at 6,800 sq. ft.

La Mesa

La Mesa is another subdivision in the colonia hotbed of Hidalgo County. It is located north of the town of Mercedes and to the east of FM 491. See Figure 1.2 for detailed plat map showing 71 percent (118) of the colonia's 166 total lots as occupied by the windshield survey. TWDB counted 167 total lots with an occupancy rate of 61 percent (102). Its median lot size is 7,200 sq. ft., well under a quarter of an acre.

Palm Lake Estates

Palm Lake Estates is a cluster of four colonias with the same name located just north of the town of Alton on FM 676, in between Highway 107 and FM 494 in southern Hidalgo County. Palm Lake Estates #4 was singled out for the purposes of our study. It is a small colonia with only 96 lots, 65 percent (62) of which are occupied. See Appendix 2.1 for plat map detailing occupation. TWDB lists Palm Lake Estates #s 1-4 as having a total of 955 lots that are 60 percent (573) occupied. The median lot size for Palm Lake Estates #4 is 7,650 sq. ft.

Mike's

Located in Starr County, east of Rio Grande City on FM 2360 and just south of Highway 83, Mike's is a typical border colonia. Set in rural surroundings, Mike's lays claim to the smallest median lot size in the study at 6,500 sq. ft. It was first platted in 1989. Self-help housing dominates the scene that is intermittently sprinkled with mobile homes and shacks. It receives water from the city of La Grulla, yet it still lacks wastewater services; sewage is often inadequately handled by cesspools. There are a total of 320 lots on the colonia with 62 percent (199) of them occupied. TWDB lists no data for Mike's subdivision.

Northridge Acres

Northridge Acres is located off of Highway 1325, one-half mile before North Burnet Road intersects with IH-35. Just north of Austin, on the border between Travis and Williamson Counties (with portions of the colonia pertaining to each county), Northridge Acres is an unusual, dynamic colonia often involved in annexation and service issues with both Round Rock and Austin. Close to Dell Computer Corporation, the largest employer in the Austin area, Northridge Acres has found itself, substandard services, junk cars and all, in the middle of a commercial and residential explosion. The colonia totals 203 lots, 84 percent (170) of which are occupied. There are also a large number of more valuable, commercial lots along HWY 1325. Its median lot size, driven up by multi-acre tracts at the rear of the colonia, is an ample 17,690 sq. ft.

Cienegas Terrace

Cienegas Terrace is located seven miles southwest of Del Rio on Cienegas Rd, in between the city and the Rio Grande River. It is an expansive colonia on the rolling terrain of the semi-desert, upper-middle Rio Grande Valley. Most of the colonia's residents enjoy full basic services with the common exception of wastewater; septic tanks are the norm for sewage treatment. Water lines and paved roads have yet to reach many of the inhabitants on the periphery of the colonia. It is dominated by self-help housing in various stages of construction and marked by a high incidence (53 percent) of vacant lots or unoccupied dwellings. Of the colonia's 763 lots, 47 percent (357) were thus found to be occupied by windshield survey. TWDB data indicates that only 26 percent (200) of a total of 777 lots were occupied in 1994. The median lot size for Cienegas Terrace is over a quarter acre at 12,500 sq. ft.

Val Verde Park Estates

Four miles east of Del Rio in between Highways 90 and 2628, Val Verde Park Estates is another large colonia in Val Verde County. It is more filled-in than Cienegas Terrace however, with the windshield survey indicating 69 percent (560) of its 809 lots currently being occupied. The numbers reveal recent, rapid growth as the colonia was first platted in 1960, but according to TWDB's estimations only 8percent (100) of the 1236 lots were occupied as of 1994. This development is also somewhat more affluent than other Val Verde County colonias evidenced through its relatively large lots and high incidence of custom built homes alongside self-help housing and mobile homes.

Larga Vista

Located on Highway 359 East in Webb County, Larga Vista has been incorporated into the city of Laredo and thus has all the services available to any city neighborhood. It is relatively well off economically and has the highest rate of occupancy of all the case study colonias with 87 percent (118) of 136 total lots identified as occupied.

Pueblo Nuevo

Past Larga Vista, 8 miles east of Laredo on Highway 359, Pueblo Nuevo is a rural Webb County colonia with unusually large lot sizes of one acre or more. In fact, its median lot size is a healthy 43,560 sq. ft. Many lot owners purchased land in this colonia to have a retreat in the country for picnics and grazing for animals; it is thus decidedly different from the other more residential colonias in the study. Platted in 1986, it has no water or wastewater services. And not surprisingly, it has the lowest percent occupancy of all case study colonias with only 44 percent (133) out of a possible 300 lots identified as occupied. TWDB lists Pueblo Nuevo as having 304 lots with less than one-quarter (70) of them as occupied.

Tanquecitos / Los Altos

These two colonias, paired because of their immediate proximity and hazy boundaries are located off of Highway 359, five miles east of Laredo, in between Larga Vista and Pueblo Nuevo. There are 229 lots in total with 67 percent (153) currently occupied. TWDB numbers indicate 201 lots with an occupancy rate of 57 percent (115). The most readily observable characteristics are the numerous, long, narrow lots along the highway primarily used for commercial purposes. Both colonias were first platted in between 1995 and 1997. The median lot size is a large 43,560 sq. ft., which is slightly over one acre.

Rio Bravo

Located in southwest Webb County, 17 miles south of Laredo off of Highway 83, Rio Bravo, together with its neighbor El Cenizo, is one of only a handful of colonias that have incorporated themselves into their own city in order to provide services to the residents. As a result, even with the low socio-economic status of its citizens, Rio Bravo enjoys full services including garbage collection, fire department, emergency medical services and a police force. There are a total of 1,447 lots on the large colonia with an occupancy rate of 81 percent (1172). TWDB's 1994 numbers indicate 1,344 lots with a 57 percent (971)

occupancy rate. The colonia is characterized by small lots and is bordered by the Rio Grande River. Areas of the colonia are subject to periodical flooding. The median lot size is 9,300 sq. ft. Also of note is that Rio Bravo was developed by Ciso McDonald.

Windshield Survey: Mapping Lot Densities

The fieldwork began by obtaining a plat map for each case study colonia from the appropriate County Planning Department. With the plat maps in hand, groups of two or three individuals in the research group carried out windshield surveys of the chosen settlements in each county. A windshield survey, also referred to at times as a “walkabout survey” when it is done on foot, consists of driving through each colonia to identify and each lot as belonging to one of three categories. The first designation, “occupied”, labels a lot that is clearly inhabited; it contains at least one dwelling that appears to be currently occupied. The second category, “unoccupied”, refers to a lot that has at least one dwelling, but the structure is clearly not currently inhabited. When in doubt as to the status (occupied or unoccupied) of a dwelling, the team unanimously designated it as “occupied”. The final category, “vacant”, labels a lot that has no dwelling and appears to be completely uninhabited. Each lot was classified by these categories and this was recorded on the plat map. See [Appendix 2.3](#) for an example of a hand-marked plat map after a completed windshield survey.

The actual process of conducting the windshield survey required an attention to matching the map with the lots in the colonia. It was often difficult to clearly see the boundaries of each lot and then match these up with the appropriate lots on the map. In some cases, for example in Rio Bravo, the blocks were so long that at times one arrived to the end of the street and realized the mapping process had at some point gotten off by one or two lots. In these cases, the team remapped the entire street until the plat map and actual lots finally matched up. While sometimes tedious, it was essential to ensure that the windshield survey was as accurate as possible: any errors at this stage would be compounded thereafter -- not least the selection of the ostensible owner and his or her address from the tax record would be wrong if the correct lot and tax record were mistakenly tallied. Despite our care, this happened in some cases.¹⁸

The windshield survey is a primary stage of the research design since it is here that we were able to identify the occupied versus unoccupied and vacant lots, both as data for comparison with the TWDB data base, and more importantly, as the basis for the next stage -- searching and surveying absentee lot owners. With two exceptions (Hillside Terrace and Willow Springs), this step of our methodology took place between October and December 1999.

¹⁸ Although it should be possible to avoid by not sending any interview requests to a colonia addresses.

With lot occupancies plotted on the plat map by hand,¹⁹ we could move to the next stage of seeking to identify the names and address of the absentee owners. Later, also, we were able to use these plat maps as a basis for random selection of the resident population for survey within each colonia.

Utilizing County Tax Records to Identify and Locate Absentee Lot Owners

Using the annotated plat maps resulting from our windshield surveys of the colonias, the next step was for each group to visit the respective county tax assessor-collector offices to obtain subdivision tax appraisal roles. Some groups physically visited the county tax assessor-collector offices to request copies of tax records or to enter the absentee lot owner data directly into our database on laptop. Others contacted county tax offices via phone, and county staff mailed the tax records. We also discovered that certain counties, for example Travis, had tax records available on-line.

This step was carried out for all windshield survey colonias except Willow Springs, Mike's, and Val Verde Park Estates. For Mike's we received the absentee lot owner data from Rebecca Leightsey of the Community Resource Inc., and in the cases of Willow Springs and Val Verde Park Estates we went no further than the windshield survey. Willow Springs was an afterthought in June 2000, once we became aware that there were sizeable colonias located in north-central Texas. In the case of Val Verde Park Estates the similarity between it and its neighbor Cienegas Terrace, suggested that it would be overkill to survey two large settlements in the same city.

Once all of the tax records were obtained, the research group compiled a database that included block and lot numbers, names, addresses, and assessed land and improvement values for those lots that were vacant or unoccupied according to our annotated plat maps. As we began to go through the tax records a number of features became apparent. First, sometimes the tax records reflected situations in which colonia residents and absentee owners continued to pay their property taxes through the land developer—until they had paid the full purchase price of the lot. Second, it became apparent that some absentee owners might be using the address of a kinsman for mailing address purposes for the county tax office. Though this hypothesis was not pursued systematically, there is some reason to believe that a considerable minority of absentee lot owners use "fronting" addresses. A third feature was that sometimes people others than developers had several lots.

Apart from errors sometimes introduced to the matching of lots on the ground to those on the plat map and then to the tax records, this method worked reasonably well to successfully identify names and addresses of absentee lot owners. Whether those addresses would prove to be "good" addresses, and what would be the likely level of

¹⁹ These were later scanned electronically into Adobe Photoshop to provide finished plat maps showing vacant and unoccupied lots.

response our survey remained an open question at this stage. The information logged into our database during this stage of the project (from October to December 1999) was key in advancing to the next phase of research; that of contacting and surveying absentee lot owners.

Data Collection from Absentee Landowners

Absentee Lot Owner Survey Development

Given that absentee lot owners were the primary focus of our study, the survey group carefully developed the survey tool to ensure that questions related to reasons for purchase and non-occupancy were included. In order to collect data from absentee landowners, the group resolved to use two different methods: mail surveys and phone interviews. Although the group had originally planned to include face-to-face interviews as a third way of collecting data, this method was discarded because of the difficulty and costliness (in both time and money) of physically tracking down absentee landowners. In essence, the group's previous difficulty in locating the colonias themselves led to a conclusion that locating absentee landowners in their homes would not be a wise use of time or resources.

The initial method pursued was the use of a mail survey that had been elaborated in draft form by a small sub-group of the researchers in close conjunction with the PI. This sub-group met and developed questions specific to absentee lot owners that would be used to determine the reasons for non-occupancy of colonia lots. Incorporating important pieces from a previous colonia survey, the group worked together to modify questions and refine the survey tool before presenting it to the wider group for further revision.

The survey contains questions designed to collect data about the lot purchase, such as costs, methods and regularity of payment, ongoing communication with the developer, etc. We also inquired about the rationale for the original purchase and the individual's current living situation. The questionnaire contains basic demographic information, including socio-economic and household data, and inquires about colonia improvements each individual feels is needed and whether she/he would ever consider occupying her/his lot in the future. The most telling questions selected for inclusion aimed to root out the original reasons the owner bought the land in the first place, and why she/he had not moved to occupy the lot. In comparing their socio-economic profiles and residential trajectories with those of actual residents, we hoped to be able to identify principal variables that determined residence and non-residence. The questionnaire comprised thirty-seven questions and was designed so that it could be completed in either English or Spanish.

In addition to the questionnaire, a cover letter was drafted in both Spanish and English. This letter outlines the purposes of the study, emphasizes the confidentiality of responses and explains to participants how they were identified. In addition, the letter listed contact

information at the University of Texas, including a toll-free number that survey participants could call to ask questions or to give comments. A copy of the cover letter in both English and Spanish is included in [Appendix 2.4](#). Copies of the English and Spanish versions of the absentee lot owners' questionnaires, which were used for both mail and phone surveys, are included in [Appendix 2.5](#).

Logistics of the Mail Survey

Using the database compiled from the windshield surveys and tax rolls, the research group produced a mailing list of absentee lot owners. Each colonia was assigned a unique number (1-20) and, within each colonia, every entry was assigned a unique number (for example, 15.057). The names and addresses of institutional groups (developers, counties, churches, businesses, clinics, etc.) and all but one entry for multiple lot owners were removed from the mailing list. A unique number was recorded at the top of each questionnaire so that it could be carefully tracked, and questionnaires were then sent, in colonia batches, to selected absentee lot owners. Each envelope mailed included a questionnaire, a cover letter, and a self-addressed prepaid return envelope.

For most colonias, surveys were sent to all entries on the mailing list (all addresses minus institutional and duplicate lot holders). For resource expenditure reasons in a few cases where the lists were very long (Cameron Park, Cienegas Terrace, Rio Bravo, and Sparks), we sent a questionnaire to every second or third valid address. We were careful to record on our database each entry that was sent a mail survey.

The first major batch of absentee lot owner surveys were sent out several weeks before the winter holidays in late November and early December 1999. This timing was deliberate, since we hoped that many absentee owners, especially those who might be migrant workers and those who might not live at the contact address would be in touch with their relative during the holiday season. In those cases where we still lacked the tax collection records questionnaires were sent out later in January and February, 2000. Statistical tallies related to the numbers of surveys mailed to absentee lot owners are reflected in Table 2.1.

Table 2.1
Surveys Mailed for Absentee Lot Owner Data Collection

Colonia	# of Total Addresses	# of Institutional Addresses	# of Duplicate Addresses (due to Owners of Multiple Lots)	# of Surveys Mailed	% of Surveys Mailed from Total # of Addresses	% of Surveys Mailed from Valid Addresses (Total Minus Institutional and Duplicate Addresses)
Arroyo Colorado	127	5	9	93	73.2%	82.3%
Cameron Park	217	1	32	100	46.1%	54.3%
Cienegas Terrace	381	138	44	181	47.5%	91.0%
Deerfield Park	71	5	6	60	84.5%	100.0%
Hoehn	24	5	1	18	75.0%	100.0%
Larga Vista	14	0	3	12	85.7%	109.1%*
Mesa	41	0	3	26	63.4%	68.4%
Mike's	N/A	N/A	N/A	N/A	N/A	N/A
Northridge Acres	19	1	1	17	89.5%	100.0%
Palm Lake Estates	29	0	1	29	100.0%	103.6%*
Pueblo Nuevo	181	6	39	143	79.0%	105.1%*
Rio Bravo	292	38	15	128	43.8%	53.6%
Sparks	615	8	68	81	13.2%	15.0%
Stony Point	35	0	7	27	77.1%	96.4%
Tanquecitos/Los Altos	74	4	11	63	85.1%	106.8%*
Valle Escondido	21	0	5	16	76.2%	100.0%
Vista del Este	73	41	1	31	42.5%	100.0%
Total	2212	250	245	994	46.3%	59.7%

* greater than 100% in "% mailed from total minus inst and duplicate addresses" results from having mailed survey to some of the institutional and duplicate addresses

Table 2.1 reflects the total number of entries in our database (addresses) per colonia, the number of institutional and duplicate addresses identified, the number of surveys mailed per colonia, and the percent of surveys mailed from the total number of addresses and from the valid (total minus institutional and duplicate) addresses. Of a total 2,212 addresses in our database, we identified 250 institutional entries, 245 duplicate entries, and ultimately sent questionnaires to 994 individuals, which represents 46.3 percent of the total addresses in the database and 59.7 percent of the valid addresses. For the largest case study colonia, Sparks, we mailed surveys to only 15 percent of all valid addresses. For most case study colonias, we mailed to every possible address. In some cases we

accidentally sent surveys to institutional and duplicate entries as well, which is indicated by the few colonias that show over 100 percent mailings of valid addresses.

Absentee Lot Owner Survey Returns by Mail

Throughout the weeks following each mail-out, completed surveys as well as unopened letters from nonviable (bad) addresses were returned to the research group. Table 2.2 below demonstrates the statistics compiled related to returns on surveys mailed.

Table 2.2
Surveys Returned from Absentee Data Collection Mail-out

Colonia	# of Bad Addresses Returned	% of Bad Addresses Returned from # of Surveys Mailed	# of Viable Addresses from Surveys Mailed	# of Good Mail Returns	% Return on Viable Addresses	% of Good Returns from # of Surveys Mailed
Arroyo Colorado	8	8.6%	85	13	15.2%	14.0%
Cameron Park	11	11.0%	89	5	5.6%	5.0%
Cienegas Terrace	7	3.9%	174	27	15.5%	14.9%
Deerfield Park	8	13.3%	52	9	17.3%	15.0%
Hoehn	1	5.6%	17	2	11.8%	11.1%
Larga Vista*	0	0.0%	12	2	16.7%	16.7%
La Mesa	6	23.1%	20	2	10.0%	7.7%
Mike's	N/A	N/A	N/A	N/A	N/A	N/A
Northridge Acres	0	0.0%	17	4	23.5%	23.5%
Palm Lake Estates*	1	3.4%	28	4	14.3%	13.8%
Pueblo Nuevo*	10	7.0%	133	15	11.3%	10.5%
Rio Bravo	15	11.7%	113	9	8.0%	7.0%
Sparks	3	3.7%	78	21	26.9%	25.9%
Stony Point	3	11.1%	24	4	16.7%	14.8%
Tanquecitos/Los Altos*	6	9.5%	57	10	17.5%	15.9%
Valle Escondido	1	6.3%	15	2	13.3%	12.5%
Vista del Este	0	0.0%	31	6	19.4%	19.4%
Total	80	7.8%	945	135	14.3%	13.6%

Thus we received a total of 135 completed surveys by mail, which represented a 14.3 percent return on viable addresses and a 13.6 percent return on the total number of surveys mailed. Although this is relatively low, it is not out of line with mail survey returns, especially taking into account the fact that we are dealing with a relatively poor and low-literacy population not accustomed to completing this form of questionnaire. The highest percent of completed questionnaires received (percent Return on Viable Addresses) came from Sparks with a 26.9 percent return rate and Northridge Acres with a 23.5 percent return rate. The lowest percent of completed questionnaires returned comes from Cameron Park at 5.6 percent and Rio Bravo at 8.0 percent. The highest percent return of bad addresses came from La Mesa at 23.1 percent, while the lowest percent return of bad addresses came from Larga Vista, Northridge Estates, and Vista del Este with no returned mail. It is important to note that these tallies of “bad addresses” only count those that we know about since they were returned to us undelivered. There is little doubt that there are a much higher percentage of nonviable or incorrect addresses that were never returned.

Filling in the Gaps: Logistics of the Phone Survey

The usual practice in mail surveys is to send a follow-up letter and questionnaire to non-respondents urging them to complete the forms. However, given our “wastage” rate, and the cost of multiple mail-outs, we resolved that it would be more useful to try to trace and contact absentee lot owners through another medium -- namely by phone. Thus we began the methodological process of collecting telephone numbers for the absentee lot owner population. Our goal in doing so was to increase the rate of absentee lot owners survey completion by conducting telephone interviews with the survey already developed. Our aim was to have 20 completed surveys for each case study colonia. We received 26 completed mail surveys from Cienegas Terrace, so this colonia was not pursued further in the phone survey methodology.

Searching for Phone Numbers: Methodology and Effectiveness

Using the database previously compiled, several members of the research group systematically searched for phone numbers using an internet phone number search engine. Searching for these phone numbers was done on the internet at the website <www.teldir.com>. At this website, several choices for searching for individuals are given. After doing some preliminary research about the most efficient search engine, AT&T’s “Anywho” was deemed the most appropriate. Through this engine one can search for phone numbers based on either the name of an individual or street lived on. We systematically searched for numbers using three methods, advancing to the next if earlier searches proved fruitless: first, by entering last name, street name, and zip code; second, by entering only last name and zip code and then scanning the list for appropriate first names; and third, by entering only the street name and the zip code and then

scanning for the appropriate address number. Searches that provided a perfect match (last name and address) were recorded in the database with an “*” next to the phone number. Searches that yielded the first and last name but a different address or the correct address with a different name were also recorded, with the conflicting information noted alongside the phone number. Table 2.3 below outlines our success at generating phone numbers through the internet search engine.

Table 2.3
Success at Generating Phone Numbers for Absentee Lot Owners

Colonia	# of Absentee Lot Owners Searched for Phone Numbers	# of Phone Numbers Successfully Generated through Search	% Success at Generating Phone Number from # of Absentee Lot Owners Searched for Phone Numbers
Arroyo Colorado	67	28	41.8%
Cameron Park	162	41	25.3%
Cienegas Terrace	N/A	N/A	N/A
Deerfield Park	42	11	26.2%
Hoehn	15	9	60.0%
Larga Vista	14	10	71.4%
Mesa	19	8	42.1%
Mike's	N/A	N/A	N/A
Northridge Acres	12	7	58.3%
Palm Lake Estates	22	9	40.9%
Pueblo Nuevo	111	64	57.7%
Rio Bravo	92	24	26.1%
Sparks	72	20	27.8%
Stony Point	17	6	35.3%
Tanquecitos/Los Altos	43	26	60.5%
Valle Escondido	13	3	23.1%
Vista del Este	25	8	32.0%
Total	726	274	37.7%

As was anticipated, the yield of telephone numbers for absentee owners was rather modest overall—38 percent. This could be due to the mobile nature and/or the low economic status of much of this population, as well as to AT&T’s lag in updating their internet search engine with current addresses and phone numbers. Nevertheless, in some colonias, such as Larga Vista (71.4 percent), Tanquecitos/Los Altos (60.5 percent), Northridge Acres (58.3 percent), and Pueblo Nuevo (57.7 percent), the success rate on entries searched was well over 50 percent. Prima facie we would deem these as the rather better- off colonias (although this was not the case in Vista del Este). Generally the larger colonias with very poor populations (Cameron Park, Rio Bravo, Sparks) had a low yield

of around one-quarter.²⁰ Remember these are for absentee owners, and do not reflect the telephone ownership of actual colonia residents.

Phone Survey Protocol

Phone surveys were carried out between April and June 2000. Each phone survey administrator was bilingual and developed a “patter” with which to introduce her/himself and the project and request a few minutes of the individual’s time.

When the individual called was not at home or there was no answer, the protocol was to leave no message and return the call at least one more time, preferably at a different time of day or, when so advised, at a time the individual would be home. The survey administrator then moved to the next phone number in the database until she/he found someone who was willing to participate in the telephone questionnaire. The protocol for the phone interview itself consisted of a brief introduction on behalf of the researcher, outlining the purpose of the study and again emphasizing the confidentiality of responses. Once the interview was complete, the researcher would thank the absentee owners and provide the same toll-free number provided in the mail survey in case absentee owners had any additional questions about the study. At thirty-seven questions, the telephone interview lasted approximately 10 minutes, assuming minimum or no interruptions.

Telephone interviews were administered in either English and Spanish, and the target number of interviews to be completed per colonia was reached by surmising how many more were needed to reach the goal of 20 surveys per colonia. The range of annotations in the database from phone survey attempts are: No Answer; Not Home; Wrong Number; Disconnected; Chooses Not to Participate; Lives in Colonia (i.e. is a resident); *Poste Restante* Address (relative of the Lot Owner); Doesn’t Own a Colonia Lot; and Recently Sold Lot. Table 2.4 below shows our success rates at completing phone surveys with absentee lot owners.

After these concerted efforts to gather phone surveys we ended up with an additional 38 completed absentee lot owner questionnaires. There were a total of 50 recorded “bad phone numbers” (those recorded in the database as either wrong or disconnected numbers) and 13 recorded *poste restante* addresses (phone numbers which led us to kin rather than to the actual lot owner). Unfortunately these were not tallied systematically, so we are unable to estimate just how many lot owners actually use kin as “fronts” for registering their properties with the County Tax Assessor-Collector’s Office.

²⁰ Deerfield Park and Vista del Este both appear to have a more mixed socio-economic composition, and yet they also yield low returns. It may be that the website is less well developed for the El Paso region, therefore.

Table 2.4
Success at Completing Phone Surveys with Absentee Lot Owners

Colonia	# of Bad Phone Numbers Noted*	# of Restant Addresses	# of Phone Surveys Completed	% of Phone Surveys Completed from Total # of Phone Numbers Generated
Arroyo Colorado	2	0	4	14.3%
Cameron Park	10	2	2	4.9%
Cienegas Terrace	N/A	N/A	N/A	N/A
Deerfield Park	3	2	2	18.2%
Hoehn	3	1	3	33.3%
Larga Vista	3	3	1	10.0%
Mesa	5	0	1	12.5%
Mike's	N/A	N/A	N/A	N/A
Northridge Acres	0	0	1	14.3%
Palm Lake Estates	2	0	0	0.0%
Pueblo Nuevo	6	2	6	9.4%
Rio Bravo	2	1	5	20.8%
Sparks	1	no info	6	30.0%
Stony Point	1	1	0	0.0%
Tanquecitos/Los Altos	6	0	7	26.9%
Valle Escondido	1	0	0	0.0%
Vista del Este	5	1	0	0.0%
Total	50	13	38	13.9%

* "Bad Phone Numbers" is the sum of numbers that were recorded in the database as either wrong or disconnected numbers.

Thus, from the phone numbers generated by our internet search, the actual success rates at completing phone interviews fluctuated from as low as 0 percent in Palm Lake, Stony Point, Valle Escondido, and Vista del Este to almost one-third in Hoehn, Sparks, and Tanquecitos/Los Altos (Table 2.4). The overall rate of completion of phone surveys for numbers generated through the search was nearly 14 percent—almost identical, in fact, to our mail survey (see Table 2.2 above).

There is no doubt that this relatively low rate of completion could be increased somewhat by more consistent and sustained phone calling techniques. A large number of individuals were never reached because in the two or three attempts we made to contact them, they weren't home. If numbers were systematically called at varying times of day and different days of the week and days and times were recorded and eliminated, a proportion of these un-contacted individuals could be reached and possibly interviewed for the survey.

It is important to note that despite the low completion rate of absentee lot owners phone surveys, this method of data collection is important in so far as it probably provides access to a slightly different economic population than the mail surveys. Interviewing by phone increases the participation of those who may otherwise be uneasy about answering a mail survey: namely the less literate, less educated, older, or lower economic status populations. However, it also requires that households have a home phone and be listed in the directory. This is feasible in the U.S., even among poor neighborhoods, but it is unlikely to work well in developing countries.

Total Returns from Absentee Lot Owners: The Bottom Line

Figure 2.5 below provides a tally of all of absentee questionnaires received by both mail and phone interviews. The largest numbers total returns came from Cienegas Terrace and Sparks at 27 surveys and Pueblo Nuevo at 21 surveys. The lowest returns came from smaller colonias like Larga Vista and Mesa, which generated total returns of 3 surveys each. Clearly a larger colonia can reflect much lower percentages of returns while still producing significant numbers of completed surveys than can a small colonia, even when it shows a decent rate of completion.

Table 2.5
Completed and Coded Absentee Lot Owner Surveys

Colonia Name	# of Returned Mail Surveys	# of Phone Surveys Completed	Total Number of Absentee Lot Owner Surveys Completed
Arroyo Colorado	13	4	17
Cameron Park	5	2	7
Cienegas Terrace	27	N/A	27
Deerfield Park	9	2	11
Hoehn	2	3	5
Larga Vista	2	1	3
Mesa	2	1	3
Mike's	N/A	N/A	N/A
Northridge Acres	4	1	5
Palm Lake Estates	4	0	4
Pueblo Nuevo	15	6	21
Rio Bravo	9	5	14
Sparks	21	6	27
Stony Point	4	0	4
Tanquecitos/Los Altos	10	7	17
Valle Escondido	2	0	2
Vista del Este	6	0	6
Total	135	38	173

The bottom line is that we received a total of 173 completed absentee lot owner surveys: 135 by mail and 38 supplemented by phone. These relatively low rates of completion of surveys for our absentee lot owner data collection methodology serve to illustrate the difficulties involved in identifying, tracing, and contacting what we have come to call “no-see-em” populations. Nevertheless, it was always understood that half of something was better than half of nothing—which is what we had at the outset. And, as we shall demonstrate later, these 173 completed surveys did provide a wealth of insight into absentee ownership and made for interesting comparisons with the colonia resident population.

Data Collection from Colonia Residents

We now turn to the methodology of conducting surveys of colonia resident populations, which were undertaken by members of the research group between the months of January and April 2000. The annotated plat maps from the windshield surveys allowed us to distinguish absentee owners from current residents and randomly select colonia resident households to survey for our baseline resident data.

Colonia Resident Survey Development

As for the absentee questionnaire, the colonia resident survey instrument was developed by a sub-group in conjunction with the PI. The face-to-face questionnaire comprises forty-three questions, and it is designed to be completed in either English or Spanish. It focuses upon questions relating to information about the lot purchase: costs, methods and regularity of payment, ongoing communication with the developer, etc. It also inquires about the rationale for the original purchase and future plans for lot and dwelling development. We were also interested in ascertaining how aware colonia residents were of vacant lots, and to elicit their views about absentee lot owners, and about locally needed services. As with the absentee lot owners questionnaire, this one also included basic demographical information such as socio-economic and household data.

Resident Interview Protocol

Utilizing windshield survey data, lots where residents would be interviewed were randomly selected. The sampling frame was based on dividing the total number of occupied lots in the colonia by the total number of completed interviews we required. Then we would select every ‘N’th lot on a block, for example every 4th or every 10th. When residents were not home or did not wish to be interviewed, the protocol was to move one lot to the right of the originally selected lot until we found a resident

respondent. The tax records were helpful in allowing us to keep track and link block and lot numbers to resident names and addresses.

Interviewers were trained in applying the questionnaire in Spanish and English and in techniques of doorstep presentation and approach. Especially important here was to ensure that we interviewed only owners. After the first round of interviewing certain adjustments were made to terminology used in some questions, but these were relatively minor. We were always concerned to emphasize confidentiality of responses, and to be sensitive to issues relating to migration status and to terminology regarding colonias. For these reasons we did not ask any questions relating to migrant status. Invariably, too, we referred to neighborhoods as subdivisions or *fraccionamientos* rather than as colonias (see earlier discussion in Chapter 1).

The protocol for the interview itself consisted of a brief introduction on behalf of the researcher outlining the purpose of the study and emphasizing the confidentiality of responses. A cover letter on behalf of the director and university was presented to the resident, and residents were asked if they were willing to answer the questionnaire. Though it was always up to the participant to speak either Spanish or English, most of the questionnaires were administered in Spanish. Once the interview was complete, the researcher would leave the resident with a thank you letter, which provided the same toll-free number used in the absentee lot owners survey, in case residents had any additional questions about the study. A copy of the cover letter in both English and Spanish is included in [Appendix 2.6](#). Copies of the English and Spanish versions of the colonia residents questionnaires, which were used for both mail and phone surveys, are included in [Appendix 2.7](#).

Consisting of forty-three questions, the face-to-face interview lasted an average of 20 minutes, though in some cases it took over an hour. The resident surveys were conducted from January to March 2000 in 14 of our original 20 case study colonias, listed in Table 1.6 below. Val Verde Park Estates, Larga Vista, Valle Escondido, and Vista del Este were not included because they were similar in nature to other nearby colonias in which we were gathering survey data, and because of time and resource constraints. Also, Hillside Terrace and Willow Springs were not included since they were only added in June 2000, by which time we had already embarked upon the analysis. The duration of colonia resident survey fieldwork averaged two to three days, usually over a weekend (with some exceptions). Table 2.6 below depicts the number of colonia resident surveys completed for each colonia included in this phase of the study.

A total of 261 colonia resident surveys were completed in 14 colonias spanning 8 Texas counties. The highest number of resident surveys (33) were completed in Cienegas Terrace, while Tanquecitos/Los Altos only comprise 12 surveys. The average number of colonia resident surveys completed per colonia is 18.6. Although small by most standards, the survey provides invaluable baseline data for comparison with that of absentee owners.

Table 2.6
Completed Colonia Resident Surveys

Colonia Name	Number of Resident Surveys Completed
Arroyo Colorado	19
Cameron Park	23
Cienegas Terrace	33
Deerfield Park	18
Hoehn	15
Mesa	15
Mike's	20
Northridge Acres	14
Palm Lake Estates	15
Pueblo Nuevo	13
Rio Bravo	22
Sparks	22
Stony Point	20
Tanquecitos/Los Altos	12
Total	261

In retrospect, as with any survey there were questions that did not work well, and/or about which we have our doubts. Question 5 about "tenure" contained unfamiliar vocabulary for colonia residents and was quickly modified in its application to ask about whether they were owners or not. Moreover, Question 28 about what improvements in service provision are required for Texas colonias taken as a whole, was misunderstood by most individuals as referring to *their* colonia's needs (not colonias in general). The section where people were invited to rank services on a scale of low to high importance (Q. 28) did not generate the spread of nuanced responses that we had hoped for: most people saw all of the services as very important, and there was marked variation in the extent to which interviewers pressed a fuller ranking between services. Question 41 relating to the existence of migrant workers in the household may have been misleading, as many colonia residents who formerly migrant workers have now become settled over the past few years, or are not currently employed migrant workers. Greater specificity of the time frame is required here. But generally speaking, in both surveys the household income data questions elicited a good response: few people balked at answering.

Overall, the response of resident colonia interviews was excellent. It is significant to note the fact that our response rate for telephone interviews and postal interviews of absentee lot owners was much lower as compared with the face-to-face interviews of colonia residents. This may be attributed to the impersonal nature of mail and phone interviews and to people's willingness to agree to face-to-face interviews over these other methods of data collection. Also important to note is the timing of the U.S. Census 2000 and how

that may have positively (or negatively) influenced colonia resident participation in our study. Most evident was the colonia residents' receptiveness to our questions, their hospitality and frankness, and their desire to improve colonia living conditions for themselves, their families and neighbors.

Coding and Database Preparation

The final step in our methodology is the lengthy stage of coding, inputting and "cleaning" the data. This process was done in order to convert the data from our resident and absentee surveys into a format that could be analyzed using statistical software (Microsoft Excel and MINITAB). Two separate coding guides were designed designating numerical codes for every unique question response on both surveys. Any open format questions were coded at this stage. A coding sub-group input the codes for each unique question response into two Excel database matrixes (one for absentee lot owners and one for colonia residents) so that all of our data was represented in numerical code. This took place in April and May 2000.

These complete Excel data matrixes were then converted to MINITAB data sets with which we proceeded systematically to analyze the information. Due to pressures of time and the involvement of all eleven members of the research team, some errors and different interpretations crept into the coding. These discrepancies became apparent after the initial analysis, such that it proved necessary for the two former team members (Stuesse and Stevenson) hired as **research assistants** to go back to the original questionnaires and to recode a number of key variables. Other common miscodes were also corrected. In addition we were able to recode "other" categories where these had elicited a large number of responses. By taking a second look at the other category and recoding it, we were able to better understand and provide a more nuanced portrayal of people's responses.

Similarly, due to occasional mistaken identification of vacant lots, a small number of mail surveys had been sent to and returned by actual colonia residents. These were not identified immediately as residents and were coded into the absentee lot owners data set. Later these cases were transferred to the appropriate data set, and while the questionnaires were not identical, a large number of questions were the same.

The coding guides were then revised and the recodes and other changes were made to the initial data sets. During this phase of recoding we entered data directly into Minitab as opposed to composing in Excel and then transferring the information. This took place in June 2000. The revised coding guides are included in **Appendices 2.8 [(Re)Coding Guide for Absentee Lot Owner Surveys]** and **2.9 [(Re)Coding Guide for Colonia Resident Surveys]**. Changes made to the initial coding guides during the second phase of coding and recoding are portrayed by ~~strike through~~ and *italics* font.

After the recoding and fine tuning of the MINITAB data sets, statistical and quantitative methods were once again used to aggregate and disaggregate the results of our extensive and time-consuming collection and coding of survey responses. The results of these analyses are included in the following chapters (3 and 4) of this report.

Chapter 3 Colonia Residents in Texas Colonias. Homesteaders in a Poorly Functioning Land Market.

Background Data on Colonia Resident Populations

The Case Study Colonias

Our case studies for the colonia residents survey comprised 14 colonias spanning eight Texas counties along the border from El Paso to Brownsville, as well as two colonias close to Austin – the latter chosen deliberately in order to begin to extend our understanding of Sub Standard Subdivisions (SSRSs) beyond simply that of the border region (see discussion in Chapter 1). In total some 261 surveys were completed (see Table 2.6 for breakdown of surveys completed per colonia). The case study colonias vary in size from just under 100 lots in Palm Lake Estates to 1447 lots in Rio Bravo, 1452 in Sparks, and 1603 in Cameron Park, all three of which are very large and well known settlements in Texas. (See Table 1.4 for the distribution of case study colonias by county and details of the total number of lots, as well as the section titled “Descriptions of Case Study Colonias” in Chapter 1, that offers a thumbnail sketch of each colonia subdivision.)

Colonia Profiles in Previous Studies

Colonias have been increasingly gaining attention from academics and policy makers over the past ten years. Indeed, our analysis of the socio-economic profiles of colonia residents and the nature of settlement formation and land market development were informed by several important earlier studies.²¹

²¹ These include: C.S. Davies and R. Holz “Settlement Evolution of the ‘Colonias’ along the US-Mexico Border”, *Habitat International* 16, 4, 119-42. Office of the Attorney General, “Socio-economic characteristics of colonia areas”, 1993; and 1996, *Forgotten Americans: Life in Texas Colonias*. m mne *Texas Governor’s Office Border Report*, 1993, Office of the Governor. Rogers, G. O et al. 1993 “Cinco Colonia Areas: Baseline Conditions in the Lower Rio Grande Valley”, CfHU, Texas A & M. University. Many of these studies contain data for specific settlements. For example, the Texas A&M study entitled “Baseline Conditions in Webb, Cameron, and El Paso Counties” covers living conditions in five Texas colonias:(Cameron Park; Lopezville; Lull; Progreso; Ranchito; and also explores two additional colonias (Montana Vista; El Cenizo) in greater depth. The LBJ *Colonia Housing and Infrastructure*, Three part study focuses upon infrastructure, particularly the provision of water and wastewater services through the office of the TWDB. It also contains detailed case studies for two settlements -- El Cenizo and Rio Bravo. The Ward 1999 volume (*Colonias and Public Policy in Texas and Mexico*) analyzes and compares colonia housing production and public policy responses in 17 settlements across the border in three pairs of cities: Ciudad Juárez and El Paso; the two Laredos; Matamoros – Brownsville.

Specifically, so far as their socio-economic state data are concerned we knew that approximately 40 percent of border county populations are Hispanic and Spanish speaking, and that the large majority of colonia residents are Mexican or Mexican-American. We expected to find that many of the households heads (i.e. the older household members) were born in Mexico, even if their children were Mexican American citizens. The earlier stereotypical view that colonia populations were illegal migrants (i.e. undocumented) had been dispelled by the Attorney General's study which showed that very few colonia residents are illegal. But the Mexican origins of many and the low-income status of almost all residents meant that education levels were uniformly low and adult illiteracy rates were high.

Above all, we knew that colonias form part of a very low waged economy in which border county populations earned around one-half the median per capita incomes of Texas and the nation as a whole. In 1990 median incomes for the border were \$7,697 compared with \$12,904 for all of Texas and \$14,420 for the US. Although they are household rather than per-capita incomes, the recently published preliminary Census 2000 data gives Texas a median household income of \$37,320 compared with a US median of \$39,657. Hispanic households nationally earn considerable less (\$30,375 cf. \$40,816 for all households).²² Texas has 15.6 percent of its population living in poverty compared with 12.6 percent nationally. Much of this Texas poverty is concentrated in the border region. Assuming that incomes are approximately the same in proportion to the Texas-wide average in 2000 as they were in 1990, we may safely assume that border average incomes are just under \$20,000, and that most colonia household incomes are somewhere between half and three fifths of that (\$10-\$12,000). While poor, these populations form part of the "working poor", and although unemployment levels are significantly higher in the border areas than elsewhere in Texas (14 percent for males cf. 6 percent statewide),²³ colonias are not generally settlements with high ongoing unemployment levels. Temporary unemployment may feature, especially during the winter months when some migrant workers are without regular employment, but generally speaking at least one member of the household is in full time employment. The problem, from their point of view, is that it is very low paid. Most had low-paid service sector jobs in nearby cities; relatively few are agricultural workers. Although poor, it is important to recognize that wage rates are several times higher than those earned by colonia residents on the Mexican side of the border, making feasible the legal access to land purchase as well as housing improvements over time.

Nor did we anticipate that these would be "dangerous" communities (with the exception, perhaps, of the occasional unchained or unseen dog!). Earlier studies suggested that these are essentially working-class settlements where work and self-improvement ethics prevailed, and where internal norms of social control through neighboring, day-to-day

²² U.S Census Bureau. <http://census.gov/hhes/income/income99/99tableg.html> See also <http://census.gov/hhes/poverty/poverty99/pvstate.html>

²³ Ward, 1999, op cit. p:21

surveillance and knowing each other's business, would act to reduce social pathologies such as crime, drug abuse, etc. Indeed, one recent study had shown that levels of drug and alcohol abuse were much lower in colonias than in nearby towns²⁴ These findings are quite consistent with other research about this type of suburban or small town mentality and behavior patterns.

On the settlement process, too, earlier work by the PI had shown how colonias were developed, mostly by legal sales through Contract for Deed, and how lots were subsequently occupied by trailers, manufactured homes or through self-build. Given that the primary concern of Texas authorities has always been the lack or adequate infrastructure and the health hazards that colonias may pose, we also knew that services would be either lacking or poorly developed.²⁵ We had also been led to expect relatively weak levels of community organization and poorly articulated relations with local and supra-local authorities. In a social sense, at least, these were settlements more than "communities".

However, although we already knew a considerable amount about colonias and their populations, we did not have adequate information about many aspects of the settlement process that were central to an adequate understanding of our research question which related to land market performance, lot occupancy and non-occupancy. We needed much more specific baseline information for a variety of areas about which we knew next to nothing: namely the migration trajectories of colonia residents (their previous place and tenure of residence), and their decision making process in choosing colonia residence over other options. We also need to gather information about the costs of land purchase and the ownership status of individual homesteaders. Nor did we have any good information about the housing improvement process and costs associated with the choice of dwelling options (trailers or manufactured homes or self-help) housing. Finally, we had no idea what colonia residents themselves felt about absentee owners: were vacant lots seen as a problem or an advantage? It was these lacunae, together with the need to compare hard data for residents and absentee owners for the same settlements that prompted us to develop the following analysis about actual colonia homesteaders.

²⁴ Lynn Wallisch. 1996. *Survey of Substance use on the Texas and Mexico Border and in Colonias*, Texas Commission on Alcohol and Drug Abuse.

²⁵ Ward, 1999. op. cit. Wilson, R. edited. *Public Policy and Community: Activism and Governance in Texas*, Austin: UT-Press.

Demographics and SES Information in the Case Study Settlements

Much of the data described below are included in Tables to Chapter 4 since it was our intention always to make direct comparison between actual colonia populations and the absentee owner universe in which we were particular interested.

Ethnicity and Years Living in the U.S.

As noted above, colonias have traditionally been thought of as places inhabited mainly by individuals of Mexican descent – albeit second or third generations in many cases. In our study this was the case in some 93 percent of respondents; of whom 67 percent are Mexican-born, and 27 percent are Mexican-American. The remainder comprise 5 percent Anglo, and 2 percent “other”, (which includes African-American, Native American, and other [non-Mexican] Hispanics – Table 4.2).

However, while over two thirds of respondents were born in Mexico, this does not mean that most colonia residents are also Mexican, since many are children born to Mexican nationals living in the U.S. Thus, although the majority of the heads of household whom we interviewed were currently Mexican-born, this is likely to decline in the future as more and more first and second generation Mexican Americans enter the colonia housing market.

Of those born in Mexican somewhat less than half (42 percent) have lived in the US for more than 20 years; most (58 percent) having arrived since 1980. Of the latter, 22 percent reported that they had lived here for less than 10 years, with 36 percent resident between 11 and 20 years. For these Mexican-born individuals the (trimmed) average period of residence in the U.S. is 18.3 years. Thus few Mexican-born residents now living in colonias are recent arrivals, but rather are long-established migrants, many of whom would have been eligible to qualify for citizenship through the Simpson/Rodino amnesty which required proof of residence since 1980.²⁶

Although our survey confirms that most colonia residents are of Mexican descent, this proportion declines as one moves away from the border. While we only have two colonias to use in comparison (those outside of Austin), the proportion of Anglo and other ethnicities rises in these cases to between one third and one-quarter, and appears to be much higher in colonias further north.²⁷ These data suggest that our earlier suggestion

²⁶ This amnesty legislation was passed by the US Congress in 1986 and allowed undocumented Mexicans living in the country since 1980 to apply for legal residence (and ultimately citizenship). Aleinikoff, T. Alexander, David A. Martin and Hiroshi Motomura. 1998. *Immigration and Nationality Laws of the United States: Selected Statutes, Regulations and Forms*. St. Paul, MN: West Group.

²⁷ A proportion that almost certainly increases as one moves northwards through Texas. Using Hispanic surnames as a surrogate for likely Mexican or Mexican American ethnicity, the tax record data of owners in Willow Springs (Coryell County) suggested that only six percent of owners are non Hispanic. In the

(Chapter 1) that we may expect colonias and SSRs outside of the border region to differ markedly to those in the border – at least in terms of their ethnic composition.

Household Size and Proximity to Family

The average household size in the case study settlements is 4.5 people (modal group = 5). Anglo households are much smaller (2.9 members) than for Mexican-American (4.4) and Mexican-born (4.8) households. For the most part, overall colonia population densities are a function of average household size on the one hand, and the size of the lot or dwelling on the other. But also important is the propensity to share a lot with other families, a feature that is increasingly common in Mexico as access to the land market tightens for low income families and as rising costs oblige owner families to share costs with others in order to survive. But this feature of intra-lot sharing is not common in Texas, notwithstanding the relatively large lot size that would make internal subdivision highly feasible. In part this is because Texas legislation prohibits lot subdivision and multiple lot occupancy except between blood relatives. However, while sharing lots with kin related households is permitted, relatively few do so (only 12 percent of households interviewed). Of these, almost two-thirds declared that they were related to the family with whom they shared the lot, but in these cases it was not usual for them to be co-owners of the lot. The policy issues of possibly allowing for a modest internal lot subdivision in Texas colonias, together with that of providing security to these non-owner stakeholders, is taken up in Chapter 5.

While few families actually share their lots with kin, nearly half (49 percent) report having family living elsewhere in the colonia. This is especially the case in the border region, where informal information flows and contacts with developers are important in search behavior and knowledge of lot availability in particular colonias. (In non-border colonias 76 percent had no kin living in the same settlement.)

Employment Statistics

Within our survey almost 70 percent of households stated that they had at least one member working full time, and a further third of these households have at least two individuals working. Less than 10 percent of households had a worker who is unemployed and actively looking for work. Almost one-quarter (23 percent) of the sample report having part time workers, and in most of these cases it was just one person who was employed part time. These findings support our earlier assertion that colonias are home to the working poor, as opposed to the negative stereotype that they house a large number of unemployed or government subsidy-dependent individuals. It is important to underscore that the large majority of colonia households have at least one member employed full time, and many have more than one wage-earner. In addition, most work locally, with only 11 percent of households in our study reporting the existence of migrant workers within their families. We expect this percentage to be somewhat greater in

Copperas Cove area of the County where some 12 colonias are listed in the TWDB database, our daytime observations suggested that somewhere around 70 percent of residents were Anglo, with the next minority being African American – in this case probably associated with the Fort Hood military base.

agricultural areas of the Lower Rio Grande valley (Cameron, Hidalgo and Starr counties), and lower in what are fundamentally industrial or urban areas such as Webb, El Paso and Travis counties.

Income Levels

Colonias are home to the working poor. Indeed, our data reveal that almost half (46 percent) of survey respondents have a total household income of less than \$1000 per month, while a further 29 percent receive between \$1000 and \$1600 monthly (see later Table 4.5). Therefore, over three-quarters of colonia households surveyed are sustained less than \$1600 per month, which amounts to under \$20,000 per year. While this is 3-4 times the average income of households on the other side of the Mexican border, it comprises the low-income bracket in the U.S. and is some \$10,000 less than the Hispanic median household income for the United States according to the latest census data. It is consistent with other data for average incomes in border counties generally, and in colonias specifically. Moreover, these low incomes sustain an average colonia household size of 4.5 people.

Only 11 percent of participants reported drawing an income of over \$2500 per month, and of these, most (55 percent) fall within what may be regarded as a modest income level category of \$30,000 and \$40,000 annually. Only 2.4 percent of all households interviewed reported earning higher than \$40,000 per year.

It is also noteworthy that there appears to be relatively little difference in average income levels between border and non-border colonias, though we had not expected this to be the case. Border colonias have 15 percent of households earning less than \$600 per month while only 10 percent take home more than \$2500 monthly. In non-border case study colonias the level of extreme poverty is a tad lower (9 percent), while only 15 percent draw more than \$2500 per month. Although suggestive of some level of difference with slightly higher incomes in non-border counties, our data underscore the fact that colonias offer a in important housing option for the working poor throughout the state.

Analysis of Housing Trajectories of Colonia Residents: How They Came to Live in Colonias

In contrast with studies about Mexico, within the US literature there are relatively few studies that seek to track people's intra-urban moves between housing sub-systems. Surprisingly, perhaps, in the US there is a dearth of analysis about people's migration about the country. Why families move within cities, and within the nation at large are questions that were addressed much more in the past than they are today.²⁸ Although there is strong interest and a large literature that analyzes international immigration, not least that pertaining to undocumented migrants from Mexico, again it is understandable

²⁸ See for example Peter Rossi' 1954. *Why families move*.

that relatively few studies describe or seek to trace their movement through the national territory – from the border to the interior; between cities, or within cities. To do so would be both methodologically difficult, and might expose undocumented individuals to residential searches that could be prejudicial and lead to their deportation.²⁹ In our case, too, in neither survey did we ask any questions about citizen or migratory status now or in the past. But we were interested in knowing more about where people had been living prior to buying into the colonia; the type of former dwelling, and its tenure. For current residents we wanted to know how many colonia homesteaders had lived in rental accommodation in nearby cities before moving out to peri-urban settlements as owners. Also, whether they moved immediately after purchase or delayed their arrivals, and the reasons for their behavior.

Earlier studies in Mexico and elsewhere had shown that typical intra-urban migratory itineraries of low-income migrants arriving in cities from the countryside was either to move in with kinsmen or into cheap rental accommodation, and only later, once settled on a job and often married with young children, would begin to look to own a property and consolidate their dwellings through self-help to the city periphery.³⁰ In El Paso County, Kathy Staudt's work offers a rare glimpse into migration trajectories for peripheral colonias. Although the spatial categories are unnuanced, her data show that, as in Mexico, nearby colonias are important jump-off points for new colonia formation (32 percent of residents in her study), while a further 41 percent came from the city itself or from an formerly annexed area (Yselta). Thirteen percent came from out of state, and only 14 percent directly from Mexico itself.³¹ As we hypothesized, few colonia residents (at least few owners) were likely to be undocumented, since the high visibility of colonia life would leave them exposed and easy prey to being picked up by the INS patrols that circulate regularly throughout the settlements. Thus we did not expect to find many coming directly from Mexico.

Previous Residence—Where Colonia Residents Live Before Moving to the Colonias

Specifically our questions sought to elicit the following information: Geographically speaking, where they living before they bought their current lots? What was the tenure of their previous homes? What types of homes were they and how large were they (number

²⁹ See A. Portes and B. Bach, 1984. *Latin Journey: Migrants from the Cuba and Mexico in the US* for an excellent analysis of such migrant trajectories and for a methodological discussion about how to maximize the trace on such individuals.

³⁰ A. Gilbert and P. Ward, 1982, "Residential Movement among the Urban Poor: The Constraints on Housing Choice in Latin American Cities." *Transactions of the Institute of British Geographers*, New Series, 7, 129-149.

³¹ K. Staudt, 1998, *Free Trade? Informal Economies at the US-Mexico Border* Temple University Press. p. 99 Map 4.

of bedrooms, etc.)? Later these data will be compared to their current living situations in order to explore whether movement to the colonia represents a form of socio-economic mobility as well as geographical mobility.

Location of Previous Residence

Before moving to their current home in a colonia subdivision, the majority (69 percent) of respondents had lived nearby, either in an adjacent city, or in the same subdivision as their current home. The remaining survey participants said they had moved to the colonia from Mexico (11 percent), from other parts of Texas (9 percent), from another state in the U.S. (7 percent), or “other” (4 percent). Inevitably, it seems likely that border colonias will have a higher percentage of in-movers from Mexico than do non-border colonias. Also, interviewing in El Paso is likely to lead to a slightly higher percentage of “other state” responses due to its proximity to New Mexico. The point is that our data confirm that most colonia residents come from an immediate residence that is nearby: colonias are overwhelmingly local responses to housing shortages.

Tenure, Type, and Size of Previous Residence

Nearly two-thirds (60 percent) of colonia residents were renters at their previous place of residence, while an additional 13 percent were living with parents, in-laws, or other relatives. Only one quarter owned their previous home. These data, along with responses to later-discussed questions related to reasons for buying their lots, illustrate that the desire to become homeowners played an important role in the decisions of many respondents to purchase a lot in a colonia subdivision.

For many of these respondents (68 percent), they claimed to have lived in a “regular home” prior to moving to their current location. Although this may be the case, we suspect that our category “a regular home” was insufficiently specific to elicit meaningful disaggregation of what that meant in terms of actual dwelling type, especially in light of the high percentage of individuals who stated they were renting previously. Seventeen percent of respondents lived in apartments, while 12 percent lived in trailers.

Of these previous residences, the average number of bedrooms was 2.4, with a median value of 2 bedrooms. This compares with a considerably larger number of bedrooms in the current homes (mean 2.8 and median 3), suggesting that colonia residents’ previous dwelling was significantly smaller than the one in which they live today. This step-up to home ownership, with more space and larger dwelling unit, is a common feature in intra-urban migration behavior, and for many residents is an important perceived advantage of colonia homesteading.

Buying a Lot and Occupying it as Home.

Most colonia residents (80 percent) in our study purchased into the colonia during the previous twenty years. Indeed, nearly half (47 percent) had bought their colonia lots as recently as the past decade (i.e. during the 1990s). Thus, less than 20 percent had bought a lot prior to 1980. This indicates that there has been and continues to be considerable

“movement” in the market place – rather more than we had previously anticipated given that many of these settlements had been platted and sold since the 1970s and in some cases from before.

An analysis of lot purchase by county suggests that certain counties appear to have a longer period of operations than do others (although this in part will be shaped by the colonias elected for study). *Prima facie* it appears that Cameron, Val Verde, and non-border (Bastrop, Travis/Williamson) counties have more long-term colonia residents and purchasers than the overall average (with 32, 25 and 25 percent having purchased before 1980, respectively). Conversely, Starr, Webb, and El Paso counties have higher percentages of colonia residents who bought their lots recently (79 percent, 51 percent, and 55 percent having bought lots during the 1990s, respectively). In part this is a reflection of the actual settlements surveyed, but it also suggests that certain counties have a more active land market than do others, either because the settlements themselves are newer (supply of lots), or because the demand side is somewhat stronger. Starr, Webb and El Paso all have relatively active urban land markets.

We were somewhat surprised at the substantial evidence of an active lot sales and turnover during the 1990s, not least because an important goal of HB 1001 was to place a “freeze” on lot sales (especially by developers) at least until the colonia had been fully approved (which meant platted and provided with services). Post 1995 activity may be indicative of lot sales by developers continuing despite HB1001. Alternatively these sales may be buy-outs of existing home owners who are permitted to sell their lots providing that they may be deemed to have lived on the lot previously.³² Our data (not displayed here) do show that the proportion buying out earlier owners has risen significantly (from 37 percent pre-1980 to 58 percent during the 1990s), and that the proportion buying from a developer/realtor dropped from 64 percent to 39 percent during the same timeframe. Again, this offers *prima facie* evidence of important shifts in the colonia land sales market in recent years, and not just different sales tactics of developers (although that is also possible).

A majority of colonia residents (55 percent) moved onto their newly-bought lots almost immediately (i.e. within three months’ of purchase). Of those who did not, over half did so within one year of purchase. The remainder – approximately one quarter overall – delayed for more than a year before moving to the colonia, with the (trimmed) average time lapse of 4.75 years between purchase and occupancy for those who delayed a year or more (median equal to 3 years). The longest lapse was 20 years – a former absentee owner who finally saw the light!

We were interested to know more about those who deferred entry beyond three months. When asked to elaborate about their reasons for delaying actual occupancy most (51 percent) replied that they simply needed time to prepare their lots and to build their

³² The law provides for this, but we suspect that it is widely ignored or abused – by sleeping out on the lot for a few days only, for example.

houses before moving in. Another 17 percent said that due to their poor economic situation they needed time to save money in order to then be able to build a house and move to the colonia. Only 7 percent cite the lack of services and inhospitable nature of colonia life as their primary reason, although a further 21 percent gave a myriad of other responses such as being too far from work, wanting to complete payments on the lot before occupancy, having children in school or choosing to live close to family elsewhere, etc. Only 4 percent of colonia residents reported not having occupied immediately because they had purchased as an investment for themselves or their children rather than as a place in which they intended to live. We will observe interesting differences later when we compare these reasons with those offered by absentee lot owners. But it does suggest that inclement colonia conditions are not a major obstacle to colonia occupancy for the large majority.

When asked what finally persuaded them to occupy their lots, many residents (41 percent) responded that they had finally saved sufficient money to build a home on their lot, while the next largest category (31 percent) stated that they occupied once they had finished clearing the land, preparing the lot, or building the house. Thus, those who delay, do so for reasons related their temporary inability to afford to buy a dwelling to place on their land. But, in contrast to absentee owners discussed in the following chapter, most colonia residents buy in order to occupy and live on their lots as soon as reasonably possible.

Stop Me and Buy One. Lots Sales in Texas Colonias: From Whom, and How Much?

Search Behavior and Knowledge about Sales

Most participants (61 percent) indicated that they first learned about the opportunity to buy a lot in their colonia by word of mouth through family and friends: specifically, 36 percent neighbors or friends, and 25 percent from relatives. This is quite usual for low-income land purchase in both Mexico and Texas where there are good reasons why developers are not keen to make their presence known to the local authorities.³³

Nevertheless, some (12 percent) learn about lot sales through the newspapers – either stories or occasionally from advertisements. Other mechanisms are local street advertisements or billboards in the colonia itself, or by chance visits.

Nearly one-half (49 percent) of respondents bought their lot from a previous owner (what is commonly known as a “*traspaso*”); while a similar number (47 percent) bought either directly from the developer or from a realtor. As we had anticipated, the relative mix of vendors has changed over time, with developers being prominent at the outset and *traspasos* increasing in number once settlements became more built through and bought-out.

³³ Ward, 1999, op cit.

How did they Purchase?

When asked about their current contracts, nearly two-thirds (63 percent) of all respondents stated that they had bought their land through Contract for Deed which is the principal mechanism of land purchase used through Texas colonias – at least until 1995 when SB 336 provided for greater regulation and protection of developer-promoted lot sales, at least in the border region. Both before (and especially) after that date, Warranty Deeds became more common, such that 14 percent claimed to have this form of title; with a further 6 percent having some other type of contract. Seventeen percent of respondents were not sure what type of contract they currently have. Obviously there are a variety of types of contracts, but over four-fifths almost in Despite this variety of responses, 82 percent of survey participants say that of these are reportedly registered at the appropriate County Court office.³⁴

Most residents (78 percent) professed never to have missed a monthly payment during the purchase process. This figure further supports our assertion that these individuals are conscientious, hard-working people who, though poor, have dignity, a strong sense of responsibility, and a desire to be homeowners. Of those who reported that they had fallen behind in their payments, most indicated that they never had a problem as a result. While their interest owed continued to climb, few if any were ever threatened with eviction or with other actions due to breach of contract. This is particular true for developer lot sales since the demand for lots from would-be residents was not sufficiently active to make repossession and finding another purchaser an attractive proposition. This, despite the very attractive conditions for developers to repossess the lot and improvements without redress to the resident under Contract for Deed arrangements in place up until 1995.

Land Market Performance and Real Land Price Trends in Texas Colonias

Tracking land and housing price trends in real terms (i.e. discounting the effect of overall inflation) is never an easy task. The challenge in making an overall assessment from survey data, is to discount and/or disaggregate the multivariate nature of dwelling and land prices: location, improvement value of buildings; size and aspect of lot, and other externalities such as neighbor's lots, etc.³⁵ This is especially the case when one is dealing with relatively small numbers of readings – as is the case in this analysis. Nevertheless we were interested in examining the real unitary cost of land in Texas colonias, both among current residents as well as for absentee lot owners. In the latter case the problem was not so acute given that we were dealing with vacant lots with little or no improvement value. Although this would also be true for most colonia residents, there was the danger that some of the reported costs of lot purchase might also include a dwelling structure on the same lot, thereby distorting upwards the apparent land price. We were able to minimize for this effect in three ways. First, by exercising caution in interpreting cases or trends

³⁴ See Ward and Carew, 2001, op.cit. for full details of the changing type of contracts that are used for colonia purchase in Texas, and for details about the relative completeness of the public record in each case.

³⁵ See the various chapters in G. Jones and P. Ward, 1994. *Methodology for Land and Housing Market Analysis*. UCL Press, London and Lincoln Institute for Land Policy, Cambridge, Mass.

where the lot was purchased more recently and/or through a *traspaso*. Second, by focusing upon the trimmed-mean of reported costs (this average excludes the high and low extreme values from the data distribution thereby removing “expensive” lots with dwellings on them, as well as give-away or grossly undervalued lot sales influenced by non-market conditions (sales to close relatives, for example). Third, we were able to compare our average lot prices with those of the local taxation appraisal office. With these caveats in mind, we are reasonably confident that we have been able to both assess the real costs of land in Texas colonias, as well as to track the changing nature of land prices over time.

A Note on Method

Data were collected for the self-declared lot size as well as for the cost of the lot at the year of purchase. Wherever possible, data were collected from the tax appraisal record for the same lot – size and land value. All lot values – tax record and self-declared values – were deflated to 1984 values using the consumer price index. Then, our first analysis was to compare these two data records for any major and systematic discrepancies between them. In both the colonia and the absentee owners surveys there was a reasonably close correspondence between the tax record and the interview data (comparing as we did the median lot size and trimmed mean land costs). In the colonias survey the tax and interviews median size as 12,500 and 12,000 square feet respectively; while the trimmed mean lot price per square foot was 73¢ versus 66¢ respectively – very modest differences in each case. For the absentee owners’ survey, the median lot size differences were 12,500 (tax) and 13,250 square feet, while the real average costs of land were almost identical (\$6041 versus \$6079). Thus, we were confident in using the declared data from our interviews for the purposes of the following analysis. It was obvious that people’s memories about costs were remarkably accurate, as was their knowledge of their lot size. Indeed, we sometimes found discrepancies with the tax data for lot size, either because it was not always easy to match interviewee lots with tax appraisal data since we deliberately did not ask for people’s names; or because the values and sizes given us by respondents were occasionally for two adjacent lots (i.e. double sized), and this was not reflected in the appraisal database.

Lot Size

Data were first analyzed globally in nominal (unadjusted) process and then in real cost terms. But in order to get an accurate fix, we needed to express the real cost in unitary prices – the real cost per square foot. Table 3.1 shows that the median lot size is 12,000 square feet and a trimmed mean of 15,482 square feet, but indicates that there is also widespread variation between colonias, and sometimes within colonias too – the first quartile size within the overall dataset being 7,245 and the upper (third) quartile being 21,780 square feet. Our earlier fieldwork had suggested that the model lot size would be around 12,000 square feet (around one-quarter acre lots), but we also knew that many would be much larger (twice and four times the size).

Analyzed by county and by colonias, one observes substantial variations in average lots sizes. Our data show that the Lower Valley counties typically contain colonias with

smaller lot sizes – a median of 6,500-7000 sq. feet; whereas Val Verde, El Paso and Travis/Bastrop come in around twice that size. Webb is an outlier with a median lot size of 43,500 square feet, but this is something of a special case since it comprises two settlements with extra-large lot sizes (Pueblo Nuevo and Tanquecitos/Los Altos). Indeed, individual colonias in all counties vary in their modal lot sizes, but generally speaking the abovementioned conformity of colonia size by county holds up. This conformity reflects the dynamics of land production for colonia housing by developers in different parts of Texas. In our view it demonstrates a socially-fixed process (rather than a market-fixed one) that is shaped by the speculative and rent seeking behaviors of developers in different contexts. However, the market also intervenes, and the higher value of agricultural value of land in the Lower Valley inevitably makes for different land development practices. In contrast, Webb, Val Verde and (especially) El Paso colonias developed more often than not on semi-arid scrubland.

Lot Costs and Land Market Dysfunction in Texas Colonias

For comparison purpose it is essential to express process in unit (square foot) terms, but is also important, first, to look at average *lot* prices. In short, we are interested in knowing what it would usually cost to buy a lot in a colonia? Most developers are adept at setting the price close to what they figure people can reasonably afford to pay and which will make for reasonably rapid lot sales. While the data do show some evidence of price elasticity related to size (i.e. smaller lots cost relatively more in unitary terms and vice versa), it seems that it is what developers think people can afford to pay locally that sets the sale price, rather than larger lots costing significantly more. Some very large lots (in Pueblo Nuevo for example) sold at prices that were on a par with colonias with smaller lot sizes; while colonias with small lot sizes such as Hoehn Drive, Palm Lake and Sparks were relatively much more expensive (Table 3.1).

**Table 3.1. Land Costs in the Survey Counties and Settlements in 1984
Real Dollar Prices**

	Total 'N' of cases *	Lot Size (square feet)	Average Cost of Lot in 1984 US\$	Real square foot values (1984)
		TM Median	TM Median	TM Median
Overall Survey Data	178	15,482 12,000	\$8,098 \$6,218	66cents 49cents
Counties:				
1. Cameron	35	8,685 7,200	\$6,950 \$4,591	89¢ 51¢
2. Hidalgo	41	8,337 7,200	\$7,709 \$6,711	95¢ 94¢
3. Starr	17	10,546 6,500	\$5,175 \$4,948	62¢ 53¢
4. Webb	43	39,282 32,670	\$8,237 \$7,102	32¢ 22¢
5. Val Verde	26	13,363 12,500	\$3,274 \$3,280	28¢ 25¢
6. El Paso	35	15,296 13,069	\$12,149 \$11,836	1.11 1.1
7. Travis / Bastrop	29	17,232 12,750	\$13,651 \$7,772	93¢ 54¢
Settlements: (= county #)	Total 'N' of cases *	Lot Size (square feet)	Average Cost of Lot in 1984 US\$	Real square foot values (1984)
		TM Median	TM Median	TM Median
Northridge (7)	11	24,308 17,690	\$15,579** \$5,495	64¢ 34¢
Stony Point (7)	18	12,016 10,500	\$11,255 \$8,648	1.05 77¢
Rio Bravo (4)	18	10,082 9,300	\$8,784 \$8,986	76¢ 67¢
Pueblo Nuevo (4)	13	52,272 43,560	\$5,946 \$5,369	11¢ 12¢
Tanq./Altos (4)	12	59,290 43,560	\$9,773 \$9,573	22¢ 23¢

Sparks (6)	19	9,438	7,700	\$8,828	\$7,011	1.6*	1.4*
Deerfield Pk.(6)	16	19,331	13,795	\$16,294	\$15,173	84¢	76¢
Mike's (3)	17	*10,546	6,500	\$5,175	\$4,948	62¢	53¢
Cienegas T. (5)	26	13,363	12,500	\$3,724	\$3,280	28¢	25¢
Mesa (2)	13	*8,771	7,200	\$4,657	\$4,296	46¢*	33¢*
Palm Lake (2)	14	*8,663	7,650	\$8,310	\$5,527	1.06*	92¢*
Hoehn Drive (2)	14	*7,850	6,800	\$9,891	\$8,383	1.31*	1.15*
Cameron Park (1)	19	7,733	7,200	\$7,763	\$5,979	1.08	81¢
Arroyo C. (1)	16	9,373	7,200	\$6,074	\$3,645	62¢	38¢

Notes to Table:

Multiply by 1.64 to express these values in 1999 dollar prices.

TM = Trimmed Mean (average)

* = Excluding “missing values”. A single asterisk against any reading in the Table indicates less than 10 cases were included in that calculation.

** = The discrepancy between trimmed mean and median in Northridge almost certainly reflects the larger number of readings that are *traspasos* (buy-outs from a third party which include dwelling structures in many cases). The median value is a better reflection of actual bare land costs in this case. The same is true for Stony Point, although to a lesser extent.

The overall median and trimmed mean land costs for Texas colonias are measured in 1984 constant dollars are: \$6218 (\$10,200) and \$8,098 (\$13,280). (Bracket values show 1999 dollar equivalents, and are remarkably close to what our and other independent market assessments had previously identified as the going rate today.) In many colonias we visited the asking price in 1999 for an average colonia lot was around \$12-\$13.5K.³⁶ However, if one looks across counties and colonias the real 1984 lot values do vary markedly. The ‘trimmed’ average real (1984) cost of a lot ran from a low \$3,724 in Val Verde County to between \$5K and \$7.7K in Starr, Cameron and Hidalgo, to \$8.2K in Webb, to highs of \$12K and \$13.6K in El Paso and Travis/Bastrop respectively. These

³⁶ Carew, 2000, The Viability of Low-Cost Infrastructure Technology for Affordable Housing Sub-divisions in the Texas Border Region. M.Sc. Thesis, Community and Regional Planning, UT-Austin.

county values are, of course, heavily shaped by the particular settlements analyzed within them. El Paso, for example, is distorted upwards by lot prices (\$16.3K) in Deerfield Park (a better off working class/lower middle-income colonia), and Sparks (around \$8.8K) better reflects the process in that city. But El Paso, notwithstanding its desert and inhospitable environment, is known for relatively high land values driven upwards in part by the strong demand from Cd. Juárez across the border).³⁷

In order to better make comparisons, therefore, we need to look at unitary lot values – the price per square foot in real terms. As mentioned above, combining all of our survey readings the average cost of land in colonias comes out at 66 cents per square foot in 1984 values (\$1.08 in 1999 terms). Comparing across counties and colonias (Table 3.1) we can observe that trimmed mean costs vary from a low of 28 cents and 32 cents per square foot in Val Verde and Webb respectively, to 62 cents in Starr County, to close to dollar elsewhere. El Paso, for the reasons described above, comes out highest in unitary terms.

Looking at the average trimmed values per square foot by colonia, one also gains insights into the important price setting role that developers exercise in targeting supply and demand. Webb County is a case in point. Here Ciso McDonald, the developer, set the unitary costs in Rio Bravo at a relatively high level of 76 cents per square foot, but set the lot size at around 9,000 square feet in order to make it affordable to low-income residents (mostly Mexican born) at just under \$9K (\$14.5K in 1999 values). On the other hand, another development promoted by him – Pueblo Nuevo – targeted more at Mexican American families with the possibility of using the land either for residence or for summer picnic mini-ranches, went for around \$6K, and being large 1-2 acre sites, went for a much lower unitary price (10.5 cents a square foot). Strangely, this development appears to have been grossly under-priced, since adjacent settlements of Tanquecitos/Los Altos with similar sized lots to Pueblo Nuevo sold at almost twice the price. The point here, is that there seems to be little direct relationship price elasticity between total size and overall cost.³⁸

In a similar vein, we analyzed whether the vendor's background shaped bid prices and apparent costs (data not shown here). It appears that they may, since while total lot prices were very similar between lots bought from a developer/ realtor or from a third party (*traspaso*), in unit terms the professional developers appeared to be much more adept at fixing their sale price (71 cents a square foot versus 59 cents for private third party sales) – notwithstanding the apparent aberration in the case of Pueblo Nuevo mentioned above. It might be, of course, that these apparent in lack anomalies relate to the periodization of development: i.e. that more recently promoted developments with a greater probability of

³⁷ William Siembieda, 1995. "Mexican Suburbs American Style : Reforming Border Spatial Theory" paper presented at the Housing Production and Infrastructure in te Colonias of Texa and Mexco Conference, Mexican Cnter of ILAS, UT-Austin, May.

³⁸ See also Ward and Carew, 2000, *Habitat International*, op cit.

services being introduced swiftly and systematically than in the past will cost more. Alternatively, a counter trend could be that state intervention to inhibit colonia developments and sales has depressed the market, driving down prices. So, how far have lot prices actually changed over time?

When we plotted the real cost of lots and real unitary prices over time 1969-1999 (not shown here), we find that the profile is remarkably flat with little change during the three decades. Correlation coefficients for each variable against year of purchase were 0.076 (barely positive) for lots, and -0.025 for unit lot prices over time (suggesting a very slight negative trend). Although this absence of any appreciable rise in land values over time was not a surprise to us since we had encountered similar counterintuitive findings elsewhere,³⁹ the data are highly suggestive that the Texas colonia land market is not functioning smoothly, but is somehow being artificially depressed – probably by institutional interventions. Certainly, the major push to install services *mores* systematically since the mid 1990s does not appear to be valorizing colonia land markets significantly.

Analyzing the same data broken down for three time periods: pre-1980; the 1980s and the 1990s, we found that the curve is flat overall, the trimmed average prices appear to have started around \$7.7K per lot and 73 cents per square foot) in the first period. During the 1980s it dipped a little (to \$7K and 61 cents sq. ft.), after which it rose again during the 1990s (to just over \$9K and 64 cents sq. ft.). The point is that this is hardly suggestive of a dynamic land market in which the continuing demand for residence is driving up prices. While this may be good news today for those wishing to continue to buy into colonias, it is not a particularly positive outcome for those low-income households who are investing hard economic resources as well as their sweat equity into colonia and homesteading development. Arguably, they at least should expect to accrue some benefits from their mutual aid and self-help efforts. Nor is good news for absentee lot owners who are unlikely to put their lots on the market if they are unable to mobilize significant earnings on their investment – points to which we will return in the following chapters.

Finally, we were interested in finding out if colonia lot owners and residents had a good sense of the market value of their lots. While the “use” value accorded a property often embodies subjective and extra-market assessments (sentimental values such as having raised one’s kids in that home, for example), we wanted to know if people were interested and aware of what their properties were worth, and if so, how accurate was their assessment. Just over 60 percent of respondents felt able to make such an assessment

³⁹ Ward, Jones and Jimenez, ““The Measurement of Land Price Changes and Affordability.” In Jones, G. and Ward, P. (eds.) *Methodology for Land and Housing Market Analysis*, London: University College London Press. (with G. Jones and E. Jiménez), pp. 214-35. See also ‘Snapshot’ Analysis and the Impact of Public Policy on Land Valorization.” In Jones, G. and Ward, P. (eds.) *Methodology for Land and Housing Market Analysis*, London: University College London Press. pp. 214-35. (with G. Jones and E. Jiménez)

either for a lot similar to their own in the same colonia or for the approximate worth of their home (including the land value) or both. This enabled us to make two points of comparison. First, to compare self-appraisals with those used by tax assessors to levy property taxes and, occasionally, to compare with the bid prices of lots that were up for sale. Second, we could compare the self-appraised value of the lot against the known actual cost of the lot expressed in 1999 terms. This would enable us to gain an impression about whether land purchase appears to have been a good investment so far as colonia owner occupiers are concerned.

TABLE 3.2 COMPARISONS OF REAL LOST COSTS AGAINST CONTEMPORARY ASSESSMENTS OF LOT VALUES BY RESIDENTS AND BY TAX APPAISERS

	Total 'N' of cases *	Average Value in 1999 US\$		Real square foot values (1999)	
		TM	Median	TM	Median
Survey Data on Lot Purchases	178	\$13,286	\$10,197	\$1.07	80 cents
Cameron	35	\$11,398	\$7,529	\$1.45	.84
Hidalgo	41	\$12,643	\$11,006	\$1.56	\$1.54
Starr	17	\$8,487	\$8,115	\$1.02	.87
Webb	43	\$13,509	\$11,647	.53	.37
Val Verde	26	\$5369	\$5,379	.46	.41
El Paso	35	\$19,924	\$19,411	\$1.8	\$1.8
Travis/Bastrop	29	\$22,388	\$12,664	\$1.53	.89

Self-Assessed Lot Values	135	\$11,821	\$11,000	\$1.07	.97
Cameron	23	\$9,571	\$10,000	\$1.10	\$1.02

Hidalgo	21	\$11,437	\$9,800	\$1.62	\$1.50
Starr	10	\$4,619	\$5,000	.74	.80
Webb	25	\$16,217	\$15,000	.87	.53
Val Verde	19	\$8,250	\$8,000	.74	.74
El Paso	24	\$17,727	\$18,000	\$1.58	\$1.7
Travis/Bastrop	13	\$10,545	\$12,000	.77	.28
Self-Assessed Value - Home	113	\$37,818	\$32,000		
Cameron	22	\$38,500	\$33,500		
Hidalgo	22	\$25,583	\$24,500		
Starr	9	\$25,167	\$24,500		
Webb	12	\$41,100	\$36,000		
Val Verde	11	\$34,944	\$35,000		
El Paso	19	\$39,912	\$27,000		
Travis/Bastrop	18	\$60,469	\$55,000		
Tax Appraisal Values 98-99 (Lot)	140	\$6,313	\$6,000	73¢	44¢
Cameron	27	\$6,420	\$6,000		
Hidalgo	42	\$9,327	\$6,469		
Starr	13	\$4,286	\$4,500		
Webb	18	\$6,656	\$6,750		
Val Verde	24	\$2040	\$1,900		
El Paso	6	\$11,675	\$11,710		
Travis/Bastrop	10	\$11,404	\$11,000		

Tax Appraisal Values 98-99 (Home)	162	\$20,464	\$16,732	
Cameron	26	\$21,756	\$18,194	
Hidalgo	42	\$20,502	\$17,137	
Starr	17	\$10,191	\$8,500	
Webb	41	\$16,449	\$10,430	
Val Verde	16	\$19,217	\$20,555	
El Paso	10	\$28,367	\$23,789	
Travis/Bastrop	10	\$49,937	\$48,178	

TM = Trimmed Mean (average)

The data are illuminating in several respects. The first feature to emerge is that there is a close resemblance between the real land costs inflated to 1999 values and the actual perceived value of the lots themselves on today's market (Table 3.2 for a county breakdown). If anything, the self-assessed values are a tad lower, and this may reflect the owners downward assessment where s/he was influenced by the tax appraisal record upon which property taxes are paid. And which appeared to be appraised at about half the actual market value. But in our view, the stated land values corresponded quite closely with lot prices in each colonia at that time. Only in Starr and Val Verde counties did apparent and self-assessed values jibe heavily with each other (in each case in different directions).⁴⁰ That being the case, our data underscore our earlier point that land values have not risen over the years, and for those who bought many years ago, there has been little or no return on their investment.

It appears that residents' overall appraisal of their dwelling values is not wide of the mark either. Respondents were invited to give an overall appraisal of what they thought their home (and lot) would fetch on the open market today. The (trimmed) average is around

⁴⁰ In both cases the records are for a single settlement and in each case the difference between self-assessed and actual value are explicable. In Mikes (Starr) the regularization of lot titles has underscored the low apparent lot values; while in Cienegas Terrace, the very low price of land originally has allowed for considerable valorization. Only here, therefore, have land prices appreciated significantly in real terms.

\$38,000 with a slightly lower median value (\$32,000). Not surprisingly these vary between counties (Table 3.2), with Starr and Hidalgo colonia properties appearing to be much lower. But in light of the improvements that almost everyone makes to their lots – through self-build, purchase of trailer and manufactured homes, etc., these assessed values are about right. New trailers start around \$20,000, while manufactured homes cost considerably more (round double that and upwards), so a regular home and land costs combined would quickly get up over the \$30,000 mark. The (high) figures for Austin colonia neighborhoods are not out of line with real local home values in these settlements, especially Northridge Acres, which is experiencing rapid city-encroachment and sharply rising land and property values.

A second striking feature about the data shown in Table 3.1 are the discrepancies between appraised and the self-assessed values, with the former being a half or a third lower than the apparent market values today (in Val Verde they are around one quarter of the actual values.) To repeat, we do not feel these self-assessed values are inflated, but reflect the going rate. Only in Starr and Travis/Bastrop counties do lot appraisal rates come close to the apparent real values. This systematic undervaluing also appears to be significant in appraisal rates of the home, but this is to be expected, given the more subjective “use” (sentimental) values applied to dwellings by owners than would be the case for more objective appraisers. Appraisers appear to weigh their estimates on the conservative side, and given the poor families in these settlements, any lower appraisals – deliberate or not – will perforce lower the actual taxes levied.

Residents’ Motivations for Lot Purchase and Occupancy in a Colonia

In order to establish a deeper understanding of who colonia residents are, this study seeks to explore people’s motivations for purchasing a lot in the first place, as well about their disposition towards colonia life in general. These data will provide a useful benchmark for our subsequent comparisons between residents owners and their absentee lot owner counterparts.

We asked residents “What were your main reasons and proposed purpose for buying a lot in this colonia subdivision?” Given that respondents could offer more than one reason, the total number of responses often exceeds the actual number of participants in the survey.

Fulfilling their housing needs is the most common motive for having bought a lot, with 55 percent of all responses citing the need for a home, either in the short or long term (nearly 90 percent of these responses indicated long term). This total of 189 ‘mentions’ actually came from 73 percent of all colonia residents participating in the study, and was by far the most common response (Table 3.3). Another 14 percent of responses (48) gave as their main motivation for purchase either as an investment for themselves (5 percent) or as a safeguard and inheritance for one’s children (9 percent). Other reasons for purchase given by residents are “it was a good deal and opportunity” (8 percent), “to own my own property/home” (5 percent), and a myriad of other motivations (19 percent).

Given the plethora of other responses we have included these additional reasons in a Sidebar (3.1), which shows the multi-faceted nature of people's reasons for opting to live in a colonia.

Table 3.3
Reasons and Proposed Purposes Given by Colonia Residents for Buying a Lot in Their Colonia

Reason/Proposed Purpose	# of Responses	% of Total Responses
As a home in the short term	20	5.8%
As a home in the long term	169	49.1%
As an investment	17	4.9%
To provide an inheritance for my children	31	9.0%
It was a good deal and opportunity	26	7.6%
To own my own property/home	17	4.9%
Other	64	18.6%
Total	344*	100.0%

*Total # of responses may exceed the total number of respondents to the colonia residents survey (261) because participants were instructed on certain questions to indicate more than one response where appropriate.

Sidebar 3.1
Additional Reasons and Proposed Purposes Given by Colonia Residents for Buying a Lot in Their Colonia

- *Close to family (10)*
- *For children to go to school (8)*
- *More economical than other options (4)*
- *Weather better here than at previous place of residence (3)*
- *Close to Mexico (2)*
- *Liked rural atmosphere*
- *To rent out or use for work*
- *Privacy, space, and security for family*
- *Grew up here*

- *Found work here*
- *Daughter born in U.S.*
- *Family trade*
- *Received land as a gift*

We also enquired why they opted for a colonia housing alternative rather than another housing option such as renting, housing association, or condominium in a nearby city. Not surprisingly, the most frequent response to this question had to do with affordability of colonia housing, which was the given reason for 43 percent of all responses and was a motivation for half of all participants in the survey (Table 3.4). Twenty-eight percent of responses relate to the fact that colonia subdivisions offer more space (12 percent) and a more rural/non-urban atmosphere (16 percent) than do other housing options available to low-income families. Six percent of responses stated that a colonia-type subdivision was an easy buy since it didn't involve papers, closing costs, and other formalities associated with homeownership. Living close to kin was also another minority consideration (5 percent).

Interestingly, only 1 percent of colonia residents purchased a colonia lot anticipating a good return on their investment, which supports other data suggesting that residents tend to buy into colonias in order to meet their housing needs and not as a long term investment for themselves or for their children. This is just as well in the light of our earlier data about sluggish valorization of the land market. Among the many other reasons (17 percent) offered for deliberately choosing a colonia are those relating to the liberty and freedom to be able to live and create a homestead without too many restrictions. Several (6) people mentioned that there was no other option, while several other received the land as a gift or as an inheritance.

In conclusion it is obvious that most colonia residents have deliberately and strategically opted for homesteading as the only viable way to break into housing ownership. But they are also quick to identify the other virtues of colonia life – the relative freedom the space, the rural lifestyle, and they make relatively little of the high social costs that also accompany it. These include the lack of services, the distance from work and from other so-called urban satisfiers. But generally speaking they are content and right to be proud of their achievements.

Table 3.4
Reasons Given by Colonia Residents for Choosing to Live in a Colonia
Subdivision Over Other Housing Options

Reason	# of Responses	% of Total Responses
Affordability	128	42.7%
It was easy to buy—no papers, closing costs, etc.	18	6.0%
More space	36	12.0%
Rural atmosphere/away from city	47	15.7%
To be close to family	16	5.3%
Good anticipated return on my investment	3	1.0%
Other	52	17.3%
Total	300*	100.0%

*Total # of responses may exceed the total number of respondents to the colonia residents survey (261) because participants were instructed on certain questions to indicate more than one response where appropriate.

Housing and Self-Build Conditions in Colonias

So much for colonia resident land market search behavior. We turn now to analyze in greater depth the housing development process whereby they seek to improve both the dwelling and urban environment in which they live.

Self Build or Self-Managed Housing?

As to be expected few colonia residents (23 percent) remain in touch with the previous owners of their lots, and of those who are, almost all stay in touch because they're still making purchase payments. Others who are in contact with the previous owner do so because they are friends, family, neighbors, or work colleagues, or because s/he is the developer and they are seeking improvement in services or the possibility of buying another lot.

Our survey data suggest that 64 percent of current colonia residents interviewed were deemed to be living in a “consolidated” home, by which we mean a substantial home which could comprise a self-built dwelling or a more usually was what we call a self-managed home where prefabricated or moveable housing structures have been shipped to the site. These may comprise a manufactured home, and sometimes, less obviously a

trailer-type manufactured home (sometimes it was difficult to tell the difference – see some of the Photos in Appendix 2.2). Sixteen percent of households live in what are unequivocally trailers, while 3 percent lived in campers or shacks (see Photo 3.1). Twenty percent (41 cases) live in housing arrangements that are a combination of these housing options. Of these, a consolidated dwelling often forms the principal structure (39 percent of ‘mentions’), often in combination with trailers (29 percent of ‘mentions’) or with shack-like structures (24 percent). It is likely that our survey has over-estimated the consolidated homes category, and had we performed a lot-by-lot count and description of the housing as part of the windshield survey, we would probably have a more accurate breakdown. But these data confirm the reality that most homes in colonias are not dilapidated structures, but are relatively new and well kept homes that offer a mix of housing types to meet a variety of needs and budgets (see Photo 3.2).

Photo 3.1. “Vacant lots (foreground) and counter clockwise: Self-build consolidated and campers; and lone new trailer (rear left), Sparks, El Paso.”



Photo 3.2. Mixed home-style development, El Cenizo, Webb County.



Photo 3.3. “Trailers foreground, manufactured home and consolidated custom home (rear), Hillside Terrace, Hays County.”



Photo 3.4. “Custom home and adjacent (pink single-storey) manufactured home, Hillside Terrace”



It also became apparent that processes similar to the ‘upgrading’ (self-improvement) of housing that one sees in Mexico where the normal method of house building comprises self-help, so also is there is an improvement dynamic at work in Texas. But it is substantially different in nature. In Texas most people ‘self-manage’ rather than self-build their dwellings. As we saw earlier, often they will delay occupying the site until they have been able to acquire a dwelling that they can place on site. Until then, most are reluctant to live in cramped conditions, without services, far from the city. However, another option is to live in a temporary dwelling meanwhile and to upgrade later – swapping a dilapidated trailer for a new one, or for a manufactured home, that may be extended later. Others live in trailers while they self-build or oversee the construction of a consolidated home. An important advantage of colonias is that there is invariably ample space in which to develop these multi-housing arrangements. As in many of the 20 percent of combination-cases mentioned above, it is common to see several ‘stages’ of dwelling development in a single lot: with the older trailer type lodging or even campers being used as spillover bedrooms or as ‘dens’.

The upshot is that most colonia residents live in larger homes than they did prior to moving to their current lot. The average number of bedrooms in the current residence is

2.8 (median 3), which compares with 2.4 (median 2) at their previous residence. Thus, current homes tend to be larger than previous homes. This may not indicate a lower level of overcrowding, however, considering that overall household size is likely to have increased over the years along with size of residence.

Costs Associated with Mobile Homes and Manufactured Homes

To better understand two prevalent sources of colonia housing, mobile homes and manufactured homes, research was conducted at three different vendors outside of Austin during February 2000. For new trailers/mobile homes, prices begin at \$19,000 for a single-wide 14' x 68' unit. The price of the home usually includes transport to owner's site (within 100 miles) and occasionally includes bonuses such as full hook-up to sewer/septic tank and vinyl skirting, depending on the dealer. Some dealers will roll these and other site improvements into the mortgage if desired. Monthly payments run around \$300, with at least a 5 percent down-payment depending on the purchaser's credit history. However, one mobile home manufacturer/vendor claimed that a client would never be turned down for bad credit, and might even be offered free entertainment centers complete with 25" televisions and VCRs with the purchase of a new unit. The best APR rate we found was 8.5 percent, again dependent on credit worthiness and the amount of money originally put down (the larger the down-payment, the better the rate). Costs for double-wide mobile homes and manufactured homes ranged from nearly \$40,000 to \$100,000. Similar financing and expanded site improvement packages (including deck, landscaping, and sidewalks) are available for the larger homes as well. Mortgages usually range from 7 to 30 years with a lien generally only on the housing, which can be repossessed like a car in case of default.

Lot-Sharing and Lot Densities

Our data suggest that, at least on the surface, there is little or no lot-sharing in Texas colonias. Eighty-six percent of respondents stated that there was only one home on their property, and of the few who have more than one home on the property, the majority (60 percent) share with kin. Most of these family members who are sharing the lot do not have ownership of their section (59 percent), although the remainder -- a significant minority -- do own part of the lot. However, not all extra dwellings are shared with kinsmen. Nineteen percent who admitted to having more than one dwelling on the lot said that it was empty or currently not in use. We have no way of knowing whether this is true, but we note the fact that sub-letting or sharing with families who are not close kin relations is illegal under current colonia sub-division codes which stipulate single family residence, with sharing only permitted between close blood-kin. Some 8 percent freely admitted to renting the other dwelling on their lot. An additional 13 percent gave other explanations for the use of these additional dwellings -- on loan to family, a store/shop, etc. There appears to be no significant difference in sharing levels between border and non-border colonias, and 86 and 79 percent of participants claiming single-family residences, respectively.

To recap, 86 percent of respondents indicate that there is only one home on their property, while 12 percent have two homes and 3 percent have three homes on the same lot. Thus, in our study of colonia residents there are a total of 275 households on 235 lots (a sharing ratio of 1.17 families per lot). Taking the trimmed mean for lot size as 15.482 square feet (a third of an acre approximately) and an average household size of 4.53 members, this sharing ratio gives an average lot density of 5.3 persons per lot. This is equivalent to 2920.03 square feet of lot space per person, or 14.9 persons per occupied acre. By Mexican standards this represents a very low population density since colonia densities of around 100 people per acre are the norm.⁴¹ Of course, Mexico is not necessarily an appropriate comparator given the different water and wastewater regulations and arrangements that municipalities operate in that country, but it does underscore the point made in the introduction to this Report, namely that Texas colonias have extremely low population densities.

Texas Colonias: *Freedom to Build?*⁴²

One of the important issues relating to colonia housing development relates to the extent to which legislation, local ordinances, or even local institutional practices may inhibit improvement. Thus some of our questions related to the awareness of legal restrictions on colonia development while others inquired more generally about factors, be they personal, financial, legal, or otherwise, prohibiting respondents from making improvements on their property. In essence, are there any clear reasons why colonia residents may be obliged to delay in making improvements to their lots or homes?

Legal Restrictions

Despite increasing legislation restricting the development and proliferation of colonias on a statewide level, together with rising publicity about their plight, most individuals (72 percent) professed at not being aware of legal restrictions upon their self-help housing activities. Perhaps this is a case of ignorance being a good excuse. However, over one quarter (28 percent) were aware, and were able to muster a lengthy list of legal and other constraints. Seventeen percent of respondents know that it is prohibited to sub-divide one's lot, while a similar percentage knew that special codes apply on dwelling constructions (Table 3.5). Respondents also are aware that it is prohibited to have more than one home on a lot (12 percent), that special codes apply to septic systems (6 percent), that certain types of animals are not permitted (5 percent), and that there are requirements relating to the distance a home is set back from the street (5 percent).⁴³ An

⁴¹ In Mexico the modal lot size in colonias is 200 square meters or 1800 square feet. Assuming a similar average household size (of 4.5) and no lot sharing (both are conservative assumptions), this would amount to 108.9 persons per acre. In short, densities in Mexico are 6 times as high as for ¼ acre lots.

⁴² This is the title to a major self-help advocacy text by John Turner and Bob Fichter, published in 1972.

⁴³ In fact although they may not be fully cognizant of the legal codes on set-backs, in fact everyone follows the normal practice in Texas and place their dwellings well back from the road and from boundary lines.

additional 11 percent of individuals are aware of the existence of legal restrictions, but were not able to identify them specifically. Just over one quarter (26 percent) of respondents mentioned a number of “other” restrictions, which can be seen below in Sidebar 3.2.

Table 3.5
Legal Restrictions Identified by Colonia Residents Regarding Lot Building and Consolidation

Restrictions	# of Responses	% of Total Responses
Prohibited to sub-divide lot	14	17.4%
Special codes apply on dwelling constructions	14	17.4%
Prohibited to have more than one home on lot	10	12.4%
Not able to specify and specific restrictions	9	11.0%
Septic system restrictions/codes	5	6.2%
No animals	4	4.9%
Set back requirements	4	4.9%
Other	21	25.9 %
Total	81	100.0%

Other Constraints

Apart from identifying legal restrictions on the development of their lots, participants were also asked what, if any, are the main factors preventing them from making improvements to their lots and homes. Interviewers were instructed not to prompt respondents and to list all inhibiting factors mentioned. The number one reason given for not being able to make improvements on one's home is lack of financial resources, at 46 percent of all 'mentions'. This is not at all surprising given our understanding of the difficult financial situations of most colonia residents. Most other responses consisted of either "not know of any real factors" (32 percent) or a range of other answers (the remaining 22 percent of 'mentions'), such as the lack of services, legal restrictions, high taxes, and the lack of time.

Thus we see that, although legal restrictions so appear to inhibit some colonia residents from improving their lots, the most important constraint appears to be lack of resources to make desired improvements. Most residents appear to be unaware of the state's attempts at curbing colonia development.

Sidebar 3.2 Additional Legal Restrictions Identified by Colonia Residents Regarding Lot Building and Consolidation

- *Can't sell lot openly (3)*
- *Can't use for businesses (3)*
- *Must have basic services to be approved (2)*
- *Minimum street widths (2)*
- *Need permit to build (2)*
- *Restrictions exist but are not enforced (2)*
- *Limits on water usage (in Northridge Acres) (2)*
- *No junk cars*
- *Noise*
- *No drainage*
- *Old trailers not allowed*
- *New trailers difficult to bring into neighborhood*
- *Only one light meter per lot*

Views and Priorities Concerning Service Provision

Because a major defining characteristic of colonias is the relative lack of services available to the community, a section of our survey sought to explore this issue. One question asked respondents to grade a number of services on a scale of one to five in order to indicate the importance of each to colonia life (see Question # 28 on Questionnaire at Appendix 2.7). Of the services listed on the survey (community center; water; street lighting; street paving; electricity; schools; wastewater/drainage; gas service; bus service; shops; and other), it quickly became apparent that most residents considered all to be of equally high importance, and few offered to differentiate between them. While

reflecting genuine attributed importance for all of these services, the way in which the question was framed did not elicit an effective ranking or prioritization of importance. One can observe a slight level of differentiation to suggest that water, street paving, wastewater/drainage, electricity, street lighting, and “other” are key services urgently needed in colonia-type communities.

Perhaps more interesting than the ranking of services was the responses received to “other” services that we had not named on the questionnaire. They underscored that so far as residents are concerned there are several services that they consider especially important. Of these, the most important need is security, and 31 percent of responses in the “other” category relate to police protection, sheriff presence, or improved “*vigilancia*” – the Spanish for security (see Table 3.6). Other key services mentioned are community recreation facilities (18 percent), health services (9 percent), fire departments (7 percent), traffic regulations (4 percent), and garbage collection (4 percent). We were impressed that so many residents were able to go beyond the standard services – the need for which they pretty much took for granted – and to articulate a wider range of priority services that were also of primary concern to them and to their community’s development. Naturally, the call for a McDonald’s fast food outlet is probably way out in left field (Sidebar 3.3), but most of the others are not unreasonable.

Table 3.6
Other Services and Needs Identified by Colonia Residents Regarding Typical Colonia Development

Service/Need	# of Responses	% of Total Responses
Police	43	31.4%
Parks and recreation facilities	25	18.3%
Health clinic/hospital	12	8.8%
Fire department	10	7.3%
Traffic signs/speed limits	6	4.4%
Garbage collection	6	4.4%
Other	35	25.5%
Total	137	100.0%

Sidebar 3.3
Additional Services and Needs Identified by Colonia Residents Regarding Typical Colonia Development

- *Telephones* (5)
- “*Servicio de limpieza*” (3)

- *Mailbox for each house (3)*
- *Pest/animal control/dog catcher (3)*
- *Fire hydrants (2)*
- *Ambulance (2)*
- *Gas station (2)*
- *Cable (2)*
- *Churches (2)*
- *Child care (2)*
- *Pharmacy*
- *School bus stop route*
- *Library*
- *Inspectors*
- *Sidewalks*
- *Street lights*
- *High school*
- *McDonald's*
- *Jobs*
- *WIC (nutrition program for women and infant children)*
- *Head Start (pre-K program for disadvantaged children)*

Vacant Lots, Absentee Owners and Free-ridership. An Issue for Residents?

Given that the primary focus of this study is upon absentee lot ownership and low densities in Texas colonias, we wanted to take the opportunity of analyzing the levels of awareness and the perceptions of residents about so called *lotes baldíos*. Do they know that these lots are often owned by individuals and not by the developer? Why do they

think these absentee lot owners choose not to occupy their lots? And do they view this excess of vacant lots as an advantage or disadvantage for themselves and for the colonia?

Awareness and Perceptions of Vacant Lots

An overwhelming 92 percent of colonia residents interviewed are well aware of the relatively high number of vacant lots in their neighborhoods. Moreover, most knew that of these lots are, for the most part, privately owned (as opposed to developer-owned), and they often voiced quite strong opinions both about the reasons why they thought people don't occupy, as well as about the effects that the existence of vacant lots have upon their communities.

As a follow-up question to those 225 respondents who were aware of the significant number of vacant and unoccupied lots in their colonia, we asked why they thought that some families had not occupied their lots. Just over one-fifth (21) suggested that these people had bought their lots as an investment or as a form of land speculation. A further one-fifth (19 percent) attributed absenteeism to the lack of services available in the colonia, while another 15 percent believed families hadn't occupied due to a lack of financial resources required in order to consolidate a home on the property (Table 3.7). In addition, 12 percent noted that the lots were at one time occupied, but that the owners were forced to leave due to work opportunities elsewhere, often itself tied to a comment about the realities facing migrant workers. Relatively few stated that they had no idea, while another fifth offered other explanations for absentee lot ownership (see Sidebar 3.4). Of these, a common perception was that these people are too lazy to work to improve the community, or that they already have nicer homes elsewhere.

Table 3.7
Reasons Offered by Colonia Residents for Non-Occupancy by Absentee Lot Owners

Reason	# of Responses	% of Total Responses
They bought as an investment or to speculate	57	21.2%
Inadequate services here	51	19.0%
Poor financial situation/lack of money	39	14.5%
They moved elsewhere for work/migrant workers	31	11.5%
Have no idea	32	11.9%
Other	59	21.9%
Total	269*	100.0%

*Total # of responses may exceed the total number of respondents to the colonia residents survey (261)

because participants were instructed on certain questions to indicate more than one response where appropriate.

Sidebar 3.5

Additional Reasons Offered by Colonia Residents for Non-Occupancy by Absentee Lot Owners

- *They're lazy, don't want to work to improve community (11)*
- *Better home in city/elsewhere (7)*
- *Floods/poor drainage (4)*
- *Colonia is ugly/bad reputation/they don't like the colonia (4)*
- *Isolation and lack of public transport (3)*
- *Problems with previous owner/developer (2)*
- *Have a job elsewhere (2)*
- *Buy lot as place to keep animals*
- *Don't want to build*
- *Have children and need to be near schools*
- *Owners die*
- *Not owned by individuals—lots belong to county*
- *Lots not yet sold by developer*
- *Too crowded*
- *Mosquitoes*
- *They come but then they leave*
- *To avoid taxes*
- *They were duped into buying by the developer*
- *The county doesn't force/demand that they live on lot*
- *People are indecisive*
- *Bought for retirement*

- *Bought as place to gather for picnics/vacation*
- *Services too expensive*
- *Lots too small*
- *Legislative freeze on selling*
- *Problems with property*
- *Land issues*
- *Haven't built home yet*
- *Still making payments on lot*
- *Gangs*
- *"Selling fraud"*
- *"Gente ambiciosa"*

In the following chapter we will have an opportunity to gauge the accuracy of these perceptions when we ask absentee owners themselves about their reasons for non-occupancy.

Attitudes toward Vacant Lots

The overarching hypothesis of this study is that vacant lots and absentee lot ownership is problematic, at least insofar as it reflects obstacles in the smooth operation of the land market, and in that it is an inefficient use of land especially in light of the needs and willingness of many colonia residents to spend their own "sweat" equity and resources in upgrading the settlements and dwelling environment. To this extent, non-occupant owners who contribute little or nothing to the settlement's development could be accused of "free-riding" the efforts of the actual residents. But we also knew, that some households might see the incomplete settlement occupation as an advantage – lowering possible overcrowding, leaving open spaces, and maintaining the "rural" atmosphere over an urban one. So, did they consider the phenomenon of vacant lots to be an advantage or a disadvantage for the rest of the residents living in the neighborhood?

Overwhelmingly, low lot occupancy rates are seen much more as a disadvantage than as an advantage. Only 24 percent of participants saw it is an advantage, while 57 percent called it the other way – a clear disadvantage. Most of the remainder (19 percent) saw both advantages and disadvantages.

The minority view –that low lot occupancy rates are an advantage – stated that it provided for more space and less crowding (53 percent of ‘mentions’). Other perceived attributes were that it led to fewer problems with neighbors, more privacy, etc. But overall relatively few participants could see much that was positive about vacant lots in their communities.

Photo 3.5. “Abandoned trailer and unkempt lot, Hillside Terrace.”



Photo 3.6. “Abandoned home and overgrown lot (left), Stony Point (Bastrop).”



On the other hand, well over half of respondents see the existence of such of incomplete lot occupancy in negative terms. Most asserted that vacant and unoccupied lots are uncared for, often overgrown with weeds and brush (Table 3.8). Many commented that absentee owners have abandoned these lots and should be obliged to assume their responsibility to the community by at least ensuring the general upkeep of their properties.

From this general complaint come a series of more specific explanations as to why these lots are a disadvantage to those do reside in the colonia. In many cases virtually abandoned, they are often used as dumps for garbage or other junk and this came up in 35 percent of ‘mentions’ (see Photo 3.5). In another vein, some residents expressed the view that these vacant spaces promote crime, drugs, gangs, vandalism, or are in some other way dangerous (9 percent of mentions). A further 6 percent identified the problem that these overgrown lots are home to snakes, insects, homeless dogs, and other wild animals (Photo 3.6).

Low occupancy was also widely perceived negatively for a gamut of other reasons: the lower overall social cohesion, the weakening of the community’s ability to press for services, the creation of a sense of apathy, and a reduction of “neighborliness” (Table 3.8). Some said they thought it lowered overall property values, while others bemoaned the fact that absentee lot owners effectively locked-out prospective colonia residents from being able to purchase empty lots in the community. Yet overall, few directly or indirectly mentioned “free-riding” on residents’ backs as an issue (Sidebar 3.5), suggesting that this is not a major concern for most.

Table 3.1
Reasons Offered by Colonia Residents as to Why Vacant Lots in the Community are a Disadvantage

Reason	# of Responses	% of Total Responses
Unsanitliness; used as dumps for garbage, junk, etc.	89	34.8%
Weakens community's ability to press for services	36	14.1%
Difficult to get things organized/ encourages apathy	19	7.4%
Dangerous due to crime/drugs/ gangs/lack of security	24	9.4%
Reduces sense of "neighborliness"	24	9.4%
Lowers housing values	17	6.6%
Attracts animals	16	6.3%
Prevents perspective colonia residents from moving in	10	3.9%
Other	21	8.2%
Total	256	100.0%

Sidebar 3.6
Additional Reasons Offered by Colonia Residents as to Why Vacant Lots in the Community are a Disadvantage

- *Free riding our efforts (6)*
- *Overgrown/weedy (3)*
- *Illegal immigrants/bad people hide in overgrowth (3)*
- *Prevents residents from feeling integrated into the city*
- *Mosquitoes*
- *Taxes too high*
- *Wind made worse by empty lots*
- *Alone/lonely*
- *"Streets"*
- *"Wetback block parties"*

Conclusion

This chapter has provided a detailed benchmark about colonia residents in Texas, and has demonstrated that most are hardworking low- and very-low-income families usually in gainful employment in nearby cities. While most residents are Mexican origin, their actual backgrounds are varied, and a growing number are second or third generation Mexican American citizens. However, this proportion declines as one moves away from the border, and as other ethnicities take on greater relative importance.

For almost all of this population, lot purchase and residence in a colonia represents the only realistic mechanism of entering the American Dream of achieving home ownership. Their incomes are just too low or too insecure to afford them access to homesteading through the private and public housing markets. Despite the real hardships that life in a colonia entails – distance from urban facilities, the lack of adequate services, the hardships of living in poor or substandard dwellings (at least for a time), and the need to spend large amounts of personal time in home and lot improvements, etc. -- most residents are generally satisfied with their gains and efforts. For most of them, colonia life offers distinct advantages of space, freedom and financial flexibility that they did not enjoy in their former residence – which was often rented. And while not strongly resentful of absentee lot owners, some of whom they know through kin and friendship networks and/or see upon their occasional visits to the colonia (see Chapter 4), most residents are not happy with the widespread existence of vacant lots which they believe depress property values generally. Generally speaking these lots are open scrub, often unfenced, and frequently are used as a dumping ground for trash or abandoned cars. In short, they are the very least unsightly; and at worst, they are perceived as hazardous and dangerous.

We are unable to say whether or not the existence of vacant lots in colonias actually depresses land and property valorization, basically because we did not seek to measure it. But we did measure – and have demonstrated – that lot values have not increased significantly over the past three decades. Instead they have remained surprisingly flat, in real terms. We will return to these points in the following chapters, but it does suggest that colonia homesteaders, while accessing the American Dream, are not sharing in it to anything like the same extent as most other income sectors who buy property and for whom their investment yields much higher and predictable returns. For the authors of this study and for most colonia residents, at least, it would be nice to think that the self-build and self-managed alternatives that we have analyzed here might in future generate considerably better rates of return on the hard-won resources and sweat equity that residents have invested in their own, and in their children's housing futures.

Chapter 4 Absentee Lot Owners: Who Are They; Where Are They, and What Do They Want?

In this chapter we will discuss the characteristics, needs and aspirations of the difficult-to-capture population and the center of this study: the absentee lot owners. This is the group of colonia lot owners who, for one reason or another, have chosen not to make a home in the settlement in which they purchased land, often many years ago. As we pointed out in Chapter 1, the first the relative “invisibility” of this no-see’em population, and the very real methodological difficulties in tracking them to their current addresses, makes for an almost total lack of information about who and where they are, and what they want from their land purchase in the medium and long term.⁴⁴ By being difficult to capture in survey analysis, absentees have long been overlooked. Yet as we have already seen absentee lot ownership is a widespread phenomenon, often comprising between 15-30percent of all lots in any given colonia, and the proportion is sometimes considerably higher. Their absence substantially weakens the social capital that colonias aspire to generate. In our view, knowing more about this population is fundamental to providing workable policy alternatives that might assist in making colonia land markets function more smoothly, and to encourage more rational population densities. We are encouraged to think that the data generated in this study from tax record analysis, mail surveys and actual person-to-person interviews via telephone with absentee lot owners offers intriguing insights into the propensity and rationale that lie behind this non-occupancy.

Localizing the Absentee Lot Owner: Where Are They?

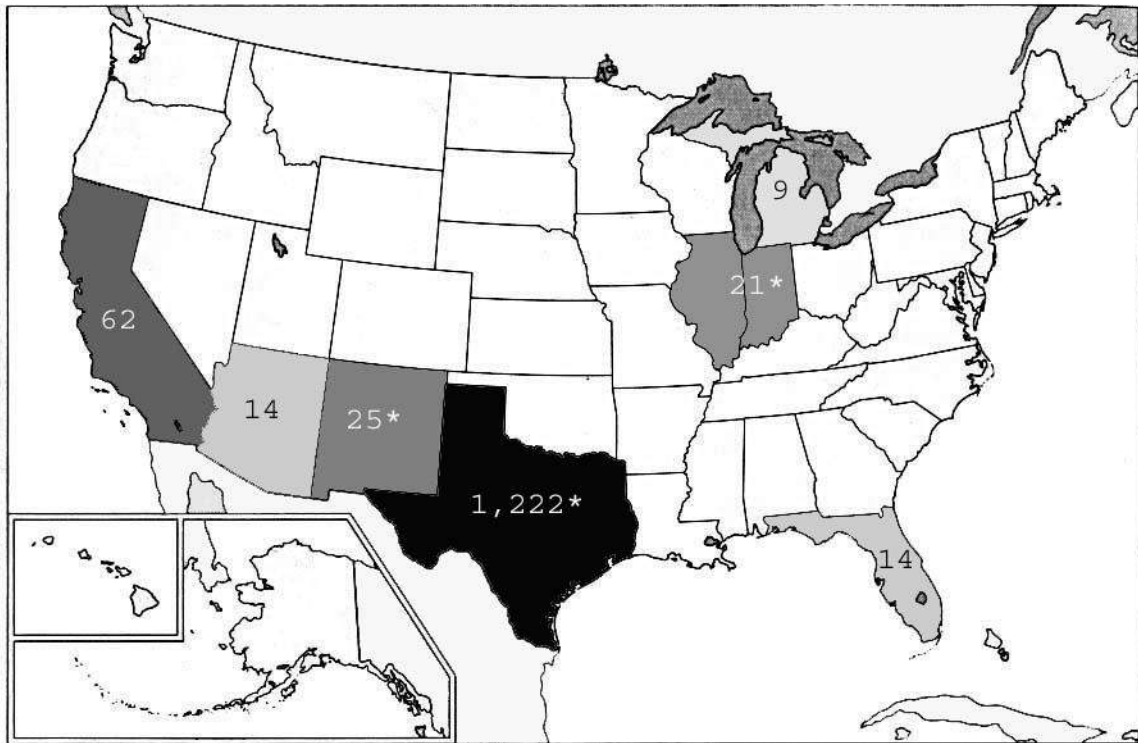
Analysis of Property Tax Records

The most comprehensive and unbiased method of tracking down absentees from the colonias in our study proved to be property tax records. An analysis of this public information source indicated that the vast majority of absentees, 77 percent, are listed as living at a local address – which we defined as within 30 miles of the colonia in which they held a lot. This location is most usually the neighboring city. Beyond this group, 13 percent currently live in another state, while the remaining 10percent of our sample live in another city within the state of Texas. Hardly anyone lived outside of the United States (although some may in fact do so, but leave a US forwarding addresses for tax record purposes.) Thus, although absentees are out of sight, in most cases they have not physically wandered very far away.

⁴⁴ Indeed, one of the first ever insights about this population came from the pilot study to this analysis. See Ward and Carew, 2000. op cit.

Figure 4.1

The Dispersion of Absentee Lot Owners in the United States as Identified by Property Tax Records (Actual Numbers) for the Surveyed Colonias



* For Texas and New Mexico (El Paso), count indicates both local and statewide absentee population for all colonias included in the study. The count for Illinois and Indiana is combined as the vast majority of absentees located there pertain to the Chicago area.

Fronting Addresses

As we described in Chapter 1, a major pitfall in using tax records is that many of the addresses are so called “bad-addresses”. As we described in Chapter 2, some 8 percent of mailed-out surveys came back to us marked addressee unknown, and we may be pretty certain that the actual number that never made it to their correct address would have been more than double that number. Indeed, in our discussions with appraisers and assessors in Webb County and elsewhere, we were reliably informed that the rule of thumb for colonia areas was that 25 percent of tax addresses would be “bad”, and one experienced informant told us that it was sometimes between 40 and 50 percent.

While not strictly speaking “bad” addresses, we quickly identified that a minority of absentee lot owners not actually live at the given address, but use it as a front for their

correspondence. In short, it is a *poste restante* address (usually that of a kinsman) used by absentees who have moved on to another location or who are migrant workers, or even living outside of the country. Indeed, in trying to find people to survey, our phone tracking method allowed us to gauge how many were fronting addresses. The vast majority (82 percent) indicated that the address or the telephone number where we contacted them was indeed their correct and current address. As for the remainder, where we were told the address was not their permanent place of residence, typically it was an address of close relatives with whom they were regularly in touch.

Thus while there are inherent problems with correctly identifying the precise place of residence, these data are likely to provide some pointers about where absentee owners live today. However, it seems inevitable that there will be some bias towards local and nearby addresses both because of the practice of giving local fronting addresses, as well as the greater ease of keeping up the local address listing database than for distant parts of the country.

Absentee Lot Owners Uncovered

The following table is a detailed analysis derived from absentee lot owners' property tax records. Relevant locality information for absentees, including cities in Texas and all other represented states, is broken down by each colonia included in the study.

Table 4.1

Current Residences of Absentee Lot Owners as Identified by Property Tax Records

COLONIA	LOCAL	TEXAS	OTHER STATE	OTHER COUNTRY
Pueblo Nuevo	87% 115 Laredo	7% 1 Austin 1 Bulverde 1 Corpus Christi 1 Houston 1 Lubbock 1 Orange Grove 4 San Antonio 3 Zapata	6% 2 CA 1 MD 3 MI 1 OH 1 WY	0
Tanquecitos	74% 25 Laredo	6% 1 Dallas 1 Irving 1 Orchard 3 San Antonio	9% 1 CA 2 IN	0

Los Altos	80% 11 Laredo 1 Mirando City	20% 1 Houston 1 Lufkin 1 Palestine	0	0
Larga Vista	88% 7 Laredo	13% 1 Odem	0	0
Northridge Acres	80% 7 Austin 3 Round Rock 1 Georgetown 1 Pflugerville	13% 1 Florence 1 Marble Falls	7% 1 WI	0
Stony Point	45% 8 Austin 1 Kyle	55% 1 Dallas 3 Del Valle 1 Victoria 1 Houston 1 San Antonio 1 Kings Island 1 Temple 1 Mabank 1 Mission	0	0
Rio Bravo	78% 9 Rio Bravo	13% 2 Alice	7% 1 CA	2% 3 Nuevo Laredo
	132 Laredo	1 Baytown 4 Dallas 1 Fort Worth 1 Garland 1 Grand Prairie 8 Houston 1 Humble 1 Kerrville 2 San Antonio 1 Waxahatchine 1 Zapata	5 IL 4 MI 1 TN 2 WY	
Sparks	80% 396 El Paso 1 Anthony 3 Canutillo 3 Clint 2 Fabens 2 San Elizario 1 Tornillo	3% 1 Angleton 1 Balch Springs 1 Corpus Christie 1 Dallas 1 Fort Worth 1 Friona 1 Gruver 1 Houston 1 Irving 1 Kingsville 1 Knox City	16% 1 AL 10 AZ 32 CA 6 CO 3 FL 1 KS 1 LA 1 MD 1 MO 1 NE 24 NM	1% 4 Ciudad Juarez 1 Juarez Jimenez

		1 Lubbock 1 Midland 1 New Braunfels	2 NV 1 UT	
Deerfield 1 and 2	70% 37 El Paso	4% 1 Dallas 1 The Colony	25% 2 AZ 7 CA 1 CO 2 IL 1 NM	2% 1 Ciudad Juarez
Cienegas Terrace	70% 97 Del Rio 1 Comstock	20% 1 Austin 5 Dallas 1 Eagle Pass 5 Fort Worth 4 Houston 1 Johnson City 1 Ozona 3 San Angelo 3 San Antonio 1 Sinton 1 Teague 1 Vernon	9% 2 AZ 3 CA 1 CO 2 IA 2 IL 1 KS 1 MN 1 WY	1% 1 Ciudad Acuña
Mesa	92% 1 Edcouch 1 Edinburg 4 Mercedes 1 Progreso 4 Weslaco	8% 1 Houston	0	0
Palm Lake Estates	79% 2 Edinburg 4 McAllen 12 Mission 1 Pharr	8% 1 Houston 1 Jacinto City	8% 1 IL 1 MI	4% 1 Tamaulipas
Hoehn	77%	15%	8%	0
	4 Edinburg 2 McAllen 3 Mission 1 San Juan	1 Clute 1 Houston	1 NC	
Cameron Park	73% 95 Brownsville 1 Harlingen 2 Los Fresnos 1 Olmito 1 San Benito	12% 1 Baytown 1 Dixon 9 Houston 1 Katy 1 Pasadena 3 San Antonio	15% 6 CA 7 FL 1 HI 3 IL 2 IN 1 MI 1 OH	0

Arroyo Colorado	73% 8 Brownsville 10 Harlingen 1 La Feria 35 San Benito 1 Donna 1 Mercedes	13% 1 Baytown 1 Falfurrias 1 Galveston 1 Harker Heights 4 Houston 1 Kerrville 1 Rio Hondo	14% 5 CA 1 CO 3 FL 2 IL	0
Valle Escondido	83% 9 Brownsville 1 Los Fresnos	0	17% 1 CA 1 IN	0
Vista del Este	72% 21 El Paso	3% 1 Houston	24% 4 CA 1 FL 1 IL 1 NE	0
TOTALS TOTAL LOTS* = TOTAL NUMBER OF VACANT LOTS LESS THOSE ADDRESSES WHICH ARE INSTITUTIONAL, DUPLICATE, OR INCOMPLETE.	LOCAL n=1090 77.2%	TEXAS n=132 9.3%	OTHER STATE n=179 12.7%	OTHER COUNTRY n=11 .8%

What these extensive data demonstrate quite clearly is that the overwhelming importance of nearby cities in all of the selected colonias. Usually between 70 and 80 percent of absentee owners were deemed “local”, and sometimes it was considerably higher. Only Stony Point just outside of Austin was sharply out of line with only 45 percent local, with the majority living elsewhere in Texas (Table 4.1). Among non-local addresses, two features are worthy of note. First, the considerable spread across a large number of cities in Texas, even for a single colonia. Second, and not surprising, is the importance of the big metroplex areas of Dallas/Fort Worth, Houston and San Antonio. Of the in-state Texas addresses Houston with 26 percent is easily the most significant city, followed by Dallas/Fort Worth at 15 percent and San Antonio with 12 percent of the sample. Looking at states outside Texas, Figure 4.1 shows quite clearly that out-of-state absentee owners are really quite concentrated in the states in which they live. The minimum cut off for display on the map was 10 readings, but in fact there was a clear dominance of just 5 five or six states. California leads the way by far (35 percent of the out-of-state), with significant populations living in Arizona and New Mexico (in part the latter derives from the proximity of El Paso to the state line although adjacent cities in New Mexico were counted in Table 4.1 as being “local”). In the south, Florida is also important with 8 percent (n=14). And, as anticipated, the Chicago area (Indiana and Illinois) is an

important place of residence with 12 percent (out-of state). At one time developers even placed ads in Chicago newspapers offering lots for sale in the border region.⁴⁵

Our Survey Respondent Universe

While the tax record database gave us a big-picture of where absentee owners live, we were subsequently able to compare that distribution with those who responded to our survey. This was important, not because it would give us an accurate portrayal of where the absentee owners lived per se, but rather because it would allow us to gauge if our sample respondent universe appeared to be biased – to local and to Texas respondents, for example. Of the 173 absentee lot owners we were able to interview across 17 different colonias, and spanning eight Texas counties, we were able to elicit current place of residence for almost all of them (165). Of these, 64 percent claimed to currently be living locally, although at the time they had purchased 75 percent had lived nearby, suggesting subsequent out or away migration after purchase. An additional 15 percent reside elsewhere in Texas, while 21 percent live in another state. Of the total 17 states represented in the population dispersal, California was the leader as the residence for 24 percent with Illinois and New Mexico each claiming 12 percent. Two percent of our sample lives outside of the US. In short, these data are not dramatically out-of-line to our broader dataset. There is a suggestion that a slightly higher propensity of non-locals took up a pen to respond to our survey, although we cannot be sure; nor can we be confident about any bias that might lie behind their slightly higher response rate.

A Note About Interviewing and Survey Bias

Given the predominant nature of a mail trace survey we always knew that there would be some systematic bias in the population from whom we were likely to get a response. Specifically, we expected that those most likely to respond would be older more established lot owners, perhaps in some cases also retired. It seemed likely that anyone who was undocumented would not respond (although there were no questions in the survey related to residential status). Inevitably, much higher response rates were expected from the better educated (who could read and write), which might mean that they would be biased towards non-Mexican nationals and could also have spin off effects by being somewhat better off, etc. In short, that our survey would draw insufficiently from among the poorer, less educated, Mexican born universe, many of who would also be more transient and living in distant cities. It seems logical that this poorer group will more highly represented in the “bad” address tax register listings from which our sample was drawn.

Thus, the possibility that there might be systematic bias between respondent and non-respondent absentee owners was always a concern to us. However, we were able to establish a check on the extent to which this bias was likely to be significant. As we described in Chapter 2, some 40 respondents were ‘phone interviews where we had tracked them to a ‘phone number. Thus, the motivation threshold of what it takes to reply

⁴⁵ Ward, *Colonias and Public Policy*.... Op.cit.

to a mail survey did not exist. Although not everyone agreed to phone interviews, most did. The opportunity to compare several key variable for mail versus phone respondents would allow us to get a “fix” upon the level of bias that might have come from our larger (121) mail respondent universe.

Interestingly few significant differences appeared when we ran the comparison for income, ethnicity, years living in the US, current housing conditions, the year of lot purchase, or the real cost price of land per square foot.⁴⁶ There is a slight hint that telephone interviewees were less likely to be in the highest income bracket (24 percent compared with 31 percent mail respondents), but the proportion of households earning less than \$1000 per month (i.e. at the bottom end) were very similar: 32 percent (phone) compared with 28 percent (mail). The proportion of Mexican born and Mexican-Americans were almost identical. The only real differences emerged on lot size where ‘phone interviewees appeared to own much larger lots (trimmed mean of 29,025 sq. feet cf. 17,330). But this is readily explained by the fact that a much higher proportion of phone surveys were targeted at certain colonias (where we had received a low mail response rate). Thus no phone interviews were required in Cienegas Terrace, but we did target Webb County colonias much more heavily than other counties. Almost half of the phone interviews were conducted in Webb County alone, and three-fifths of these were in Los Altos/Tanquecitos and Pueblo Nuevo – both colonias with very large modal lot sizes, as we have seen in earlier chapters.

Overall, therefore, we are confident that the instrument used – mail survey or phone interview – did not distort the direction of our findings. More importantly, it gives us some confidence that those who replied to the mail interview were not different from the broader target universe of absentee owners. However, the earlier caveat still stands: namely that the “bad” addresses population may be a substantially different one from those absentee owners whom we successfully located.

Absentee Lot Owners: Who are They; What do They Want?

We now come to the nub of our analysis. Having identified the whereabouts of absentee owners, we can now look at their socio-economic profiles, search behaviors, current living conditions, motives for purchase and non-occupancy, costs of land acquisition, etc. Wherever possible, too, we can compare the absentee owners universe with the actual residents’ population examined in the previous chapter.

⁴⁶ Given the similarities described below, these data and comparisons are not displayed here. The important point to recognize is that a comparison was undertaken to ascertain possible bias.

The Demographics of Absentee Lot Owner

Ethnicity and years living in the US

The first thing to note is that the proportions of ethnicities displayed in our sample of absentee lot owners is markedly different from that of actual colonia residents. While the frequency of Anglo and African American households who hold land in colonias increases for those settlements further away from the border, the vast majority of the absentee population still describe themselves as being of Mexican descent (86 percent, See Table 4.2). There is also a higher proportion of Anglo population in the absentee sample (10 percent), which is double that of colonia residents. But the most striking difference is in the much lower number of Mexican born: just under one-half compared with over two-thirds for their colonia resident counterparts. Thus, the data suggest that absentee populations, while overwhelming Hispanic, are drawn more from Mexican-American backgrounds than are colonia residents. Moreover, they also contain a larger number of Anglo lot owners. This may suggest that, for whatever reason, Mexican born are more likely to actively use the residential land production process that colonias offer for homesteading. This may stem from cultural or more likely from experiential reasons, since many Mexican born will have lived as children or visited kin who live in self-build *colonias populares* in Mexico. Clearly, to the extent that this is the case, the difference is likely to decline for the next generation of Mexican American children being raised in today's colonias, and who will form the homesteaders of tomorrow.

Both the Mexican-born resident and absentee populations have spent a considerable amount of time in the US. However, the data show that Mexican born absentee owners have lived in the US for considerable longer than is the case for their colonia resident counterparts – 10 years more on average (Table 4.2). This also suggests that there are important differences between the two populations in rationale for buying lots in the first place, as well as in search behaviors, points to which we will return later.

Table 4.2

Ethnicities and Years Spent in US of Absentee Lot Owners Compared with Current Colonia Residents

Demographic Characteristics		Absentee Lot Owners		Colonia Residents
<i>Ethnicity: Anglo</i>		9.5% (16)		5% (13)
<i>- Mexican born</i>		49.4% (83)		68% (166)
<i>- Mexican/American</i>		36.3% (61)		27% (66)

- <i>Years in US</i> (<i>Mexicans</i>)		29.25 yrs.		18.29yrs.
- <i>Household Size</i> (<i>trimmed average</i>)		3.8		4.5

Household size

Absentee owners tend to have smaller households (Table 4.2). In part, of course, this reflects the ethnicity distribution described above, since as we saw in the previous chapter, Mexican American households have 0.4 members less than their Mexican born counterparts, with Anglos having 2.1 members less. Therefore, the higher proportion of Anglos and Mexican Americans in the absentee sample may at least in part be explained by ethnicity. However, we also suspect that these households head are older, and that their households are more likely to have been depleted as children leave home. However, we did not gather age data from either sample, so this must remain speculative.

Employment and Income

The employment question in the survey did not specifically request information about retired folks. If, as seems possible, absentee owners are older, then our failure to enquire about age may not indicate sufficiently for those who are retirees. However, income information (including social security and pensions) on all households was requested, but it seems possible that many of the 9 percent in the lowest income category (Table 4.3) were retired.

Out of the total working universe of 296 workers who belong to absentee households (including those looking for work), 68 percent work full time (identical to colonia residents). Of the 123 absentee households who claimed at least 1 fulltime worker in the household, almost half had 2 or more economically active workers (higher than the one-third colonia residents). A further 22 percent of absentee lot holders had family members working part-time, which was almost identical to that found for colonia residents, as was the level of unemployment (10 percent).

Thus the profiles are similar with the important exception of a larger number of full time workers among absentee owners. Only 21 absentee households reported having members looking for employment. Absentee family members who are currently unemployed total 10 percent of the sample. Very few of those who were able to respond to either the mail or phone survey were migrant workers. Households containing at least one migrant worker made up less than 5 percent of the sample (half the number in the actual colonias). This is also suggestive of a somewhat different worker population, but it is also an outcome of the survey bias noted earlier in this chapter, which would seriously underreport migrant workers as absentee owners.

These employment data translate into important relative differences in poverty levels observed between the two populations (Table 4.3). The income data shows that while

both groups are mired in poverty, the absentee owners are considerably better off economically than their colonia resident counterparts. This is especially true at the higher income categories. At the bottom end of the income spectrum, 29 percent of absentee households fall into the lowest two categories on the survey (households earning below \$1000 per month), which is 17 percent less than residents. A further 29 percent of absentee households earn between \$1000 and \$1600 per month —identical to resident households. Thus, 58 percent of absentee lot owners report earning under \$20,000 per year. This is very low income for the United States and even the state of Texas as a whole, but it demonstrates that, among the poor, absentee owners are somewhat better off than are colonia residents.

This disparity between the two populations is even more pronounced among those earning over \$1600 a month: 42 percent of absentees compared with less than a quarter of the residents making that much. Even more pronounced, however, is the fact that 31 percent of absentee households make over \$30,000 per year – almost three times as many as resident households. Over 56 percent of absentee households in this over \$30K category brought in over \$40,000 per year and almost one half of them made over \$50,000 per year. In part, of course, this reflects the higher number of full-time workers, but there seems little doubt from our surveys that absentee lot owners are a significantly advantaged population compared with colonia residents. Nevertheless, notwithstanding the 15 percent or so with total incomes over \$50K, the fact remains that most are also unequivocally poor, but not quite as dramatically so as are their colonia resident counterparts.

Table 4.3

Household Income for Absentee Lot Owners Compared with Current Colonia Residents

Total Household Income		Absentee Owners		Colonia Residents
< \$600 per month		9% (13)		14% (36)
600-1000		20% (29)		32% (79)
1001-1600		29% (43)		29% (73)
1601-2500		12% (17)		14% (34)
>2500		31% (45)		11% (26)

Housing Histories and Scenarios

As we described at the beginning of this chapter, a modest number of absentee lot owners appear to have moved away from the locality in which they originally bought a lot. At the time of lot purchase, more than three-quarters had lived locally: whereas only 64 percent of respondents today were deemed to be local. It would appear that a small but significant group bought into the colonia, and then moved elsewhere probably in search of work, and have finally settled in a more distant location. There is little apparent difference between absentee owners and colonia residents for place of residence at the time of purchase (Table 4.4). The only sharp difference appears to be that a proportion of colonia residents actually bought while they were still resident in Mexico (11 percent). The latter is interesting in and of itself, but the data also reinforce our aforementioned findings of higher Mexican American ethnicity and longer residence in the US among absentee owners. Nor does it appear that most of them were recent arrivals to the city, let alone recent immigrants from Mexico. Only 20 percent had been living in the same city for less than three years prior to purchasing the lot. The vast majority had lived there from “several years” to “most of their lives” before buying a lot.

Table 4.4

Place of Residence at Time of Colonia Lot Purchase for Absentee Lot Owners Compared with Current Colonia Residents

Place of Residence	Absentee Lot Owners	Colonia Residents
Adjacent/Nearby City	75.5% (120)	69.4% (177)
Elsewhere in Texas	8.2% (13)	9.4% (24)
Another State in the U.S.	9.4% (15)	6.6% (17)
México	1.3% (2)	11.0% (28)
Other	5.7% (9)	3.5% (9)
Total	100.0% (159)	100.0% (255)

Controlling further for whether the absentees are Mexican-born or Mexican American, 56 percent of the latter had lived in the area of the colonia “most of their lives” when they

purchased the lot, compared with only 22 percent of Mexican-born individuals. However, the majority of Mexican-born absentees had lived in the area for a significant amount of time, “several years” (55 per cent) and only 22 percent of Mexican-born purchasers were recent arrivals when they bought their lots. This suggests that while ethnic background and residential history intervene, few people bought lots soon after their arrival in the nearby city. Most absentee lot owners were well settled when they embarked upon their search for a lot -- as were actual colonia residents as we observed in the previous chapter. Neither for residents nor for absentee lot holders is purchase of a lot an early option exercised by recently arrived migrants.

Thus the scenario alluded to by the data is not one of buy-and-run for absentees. Mexican-born individuals enter into a region heavily populated by Mexican Americans, live there awhile, and then purchase a colonia lot. Although this residential history is similar to the patterns generated by the colonia resident sample, we are nevertheless dealing with a distinct population. Absentees do not occupy their lots. And the data are consistent with a population searching for investments and long-term goals. They look elsewhere for their housing solutions, and use colonias as a back-up housing possibility or as an investment.

Analyzing Housing Trajectories and Current Living Conditions of Absentee Owners

Most people appear to have come to their current town of residence many years ago – sometime during the late 1970s. Although as previously mentioned there may be a bias due to the nature of a mail survey and those who were able to respond to it, the data suggest that most absentees are relatively sedentary in their lifestyles. In fact, our analysis suggests an average of almost 17 years for the amount of time that folks have spent in their current residence. This may result from a conflation of the two questions seeking to detail the frequency of change of residence: “When did you move to your current city?” and “How long ago did you move to your current home?” But in any case, the population we are dealing with is not one that has experienced recent uprooting and a move far away.

Table 4.5**The Living Habits of Absentee Lot Owners Compared with Current Colonia Residents**

Housing Conditions:		Absentee Lot Owners		Colonia Residents
- Current tenure: Own		81% (128)		ALL ⁴⁷
- renter		8% (13)		
- Previous home tenure: - Own		NA		25% (58)
- renter		NA		60% (138)
- sharer (kin)		NA		13% (29)
Average # of bedrooms now		3.033		2.816

Attitude to Present Housing

Over 80 percent of our sample turned out to be homeowners; less than 8 percent were renting; and approximately 9 percent live in the home of kin or with friends (Table 4.5). This contrasts sharply with colonia residents, only 25 percent of whom were owners of the home they occupied before moving to the colonia, while 60 percent were renting. This suggests that absentee lot owner eschewed home ownership in a colonia in favor of homesteading elsewhere. The normal transition and trajectory of renter-owner, city-colonia that we described in the previous chapter for colonia residents, does not appear to apply here. Moreover, given that so many are already owners, there seems little likelihood that they will opt for colonia residence as home in the future. Almost 90 percent described their residence as a “regular” home, as opposed to an apartment (5 percent) or a trailer/mobile home (3 percent), but not too much should be read into these categories. Measured in terms of number of bedrooms, these residences are also slightly larger than the residences of their colonia resident counterparts (Table 4.5).

Central to discovering the intentions and likely trajectories of absentee lot owners were their perceptions and views about their current residence. Most (80 percent) saw their

⁴⁷ The survey was targeted only at owners. Renting is prohibited, but there is a modest level of sharing lots/homes with kin.. Fourteen percent of lot owners interviewed had kin sharing on their lot, 41 percent of whom had some co-ownership rights to the lot.

current home as permanent, affirming the stability and sedentary nature of the population. Almost half of those who viewed their home as permanent stated, quite simply, that they were “happy” living where they were. An additional one-quarter cited good neighborhoods, schools and secure employment; while a small number (9 percent) felt that they were too old and/or settled to move. Overall, therefore, the data suggest that this is a relatively sedentary group, comfortable with their current housing scenario. Certainly is hardly seems to be a population that is primed for entry into colonia life and into self-help housing alternatives.

Absentee Owners: Ongoing Links to the Colonia

So, if they are not waiting on the sidelines of colonia entry, what do they want, and what is the nature of their past and current relationship to the colonia in which they own a lot? Despite their apparent disinterest in moving to live in the lot in the short term, most absentee lot owners do, in fact, visit their lots, and some do so quite regularly. Almost 90 percent of all absentee lot owners claimed to visit their lots; and of these one-quarter did so more than once a month; 50 percent at least once every 2-6 months, while the remainder (one-quarter) make the trip once a year.

The reasons for visiting the lots varied. Most, (57 percent) do so in order to check on the lot, and many who have friends and relatives in the colonias combine those visits with calls to see them. Only a relatively small minority return regularly in order to perform maintenance such as weeding, cutting back the brush and picking up garbage on their property.

Few (16 percent) of absentee owners claimed to still be in touch with the developer of the colonia in which they purchased a lot – usually in order to make payments or to express concerns over services (usually the lack thereof).

Unpackaging Absentee Ownership: What Do They Want?

By now our curiosity was firmly aroused. What was the underlying motive for people to buy lots in colonias that they subsequently didn’t occupy? Was it serendipity and the different life chances and job trajectories of low income populations that had, somehow, led the absentee owners onto other residential paths? Or was it something more substantive, related to their original strategies and motives for lot purchase?

The data clearly indicate the latter. Relatively few bought with the intention of permanent occupation. In fact, in more than three-quarters of instances absentee owners picked responses that did not include any intentions to move onto their lot. Of course, in the majority of cases a lot of time has passed since the time of purchase, such that there is the possibility that some absentees are rationalizing ex-post their non-occupancy. However, even among the 24 percent who indicated that had originally planned to live on their lot at the time of purchase, almost all saw it as a long-term strategy as opposed to a short-term housing solution.

Table. 4.6
Reasons and Proposed Purposes Given by Absentee Lot Owners for
Buying a Lot in Their Colonia

Reason/Proposed Purpose	# of Responses	% of Total Responses
As a home in the short term	7	3.0%
As a home in the long term	49	20.7%
As an investment	60	25.3%
To provide an inheritance for my children	57	24.0%
It was a good deal and opportunity	39	16.5%
To rent out or use for work	8	3.4%
Vacation/winter/retirement home	5	2.1
Other	12	5.0%
Total	*237	100.0%

*Total # of responses may exceed the total number of respondents to the mail/phone survey (173) because participants were instructed on certain questions to indicate more than one response where appropriate.

A very small percentage of absentees (2 percent) indicated that they purchased either as a vacation or winter home. One quarter said that they had bought their lot as an investment, while a further 25 percent bought their lot in order to provide an inheritance for their children (Table 4.6). An interesting insight into the purchasing strategies of absentee owners was that over 16 percent of all first and second given responses was that they purchased because they saw the lot as a good deal or opportunity that they didn't want to pass up. Like the attraction of a "blue light" special at K-Mart, most often absentees cited the low cost of the lots as their primary reason for opting for a colonia lot over other housing investment options (Table 4.7). The affordability, ease of purchase and anticipated investment returns were important factors in people buying into colonias in the first place. In conclusion, the majority of respondents bought their lot as some form of financial vehicle, and rarely as a homestead.

Table 4.7
Reasons Given by Absentee Lot Owners for Choosing to Purchase in a
Colonia Subdivision Over Other Housing Options

Reason	# of Responses	% of Total Responses

Affordability	71	31.6%
It was easy to buy—no papers, closing costs, etc.	17	7.6%
More space	20	8.9%
Rural atmosphere/away from city	46	20.4%
Good anticipated return on my investment	45	20.0%
Other	24	10.7%
Total	*225	99.0%

*Total # of responses may exceed the total number of respondents to the mail/phone survey (173) because participants were instructed on certain questions to indicate more than one response where appropriate. Adds up to 99 percent since once person said he did not know.

The Reasons Behind Non-occupancy

When asked if they had plans to move onto their lot in the future, the response yielded a somewhat split decision. Fifty-seven percent claimed that they would never occupy their lot, while the remainder said that they planned to occupy their lot at some point in the future.

Looking across all absentee owners, a number of reasons were given for not occupying their lots (Table 4.8). Most are understandable: they bought as an investment and/or for their children's future use rather than a home for themselves; the colonia's isolation (from work, etc.). Less than one quarter cited the lack of services as the primary disincentive, which suggests a fundamental flaw in the "build-it and they will come" thinking of many public officials today.

In order to get a better understanding about non-occupancy from what we may term the hard-core absentee lot owners – i.e. those who claimed they had no intention of ever moving onto their lot – we disaggregated them within the sample, and elicited further reasons for not wanting to relocate to the colonia. The reasoning was varied, but basically, these absentee owners have no desire to move to the colonia largely because they've already established a home elsewhere, or because the lot was an investment strategy. In their case only 10 percent indicated that an inhospitable environment or lack of services precluded a move, while a further 10 percent are actively trying to sell their lot. It appears that resources are of lesser importance to this sub-group of absentee owners, and only one respondent claimed that he would not move into the colonia as he could not afford to do so.

Table 4.8

The Reasoning Behind Absentee Lot Owners' reluctance to Occupy Their Lots

Reasons for Non Occupancy		Absentee Lot Owners
- <i>distance/location</i>		9.7% (23)
- <i>lack of services</i>		22.5% (53)
- <i>an investment</i>		23.7% (56)
- <i>for children</i>		11% (26)
- <i>moved elsewhere</i>		9.3% (22)
- <i>lack of capital</i>		2.9% (7)
- <i>3 other reason</i>		11.4% (27)

We enquired of those he felt that they might move in the future to indicate when they might do so, and what would prompt the move. Hardly anyone had active plans to relocate, and less than one-quarter predicted that they would be moving in the next three years. The remaining 73 percent indicated that any relocation to the colonia would take place in the distant future. When those with vague plans for moving were disaggregated and asked to list the factors that would most influence or hasten their decision to move to the colonia, the responses are different from those that had been furnished by current residents to explain their reasons for delaying their move. Here one-third of the responses stressed the need for some key services to be installed before they would move, and specified water, sewage and street paving as crucial over that of social infrastructure such as schools or community centers. To our surprise (and confusion), an astonishing 45 percent of mentions stated that secure title to the land was a prerequisite to moving, a factor that in reality appears to have rarely caused colonia residents to balk at moving to their lots. Almost all had long completed paying for their lots and had title deeds. It may be that notwithstanding having the titles in hand, this sub-group perceives tenure insecurity in broader terms, and retains doubts about the future viability and public policy response towards colonias. This possibility merits further research.

The Process of Land Acquisition and Land Market Performance

The colonias that were included in our study yielded a broad range of purchase dates by both absentee owners as well as colonia residents. However, unlike many of the colonia residents who bought in the late 1980s early 1990s (modal year = 1990), most absentees lot owners had bought their lots considerably earlier, mostly in the 1980s with the 1984 being the modal year. These lots have never been occupied. The data illustrates a scene in which the population of absentees purchased earlier and generally paid a lower price than their colonia resident counterparts (discussed further below).

Table 4.9

**Period in which Absentee Lot Owners Purchased land in the Colonia
Compared with Current Colonia Residents**

Lot Purchase Date		Absentee Lot Owners		Colonia Residents
<i>When bought?: -Pre 1980</i>		35% (52)		20% (51)
<i>- 1981—1990</i>		39% (58)		33% (857)
<i>- 1991-1999</i>		27% (40)		47% (120)

Methods of Purchase

Contract for deed, the mechanism by which the majority of colonia lots have been sold to date appears to be less prevalent among absentee owners, about one-half of whom stated that they had acquired their lot in this way (cf. 63 percent of colonia residents). However, it may be that respondents who completed the mail questionnaire opted to identify the final contract form that they acquired (i.e. a warranty deed) rather than the originating contract. One should probably not read too much into this apparent difference.

An interesting similarity between absentees and residents is the way in which they found out about the opportunity to buy in a colonia. For both groups *se corrió la voz* (word got around), and most people heard informally from family or friends. A similar proportion as residents learned of the opportunity through more formalized means of information exchange such as newspaper advertising (13 percent).

Table 4.10

**A Comparison of Average Lot Size and Real Prices at 1999 Values
between Absentee Lot Owners and Current Colonia Residents**

Price and Size of Colonia Lot		Absentee Lot Owners		Colonia Residents
- <i>average cost of lot in \$</i> ⁴⁸		9,498		13,281
- <i>size of lot in sq. ft.</i> ⁴⁹		18,622		15,482
- <i>cost per sq. foot ¢ (US)</i> ⁵⁰		79¢		\$1.09

Land Market Performance

If, as appears to be the case, one of the most important motives for lot purchase was a long term investment, then our data offer the opportunity to analyze the relative return that absentee owners may expect to receive on their investment. In Chapter 3 we observed that although residents have enjoyed some use value from their homestead, the valorization (exchange value) of their investments measured in real contemporary values was rather limited.

As in the case of residents, we asked absentee lot owners a series of questions about their lots: when it was purchased, the lot size, the costs and manner of payments, etc. This provides for direct comparison with actual residents, although we did not ask absentees to speculate about their perceived value of their lots on the open market place since their lesser familiarity with the colonia meant that they were less likely to have comparator information. The method used was similar to that described in Chapter 3 (see “A Note on Method), namely that the lot purchase prices were calculated in real 1984 dollars, as well as in unitary – per square foot – terms, again in 1984 dollars. (Multiply these values by 1.64 to express in 1999 values/costs.) One major difference between these and the data

⁴⁸ Trimmed Mean value.

⁴⁹ Trimmed Mean value. Median is 13,250. Lots in many colonias vary between 1/8, 1/4 and 1/2 acre sizes (5,445; 10,890 and 21780 square feet)

⁵⁰ Trimmed Mean value.

analyzed earlier is that these values are unequivocally vacant lots, and we can be confident that in this case none of the readings may also include dwellings or improvements (as may have been the case in some of the *traspasos* during the 1990s).

Table 4.11. The Costs of Lots Acquired by Absentee Lot Owners in the Survey Counties and Settlements -- 1984 Real Dollar Prices

	Total 'N' of cases *	Lot Size (square feet)	Average Cost of Lot in 1984 US\$	Real square foot values (1984)
		TM Median	TM Median	TM Median
Overall Survey Data	149	18,622 13,250	\$6,079 \$5,595	48cents 35cents
Counties:				
1. Cameron	22	9,133 7,350	\$4,558 \$5,330	89¢ 51¢
2. Hidalgo	11	9,247* 6,850*	\$5,552 \$5,350	73¢ 70¢
3. Starr	ND	ND ND	ND ND	ND ND
4. Webb	43	30,500 19,958	\$8,452 \$8,181	43¢ 25¢
5. Val Verde	18	14,250 12,500	\$4,561 \$3,977	34¢ 32¢
6. El Paso	34	17,054 14,000	\$6,748 \$6,411	63¢ 41¢
7. Travis / Bastrop	5	ND ND	\$5,026* \$4,914*	09¢* 09¢*
Settlements: (= county #)	Total 'N' of cases *	Lot Size (square feet)	Average Cost of Lot in 1984 US\$	Real square foot values (1984)
		TM Median	TM Median	TM Median
Northridge (7)	ND	ND ND	ND ND	ND ND
Stony Point (7)	ND	ND ND	ND ND	ND ND
Rio Bravo (4)	6	9,951 10,413	\$9,098 \$8,820	1.01 1.02

Pueblo Nuevo (4)	16	46,274 43,560	\$4,822 \$5,026	13¢ 11¢
Tanq./Altos (4)	16	24,783 21,780	\$9,670 \$9,057	50¢ 37¢
Sparks (6)	11	10,937 10,890	\$3,885 \$3,744	43¢ 35¢
Deerfield Pk.(6)	8	30,802 32,670	\$10,819 \$9,116	46¢ 31¢
Mike's (3)	ND	ND ND	ND ND	ND ND
Vista del Este (6)	6	7,900 7,500	\$10,243 \$10,078	1.31 1.23
Cienegas T. (5)	18	14,250 12,500	\$4,561 \$3,977	34¢ 32¢
Mesa (2)	ND	ND ND	ND ND	ND ND
Palm Lake (2)	ND	ND ND	ND ND	ND ND
Hoehn Drive (2)	ND	ND ND	\$7,759 \$8,630	ND ND
Cameron Park (1)	7	7,000 7,000	\$4,742 \$3,362	73¢ 39¢
Arroyo C. (1)	10	9,322 7,200	\$4,186 \$3,846	41¢ 39¢

Notes to Table:

Multiply by 1.64 to express these values in 1999 dollar prices.

TM = Trimmed Mean (average)

* = Excluding “missing values”. A single asterisk against any reading in the Table indicates less than 5 cases were included in that calculation. For land price data

ND = No data or insufficient data for calculation.

The Price of Lots Held by Absentee Owners

As we can in Table 4.11 the overall cost of lots for absentee owners was just over \$6,000 (trimmed average) which is some \$2K less than that recorded for residents, although the median is much closer (\$5.6K cf. \$6.2K [see Table 3.1]). Expressed in unitary terms, the real values for land are 48 cents per square foot (trimmed mean) and 35 cents (median), suggesting that the prices paid by absentees are lower than those paid by current residents. However, this difference is probably more a factor of the period in which the two respective groups bought their lots. A much larger number of absentee owners bought in the earlier periods of the pre-1980s (35 percent cf. 20 percent for residents) and the 1980s

(39 percent cf. 33 percent) than did their resident counterparts, almost twice as many of whom had purchased in the 1990s (47 percent cf. 27 percent for absentees). Lots purchased during the earlier phase tended to be cheaper in real terms than those purchased later: pre-1980 registered a trimmed average price of \$4,235 while, those acquired between 1981 and 1990 sold at average \$6,807, and at \$7,251 from 1991 onwards. Thus, overall we do not think that the costs price data were much different for absentee owners and residents per se, but instead, the difference observed reflect more the period of lot purchases for each group. Expressed in 1999 terms, the average lot prices would be \$9,970 (trimmed mean), and \$9,176 (median), which are not out of line with the going rate that we observed in the field.⁵¹

Disaggregating the data by county, we found that lot size and cost data corresponded reasonably closely with those analyzed earlier for residents (cf. Tables 3.1 and 4.11). Briefly, average lot sizes were smaller in the Lower River valley Counties than in upstream counties of Webb, Val Verde and El Paso. If anything, lot sizes were found to be slightly larger in the case of absentee owners – at least until the 1990s, while prices in unitary terms were a little lower (Table 4.12). Webb County is an exception: here absentee lot sizes reported were smaller on average (although still large by comparison with other counties – see Table 4.11), and unitary prices were somewhat higher as a result. Generally, though, the price of land for absentee purchasers was lower than that of actual residents (see Table 4.12).

Table 4.12

Lotsize and Real Lot Costs (1984 \$) Purchased at Different Time Periods: Absentee Owners and Current Residents Compared

Variable and Period in which Purchased		Absentee Lot Owners			Colonia Residents	
		TM	Median		TM	Median
Lotsize: pre 1980		20,024	14,000		17,037	12,000
1981-1990		20,730	14,374		12,522	10,250
1991-1999		14,951	12,500		18,373	12,712

⁵¹ Taking the trimmed average of 48 cents per square foot and expressing this in 1999 terms for a median sized lot of 13,250 square feet would give a price of round \$10.5K which is quite close to the going rate – see Carew, 2000, op cit.

\$ Real Cost: pre1980		\$4,235	\$3,748		\$7,694	\$5,412
1981-1990		\$6,807	\$7,408		\$7,037	\$5,350
1991-1999		\$7,251	\$7,085		\$9,182	\$7,102
Cost sq. ft: pre1980		31¢	25¢		73¢	51¢
1981-1990		55¢	44¢		62¢	48¢
1991-1999		60¢	42¢		64¢	54¢

Looking across colonias, there were several settlements in which we had insufficient data to make any meaningful analysis (marked with ND in Table 4.11), and one settlement (Vista del Este) where we had not conducted resident interviews, thereby making comparison impossible. With these caveats in mind, the two datasets (Tables 3.1 and 4.11) run in the same broad costs directions as before: with the exception of the El Paso colonias which are much lower (both Sparks and Deerfield) and Cameron County (Cameron Park and Arroyo Colorado) where absentees paid considerable less in real terms than did residents. Tentatively, we explain these differences in terms of the modest valorization impact that state intervention to improve colonias may have had in these two counties. It may also relate to more astute price setting by vendors in recent years and the volume of transactions that have occurred in those particular locations and which skew the price upwards somewhat.

Overall, Hidalgo (95 cents) and El Paso (\$1.1) are the most expensive counties in unitary terms, with Cameron and Webb in the 40-50 cents per square foot bracket; and Val Verde at 34 cents. Some developments were targeted at the better off working class market (Deerfield and Vista del Este in El Paso).

Changing Land Values Over Time and the Effectiveness of Investment

The aforementioned data are indicative of some real increase in land costs and values over time. This contrasts with the actual resident data analyzed in Chapter 3, where we found that land price profiles were remarkably “flat” over time; indeed, they appear to have dipped somewhat in the 1980s (see also Table 4.12). In the case of the absentee owners we can see that prices rose quite sharply in the 1980s, but leveled off thereafter. The correlation coefficient for costs over time: of a lot (+.29), and per square foot (+.186) both show a tendency to increase through the three decades, but the relationship is not a strong one statistically.

Table 4.12 above suggests that in real terms, those absentee owners who bought prior to 1980 paid much less than those who came later – about half as much in some cases. For them it seems likely that the decision to buy early has resulted in a modest return.

Assuming that an individual bought a lot of, say, 15,000 square feet at a constant price for the period of 31¢, at today's rates would mean an effective purchase price of \$7,626. Comparing that amount with what contemporary residents self-assessed lots (\$16,050) in their locality and or with tax appraisals (\$10,950) for a similar sized piece of land (see Table 3.2), then that individual would have earned an approximate 110 percent or 44 percent increase on his investment over the twenty or more years respectively (see Table 4.13). But this only a 5.5 percent or 2.2 percent increase per annum over that period. Those who bought in 1980s (1.33 per cent per annum assuming 14 yrs) and 1990s (2.35 percent increase per annum over 4 years) would not have fared so well. Indeed, against appraised tax values they will have lost money.

Table 4.13. Rates of Return on Lot Investments Using Different Comparators and Time Frames

Period in which Lot Purchased at price constant price per square foot	1999 Equivalent Cost of 15,000 square foot Lot	Total Percent Return on Investment Assuming 1999 value of \$16,050	Total Percent Return on Investment Assuming 1999 value of \$10,950 (Tax Appraisers)*
Pre 1980 – 31¢	\$7,626	111% (5.5 pa)	44% (2.2 pa).
1981-1990 - 55¢	\$13,500	18.6% (1.33 pa)	-19% (-1.3 pa)
1991-1999	\$14,670	9.4% (2.35 pa)	-25% (-6.4 pa)

* Not too much should be made of this figure and trend, since colonia land tax appraisal are much lower actual market values (see Chapter 3).

Thus the important point is that these rates of investment return are relatively low or derisory, certainly if measured against other forms of formal investment (CDs, blue-chip stocks, etc.), let alone against the rise in land values in other sectors of the real estate market over the years. However, it must be recognized that although they do not offer even a modest rate of return, buying into a colonia is one of the few (if only) opportunities for investment among the poor – given the relative ease of purchase, the low monthly rates, the non-existent closing costs, etc. Nevertheless, there seems little doubt that for absentee owners and for actual residents the sluggishness of the colonia land market, and the lack of direct valorization of property values through mutual aid, self-help, and state-sponsored upgrading, in effect penalizes the poor and locks them out of benefits that many other social classes derive from property ownership. It is especially

punitive to actual residents who struggle long and hard to improve their colonia and housing situation, and who gain only the use value of their lots. But even for absentee owners who have contributed little or nothing to colonia improvements, the lack of any substantial return on their investment is problematic, not least because it may make them walk away from their lot holdings and tax obligations, or because they will continue to wait in the hope that land values will eventually rise. Both scenarios mean that the high rates of absentee lot ownership and vacant lots that we have recorded in this study are likely to persist. New interventions are required to improve the operation of the market place on the one hand, and, on the other, to free up access to those lots that are “frozen” by the owners having walked away.

Conclusion: Absentee Lot Owners – Homesteaders Waiting in the Wings or Permanent Off Stagers?

The data in this chapter are very revealing. Knowing little previously about this no-see’em population, our survey – despite the possible biases that we discussed at the outset – have enabled us to generate quite a good profile about who they and where they are, and what they want. Briefly, we have found that the majority – usually over 70 percent -- may be considered local in that they live nearby. While slightly more than half are Mexican born and most have lived for many years in the US, this is considerably less than is the case for colonia residents who also tend to have lived in the US not quite so long. We suspect that absentee owners are somewhat older, although we cannot be sure. While poor, they are significantly less poor than their resident counterparts.

But it is in their residential histories and their motives for purchasing a lot in the first place that the most important insights arise. For the most part absentee lot owners are not waiting in the wings for conditions to improve that will persuade them to occupy their lots. Most of them are already homeowners, are well settled, and expressed little interest in occupying their lots, not even in the medium to long term. Although the originally have bought the lot to live on, ex-post rationalizations and experiences no longer bring that to mind. Whether true from the outset, most owners today state that they see the lot as an investment or as an inheritance for their children. For their part, they have little motive to occupy, regardless of whether and how the colonia may develop. Certainly, building services such that “they will come” is largely an irrelevance. While it seems certain that a significant number of original purchasers have in effect abandoned their stake and are no longer traceable to their property tax return addresses and have gone into default on their tax payments, this is not the case for those who we were able to poll in our survey. Most of these maintain a link with their lots and visit quite regularly. Some are already looking to sell-out. For this latter group, as well as those who might be very willing to sell if they could find buyers at a reasonable price, the frustration is with the fact that land prices and values have barely risen at all in real terms. Although alternative outlets for investment would always have been remote for these low-income householders, buying land has not served them particularly well. Like their colonia resident counterparts, they have not shared in the overall inflation in property values – not even vicariously at a distance.

Whether they should have benefited from land speculation as relative “free riders” without investing their sweat equity in home and colonia improvement is a moot point, of course. Some would wish not, while others – ourselves included – would not grudge them some modest windfall gains from land development. It seems rather perverse to argue that the poor should not enjoy some of the benefits, even if they have participated relatively little. More important, perhaps, is to find ways which will make the land market operate more smoothly, opening up the supply of lots into the market place, enhancing land rents and property values, encouraging sales and a more efficient social use of land. In this way absentee lot owners might be persuaded to sell, giving opportunities to low income households and would-be homesteaders. That they recover their investment and perhaps make a little profit should probably not be a major concern, unless, of course, this were allowed to extend to occasional developers who still hold extensive property in the colonia. It would only be a concern if the market were to heat up too much, and prices became unaffordable to the very poor. But that seems unlikely, and would only apply if middle-income groups began to “raid” downwards into colonia land markets. How to “unlock” this dysfunctional land market is the challenge that we address in the final chapter. At least we can now begin to do so on the basis of hard information and a more informed understanding of resident lot owners as well as their more invisible absentee counterparts.

Chapter 5 Making Colonia Land Markets Work More Efficiently: The “Problem” is the Solution.

Towards One-Texas

In recent years there has been a quickening of interest in public policy towards colonias in Texas. Since 1989, most bi-annual legislative sessions have sought to develop policy and regulation that will both curtail colonia development on the one hand, but will also improve living conditions in existing areas, on the other. This two-prong approach has had some success. It has reduced the proliferation of colonias in the border region especially, but it also appears to have displaced colonia settlement outside of the border counties where the regulations apply. At the very least, even if it has not actively displaced colonia development elsewhere, we have become much more aware that colonias type phenomena exist elsewhere, and are not just a border issue. Legislation, too, has generally been helpful – creating model sub-division rules in 1989; generating resources for water and wastewater extension into colonias in 1991; requiring servicing compliance in order for colonias to be ‘approved’ (HB 1001, 1995); reforming Contract for Deed practices to provide for greater protection to purchasers and the conversion to a mortgage type of arrangement, also in 1995; and in the 1999 session to a raft of modest but important initiatives folded into a Colonias Omnibus Bill that, *inter alia*, offered some planning functions to border counties, created a number of local Ombudspersons for colonia matters, empowered counties in conjunction with affected residents to short-cut red-tape bottlenecks that threaten to lock people out of receiving improvements, and through the Secretary of State’s office, has sought to ensure a higher degree of coordination between public and private agencies with an interest in colonias.

There has also been an important shift in the way in which we are beginning to think about colonias. No longer are these areas solely perceived as aberrations: mis-development, comprising indigent Mexican-born populations living in squalor and in conditions that pose major environmental and health hazards, both to themselves and to nearby urban populations through groundwater contamination, anti-social pathological behavior, and the like. Increasingly colonias are seen to be what they are: the working poor, primarily Hispanic population, struggling to make a homestead within a regional context of a low-waged economy in which there are no affordable alternatives for housing (particularly for home ownership), but with a latent capacity for self-help and for mobilizing internal social capital that will lead to overall upgrading of these settlements. The challenge has been to develop policy that will work enhance this social capital in order to achieve outcomes that benefit both residents and nearby populations. Developers, long seen as the villains of the piece (and probably rightly so), continue to be the target for attack by state agencies, but less for reasons of retaliation for having created the problem in the first place, and more to regulate their activities and to ensure that lot sales in unapproved colonias (i.e. without services) be no longer tolerated with impunity.

Another important policy shift observed in 1999 was the recognition that colonia-type subdivisions exist outside of the border region and are home to more ethnically diverse populations – African Americans, Anglos, as well as Mexicans and Mexican-Americans. Indeed, legislators began to consider alternative names for the phenomenon, recognizing that the term “colonias” had little relevance for non-Hispanics, and was considered as a highly derogatory term by many people who lived in poorly serviced homestead communities. There were also some attempt to regulate low-income sub-division development that is occurring elsewhere in Texas, for fear that these might become the “colonias” of the future. As we have shown in this study, this might be yet another example of closing doors after the horse has bolted, but it is a positive sign that Texas is beginning to wake up to the possibility that these sub-divisions are a rational self-help response to poverty on the one hand, and to the natural aspirations of home ownership on the other.

However, while there is growing awareness about the nature of colonias and their widespread nature throughout Texas, there is also resistance to extending policies outside of the border. A number of distinguished advocates have argued long and hard on behalf of special treatment and resources targeted at border colonias, and they are frequently uneasy about the possibility that these new-found resources might be spread to cover to non-border areas. It is perceived, not altogether incorrectly, that this is a zero sum game. The irony, therefore, is that at a time when we are at last beginning to appreciate the wider ramifications of colonia-type developments, policy and lawmakers may be turning inwards, seeking to protect and to privilege the border. An example of this was the important decision in 1999 to create a Senate Committee for the Border. This gave greater political weight to border affairs and interests, but it is also acts to separate and segment border matters within the wider Texas context. Of course, such affirmative action is not new, and the advocacy response on behalf of border exclusivity is understandable given the relative poverty levels, past neglect, and the cultural integrity of the region. But the possible downside implications of hiving off colonia solely to border areas needs to be addressed. Policy development should seek to break the zero-sum dilemma, by opening up new resources and, more immediately, by extending the application of best-practices and legislation outside of the narrowly defined border counties. Doing the latter, at least, usually has no new resource implications. In short, in developing policy for colonias, we should do so in terms of One Texas.

Vacant Lots: A Problem but also A Solution?

In an earlier research project that led to the current study five policy “imperatives” were identified as arenas for discussion and policy making during the 1991 and 2001

Legislative cycles.⁵² Those five imperatives included: 1) A new paradigm of thinking about colonias; 2) Better inter-governmental and inter-institutional coordination in colonia initiatives; 3) The Promotion of colonia densification, targeting especially the large number of vacant lots; 4) More flexible and realistic standards, norms and ordinances that are sensitive to colonia populations and low-technology approaches; and 5) The enhancement of social capital and organizational capacity in colonias.

As mentioned above, there has been some progress on several of these fronts, particularly the first two, both of which are easier to achieve politically since they cost little to nothing, and are primarily organizational. There is still a long way to go on all five fronts, but the purpose of the current study has been twofold. First, to conduct the research about one of those imperatives: namely low densities and the relatively high number of vacant lots in existing colonias. And second, to inform the policy making process by identifying a number of specific actions or areas of action that will improve the operation of colonia land markets, leading to more efficient land use, and to higher lot occupancy rates.

We have seen that just among the 1381 colonias listed in the TWDB database modest to high rates of vacant lots are the norm (ranging upon average from 30 to 50 percent unoccupied according to TWDB data – see Table 1.3). Our own data drawn from specific settlement surveys suggest that lot non-occupancy rates are somewhere between 20 and 40 percent for most colonias (see also Table 1.4)

Given an estimated total of almost 150,000 individual lots across those 1381 settlements, we calculated the number of lots that are unoccupied (excluding smaller settlements which are usually built-through), and estimate that there are just over 26,000 unoccupied lots assuming a twenty percent vacant occupancy rate. This amounts to almost 7,300 acres or 11.3 square miles of unoccupied lots, that, were they occupied at the average household size of 4.3, would accommodate a further 100,000 people into existing colonia settlements.

Densities are already very low. Partly a result of Texas law that severely constrains multiple lots occupancy, are almost always single household-occupancy (the average sharing ratio was 1.17 households per occupied lot according to our survey data). Working with our survey data estimates of an average household size of 4.3 members, occupying one third-acre lot sizes (15,500 square feet or thereabouts), this gives 10 persons per occupied acre – without counting absentee lots. These are low densities indeed, and especially low when one factors in fact that a substantial proportion of lots are not occupied at all. Just bringing those vacant lots up to average lot densities of 10 per acre would increase the population by almost 75,000.⁵³

⁵² Peter M. Ward, *Colonias and Public Policy in Texas and Mexico*, 1999, University of Texas Press, Chapter 6, “Conclusion: Texas Colonias and the Next Policy Wave, pp. 242-61.

⁵³ The difference between the two estimates is due to the larger lot size (15,500 square feet) included in the persons per acre calculation.

When we embarked upon this research we posited that such low densities in Texas are problematic for a number of reasons. First, the unit cost of servicing dispersed settlement is much higher than settlements which are built or occupied-through. Second, it might be considered inequitable that absentee lot holders should be allowed to “free ride” the sweat-equity and mutual-aid programs of actual residents, as well as deny other would-be colonia residents the opportunity to homestead on those vacant properties. Third, low population density undermines the social density in colonias, reducing the effective social capital of the residents themselves and their propensity for successful self-help, and empowerment. Fourth, low densities dramatically reduce the critical mass of population that is required to sustain local businesses thereby generating local employment and income earning opportunities, not to mention to sustain public and private services such as transportation, garbage collection, etc. Fifth, this is hardly “smart” growth, and such low-density occupancy rates reflect an inefficient and poorly functioning residential land market.

Moreover, notwithstanding the controls imposed by earlier legislation to prevent the proliferation of new colonias, it seems inevitable that the population will continue to grow substantially over the next two decades — probably growing half as much again in the border area alone during that period.⁵⁴ This will occur as absentee households take-up occupancy of their lots or sell out; as larger lots are subdivided formally (if legislation permits) or informally for rental or for single-family residence, and as young adult couples raise larger than average families, etc. In the absence of draconian measures to inhibit densification on the one hand, and a much more proactive stance taken by state and private sectors to develop affordable housing on the other—neither of which is likely—it seems certain that large-scale population growth in colonias will happen anyway. The choice facing Texas is whether it is planned for or not.

An advantage for Texas is precisely the problem itself. That so much land – over 7,000 acres, or 11.4 square miles -- and so many lots (over 26,000), are potentially accessible and amenable to strategic intervention, presents a huge opportunity that should not be lost. The challenge is to plan for, and to articulate that intervention effectively.

“Fixing” the Land Market

Planning for greater lot occupancy and for future densification will require a combination of measures that will both stimulate the private residential land market to densify (incentives or “carrots”), as well as to regulate growth through planning controls and

⁵⁴ The TWDB database gives almost 400,000 people living in colonias. Assuming a program to achieve full lot occupancy, a further 100,000 people would be accommodated in existing colonias. However, sensitive policies to achieve greater in-colonia densification (lot sharing, rental dwelling development, etc) could effectively double that increase.

restrictions (“sticks”). The existence of low densities is not accidental, but rather it is symptomatic that the land market is not operating efficiently. As we have observed, the majority of colonias are close to being sold-through, which suggests that the market mechanism entrained by developers has worked quite well, even though they it has invariably been undertaken in bad faith and with broken promises. But we have also observed that there are a large number of low-income householders who have not occupied their lots, and who for the most part now hold their lots as security for the future and as an investment, with rarely a thought of ultimately constructing their own home on the lot. For them, the policy challenge is to encourage them either to sell up, or to move in.

Moreover, there are those whom we were able to trace through the tax records. We have observed that there appear to be many absentee purchasers who subsequently “walk away” from their lots, no longer paying the property taxes and having no forwarding address at which they can be contacted. Unless the local county tax office repossesses those lots to cover the nonpayment of taxes, or some other mechanism is promoted, then these lots are effectively locked out of the marketplace. Thus one of the principal challenges today is how to encourage the uptake of lots in a way that enhances social equity and does not simply provide additional “profits” to developers. Also, how best to provide incentives that will prime the market and lead to a greater turnover (sale) of vacant lots?

A second major policy challenge is to improve the overall functioning of the colonias land market, and in particular, to allow colonia residents to reap some of the benefits of homesteading, and to profit the land valorization process that their self-help efforts and sweat equity have generated. Somewhat to our surprise, we found considerably more activity in land market transactions than had been anticipated, such that almost half of the contemporary colonia residents have bought into the colonia relatively recently (since 1991). This was unexpected because legislation in 1995 had sought to curtail lot sales until colonias were fully provided with services and had been state-approved. Also, our absentee lot owners’ database had revealed that almost three quarters of the sample had bought their lots earlier, before 1991. We suspect that developers may still be selling lots behind-the-scenes, and the upsurge in service provision in many colonias from 1995 appears to have encouraged people to buy and move into colonias. In fact, no less than 39 percent of all lot purchases across our two surveys (residents and absentee owners) had bought their colonia properties during the eight year period since 1991 (see Table 4.9).

So, if the market already shows considerable turnover and is less sluggish than we had supposed, why should it be primed to work more smoothly? There are two principal reasons. First, in order to free-up some of the available vacant land to would-be homesteaders, and to minimize the amount of land that is “locked out” of the market due to people walking away or sitting on lots until these have increased their value. Second, it is desirable to raise land values to a level where there will be: a) greater incentives for absentee owners to sell; b) significant returns upon the investment that low-income groups have made in improving their dwellings and community; and c), greater

opportunities to raise the tax base that will make for greater sustainability of colonias by the county authorities.

Our data reveal that despite the greater than anticipated market activity in terms of demand, this is not reflected in substantially rising prices in real terms. Only those who bought cheaply some twenty or more years ago are likely to enjoy a reasonable return on their investment (in effect more than doubling in value, or a 5.5 percent per annum gain). Lots bought by later purchasers have barely held their value in real terms, or have increased marginally (see Table 4.13). The reasons for such modest or minimal increases during a period in which property values in other sectors of the market have appreciated considerably are complex, and we do not pretend to understand them fully. *Prima facie* we offer the following possible explanations. One important factor is that this is unequivocally a low-income land market, with limited price elasticity of lot values in real terms. Unless real incomes increase significantly in the border region, one cannot expect property values (read land values) to increase. To do so would place them outside the reach of the majority of those who are the likely demand. Nor is there any appreciable demand from other better-off working class groups that might prompt “raiding” downwards. Although this does occur, the potential demand from such individuals at present remains somewhat limited.

Another important factor in depressing land values in real terms are the restrictions that are placed upon land uses in colonias. The requirement that lots be used solely for residential purposes by homesteaders, and not be rented out, inhibits rents being earned from one’s lot. The same applies for non-residential uses of land – commerce, workshops, storage, parking etc. Were a modest amount of alternative land uses to be permitted, then there would be greater incentives to develop vacant lots. This would raise land values at least to the extent that new land-use developments did not create negative externalities for residents (planning could prevent this). Many functions – corner stores, micro-enterprises etc. -- would almost certainly have a positive effect upon lot values. Moreover, our interviews with residents suggests that vacant lots already act as a negative externality, at least they do so if they are used as dumping grounds or are badly overgrown and harbor pests and other hazards.

In the same vein, legislative attempts to restrict sales especially since 1995, although ineffectual, in combination with the stated goals of preventing ongoing sales and “freezing” colonia development, appear to have had an important effect of depressing lot values. Nor has the ongoing negative stereotyping of colonias as slum communities improved their image as a legitimate land market and housing option. Strangely, the introduction of services into specific colonias, which is usually expected to accelerate land valorization, appears to have little impact upon overall land values – a finding that we have also come across elsewhere.⁵⁵ There seems little doubt that in the long term service provision will enhance property values, but it does not appear to occur in the short term, nor in ways that are predictable. In short, N\$ investment does not compute to N\$

⁵⁵ Jones et al. 1994, op cit.

value added. This makes it difficult, if not impossible, to apply valorization charges or taxes.

Here is not the moment to develop densification policies in detail, since these will need to be thought through in conjunction with state and county officials, as well as with community residents and their representatives. However, below we offer a number of broad-brush options that could usefully be explored in the light of the findings of this Report.

Incentives for Greater Lot Occupancy and Colonia Densification: Carrots

Most of the following incentives are designed to make the market operate more smoothly and to promote access to purchase and a greater flow of lot sales. An important consideration throughout will be to balance the need to promote market fluidity on the one hand, and to ensure that developers not overly benefit, on the other. Developers need to be encouraged to withdraw and to hand over their portfolios to not-for-profit entities. Alternatively, they need to move their operations firmly into compliance with servicing, platting, and other county and municipal norms. Similarly, individual lot owners from whom lot occupancy is not a near-future goal and priority, need encouragement to release their lots into the market place and to begin to realize their investment—and to do so sooner rather than later.

Market Incentives

- 1) Provide services and create equitable cost recovery mechanisms.
- 2) Allow for rental and rent-seeking activities that take advantage of “urban productivity”.
- 3) Negotiate with developers in order that remaining unsold lots be transferred to the transfer of their lots to a Public Holding Company either at discount, or at fair market prices for un-serviced lots.
- 4) Create a Government Public Holding Company to participate in colonia planning, utility development and, where appropriate, to promote lot sales with cross-over subsidies to the colonia.
- 5) Offer to buy vacant lots from non-developer absentee lot owners at fair (or enhanced) market prices, either for unserviced or serviced lots, and transfer to (4) above.
- 6) Provide greater public information on colonia land market opportunities.
- 7) Sponsor further research into colonia land market operations.

Regulatory Incentives

- 8) Allow for multiple lot occupancy.
- 9) Offer property tax allowances/reductions for residential occupancy [on approved 'social' uses and/or on micro-enterprises that enhance urban productivity (low cost rental housing, etc.)].
- 10) Allow for lot subdivision down to a certain minimum threshold.
- 11) Rescind legislation that inhibits individual service hook-ups until the colonia is approved.
- 12) Provide for temporary low-code status in newly designated Special Social Interest Zones which will allow people to upgrade homes without prejudice.⁵⁶
- 13) Promote research into low-technology and innovative sewage and wastewater disposal systems.

Incentives for Densification: Sticks

These measures are designed either to encourage (voluntary) compliance or to make it obligatory. Texas, with its strong libertarian tradition, is unlikely to move towards policies that are punitive. But some of the following measures might be feasible, possibly in conjunction with the positive incentives outlined above.

- 1) Sequester developers' holdings where these are found to be in flagrant breach of the law (i.e. a form of punitive damages).
- 2) Require absentee lot owners to occupy or develop their lots for approved uses (including rental) inside a given time frame (3 years?).
- 3) Develop fiscal policies that would penalize vacant land holding by applying differential (higher) rate of property tax.
- 4) Charge owners/developers the full cost of service provision in order to guarantee recovery of investment costs, with an option to sequester if they do not comply.
- 5) Provide for the sequestration of lots of absentee owners where these cannot be traced, with compensation at the full market rate in cases of subsequent proven claims.

⁵⁶ See Ward, 1999. op cit.

Densification Policy: Narrative and Ideas for Action in the 77th Legislative Session.

Property Taxation, Land Occupancy and Urban Sustainability.

Local property taxes are a primary source of revenue for urban and service development, particularly residential services such as sanitation, schools, roads, social infrastructure and facilities, etc. Indeed, ISDs are funded from assessments based upon property taxes both from the actual county in which the ISD is located, as well as from other better off (property tax endowed) counties, through so-called “Robin Hood” transfers from rich to poor districts. Other (non ISD) taxes are assessed by counties on behalf of a number of entities that have responsibilities for providing services: these include the county itself, drainage districts, roads, etc. Large states such as Texas have huge variations of tax bases, given the large urban centers on the one hand, and a tapestry of rural communities, the other.

Large rural-located subdivisions such as colonias, particularly those along the Texas-Mexico border, further aggravate such discrepancies, having a low fiscal yield in terms of revenues, and high (potential) fiscal demand in terms of ‘lumpy’ (high cost) servicing requirements. It is for this reason that cities invariably refuse to annex colonias that are within their ETJ’s, and will even gerrymander the city limits around colonias to avoid including them within the city boundary. This occurred in Brownsville in the case of Cameron Park. Only in Larga Vista did a city (Laredo) annex a colonia that we had studied, and in this case it was relatively easy to annex being small, already quite well developed, and close into the city in an area already designated for commercial and other growth.

Potentially property taxes and local government fiscal policies represent an important policy instrument for shaping land use. Moreover, many local authorities are increasingly looking to such instruments as a mechanism to make urban development sustainable, and as a means to recover some of the value increments that public sector intervention generates.⁵⁷

Working Through TaxAppraisers

As part of the study we conducted a number of interviews with both tax appraisers (those who appraise and update land and property values), as well as the actual tax assessors who levy taxes on behalf of the county. Indeed, from the outset the property tax records

⁵⁷ See for example, Dick Netzer, 1998, *Land Value Taxation: can it and will it work today?* Lincoln Institute of Land Policy, Cambridge Massachusetts. See also “Value capture for urban development: an Inter-American comparison. Martim Smolka and David Amborski, mimeo, May 2000.

were at the center of our methodology for tracking absentee lot owners, and they generally had been very cooperative.

Typically tax appraisers take great professional pride in generating accurate and well maintained tax appraisals. Here is not the moment to evaluate those procedures, but three important points are made that are germane to our policy analysis. First, the peculiarities of colonia land market transactions make accurate appraisals problematic, since there are likely to be a less complete sales record. Nevertheless, wherever possible tax-payers entering the appraisal process for the first time are solicited for information regarding purchase price information, etc., although such information is given voluntarily. Most appraisers in counties with a large colonia populations will have a systematic schedule that may be used in order to appraise property improvements where these include shacks, trailers, manufactured homes, self-built homes or a mixture of the same. This schedule will reflect the deterioration, age, etc. However, we suspect that it is a less nuanced and less accurate instrument than that used for the “regular” property market. This is almost certainly the case in non-border counties, where the phenomenon of colonia housing is less well recognized and less understood.

A second feature of note is that appraisers, generally, do not like to generate “special” assessments which they see as an artificial distortion of appraised land and property. Appraisers make residential valuations based upon the fair market value of the property were it to be sold; and to appraise commercial properties on the rents that uses can appropriate from the land site. They do not like to assign special assessment values that might be applied to a piece of property tied to its use or non-use, or to one-time or temporary additional payments to cover valorization charges (which they argue are difficult to measure and predict). Preferable in these circumstances are one-off specific charges to developers for providing a service, and post-improvement adjustments in the taxes levied through the normal process of re-appraisal of the fair market value.

Thirdly, appraisers will rarely acknowledge that there is a systematic difference between the appraised values and actual market values, or that there is a rule of thumb for the (lower) ratio of appraised to market value. Nor would appraisers admit that colonia property markets were treated any differently than the rest of the market. This is understandable since the mandate of appraisers is to accurately assess and update the appraised property values in current market values.

That being the case, our research has identified several major flaws in the process which are germane to the land market operation. Specifically, there is a major mismatch between appraised values and what would appear to be the current market value or the current real purchase cost (Table 3.2), the latter being almost double. This was particularly marked in the case of certain counties. In short, tax appraisers unwittingly appear to significantly underestimate the land values of colonias, and almost certainly do the same for property improvements in colonias as well. While arguably socially progressive in so far as it lowers the tax liability of low-income residents, this practice: a) reduces legitimate property tax income to the county which might otherwise make programs on behalf of colonias more replicable; b) it condones low taxes for absentee

owners who put little into the community and lessens their incentive to sell out; and c), it depresses the activation of real land value increases, by undervaluing land and property in colonia land markets.

There is also inadequate information about the number of “bad” tax addresses, which are especially high in the case of colonia populations. Estimates for the number of bad addresses range from a known 8-10 percent in our database (of returned surveys “addressee” unknown) to probably double that number in reality. One well- informed tax appraiser estimated a 40-50 percent bad addresses for colonia populations.

Firm policy recommendations here are:

- 1) To commission new research at the county levels to systematically identify: a) the “bad” addresses in the tax property record; b) the delinquency rates in tax payments; and c) lost tax revenues.
- 2) To promote more accurate appraisals of colonia type subdivisions through the sharing of information and best practices to other border and non-border counties.
- 3) To require a closer correspondence of appraised to market values for colonia land and properties.

Tax Assessors

The responsibility of the tax assessment department is to levy taxes using a rate that is given them by elected officials. These rates are applied against the appraised value of the property. There is little room for maneuver so far as the tax office is concerned; and their efficiency comes in the degree to which they are able to collect taxes in a timely fashion; minimize delinquency; and pursue default through repossessions. Tax assessors are unable to press for special rates or assessments in the case of certain land uses – to penalize vacant lot owners, for example. Nor does it seem likely that elected officials would readily embrace special assessments.

Our research found that counties generally follow very similar practices in the collection of taxes and in their efforts to reduce delinquency. However, there are differences on the degree to which counties pursue default through repossession, as well as in the manner in which back-taxes are recovered. Officials are usually reluctant to actively pursue repossessions of homesteads, especially in the case of colonia populations, who are viewed as vulnerable and exploited, and for whom repossession would probably be unacceptable politically. Also, the sums involved are not worth the effort (in part because appraisals are lower than market, mentioned above), and can best be recovered if and when properties are sold. Where repossession or sequestration occurs, it will usually involve the ISD, since the amounts owed are likely to be considerably larger.

It also appears that counties differ in their procedures regarding the recovery of back taxes. Harris County, for example, requires that properties sold at public auction should secure near to or actual market value, and reimburses itself from the proceeds with the

balance going to the dispossessed owner. In Webb, however, properties are often sold way below their actual market value, since the alleged primary concern is to recover the taxes owed. The sub-market value auction has little to commend it, and is open to abuse and insider-dealing.

Firm policy recommendations here are:

- 1) Make greater efforts to publicize and to make transparent tax delinquency rates on colonias.
- 2) Active pursuit through repossessions of lots belonging to absentee lot owners who are delinquent in their property tax payments. Repossessed lots can either be sold to active homesteaders and/or passed onto a Public Holding Company specifically charged to develop and manage a portfolio of lots for planning and housing purposes in Texas colonias. Once taxes are taken out and administrative costs recovered, the lot owner would receive the balance.
- 3) Active pursuit through repossessions of lots for “bad addresses” absentee owners who will almost always also be delinquent in their property tax payments. Repossessed lots would be dealt with as for 2 above. If owners reappear later, they would be compensated as for 2 above.
- 4) Requirement that in the case of repossessions for back taxes, counties be required to get fair market values (or within n percent (75?) of the same), and not just the value of the debt, plus agreed administrative costs and collectors’ commissions.

It is probably not appropriate to aggressively pursue repossession for actual colonia residents. Better is the continuation of current policy, that requires recovery of the debt at sale or death. However, it should be noted that these sums will increase if there is a greater congruence between appraised values – as advocated earlier.

Land Market Market Stimulation

This study has demonstrated that colonia land markets are not functioning smoothly as measured by the high number of vacant lots despite ongoing demand, and by the sluggish and low increase in real land values. In part this is due to legislation that prevents the sale of lots by land developers and by absentee residents.⁵⁸ This prohibition also creates the impression that regular property sales by genuine residents are also not allowed, thereby reducing the bid value. It is also a product of land-use legislation that inhibits uses other than single-family residence. Similarly, restrictions upon formal lot sub-divisions and sharing further reduce the effective land use and rent seeking options for poor people. High code requirements of house construction and on lot sanitary (particularly sewage)

⁵⁸ Although a blind-eye is often turned for owners who have resided on the plot even for only a single day!

conditions may also inhibit the options and opportunities for self-help and for using land as a source of income – often termed urban productivity.⁵⁹ That these restrictions exist at all is for a reason: namely to prevent the exploitation of low-income households by unscrupulous landlords, as well as to ensure that adequate standards are achieved, and that environmental and health conditions do not deteriorate. However, laudable though these goals may be, such interventions may also have adverse effects in the market place, depressing the value of people's homestead efforts, and undermining their ability to use land productively, thereby raising incomes and enhancing colonia investment and development. There are a number of policy making initiatives that would improve market performance, enhance and valorization, and open up access to for future colonia residents, thereby raising population densities and land use efficiency. These are discussed briefly below.

Liberalization of Colonia Land Markets Through Zoning

Traditionally counties in Texas have no zoning and planning functions, and the restrictions upon land use are very limited. Under 1999 legislation, counties in the border region were empowered, if they wished, to create planning commissions, and several did so. Within the framework of planning commissions, there should be a liberalization of colonia land uses that would allow for: mixed land uses; lot sub-divisions; lot renting; the production of rental housing, etc. This liberalization should especially privilege micro-enterprises that will provide employment and income earning opportunities to local residents. Limits might be placed upon certain types of activities, as well as upon the maximum levels of mixed land use that would be permitted. Similarly, minimum norms would be placed upon sanitary services, permitted drainage field size, etc. In all cases, the actual zoning would be negotiated between the county planning commission and the colonia residents, constituted as an improvement association. Where no planning commission exists, new legislation might facilitate county commissioners to authorize such mixed zoning practices where this is formally solicited by the colonia residents' association. Outright repeal of current land use and right of sale restrictions would also have the same effect, although the vesting of effective control in the residents themselves would be lost in such cases.

Specific Policy Recommendations here include:

- 1) Allow the free and unrestricted sale of lots for those who wish to do so but only where these are proven lot owners and/or occupants. This would be unrestricted by colonia status (approve/non-approved), but would not apply to developers.
- 2) Allow for modest non-residential land use of vacant lots: commerce; renting; workshops etc.

⁵⁹ Doebele, 1994. op cit.

- 3) Allow for non-ownership residential: single residence or multi- residence where adequate sewage services exist, or tied to a maximum number of households per lot where these are septic field drainage systems.
- 4) Allow for formal sub-division of lots between close kinsmen and for individual titles and lot registration, and reduce the minimum size required for individual lots taking account of 3 above.
- 5) Require that colonias seeking state support must constitute themselves as a community improvement association – elected locally by residents (1 household 1 vote, irrespective of migration status).

Liberalization Through Public Intervention for Land Readjustment.

It seems desirable that a single Texas-wide agency be created or empowered in order to enhance the process of land management in colonias with specific functions to: acquire vacant lots through fair market purchase; to receive lots acquired through compulsory purchase and through repossession, or through sequestration from developers who are in default of fulfilling service obligations. In short, this agency would be a public land holding company.

Significantly, as well as having an acquisitions role, it would also be expected to have a land management role. Working with sister agencies such as TWDB, TDH&CA, TNRCC, the AG and Secretary of State's Offices, as well as with planning commissions where these are constituted, the Public Land Holding Company or Land Trust would undertake some parcel reorganization in colonias in order to create larger blocks of land suitable for a variety of purposes: utility provision; sports fields and recreational areas, shared septic fields, etc. Various tools exist to create these larger parcels out of existing vacant lots. These include negotiated lot swaps, land readjustment, certificates of potential rights to build, etc. Moreover, the survey colonia lot maps we constructed indicate that vacant lots are often adjacent to each other. Starting with these already larger blocks, large parcels can be created. The goal is to turn the "problem" of vacant lots to good effect, and to make them serve a role in community development. The costs of this "land readjustment" as it is called would be need to be recovered from the eventual commercialization of the newly parceled land – whether it was a utility or a community recreation area. But in conjunction with the zoning incentives outlined above, it is expected that land values would increase as a result of the systematic and strategic use of the resource that vacant lots offer public intervention.

In addition, individual lots not used in lot swaps, could be sold within a program of lot sales to homesteaders where these commit to occupy and/or develop their lots immediately or within a defined period. Thus, the Holding Company or Trust would take an active role in both the planning, coordination and actual settlement priming process.

Specific policy recommendations here include:

- 1) Establish a Public Holding Company or Land Trust to oversee land readjustment, management and commercialization of land in colonias.

- 2) Assign the necessary start-up funding required to enable the Land Trust to begin to develop its portfolio
- 3) Compulsory purchase of lots that are “in limbo” – i.e. owners cannot be traced and owe back taxes. Once done and back tax debts are cleared, then lots pass to 1 above.
- 4) Develop measures and incentives that will enhance the operationalization of land readjustment tools.

Liberalization Through Permitting Private Development of Serviced Colonias

In order to continue selling lots to would be homesteaders, some developers have gone legit. Under recent legislation they can either “build it or bond it”, i.e. install suitable drainage facilities or post a bond that will allow the lot to have the facility installed once sold. Only in so doing will the colonia be “approved” under HB 1001. This legislation in effect sought to “freeze” the sale of lots unless developers provided an effective guarantee to provide services. Some developers have continued to sell lots as before, and if caught run the risk of heavy fines, imprisonment, and sequestration. Others, however, especially those with large tracts of platted land still unsold, are developing sites with services in colonias. Photos 2.* and 2.* good examples from West Texas and from Vinton New Mexico respectively, but examples are increasing throughout the border.

Some would argue that such fully serviced developments no longer constitute “colonias”. While no longer typical in this respect, these sub-divisions remain low-income and rely upon upgrading through self-help and self-management of the dwelling environment. To the extent that they offer homesteaders access to home ownership within the \$30-40,000 price range (with dwelling unit), they are clearly below the formal housing market provided by housing associations and institutions such as Fanny Mae. Their inspiration and rationale is as colonia housing, and we continue to view them as such.

In order to cover up-front development costs lots are generally smaller than those sold in the past without services, sometimes down to as small as 5000 square feet.⁶⁰ For a cost of \$10,000 – \$12,000 in Hidalgo and Cameron Counties it is possible to develop a fully serviced lot (paved streets, conventional drainage, water and sewer to each lot etc.), and still make a modest profit. One problem however is that many cities and counties do not currently allow lots that small. Another problem is that even those these prices appear to below, they still remain beyond the reach of many low-income families. Monthly payments on a fully serviced \$12,000 lot would be \$279 and households making \$22,320 a year would be able to afford it (paying 15 percent of their monthly income). But one also has to factor in the costs of the dwelling unit (trailer or manufactured home).

⁶⁰ Most cities in the Lower Valley require lots to be more than 5000 square feet, although McAllen does not. According to one study, providing a fully serviced lot of 2500 square feet would cut the sale price (assuming a 15% profit to the developer) from \$10,000 to \$7,500. See pp. 152 of Jeremiah Carew, *The viability of low-cost infrastructure technology for affordable housing sub-divisions in the Texas border region*, MSc thesis in Community and Regional Planning, UT-Austin, may, 2000.

Carew's study suggests that "lifeline subsidies" or grant supports of around \$2000 to these families, in effect reducing the purchase price, would significantly access by making the cost affordable to an additional 21-32 percent of households for whom the lots were originally affordable. His point is that relatively modest cost reductions (however contrived) may have a dramatic effect by extending affordability to a large group.

Here is not the moment to look at these scenarios. Suffice to say that there are a growing number of developers who are legitimately targeting low-income homesteaders buying into fully serviced sub-divisions for self-help and self managed housing. These efforts should probably be monitored, and may ultimately be worth supporting through public/private partnerships, perhaps in conjunction with the Land Trust proposed earlier.

Conclusion.

This study has demonstrated that there is a substantial problem of vacant lots in contemporary Texas colonias. It has also shown that the problem is not going to resolve itself, since absentee lot owners have little incentive or interest to commercialize their lots by putting them up for sale, and even fewer are interested in occupying their lots as homesteads. For the same reason, the problem will not be tackled successfully by the provision of services, thereby making the colonia more attractive to residential occupancy. Services are necessary for the resident and future populations, but installation and improvement will not have the effect of winking out absentee lot owners. Importantly, too, is the fact that a significant number of these vacant lots – as yet unknown – are in effect locked out of the market entirely, since their owners are untraceable, having apparently walked away from their lot purchases. For colonia residents although they are rarely vehement about it, these vacant lots are also a problem since they are often unsightly and even dangerous where they harbor pests and snakes. At the very least, these lots are seen to depress overall property prices. Moreover, the problem is not just one of vacant lots, but is also symptomatic of a poorly functioning land market, in which lot values are depressed in part by existing legislation and attempts at colonia regulation.

So, if the colonia land market is broke, how should we fix it? We have argued in this chapter that in part at least the problem is also the solution. That so much vacant land exists offers Texas an opportunity to develop imaginative policy approaches that will make use of that same resource: vacant land. The challenge is how to open these lots to the market, and how to use them strategically in order to broaden the supply of homesteading opportunities in existing colonias. Also, how might we facilitate a more dynamic land market that will offer low-income colonia homesteaders an opportunity to enjoy some of the benefits of land betterment.

We have suggested that these goals can best be achieved by blending incentives (carrots) and penalties (sticks). Experience suggests that the former are invariably more acceptable and work best. Thus, in our policy conclusions we identified as a priority the need for

further research to improve knowledge regarding the numbers of untraceable lot owners, and the proportion of colonia property owners (especially absentees) who are in default on their property tax payments. Tax delinquency levels and low collection rates further weaken counties' fiscal ability to provide for sustainable urban development and to improve colonias. We regard such research as an important first step in the process of opening up potential access to these "locked-out" lots –either through repossession or through compulsory purchase.

We also propose that public policy should take advantage of existing taxation procedures as a primary means to liberate these land resources, bringing them into the planning process and the market place, and at the same time improving the fiscal resources of counties. Our data suggest that land appraisals often undervalue colonia properties, and that this both depletes fiscal revenues, and adds to the circle of depressing land values.

Other important elements in the future policy array are actions that will enhance what is called the "urban productivity" of colonia land markets, thereby generating jobs and rents for residents. This would entail some deregulation (or re-regulation) in order to remove existing constraints to the land market: allowing mixed land-uses, the sub-division of lots and sharing, non-ownership residential development, etc. Removing these prohibitions will allow the market to operate more smoothly and will lift the lid, somewhat, on the existing cap to land values. But these measures need to be taken in conjunction with residents themselves, and it is probably ripe time for Texas to require those colonias wishing to benefit from public programs to constitute themselves formally as a residents association. Once empowered, these associations should be the organ through which planning decisions are arrived at, and through which the latent social capital, self-help initiatives and mutual aid programs are channeled.

Finally we have identified the need for leadership – in this case embodied in a Public Holding Company or Land Readjustment Trust. This may be an existing body or a new one. The important thing is that it is sufficiently well capitalized to make its acquisition portfolio a reality early on. Thereafter, it should be able to fund itself, and more. The role of this Trust would be twofold. First to manage the large-scale but highly fragmented land resources that vacant lots constitute; and second, to coordinate and work with other agencies and to use those land resources and policy instruments to plan and improve settlement land development. If it can do so in ways that will reward low income homesteaders allowing them to participate directly in the some of the benefits of urban growth, then so much the better.

Appendices

Appendix 2.1: Plat Maps of Select Case Study Colonias

Appendix 2.2: Photos of Select Case Study Colonias

Appendix 2.3: Example of Plat Map after Completed Windshield Survey

The above appendices (2.1, 2.2, 2.3) are in a regular Word file called <XXX> because the LBJ template doesn't seem to like it when I try to paste them into this document. [I ALSO CANNOT SEEM TO GET THEM IN, NOR CAN I FIND ANGELA'S XXX FILE. SO, I'LL CREATE A WORD FILE TOO.] ROBB

Appendix 2.4a: Absentee Lot Owners Cover Letter—English

(512) 471-6302 (Direct)
(512) 475-8621 (Assistant)

December 14, 1999

Dear Colonia Subdivision Lot Owner,

I am directing a Policy Research Project here at the LBJ School of Public Affairs of the University of Texas in Austin, the purpose of which is to study property ownership in the colonia-type subdivisions in Texas, mostly, but not exclusively, in the border region. From the public record property ownership files that we have reviewed, we have identified that you are one of many lot owners in one of these subdivisions (the location of which is identified at the top of page 1 of the enclosed questionnaire form). However you are one of a much smaller number of owners who have purchased lots in the subdivision but have chosen not to occupy your property. That is why we wish to interview you.

As I am sure you can appreciate, a study of absent lot owners is much more difficult to undertake than a census-type survey of actual colonia residents, and it involves a lot of preliminary work in tracing lot owners such as yourself who live elsewhere. Therefore it is particularly more important that you assist us by spending the ten minutes or so that it will take to answer our questionnaire. This is enclosed and, like this letter, is in Spanish (facing pages) and in English (back of pages) for your convenience. If you have any questions regarding participating in this survey, please do not hesitate to call my office on the following toll free number, **1-888-550-3080**.

Please be assured that this a piece of academic policy research at the University of Texas and that it is not related to any public or private agency in any way. None of the information that you provide in this survey will ever be made public nor will it be related to your household nor to your private address. All information will be treated confidentially and will be used only to create aggregate tables in which your household cannot personally be identified.

I am enclosing a pre-paid envelope for sending your response back to us. May I take this opportunity to thank you in anticipation for your collaboration in this key area of policy research, and for providing us with the extremely important information that only you can and a few others can provide.

Yours truly,

Dr. Peter M. Ward

Professor, Dept. of Sociology and LBJ School of Public Affairs.

Appendix 2.4b: Absentee Lot Owners Cover Letter—Spanish

(512) 471-6302 (Directo)
(512) 475-8621 (Asistente)

14 de diciembre de 1999.

Estimado(a) dueño(a) de un lote en una colonia/fraccionamiento,

Soy el director de un proyecto de investigación en la Escuela de Administración Pública Lyndon B. Johnson de la Universidad de Texas en Austin. El objetivo de la investigación es examinar los mercados de suelo en algunas colonias y fraccionamientos -- la mayoría en la zona fronteriza de Texas y México. En los archivos del Registro Público que hemos analizado encontramos que Ud. es dueño de un lote en una de estas colonias/fraccionamientos (vea cuál en la página 1 del cuestionario adjunto). Sin embargo, a diferencia de la mayoría de los demás dueños, Ud., entre otros, no ha ocupado su lote como su lugar principal de residencia. Es por eso que Ud. es uno de las pocas personas que nos puede proporcionar información acertada sobre la situación de los lotes baldíos.

Como seguramente podrá usted apreciar, un estudio de personas que poseen propiedades pero no residen ahí es mucho más difícil de realizar que un estudio estadístico -- tipo censo -- de personas que actualmente residen ahí, ya que esto requiere mucho trabajo para localizar a los dueños de lotes baldíos. Por lo tanto, es de suma importancia que usted nos ayude con diez minutos de su tiempo para responder al cuestionario adjunto. Como esta misma carta, el cuestionario es escrito en español y en inglés (páginas alternadas). Si tiene usted alguna duda o pregunta sobre esta encuesta, o si prefiere ser entrevistado por teléfono a nuestro costo, favor de llamar a mi oficina utilizando el siguiente número: **1-888-550-3080**.

Permítame asegurarle que este trabajo es enteramente académico y no se relaciona con ninguna organización pública o privada. Ninguna de la información que usted nos proporcione en este cuestionario será vinculada con usted o con su hogar, sino que será totalmente confidencial. La información será utilizada únicamente para generar cuadros estadísticos.

Adjunto un sobre con estampillas pagadas para que nos regrese el cuestionario completado. De antemano, quisiera tomar esta oportunidad para agradecerle por colaborar con nosotros en esta importantísima encuesta que se espera tendrá resultados que beneficiarán a los pobladores y dueños de estas colonias y fraccionamientos.

Muy atentamente,

Dr. Peter M. Ward

Professor, Dept. of Sociology and LBJ School of Public Affairs.

Appendix 2.5a: Absentee Lot Owners Survey—English

UNIQUE NUMBER_____

Colonia Subdivision_____ Location:_____. Code _____

Interviewee: Mr/Mrs:_____

Thank you for agreeing to spend ten minutes completing this questionnaire. Please answer each question in turn (unless you are instructed to jump forward to another question). Usually you will be asked to place a check mark 4 in the response box which comes nearest to your answer. We have included a pre-posted envelope for sending your response back to us. Please mail it as soon as possible after completing the questionnaire.

*If you have any questions about this survey, or if you wish to be interviewed over the phone, please contact Professor Peter Ward's office at the University of Texas on the following toll free number: **1-888-550-3080**. Please be ready to leave a message including the unique number at the top right of this page, as well as a phone number where we may call you.*

1) In what year did you buy your plot in colonia subdivision?

19____.

2) At the time of purchase, what was your main reason for buying the lot? (If there was more than one reason, please check 41 = main reason; 42 = second reason, etc)

As a home - in the short term	
As a home in the long term	
As an investment	
To provide an inheritance for my	

children		
It was a good deal and opportunity		
To rent out or use for work		
Other, please specify		_____

3) Why did you choose a colonia subdivision over other housing options?

It was easy to buy -- no papers and closing costs, etc.		
Affordability		
Good anticipated return on my investment		
More space		
Rural atmosphere/away from the city		
Lack of other options		
Other: please specify		_____

4) From whom or how did you find out about the opportunity to buy a lot there?

Newspaper advertisement	
Advertisement in the colonia itself	
By chance/a visit	
Word of mouth	
From neighbors/friends	

From relatives	
Other: please specify	

5) Where were you living at the time you bought your lot?

Name of City or County _____

6) How long had you been living there, when you decided to buy the lot?

Less than a few months	
6 months to a year	
Between 1 and 3 years	
Several years	
Most of my life	

7) What was the cost of the lot (total price and then monthly payments)

Total cost \$_____

Monthly payments of \$_____

8) What is the size of the lot? _____ (size in dimensions and/or in square feet)

9) Have you finished making payments?

Yes	
Not yet	

If you checked yes go to question 11

10) How much do you still owe (more or less)? \$_____

11) At any point, have you missed a payment?

Yes	
No, never	

12) Why haven't you moved to the colonia subdivision to live? What are your reasons for not choosing to live there? If there are several reasons, specify in order of priority, 41, 42, 43, etc...

Too far from house or work	
No services/ it was inhospitable	
It was more of an investment than a place to live	
I bought it for my children	
We went to live in another city	
No sense of community spirit	
Don't know	
Other: please specify	

13) Do you think you will move there to live in the future?

Yes	
No	

If yes, Go to question 15

14) If you answered No to the previous question (#13) please give your reasons for not planning on living there.

Explain briefly please: _____

_____ (Then go to question 17)

15) When do you think you will move there?

Soon, within a year	
Within 2 or three years	
Sometime, probably in the far future	

16) What are the factors which would most influence your decision to move there?

When services are installed	
When we have finished paying off the land	
When we have money to build	
Other (specify)	

17) In your opinion, what are the **single most** important services that the colonia subdivision is lacking? (Check only 1 box)

Water	
Wastewater/sewage	

Street paving		
Schools		
Community center		
Bus service		
Shops		
Other, please specify		_____

18) Do you or your wife/husband visit the subdivision once in a while?

No, never		If No, go to question 21
Yes		

19) How frequently do you or your wife/husband visit the subdivision?

More than once a month	
Once a month	
Every 2 or 3 months	
Every 6 months	
Once a year	

20) Why do you go to the subdivision?

To check on the lot	
To make monthly	

payments	
To picnic, BBQ, day out	
To visit friends	
To visit relatives	
Other (specify)	

21) Are you or your spouse still in touch with the developer?

Yes	
No	

Go to question 23

22) Why do you see him/her or stay in touch with him/her?

To make monthly payments	
For reasons having to do with concerns over services	
To buy another lot	
Other (specify)	

23) What type of contract do you currently have?

Contract for Deed?	
Warranty Deed	
Other (specify)	

24) Have you registered your deeds in the County Court office?

Yes	
No	

25) Is the address to which this letter was mailed your permanent place of residence?

Yes	
No	

If yes, Go to Question 28

26) If your answer to the previous question was No, then please indicate if the mailing address is that of:

Relatives	
Friends	
Workplace	
Other	

27) In which city/county and state do you live? (Please specify the city or county and the state if not Texas)

28) In what year did you move to your current city/town of residence?

19_____

29) How along ago did you move to your current home?

_____years ago

30) What is the tenure of your current home: do you own or rent?

We own the house	
We rent: <i>from the owner</i>	
We rent: <i>from a housing association</i>	
We share with kin	
We share with friends	
Workplace also residence	
Other: please specify	

31) What type of home do you live in currently?

An apartment: how many bedrooms?	
Trailer home: <i>in a trailer park</i>	
Trailer home: <i>in a colonia subdivision</i>	
A condominium: how many bedrooms?	
A regular home: how many bedrooms?	
Other: please specify	

_____bedrooms

_____bedrooms

_____bedrooms

32) Do you regard the city in which you now live as your permanent home?

Yes	
No	

Why? (please give your reasons below)

Why Not? (please give your reasons below)

33) Including yourself, how many people make up your household?

_____ people

34) How many members of your household work full-time or part-time? Take last week/month as an example. Please indicate the number on the relevant line.

_____ # who work full time

_____ # who work part time

_____ # who are temporarily unemployed and looking for work

35) Are any of the working members of your household migrant workers -- that is they live away from the home for more than three months in the year?

Yes	
No	

How many are migrant workers_____?

36) Please provide a rough estimate of the household's total weekly or monthly income? **Do not** include earnings of any household members who do not contribute their earnings to the running of the home, but **do include** any rent or contributions (to food etc.) that they may regularly give you.

Please check **one box** only in either column -- depending on whether you estimate weekly or monthly household income.

Estimate Household Income per WEEK		Estimate of Household Income per MONTH	
\$50-\$150		\$200-\$600	
\$150-\$250		\$600-\$1000	
\$250-\$400		\$1000-\$1600	
\$400-\$600		\$1600-\$2400	
Over \$600		Over \$2500	

(Over \$600 per week or over \$2500 per month is equivalent to more than \$30,000 per year)

If you have checked the over \$600 per week or over \$2500 per month, please indicate rough annual household income below:

Between \$30,000-40,000	
Between \$40,000-50,000	
Over \$50,000	

37) In which of the following categories do you consider yourself?

Anglo	
Mexican (by birth)	
Mexican-American	
Afro American	

How long have you lived in permanently the US? _____ years

Asian	
No answer	
Other (specify)	

ONCE AGAIN, THANK YOU VERY MUCH
PLEASE RETURN TO US IMMEDIATELY IN THE ENCLOSED PRE-PAID
ENVELOPE
OR CALL US ON 1-888-550-3080 IF YOU HAVE ANY QUERIES
OR DIFFICULTIES IN COMPLETING THIS QUESTIONNAIRE

Appendix 2.5b: Absentee Lot Owners Survey—Spanish

Numero Exclusivo: _____

Colonia: _____: Ubicación (Condado): _____ Código: _____

Nombre y apellido: Sr/Sra _____

Muchas gracias por darnos 10 minutos de su tiempo para llenar este cuestionario. Por favor conteste cada pregunta en serie, (a menos que haya una instrucción de saltar a otro número). Por lo general le pedimos indicar su respuesta a las preguntas con una paloma (4) en el la caja junto a la respuesta. Hemos incluido un sobre con estampillas pagadas para que nos regrese el cuestionario completado.

*Si Usted tiene alguna duda sobre esta encuesta, o si prefiere ser entrevistado por teléfono a nuestro costo, favor de llamar a la oficina del Dr. Peter Ward de la Universidad de Texas en Austin, utilizando el siguiente número para llamar sin costo: **1-888-550-3080**. Al llamar, favor de dejar un mensaje incluyendo el numero exclusivo indicado en la esquina superior derecha, y sus números de teléfono en donde podemos localizarlo. Muchas gracias de antemano por su colaboración.*

EMPIECE AQUI:

1) ¿En qué año compró Ud. su lote en la colonia?

19____.

2) ¿En el momento que Ud. compró su lote, cuál fue el motivo principal para comprarlo? (Si hubo más de un solo motivo, favor de indicarlo así: 41 = motivo principal; 42 = motivo secundario, etcétera..)

Como vivienda, al corto plazo	
Como vivienda, al largo plazo	

Como una inversión		
Como un patrimonio para mis hijos		
Se presentó como un buena oportunidad que no quise perder		
Para rentar o para utilizar en mi trabajo		
Otro, favor de especificar		_____

3) ¿Por qué prefirió Ud. comprar un lote en una colonia/fraccionamiento en lugar de buscar otras alternativas de vivienda?

Era lo más fácil - sin papeles ni enganche etc.	
Era lo más barato	
Pensaba que sería una buena inversión	
Había más espacio aquí para vivir tranquilo	
Me gustó el ambiente rural, fuera de la ciudad	
No había otra opción	
Otro, favor de especificar	

4) ¿De quién(es) o cómo supo de la oportunidad para comprar ahí?

Anuncios en la prensa	
Anuncios en la colonia misma	
Por casualidad/visita	
Se corrió la voz	

De unos vecinos/amigos	
De unos parientes	
Otro: favor de especificar	

5) ¿En dónde (ciudad, país, estado) vivía Ud. cuando compró su lote?

Nombre de la ciudad y/o condado (o estado si no era Texas) _____

6) ¿Cuánto tiempo había vivido ahí antes de comprar el lote?

Unos pocos meses	
6 meses a un año	
Entre uno y tres años	
Varios años	
La mayor parte de mi vida	

7) ¿En cuánto salió el lote (costo total, y mensualidades)

Costo total \$ _____

Mensualidades de \$ _____

8) ¿Qué tamaño es? _____ (tamaño de los linderos y/o pies cuadrados)

9) ¿Ya terminó de pagar por el lote?

Sí	
Todavía no	

Si contestó "Sí", pase a la pregunta 11

10) ¿Cuánto debe (más o menos) todavía? \$_____

11) ¿De vez en cuando, faltó Ud. en el pago de la mensualidad?

Sí	
No, nunca	

12) ¿Por qué no se han mudado a la colonia a vivir? Cuáles son las razones para no vivir ahí? Si hay varias razones, especifique en orden de prioridad, 41, 42, 43, etcétera...

Demasiado lejos de la casa o del trabajo	
No habían servicios/ era muy inhospitable	
Fue una inversión más que un lugar donde vivir	
Compré para uno de mis hijos	
Nos fuimos a vivir a otra ciudad	
No había un sentido de vecindad/comunidad	
No sabe	
Otro: favor de especificar	

13) ¿Piensa Ud. en el futuro mudarse allá para vivir?

Sí	
No	

pase a la pregunta 15

14) ¿Por qué no piensan vivir en el lote?

Especifique brevemente por favor:_____

_____ (Luego pase a la pregunta 17)

15) ¿Aproximadamente cuándo se mudarán allá?

Ya pronto; dentro de un año	
Dentro de 2 o tres 3 años	
En el futuro -- a largo plazo	

16) ¿Cuáles son los factores que más influirán en decidir mudarse allá?

Cuando ya estén los servicios	
Cuando hayamos terminado de pagar por el terreno	
Cuando tengamos el dinero para construir	
Otro, favor de especificar	

17) ¿En su opinión, cuál es el servicio que más hace falta en la colonia/fraccionamiento?
(Favor de indicar solamente un servicio - el más importante para Ud.)

El agua		
Drenaje/alcantarillado		
Pavimento de las calles		
Escuelas		
Centro comunitario		
Transporte público (autobús)		
Tiendas		
Otro: favor de especificar		_____

18 ¿Ud o su esposo(a) visita la colonia/fraccionamiento de vez en cuando?

No, nunca		Si contestó "No", pase a la pregunta 21
Sí		

19) ¿Qué tan seguido visita Ud o su esposo(a) la colonia/fraccionamiento?

Más de una vez al mes	
Una vez al mes	
Cada 2 o 3 meses	
Cada 6 meses	
Una vez al año	

20) ¿Por qué va(n) a la colonia/fraccionamiento?

Para dar un vistazo al lote	
Para hacer los pagos	
Para visitar amigos	
Para relajarse, hacer un día de campo, Bar-B-Q, etc.	
Para visitar parientes	
Otro: favor de especificar	

21) ¿Todavía ven Ud. o su esposo(a) o están en contacto, con el fraccionador?

Sí	
No	

pase a la pregunta 23

22) ¿Por qué lo ven o siguen en contacto con el/ella?

Para hacer los pagos	
Para asuntos de los servicios	
Para comprar otro lote	
Otro (especifique)	

23) ¿Qué tipo de contrato tiene Usted en la actualidad?

Contrato para título/ "Contract for Deed"	
"Warranty Deed"	

Otro: favor de especificar:	
-----------------------------	--

24) ¿Ud. ha registrado su título de propiedad en las Oficinas del Condado (County Court)?

Sí	
No	

25) ¿Es la dirección a la cuál enviamos esta carta la misma dirección en que Ud. vive actualmente?

Sí	
No	

Si contestó "Sí", pase a la pregunta 28

26) Si Ud contestó "No" a la pregunta anterior, favor de indicar la relación que tiene Ud. con la familia que vive en esta dirección.

Son parientes	
Son amigos	
Es mi lugar de trabajo	
Otro: favor de especificar	

27) ¿Entonces, donde radica Ud. actualmente? Favor de indicar la ciudad o condado y el estado si no es Texas.

28) ¿En que año se mudó a la ciudad donde Ud. actualmente vive?

19 _____

29) ¿Cuántos años lleva Ud. viviendo en su casa actual?

_____ años

30) ¿Que tenencia tiene Ud. en su casa actual? (O sea Uds. son dueños or inquilinos?)

Somos los dueños	
Rentamos: del dueño	
Rentamos: de una asociación de vivienda/moradores	
Compartimos con familia	
Compartimos con amigos	
Es de mi trabajo	
Otro: favor de especificar	

31) ¿En que tipo de casa vive Ud. actualmente?

Un apartamento: ¿Cuántas recámaras?	
Una casa tipo "trailer": dentro de un trailer park	
Una casa tipo "trailer": dentro de una colonia/fraccionamiento	
Un condominio: ¿Cuántas recámaras?	
Una casa particular: ¿Cuántas recámaras?	
Otro: favor de especificar	

_____ recámaras?

_____ recámaras

_____ recámaras

32) ¿Ud. considera que la ciudad en la cuál radica actualmente es su lugar de residencia permanente?

Sí	
No	

¿Por qué? (favor de especificar sus razones abajo)

¿Por qué no? (favor de especificar sus razones abajo)

33) ¿Incluyendo a Ud. mismo, cuantas personas hay en su hogar?

_____ personas en total

34) ¿Cuántos miembros de su hogar tienen trabajo de tiempo completo; de tiempo parcial, o están sin trabajo actualmente? Tome la semana o el mes pasado como ejemplo. Favor de indicar el número de trabajadores en cada línea:

_____ # que están trabajando tiempo completo

_____ # que están trabajando tiempo parcial

_____ # que no tienen trabajo pero están buscando empleo

35) ¿Ud. o algún miembro de su hogar se considera como trabajador migrante? O sea, trabajan fuera del área de la ciudad por lo menos tres meses al año?

Sí	
No	

Cuántos se consideran trabajadores migrantes? _____?

36) Favor de estimar más o menos cuál es el ingreso total del hogar -- por semana o por mes. Tome la última semana o mes como ejemplo. **No incluya** ingresos de personas si estas no aportan la mayor parte de sus ingresos al hogar; **pero sí incluya** algunas aportaciones que le den a Ud. como concepto de renta, o para gastos de comida, etcétera.

Favor de poner la palomita en **un solo renglón** -- según la base de estimación (semana o mes).

Ingreso estimado del hogar por SEMANA		Ingreso estimado del hogar por MES	
\$50-\$150		\$200-\$600	
\$150-\$250		\$600-\$1000	
\$250-\$400		\$1000-\$1600	
\$400-\$600		\$1600-\$2400	
Over \$600		Over \$2500	

(Ojo: Más de \$600 por semana o más de \$2500 por mes, equivale a \$30,000 por año)

Si Ud. puso una palomita en la categoría de más de \$600 por semana, o de más de \$2500 por mes, favor de indicar aproximadamente cuánto es el ingreso total del hogar cada año:

Entre US\$30,000-40,000	
Entre US \$40,000-50,000	
Más de US \$50,000	

37) ¿A cuál de las siguientes categorías considera que Ud. pertenece?

Anglo	
Mexicano (por nacimiento)	
Mexicano-Norte Americano	

Cuántos años lleva Ud. viviendo en los EE UU? ____Años

Afro-Americano	
Asiático	
No deseo responder	
Otro: favor de especificar	

OTRA VEZ, MUCHISIMAS GRACIAS POR SU COLABORACION
FAVOR DE REGRESARNOS EL CUESTIONARIO EN EL SOBRE ADJUNTO
O LLAMENOS SIN COSTO AL 1-888-550-3080 SI TIENE ALGUNA DUDA

Appendix 2.6a: Colonia Residents Cover Letter—English

(512) 471-6302 (Direct)
(512) 475-8621 (Assistant)

Monday, January 25, 2010.

Dear Colonia Subdivision Lot Owner,

Thank you for agreeing to be interviewed today by graduate members of the LBJ School of Public Affairs of the University of Texas in Austin. I am the project director and this letter is to certify that this is an academic study of property ownership in colonia-type subdivisions in Texas, mostly, but not exclusively, in the border region. Your lot was selected at random from the public record property ownership files that we have reviewed.

As the interviewers will have explained, this is a piece of academic policy research at the University of Texas and it is not related to any public or private agency. The information that you have provided will be treated confidentially, and will never be identified with you or your family in particular, but only presented as general statistical tables about general land and housing market conditions in this subdivision. Our aim in conducting this research is to improve policy relating to servicing provision, land ownership and the use of property in colonia-type sub-divisions statewide.

As I am sure you can appreciate, a study of this kind involves a lot of careful planning and preparation and I am especially grateful to you for having spent ten minutes or so of your time in order to answer our questions. This letter is in Spanish and English (back of page) for your convenience. After interview if you have any questions regarding the survey, please do not hesitate to call my office on the following toll free number, **1-888-550-3080**, and leave a 'phone number where I may contact you. Alternatively you may call me on my direct line (512) 471-6302.

Yours sincerely,

Dr. Peter M. Ward

Professor, Dept. of Sociology and LBJ School of Public Affairs.

Appendix 2.6b: Colonia Residents Cover Letter—Spanish

(512) 471-6302 (Directo)
(512) 475-8621 (Asistente)

5 de enero, de 2000

Estimado(a) residente,

Gracias por acceder a ser entrevistado por miembros de la Escuela de Administración Pública Lyndon B. Johnson de la Universidad de Texas en Austin. Soy el director del proyecto de investigación, y el motivo de esta carta es hacer constar que el objetivo de la investigación es examinar los mercados de suelo en algunas colonias y fraccionamientos - la mayoría en la zona fronteriza de Texas y México. Usted ha sido seleccionado al azar de la lista de propietarios en los archivos del Registro Público de la Propiedad.

Como le explicaron los entrevistadores, este trabajo es enteramente académico y no se relaciona con ninguna organización pública o privada. Ninguna de la información que usted nos proporcione en este cuestionario será vinculada con usted o con su hogar, sino que será totalmente confidencial. La información será utilizada únicamente para generar cuadros estadísticos.

Seguramente, como. podrá usted apreciar, un estudio de esta naturaleza requiere mucha preparación para llevarse a cabo, y le agradezco de antemano que haya estado dispuesto(a) a proporcionarnos diez minutos de su tiempo para responder a nuestra encuesta. Esta misma carta ha sido escrita en español y en inglés (páginas alternadas). Si tiene usted alguna duda o pregunta sobre esta encuesta puede llamarme por teléfono a nuestro costo, utilizando el número **1-888-550-3080** dejando su teléfono, o llamarme directamente al (512) 471-6302.

Muy atentamente,

Dr. Peter M. Ward

Professor, Dept. of Sociology and LBJ School of Public Affairs.

Appendix 2.7a: Colonia Residents Survey—English

Colonia Subdivision_____ Location:_____. Code _____

Selected household: _____Substitute household;_____: Lot #_____

Interviewee: Mr/Mrs:_____

Interviewer(s)_____

(Interviewer: circle which to indicate gender of respondent)

Good morning/afternoon. We are researchers at the University of Texas in Austin and we are researching property ownership in a number of colonia-type subdivisions in different parts of Texas and the border region. Our survey is looking at both current occupants -- such as yourselves -- as well as at the minority of owners who have not occupied their lots. Your residence has been selected randomly from a colonia plat map and your name from the property records list, and we very much hope that the head of the household or spouse would agree to be interviewed -- it will take about ten minutes at the most.

Please let me emphasize that this research forms part of an academic and housing policy study carried out researchers and graduate students at the LBJ School of Public Affairs at the University of Texas. The information which you provide us with will never be tied to you or your family or to this lot in particular, and will only be used to produce general statistical tables. The aim is to improve policy relating to servicing provision, land ownership and use of property in colonia type sub-divisions statewide.

1) Are you the owners of this lot?

Yes	
No	

Inquire who is and ask to interview them

2) In what year did you *buy* this lot? (*emphasize* buy,- not move here)

19____.

3) From whom did you purchase the lot (developer, previous resident)?

Developer direct	
Realtor	
Previous Owner	
Other: please specify	

**4) Where were you living immediately prior to moving to live here in the colonia?
Which city or county (and state if not Texas)?**

5) What was the tenure of the home in which you lived immediately prior to moving here: did you own or rent?

We owned the house	
We rented: from the owners	
We rented: from a housing association	
We lived with my parents/in-laws	
We shared with other kin	
We shared with friends	
Workplace was also residence	

Other: please specify		_____
-----------------------	--	-------

6) What type of home did you live in immediately prior to moving here (An apartment; trailer home, condominium, regular house....and how many bedrooms did it have)?

An apartment: how many bedrooms?		_____ bedrooms
Trailer home: in a trailer park		
Trailer home: in a colonia subdivision		
A condominium: how many bedrooms?		_____ bedrooms
A regular home: how many bedrooms?		_____ bedrooms
Other: please specify		_____

7) What were your main reasons and proposed purpose for buying a lot in this colonia subdivision? (*Interviewer:* If the respondent gives several reasons, prompt which was the most important, of second importance, etc., and check thus: 41 = main reason; 42 = second reason)

As a home - in the short term		
As a home in the long term		
As an investment		
To provide an inheritance for my children		
It was a good deal and opportunity		
To rent out or use for work		
Other, please specify		_____

8) What was the reason that led you to choose to live in a colonia subdivision over other housing options?

It was easy to buy -- no papers and closing costs, etc.	
Affordability	
Good anticipated return on my investment	
More space	
Rural atmosphere/away from the city	
Opportunity to self-build and improve home over a long period of time	
Lack of other options	
Other: please specify	

9) From whom or how did you find out about the opportunity to buy a lot in this colonia?

Newspaper advertisement	
Advertisement in the colonia itself	
By chance/a visit	
Word of mouth	
From neighbors/friends	
From relatives	
From workmates/at work	
Other: please specify	

10) Did you move to live on this site almost immediately (that is within two or three months) after you started making the first payments?

Yes	
No	

-- Jump to Question 14

11) So, in which year did you move to this site, or put another way, how long was it between your starting to buy the lot (*see answer to Q 2*) and your moving into the colonia subdivision?

Less than six months	
Six months to one year	
More than a year; please specify how many years it was and the year in which your arrived here (interviewer cf. Q. #1	

_____yrs; i.e. in 19____

12) Why didn't you move immediately into the colonia subdivision to live? What were your reasons for not moving in straight away? (*Interviewer: If several reasons are given, specify in order of priority, 41, 42, 43, etc...*

Too far from house or work	
No services/ it was inhospitable	
It was more of an investment than a place to live	
I bought it for my children not for myself	

We went to live in another city	
No sense of community spirit	
Don't know	
Other: please specify	

13) After those years of living elsewhere but purchasing the lot, what finally persuaded you to move here?

Some key services began to be installed	
Once we had finished paying off the land	
Once we had secure title	
Once many more lots were occupied	
Once a community spirit had developed	
Once we had sufficient money build buy a home to put on the lot	
Other (specify)	

14) What was the total cost of this lot (interviewer, get total price and then ask what was the monthly payment)

Total cost \$_____

Monthly payments of \$_____

15) Do you know the size of the lot?

_____ (Lot dimensions or area in square feet/acreage)

Not know_____

16) Have you finished making purchase payments on the lot?

Yes	
Not yet	

Jump to question 18

17) How much do you still owe (more or less)? Total of \$_____

18) At any point, have you missed a payment?

Yes	
No, never	

19) Do you have any idea what a vacant lot of a similar size to your own would sell for in this colonia today?

Yes	
No, no idea	

Jump to Question 21

20) How much approximately? \$_____

21) What do you think your own house and lot are worth today -- if you were to sell it?

\$_____ approximately

No idea	
---------	--

22) Do you know of any legal restrictions that affect you ability to develop the lot, build upon it, subdivide it, sell or rent it?

Yes, there are restrictions	
No I'm not aware of any	

Jump to Q 24

23) Please describe all of the restrictions that you are aware of: *(Interviewer check any that are offered - do not prompt)*

Set back requirements	
Minimum street widths	
Prohibited to sub-divide lot	
Can't share lot except with kin	
Can't sell lot openly	
Can't rent out land or housing	
Must have basic services to be approved	
Must have approved plat map	
Special codes apply on dwelling constructions	
Not able to identify any specific ones	
Other: please specify	

24) What type of contract do you currently have?

Contract for Deed?	
Warranty Deed	

Not Know	
Other (specify	

25) Have you registered your deeds in the County Court office?

Yes	
No	

26) Are you or your spouse still in touch with the developer?

Yes	
No	

Jump to question 28

27) Why do you see him/her or stay in touch with him/her?

To make monthly payments	
For reasons having to do with concerns over services	
To buy another lot	
Other (specify)	

28) On a 1-5 scale relatively unimportant (1) to very important (5), please grade the importance of each of the following services that most Texas colonias require:
(Interviewer: read each service and check the grade that is given)

	LOW HIGH				
	1	2	3	4	5
Community Center					
Water					
Street Lighting					
Street paving					
Electricity					
Schools					
Wasterwater/drainage					
Gas service					
Bus service					
Shops					
Other, please specify					

29) Are you aware that a significant number of lots in this colonia are still unoccupied?

Yes	
No, not really	

Jump to Question 33 top of next page

30) Why do you think that some families have not occupied their lots, - as you did?

They moved elsewhere for work/migrant workers	
They bought to speculate/as investment/ not	

interested in living here	
Inadequate services here	
They're lazy, don't want to work to improve the settlement	
Isolation and lack of public transport	
No idea	
Other: please specify	

31) Do you think that so many vacant lots is an *advantage* or a *disadvantage* for the rest of the residents living here?

An advantage	
A disadvantage	
No real opinion one way or other	

Jump to Question 33

32) Why? In What Respects?

Advantages: (list all mentioned)

Less crowded/ More space	
Less problems with services	
Less problems with neighbors	
Easier to keep selves to ourselves	
Creates a more rural atmosphere	
Other: please specify	

Disadvantages: (list all mentioned)

Difficult to get things organized/encourages apathy	
Weakens our ability to press for services	
Free riding our efforts	
Unsightliness; used as dumps for garbage/junk, etc	
Lowers housing values	
Reduces sense of "neighborliness"	
Other: please specify	

33) Turning now to your own residential arrangement in this lot: How many separate dwellings are there on the lot?

One only	
Two	
Three or more	

Jump to Q. 35

34) Who are the other households; that is what is the relationship if any to you the owners?

They are my parents/in-laws living with us	
They are kin/family who share the lot as owners	
They are kin/family who rent from us	
They are renters	
Other: please specify	

Do they own their half or portion of the lot? Yes____. No____.

35) In total: how many separate bedrooms do you have in your dwelling(s)?

_____ separate bedrooms

36) Interviewer: Below, identify the House Type & Lot Layout. Do so interactively with the respondent and if necessary for clarification draw a rough plan to the right annotating buildings T = trailer; M = manufactured home; C = Camper; S = shack structure; H = Self-help or consolidated dwelling; IC = building in construction/slab etc bit not occupied).

Lot Diagram

C: Camper	
T: Trailer	
M: Manufactured Home	
S: Shack structure	
H: Consolidated built home	
Combination: indicate which: (eg T & C; S & H;, H & IC etc.)	



Lot front

37) What, if any, are the main factors that are preventing you from making improvements to this lot and home? (*Interviewer*, do not prompt, and list all that are mentioned)

Building code restrictions	
Land use restrictions	
Conflicts with neighbors/Community association/Council	
Conflicts over tenure and ownership	
Internal family difficulties/problems	
Lack of resources - cash	

Not know of any real factors	
Other: please specify	

38) Do you have family who live elsewhere in the colonia/subdivision.

Yes	
No	

39) Including yourself, how many people make up your own household? (do not include members of other households on lot where these exist.)

_____ people

40) How many members of your household work full-time or part-time? Take last week/month as an example. (Interviewer indicate the number on the relevant line.)

_____ # who work full time

_____ # who work part time

_____ # who are temporarily unemployed and looking for work

41) Are any of the working members of your household migrant workers -- that is they live away from the home for more than three months in the year?

Yes	
No	

How many of them are migrant workers_____?

42) Which of the following boxes comes closest to your estimate of the household's total weekly or monthly income? You should not include earnings of any household members who do not contribute their earnings to the running of the home, but do include any rent or contributions (to food etc.) that they may regularly give you. (Interviewer show the two columns and ask the respondent to tell you the box letter: A, B, C, .etc)

Interviewer show and talk through with respondent and then check **one box** only in either column -- depending on whether s/he estimates weekly or monthly household income.

	Estimate Household Income per WEEK		Estimate of Household Income per MONTH		
A	\$50-\$150		\$200-\$600		A
B	\$150-\$250		\$600-\$1000		B
C	\$250-\$400		\$1000-\$1600		C
D	\$400-\$600		\$1600-\$2400		D
E	Over \$600		Over \$2500		E

No Response_____

(Over \$600 per week or over \$2500 per month is equivalent to more than \$30,000 per year)

42a) Interviewer: If you have checked the over \$600 per week or over \$2500 per month, please ask for rough annual household income showing the table below:

Between \$30,000-40,000	
Between \$40,000-50,000	
Over \$50,000	

43) In which of the following categories do you consider yourself?

Anglo	
Mexican (by birth)	
Mexican-American	
African- American	
Asian	
No answer	
Other (specify)	

How long have you lived in permanently in the US?_____years

Thank you very much. That concludes our survey. But is there anything that you would care to add or you think we should have asked about land acquisition, vacant lots, housing development, community organization in colonias and subdivisions such as your own? (Interviewer: if so annotate clearly at the bottom of page.)

Once again, we are most grateful for your collaboration and once again reiterate that all information is confidential and will not be related to your lot and household in particular. Please keep this letter and the 1-800 phone number for your records, and do not hesitate to contact the project director should you have any questions or comments regarding the survey.

Appendix 2.7b: Colonia Residents Survey—Spanish

Colonia Subdivision _____ Location: _____ Code _____

Selected household: _____ Substitute household: _____: Lot # _____

Nombre y apellido: Sr / Sra: _____

Interviewer(s) _____

Interviewer circle to indicate gender of respondent

Buenos días/tardes. Somos investigadores de la Escuela de Administración Pública Lyndon B. Johnson de la Universidad de Texas en Austin. El objetivo de este estudio es examinar los mercados de suelo en algunas colonias y fraccionamientos -- la mayoría en la zona fronteriza de Texas y México -- para ayudar al desarrollo de políticas públicas para mejorar el suministro de servicios. Usted ha sido seleccionado al azar de la lista de propietarios en los archivos del Registro Público de la Propiedad. Le agradecemos de antemano si Ud. fuese tan amable de proporcionarnos diez minutos de su tiempo para responder a nuestra encuesta.

Este trabajo es enteramente académico y no se relaciona con ninguna organización pública o privada. Ninguna de la información que usted nos proporcione en este cuestionario será vinculada con usted o con su hogar, sino que será totalmente confidencial. La información será utilizada únicamente para generar cuadros estadísticos.

1) ¿Es Ud. dueño de este lote?

Sí	
No	

Inquire who is and ask to interview them

2) ¿En qué año compró Ud. su lote en la colonia? (*emphasize* buy,- not move here)

19____.

3) ¿A quién le compraron Uds. este lote (fraccionador, o dueño anterior)?

Fraccionador	
Oficina de bienes raíces	
Dueño anterior	
Otro - especifique	

4) ¿En dónde radicaban Uds. inmediatamente antes de mudarse acá (a esta colonia).
Cuál es el nombre de la ciudad, condado y estado (si no era Texas)?

5) ¿Cuál era la tenencia de la vivienda en la cual Uds. vivían antes de mudarse aquí?
O sea, eran dueños o inquilinos?

Eramos los dueños	
Rentábamos: del dueño	
Rentábamos:de una asociación de vivienda/moradores	
Compartimos con mis padres/suegros	
Compartimos con otros parientes	
Compartimos con amigos	
Era de mi trabajo	
Otro: favor de especificar	

6) ¿En qué tipo de casa vivía Ud.inmediatamente antes de mudarse aquí?

Un apartamento: ¿Cuántas recámaras?		_____recámaras?
Una casa tipo "trailer": dentro de un trailer park		
Una casa tipo "trailer": dentro de una colonia/fraccionamiento		
Un condominio: ¿Cuántas recámaras?		_____recámaras
Una casa particular: ¿Cuántas recámaras?		_____recámaras
Otro: favor de especificar		_____

7) ¿En el momento que Ud. compró su lote, cuáles fueron los motivos principales para comprarlo? (*Interviewer:* if the respondent gives several reasons ask which were the most important and indicate: 41 = motivo principal; 42 = motivo secundario, etcétera..)

Como vivienda, al corto plazo		
Como vivienda, al largo plazo		
Como una inversión		
Como un patrimonio para mis hijos		
Se presentó como un buena oportunidad que no quise perder		
Para rentar o para utilizar en mi trabajo		
Otro, (especificar)		_____

8) ¿Por qué prefirió Ud. comprar un lote en una colonia/fraccionamiento en lugar de buscar otras alternativas de vivienda?

Era lo más fácil - sin papeles ni enganche etc.	
Era lo más barato	
Pensaba que sería una buena inversión	
Había más espacio aquí para vivir tranquilo	
Me gustó el ambiente rural, fuera de la ciudad	
No había otra opción	
Otro, favor de especificar	

9) ¿De quién(es) o cómo supo de la oportunidad para comprar ahí?

Anuncios en la prensa	
Anuncios en la colonia misma	
Por casualidad/visita	
Se corrió la voz	
De unos vecinos/amigos	
De unos parientes	
Otro: favor de especificar	

10) ¿Se mudaron acá casi al mismo tiempo que empezaron a hacer los primeros pagos para comprar el lote (o sea en los primeros 2 o 3 meses)?

Sí	
No	

-- Jump to Question 14

11) ¿Entonces, en qué año se mudaron Uds. a vivir en este lote? O, dicho de otra manera, cuánto tiempo pasó entre empezar a comprar el lote y mudarse aquí? (see answer to Q 2)

Menos de seis meses	
Seis meses a un año	
Más de un año; favor de especificar cuántos años y confirmar el año en que Uds. llegaron aquí (interviewer cf. Q. #1	

_____ años; i.e. in 19____

12) ¿Por qué no se mudaron a la colonia a vivir desde el principio? Cuáles fueron las razones para no venir a vivir aquí hasta mucho después? (Interviewer, If several reasons are given, specify in order of priority, 41, 42, 43, etc.)

Era demasiado lejos de la casa o del trabajo	
No habían servicios/ era muy inhospitable	
Fue una inversión más que un lugar donde vivir	
Compré para uno de mis hijos	
Nos fuimos a vivir a otra ciudad	
No había un sentido de vecindad/comunidad	
No sabe	
Otro: favor de especificar	

13) ¿Después de tantos años de vivir fuera, por qué decidieron al final mudarse acá?

Porque ya estaban los servicios	
Ya habíamos terminado de pagar por el terreno	
Ya teníamos el título	
Ya estaba más poblada la colonia	
Ya existía un mayor sentido de comunidad	
Ya teníamos el dinero para construir	
Otro, favor de especificar	

14) ¿En cuánto salió el lote (costo total, y mensualidades) (*Interviewer*, get total price and then ask what was the monthly payment)

Costo total \$ _____

Mensualidades de \$ _____

15) ¿Qué tamaño es? _____ (**tamaño de los linderos y/o pies cuadrados**)

_____ (Lot dimensions or area in square feet/acreage)

No sabe _____

16) ¿Ya terminó de pagar por el lote?

Sí	
Todavía no	

Si contesta "Sí", **jump to question 18**

17) ¿Cuánto debe (más o menos) todavía? Total \$ _____

18) ¿De vez en cuando, faltó Ud. en el pago de la mensualidad?

Sí	
No, nunca	

19) ¿Hoy en día, tiene Ud. alguna idea de cuánto valdría un lote como el suyo aquí en esta colonia/fraccionamiento?

Sí	
No, no tengo idea	

Jump to Question 21

20) ¿Cuánto aproximadamente? \$_____

21) ¿Hoy en día, cuánto vale su casa y el lote -- si estuviera en venta?

\$_____ aproximadamente

No tengo idea	
---------------	--

22) ¿Sabe Ud. de algunas restricciones sobre la manera en que Uds. están permitidos de desarrollar su lote, construir, sub-dividir, vender o rentar parte?

Sí hay restricciones	
No, ninguna de lo que yo sepa	

Jump to question 24

23) Por favor describa todas las restricciones que conoce Ud. (Interviewer check any that are offered - do not prompt)

"Set back" requirements - metros de los linderos	
Mínimo ancho de las calles	
Prohibido sub-dividir el lote	
Prohibido compartir con otras familias, si no son parientes cercanos	
No se puede vender	
No se puede rentar el lote ni la vivienda	
Deben tener los servicios para ser aprobados como fraccionamiento	
Debe tener la colonia su plano/mapa aprobado por el condado	
Hay normas (codes) para la construcción	
No sé específicamente	
Otro: especifique	

24) ¿Qué tipo de contrato tiene Usted en la actualidad?

Contrato para título/ "Contract for Deed"	
"Warranty Deed"	
No sabe	
Otro: favor de especificar:	

25) ¿Ud. ha registrado su título de propiedad en las Oficinas del Condado (County Court)?

Sí	
No	

26) ¿Todavía están en contacto Ud. o su esposo(a) con el fraccionador?

Sí	
No	

Jump to question 28

27) ¿Por qué siguen en contacto con él/ella?

Para hacer los pagos	
Para asuntos de los servicios	
Para comprar otro lote	
Otro (especifique)	

28) Utilizando una escala del uno al cinco -- donde el uno es poco importante y el cinco es muy importante -- favor de indicar su opinión sobre el grado de importancia (prioridad) de los siguientes servicios que hacen falta en las colonias de Texas hoy en día.

1 = poco importante; 5=Muy importante; (*Interviewer:* read each service and check the grade that is given)

	BAJO ALTO				
	1	2	3	4	5
Centro comunitario					
El agua					

Alumbrado público (en la calle)					
Pavimento de las calles					
Electricidad					
Escuelas					
Alcantarillado y drenaje					
Servicio de gas					
Transporte público					
Tiendas (abarrotes/groceries)					
Otros, especifique					

29) ¿Se ha fijado Ud. que hay varios lotes baldíos aquí en esta colonia (o sea, no ocupados)?

Sí	
No, no me había fijado	

Jump to Question 33 top of next page

30) ¿Por qué piensa Ud. que algunas familias no se han mudado aquí para ocupar sus lotes?

Se mudaron a vivir a otro lugar o son trabajadores migrantes	
Compraron como una inversión, no para vivir	
Los servicios eran/son malos	
Es muy retirado y no había transporte público	
Son perezosos (lazy)	

No tengo idea/no sabe	
Otro: especifique	

31) ¿Opina Ud. que es una *ventaja* o una *desventaja* para el resto de la comunidad que hayan tantos lotes baldíos en la colonia?

Es una ventaja	
Es una desventaja	
No tengo una opinión al respecto/ no sabe	

Jump to Question 33

32) ¿Por qué? ¿En qué sentido?

Ventajas/Advantages: (list all mentioned)

Más espacio; menos gente; vivir más tranquilo	
Menos demanda para los servicios	
Menos problemas con los vecinos	
Más fácil tener privacidad (privacy, keep to ourselves)	
Mantener un ambiente medio-rural	
Otro: especifique	

Desventajas/Disadvantages: (list all mentioned)

Más difícil de organizarse/mayor apatía	
Debilita nuestra fuerza política para promover servicios	
Están aprovechando nuestros esfuerzos sin contribuir a ellos	
Tiran basura ahí y dejan carros descompuestos (Unsightliness)	

Baja el valor de las otras viviendas y de los predios	
Reduce el sentido de comunidad (sense of "neighborliness")	
Otro - especifique	

33) Ahora, volviendo a la situación aquí en su lote: ¿Cuántas casas (viviendas) hay aquí en el lote?

Una sola	
Dos	
Tres o más	

Jump to Q. 35

34) ¿Quiénes ocupan los otros hogares -- o sea, cuál es la relación entre ellos y ustedes?

Son mis padres/suegros que viven con nosotros	
Son parientes que comparten el lote con nosotros	
Son parientes que rentan de nosotros	
Son inquilinos (but not kin)	
Otro - especifique	

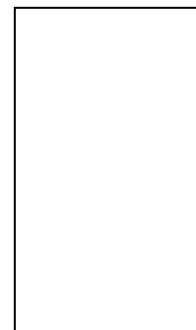
Son dueños de su parte/pedazo?: Sí____. No____

35) ¿En total, cuántas recámaras tiene en su casa? _____ recámaras

36) Interviewer: Below, identify the House Type & Lot Layout. Do so interactively with the respondent and if necessary for clarification draw a rough plan to the right annotating buildings T = trailer; M = manufactured home; C = Camper; S = shack structure; H = Self-help or consolidated dwelling; IC = building in construction/slab etc bit not occupied).

Lot Diagram

C: Camper	
T: Trailer "casa tipo trailer"	
M: Manufactured home (casa prefabricada)	
S: Shack structure (casa provisional)	
H: Consolidated built home (casa construida/consolidada)	
Combination: indicate which: (eg T & C; S & H;, H & IC etc.)	



Lot front

37) ¿Hay algunos factores que dificultan el mejoramiento físico de su lote y de su vivienda? (*Interviewer*, do not prompt, and list all that are mentioned)

Normas de construcción (code restrictions)	
Normas del uso de suelo (Land use)	
Conflictos con la asociación de moradores/junta de colonos...	
Conflictos sobre la tenencia de tierra y propiedad	
Problemas/dificultades internas de la familia	
Falta de dinero para consolidar	
Realmente no hay impedimento	
Otro - especifique	

38) ¿Tiene Ud parientes/familia que también radican aquí, o sea en otra parte de esta misma colonia/fraccionamiento?

Sí	
No	

39) ¿Incluyendo a Ud. mismo, cuántas personas hay en su hogar? (*Interviewer: Do not include members of other households on lot where this applies*)

_____ personas en total

40) ¿Cuántos miembros de su hogar tienen trabajo de tiempo completo; de tiempo parcial, o están sin trabajo actualmente? Tome la semana o el mes pasado como ejemplo. (*Interviewer indicate the total number of workers on each line*)

_____ # que están trabajando tiempo completo

_____ # que están trabajando tiempo parcial

_____ # que no tienen trabajo pero están buscando empleo

41) ¿Ud. o algún miembro de su hogar se considera como trabajador migrante? O sea, trabajan fuera del área de la ciudad por lo menos tres meses al año?

Sí	
No	

Cuántos se consideran trabajadores migrantes? _____?

42) ¿Cuál de los siguientes cajones o categorías corresponde más o menos al ingreso total actual de su hogar -- por semana o por mes. Tome la última semana o mes como ejemplo. No incluya ingresos de personas que no aportan la mayor parte de sus ingresos al hogar; pero sí incluya algunas aportaciones que le den a Ud. por concepto de renta, para gastos de comida, etcétera.

(*Interviewer - show and run through and the check one box (semana o mes).*)

Ingreso estimado del hogar por	Ingreso estimado del hogar por MES
--------------------------------	------------------------------------

	SEMANA				
A	\$50-\$150		\$200-\$600		A
B	\$150-\$250		\$600-\$1000		B
C	\$250-\$400		\$1000-\$1600		C
D	\$400-\$600		\$1600-\$2400		D
E	Más de \$600		Más de \$2500		E

(Ojo: Más de \$600 por semana o más de \$2500 por mes, equivale a \$30,000 por año)

42a) Interviewer. If you have checked the over \$600 per week or over \$2500 per month, please ask for rough annual household income showing the table below:

Favor de indicar aproximadamente cuánto es el ingreso total del hogar cada año:

A	Entre US\$30,000-40,000	
B	Entre US \$40,000-50,000	
C	Más de US \$50,000	

43) ¿A cuál de las siguientes categorías considera que Ud. pertenece?

Anglo	
Mexicano (por nacimiento)	
Mexicano-Norte Americano	
Afro-Americano	
Asiático	

Cuántos años lleva Ud. viviendo en los EE UU? ____Años

No deseo responder	
Otro: favor de especificar	

Muchas gracias. Con esto terminamos la encuesta. Pero antes de irnos quisiéramos darle a Ud. la oportunidad de agregar algún comentario u opinión sobre las temas que hemos tocado aquí: o sea el proceso de adquisición de predios, desarrollo habitacional, organización de la comunidad, lotes baldíos, etcétera.

(Interviewer: if so annotate clearly at the bottom of page.)

Otra vez, estamos muy agradecidos con Ud. por su colaboración. Reiteramos que toda información es confidencial y sólo será utilizada para crear cuadros estadísticos generales sobre el fraccionamiento. Vamos a dejar esta carta con Ud., la cual incluye una explicación sobre el estudio y nuestra dirección. También hay un número 1-800 que puede utilizar si tiene usted alguna duda o pregunta sobre esta encuesta.

Appendix 2.8: (Re)Coding Guide for Absentee Lot Owners Survey

ANNOTATED: RECODES

UNIQUE NUMBER _____

Colonia Subdivision _____ Location: _____ Code _____

Interviewee: Mr/Mrs: _____

A. County: 1=Cameron; 2=Hidalgo; 3=Starr; 4=Webb; 5=Val Verde; 6=El Paso; 7=Travis/Bastrop;
8=Other

B. Colonia: Follow colonia assigned codes: 01=Northridge; 02=Stony Point; 03=Rio Bravo; 04=Pueblo Nuevo; 05=Larga Vista; 06=Tanquecitos/Los Altos; 07=Sparks; 08=Deerfield Park; 09=Vista del Este; 10=Mike's; Cienegas=11 Mesa=12; Palm Lake=13; Hoehn Drive=14; Cameron Park=15; Arroyo Colorado=16; Valle Escondido=17; 88=Other

C. Questcode: Unique # 01-30etc. for each colonia (see top right "Code")

D. Unique# (from top right of schedule)

E. Interviewer: ~~Unique # of lead interviewer: 1=Gever; 2=Lawrence; 3=Richardson; 4=Stevenson; 5=Sennetti; 6=Stuesse; 7=Thompson; 8=Vasquez; 9=Vertiz; 10=Widoff; 11=Hernandez.~~ **Now Live:** (same as #27, AM, Whereliving?, but with more specific codes for out of state) 1= adjacent/near city; 2=elsewhere in Texas; 4=Mexico; 5=Another country; 8=Other; 9 = Unclear; 10 = California; 11 = Florida; 12 = Illinois; 13 = Arizona; 14 = Wyoming; 15 = Oklahoma; 16 = North Carolina; 17 = Colorado; 18 = New Mexico (only if not adjacent city/local); 19 = Michigan; 20 = Indiana; 21 = Tennessee; 22 = Nebraska; 23 = Hawaii; 24 = Wisconsin.

F. MailorPhone? 1=Mail; 2=Phone; 3= Face-to-face

1) In what year did you buy your plot in colonia subdivision?

19____. **G. Yearbuy?** 19**

2) At the time of purchase, what was your main reason for buying the lot? (If there was more than one reason, please check 41 = main reason; 42 = second reason, etc)

(M) H. Whybuy1? (First reason)

(N) I. Whybuy2? (Secondreason)

As a home - in the short term	1	
As a home in the long term	2	
As an investment	3	
To provide an inheritance for my children	4	
It was a good deal and opportunity	5	
To rent out or use for work	6	
Other, please specify	8	

Combos: YES

Recodes:

7Vacation/winter/retirement home

Others:

8Received as inheritance (3)

Received as gift (2)

To own my own home (2)

Bought from family member/friend to help him/her out financially/legally
(2)

To use as parking lot

To raise animals

To be near family

3) Why did you choose a colonia subdivision over other housing options?

(O) J. Whychoose

It was easy to buy -- no papers and closing costs, etc.		1
Affordability		2
Good anticipated return on my investment		3
More space		4
Rural atmosphere/away from the city		5
Opportunity to self-build and improve home over a long period of time		6
Lack of other options		7 (6)
Other: please specify		8

Combos: YES

Recodes: NONE

Others:

8 *Good opportunity/availability at the time/I liked it (6)*

A family member talked me into it (4)

Received as inheritance (3)

Received as gift (2)

Addition/close to other lot I owned (2)

I want to grow old in Brownsville

To use as fill dirt for my company

Able to put mobile home on lot

Because I work here

I thought it would eventually be incorporated into the city

To be near my family

My houses didn't pass city inspection

NOTE: Original code <6> doesn't exist in Spanish version of questionnaire, delete from coding possibilities.

4) From whom or how did you find out about the opportunity to buy a lot there?

(P) K.WhoLearn?

Newspaper advertisement		1
Advertisement in the colonia itself		2
By chance/a visit		3
Word of mouth		4
From neighbors/friends		5
From relatives		6
From workmates/at work		7
Other: please specify		8

5) Where were you living at the time you bought your lot?

(I) L. Wherelive? 1= adjacent/near city; 2=elsewhere in Texas; 3=Other State in US;
4=Mexico; 5=Another country; 8=Other; 9 = Unclear

6) How long had you been living there, when you decided to buy the lot?

(R) M. Timebefore

Less than a few months		1
6 months to a year		2
Between 1 and 3 years		3
Several years		4
Most of my life		5

7) What was the cost of the lot (total price and then monthly payments)

(X) N. Totcost? (Actual amount no comma, i.e 22000)

(Y) O. Monthpay (Actual amount, i.e. 100)

8) What is the size of the lot?_____ (size in dimensions and/or in square feet)

(Z) P. Knowsize? Yes=1; No=2;

(AA) Q. Lotsize? (actual sq. ft). 1 acre = etc.square feet/acreage, no commas)

BG (at end matrix) **TAXLOTSIZE** (actual size from tax record)

BH (at end of matrix) **TAXLOTEVALUE** (actual assessed value from tax records)

9) Have you finished making payments?

Yes	1	1	(AF) R. Finishedpay?
Not yet	2	2	

10) How much do you still owe (more or less)? Total of \$_____

(AG) **S. Stillowe?** (amount, no commas)

11) At any point, have you missed a payment?

(AH) **T. Missedpayment?**

Yes	1
No, never	2

12) Why haven't you moved to the colonia subdivision to live? What are your reasons for not choosing to live there? If there are several reasons, specify in order of priority, 41, 42, 43, etc...

U. Whynotmve1? (First reason)

V. Whynotmve2? (Secondreason)

Too far from house or work	1
----------------------------	---

No services/ it was inhospitable		2
It was more of an investment than a place to live		3
I bought it for my children not for myself		4
We went to live in another city		5
No sense of community spirit		6
Don't know		9
Other: please specify		8_____

Combos: YES

NOTE: Remember that in combos with <0>, the <0> always comes second (thus breaking with the usual rule of coding the lowest number first in combos).

Recodes:

0 Family/kids/settled at current location (4)

66 Got sick/disabled, thus plans changed (5)

NOTE: Remember when analyzing that <66> is a recode; it does not mean that the individual responded "no sense of community spirit" two times (just to restate the obvious). :)

Others:

8 Lack of money/poor financial situation (7)

Happy at current home (6)

In process of preparing lot/building house/want to pay off lot before moving (4)

Received as inheritance (2)

Bought for rural atmosphere which has since changed (2)

House destroyed by fire/flood (2)

Bought for future retirement

Military stationed elsewhere

No work in colonia

Four owners, but can only build one house

Live elsewhere in colonia

Migrant workers

Used to live there but have since sold lot

High crime rate in colonia

Plan on moving in future

Bought to raise animals, not to live

13) Do you think you will move there to live in the future?

X. Move later?

Yes		1
No		2

14) If you answered No to the previous question (#13) please give your reasons for not planning on living there.

Y. Further reasons

~~Coders — draw up codes once you have a good fix.~~

Please explain_____ (Then go to question 17)

Combos: YES

NOTE: Remember that in combos with <0>, the <0> always comes second (thus breaking with the usual rule of coding the lowest number first in combos).

Recodes: (except for <0>, numbers of cases not recorded)

0 Trying to sell lot or recently sold (9)

1 Too far from something—house, work, etc.

2 No/poor services/inhospitable, etc.

3 Investment, not intended to live there

4 Bought for kids, not for us/have decided to give to kids in future

5 We moved away from the area

6 No sense of neighborhood/community etc.

7 We have/had a home already—not need

10 Limited cash resources prevent us

11 Want to use lot for purposes other than residence—parking, rental, etc.

Others:

8 Would be stepping down to lower socioeconomic bracket/area (5)

Prefer to live in city (4)

Colonia is in the middle of nowhere (“not even a 7-11”) (3)

Violence in colonia/bad neighborhood/don’t like people who live there (3)

Too old (3)

No jobs in colonia/have job elsewhere (2)

Relatives living on lot already (2)

Changed my mind/area changed (2)

Family together/cohesiveness in current location (2)

Don't need for winter home anymore

Serious personal problems prevent individual from moving there

Ex-wife got property in divorce

"Michigan is the greatest state in the USA!"

"Lo tenemos como cosa perdida"

"No es correcto no tengo residencia no tengo residencia"

15) When do you think you will move there?

Z. Whenmove?

Soon, within a year	1
Within 2 or three years	2
Sometime, probably in the far future	3

16) What are the factors which would most influence your decision to move there?

AB. FinalWhat?

Some key services began to be installed	1
Once we had finished paying off the land	2

Once we had secure title		3
Once many more lots were occupied		
Once a community spirit had developed		4
Once we had sufficient money build buy a home to put on the lot		5
Other (specify)		8 _____

17) In your opinion, what are the **single most** important services that the colonia subdivision is lacking? (Check only 1 box)

AC. Needed service

Water	1	
Wastewater/sewage	2	
Street paving	3	
Schools	4	
Community center	5	
Bus service	6	
Shops	7	
Other, please specify	8	_____

18) Do you or your wife/husband visit the subdivision once in a while?

AD. Visit?

No, never		1
Yes		2

*Note: The codes for this question are backwards; whereas for all other yes/no questions yes = 1 and no = 2. For this question, remember for the analysis that **no** = 1 and yes = 2.*

19) How frequently do you or your wife/husband visit the subdivision?

AE.Oftenvisit

More than once a month	1
Once a month	2
Every 2 or 3 months	3
Every 6 months	4
Once a year	5

20) Why do you go to the subdivision?

AF. Whyvisit?

To check on the lot		1
To make monthly payments		2
To picnic, BBQ, day out		3
To visit friends		4
To visit relatives		5
Other (specify)		8

Combos: YES

Recodes: NONE

Others:

8 To clean lot (10)

To see/check on development of colonia (5)

I live in colonia/nearby (4)

I work in colonia (2)

To water trees/plants on lot (2)

To pick up payments (“para cobrar el pago”) either for sold or rented lot (2)

To pick up mail

To take care of animals

Migrant workers, spend 6 months there each year

21) Are you or your spouse still in touch with the developer?

Yes		1
No		2 (AQ) AG. Intouch?

22) Why do you see him/her or stay in touch with him/her?

(AR) AH. Whyintouch?

To make monthly payments		1
For reasons having to do with concerns over services		2
To buy another lot		3

Other (specify)		8
-----------------	--	---

23) What type of contract do you currently have?

(AO) AI. Typecontract

Contract for Deed?		1
Warranty Deed		2
Not Know		9
Other (specify		8

NOTE: This question is poorly worded because in many cases individuals bought their lots by contract for deed, but now that the lots are paid off they no longer have this type of contract (they now simply have the title). ACS believes that many interviewers determined that the lot had been bought by contract for deed and marked it as such, even though it doesn't accurately answer the question. Unfortunately, not sure if this was systematic. To keep in mind when analyzing from Minitab.

24) Have you registered your deeds in the County Court office?

(AP) AJ. Deedsreg?

Yes		1
No		2

25) Is the address to which this letter was mailed your permanent place of residence?

AK. Goodaddress

Yes		1
No		2

26) If your answer to the previous question was No, then please indicate if the mailing address is that of:

AL. Wholiveshere

Relatives		1
Friends		2
Workplace		3
Other		8

27) In which city/county and state do you live? (Please specify the city or county and the state if not Texas)

AM. Whereliving?

1= adjacent/near city; 2=elsewhere in Texas; 3=Other State in US; 4=Mexico; 5=Another country; 8=Other; 9 = Unclear

28) In what year did you move to your current city/town of residence?

AN. Yearlivenow (19)**

29) How along ago did you move to your current home?

AO. Yearshere? _____years ago

30) What is the tenure of your current home: do you own or rent?

(??) AP. Tenurenw

We own the house		1
We rent: <i>from the owner</i>		2
We rent: <i>from a housing association</i>		3
We share with kin		4
We share with friends		5
Workplace also residence		6
Other: please specify		8 _____

31) What type of home do you live in currently?

AQ. Typeprevhme

An apartment: how many bedrooms?		1 _____ bedrooms
Trailer home: in a trailer park		2
Trailer home: in a colonia subdivision		3
A condominium: how many bedrooms?		4 _____ bedrooms
A regular home: how many bedrooms?		5 _____ bedrooms
Other: please specify		6 _____

(BS) AR. #Bedrooms (above)

32) Do you regard the city in which you now live as your permanent home?

AS. Permanent?

Yes		1
-----	--	---

No	
----	--

2

AT. Whyperm? (Code once a fix)

Combos: YES

Recodes: (numbers of cases not recorded)

- 1 Family all here now*
- 2 This is my home now/happy here etc.*
- 3 Too old/settled to move*
- 4 Good neighborhood, schools for kids, work reasons etc.*

NOTE These recodes were fairly obtuse and in many cases we felt as if we had to read between the lines in order to classify the answers under these categories.

Others:

- 8No money to move/build home elsewhere (2)*
- Lack of services/water in colonia/availability of services here (2)*
- House in colonia now leased to another party so can't move there*
- Not legal resident so can't go elsewhere (lack of mobility/flexibility)*
- Economic growth in city of current residence*
- Too much traffic on street*

AU. Whynotperm (Code once fix)

Combos: YES

Recodes: (numbers of cases not recorded)

- 1 Want something better in life for kids, etc.*
- 2 Work reasons (go with job etc.).*
- 3 Affinity to border area and that's where we want to live*
- 4 Want to own my own home*

Others:

- 8 Want to move/plan to move in future/upon retirement (12)*
- I like my city/neighborhood (2)*
- Family elsewhere*
- Town growing too fast*
- Political climate unsatisfactory*
- Live here because have transportation to physician and access to medications*
- Bad/dangerous neighborhood*

33) Including yourself, how many people make up your household?

(BY) AV. Hsehlsize _____ people

34) How many members of your household work full-time or part-time? Take last week/month as an example. Please indicate the number on the relevant line.

_____ # who work full time **(BZ) AX. Fullwrk**

_____ # who work part time **(CA) AZ. Partwrk**

_____# who are temporarily unemployed and looking for work **(CB) BA. Notwrk**

35) Are any of the working members of your household migrant workers -- that is they live away from the home for more than three months in the year?

(CD) BB. Migwrkrs? (Yes=Indicate number; No/none=0)

Yes	
No	

How many are migrant workers_____?

NOTE: One case in which individual responded <Yes> but did not indicate number of workers; coded as <1>

NOTE: One case (4.035) in which household has over 50 members and 47+ are migrant workers. This will certainly distort overall averages.

36) Please provide a rough estimate of the household's total weekly or monthly income? **Do not** include earnings of any household members who do not contribute their earnings to the running of the home, but **do include** any rent or contributions (to food etc.) that they may regularly give you.

CODER: However estimated you should calculate the total monthly income and code that box.

(CE) BC. Hshldincome

	Estimate Household Income per WEEK		Estimate of Household Income per MONTH		
	\$50-\$150		\$200-\$600		1
	\$150-\$250		\$600-\$1000		2
	\$250-\$400		\$1000-\$1600		3

	\$400-\$600		\$1600-\$2400		4
	Over \$600		Over \$2500		5

No Response____9.

If checked the over \$600 per week or over \$2500 per month, please indicate rough annual household income below:

(CF) BD. Highincome

Between \$30,000-40,000		1
Between \$40,000-50,000		2
Over \$50,000		3

37) In which of the following categories do you consider yourself?

Anglo		1	
Mexican (by birth)		2	How long have you lived in permanently in the US?_____years
Mexican-American		3	
African- American		4	
Asian		5	
No answer		9	
Other (specify)		8	_____

(CG) BE. Ethnicity

(CH) BF. YearsinUS (actual number)

NOTE: Only where ethnicity=2, code YearsinUS.

*Where ethnicity = any number other than 2, code YearsinUS=**.

Others: (numbers of cases not recorded)

8Native American

Hispanic/hispano

Appendix 2.9: (Re)Coding Guide for Colonia Residents Survey

ANNOTATED: RECODES

Colonia Subdivision _____ Location: _____ Code _____

Selected household: _____ Substitute household; _____: Lot # _____

Interviewee: Mr/Mrs: _____.

Interviewer(s) _____

(Interviewer: circle which to indicate gender of respondent)

A. County: 1=Cameron; 2=Hidalgo; 3=Starr; 4=Webb; 5=Val Verde; 6=El Paso; 7=Travis/Bastrop;
8=Other

B. Colonia: Follow colonia assigned codes: 01=Northridge; 02=Stony Point; 03=Rio Bravo; 04=Pueblo Nuevo; 05=Larga Vista; 06=Tanquecitos/Los Altos; 07=Sparks; 08=Deerfield Park; 09=Vista del Este; 10=Mike's; Cienegas=11 Mesa=12; Palm Lake=13; Hoehn Drive=14; Cameron Park=15; Arroyo Colorado=16; Valle Escondido=17; 88=Other

C. Questcode: Unique # 01-30etc. for each colonia (see top right "Code")

D. Substitute? 1= No; 2 = Yes (if household was a substitute); 3 = *all cases transferred from "absentees" to colonia residents coded database*

E. Interviewer: Unique # of lead interviewer: 1=Gever; 2=Lawrence; 3=Richardson; 4=Stevenson; 5=Sennetti; 6=Stuesse; 7=Thompson; 8=Vasquez; 9=Vertiz; 10=Widoff; 11=Hernandez; 12=Ward

F. Gender of Respondent: 1=Male; 2=Female; 3= Both spouses participated; 4=Not clear;

1) Are you the owners of this lot?

Yes	
No	

Inquire who is and ask to interview them

2) In what year did you *buy* this lot? (*emphasize* buy,- not move here)

19____. **G. Yearbuy?** 19**

3) From whom did you purchase the lot (developer, previous resident)?

Developer direct	
Realtor	
Previous Owner	
Other: please specify	

1

2

3

8. _____

H. WhomBuy? (Code as marked)

4) Where were you living immediately prior to moving to live here in the colonia?
Which city or county (and state if not Texas)?

I. Wherelive?

1= adjacent/near city; 2=elsewhere in Texas; 3=Other State in US; 4=Mexico; 5=Another country; 8=Other;
9 = Unclear

5) What was the tenure of the home in which you lived immediately prior to moving here: did you own or rent?

J. PrevTenure

We owned the house		1
We rented: from the owners		2
We rented: from a housing association		3
We lived with my parents/in-laws		4
We shared with other kin		5
We shared with friends		6
Workplace was also residence		7
Other: please specify		8

6) What type of home did you live in immediately prior to moving here (An apartment; trailer home, condominium, regular house....and how many bedrooms did it have)?

K. Typeprevhme

An apartment: how many bedrooms?		1_____bedrooms
Trailer home: in a trailer park		2
Trailer home: in a colonia subdivision		3
A condominium: how many bedrooms?		4_____bedrooms
A regular home: how many bedrooms?		5_____bedrooms
Other: please specify		6_____

L. #Bedrooms (above)

7) What were your main reasons and proposed purpose for buying a lot in this colonia subdivision? (*Interviewer: If the respondent gives several reasons, prompt which was the most important, of second importance, etc., and check thus: 41 = main reason; 42 = second reason*)

M. Whybuy1? (First reason)

N. Whybuy2? (Second reason)

As a home - in the short term	1	
As a home in the long term	2	
As an investment	3	
To provide an inheritance for my children	4	
It was a good deal and opportunity	5	
To rent out or use for work	6	
Other, please specify	8	

Combos: NO

Recodes: (numbers of cases not recorded)

7 To own my own property

15 For kids to go to school/ease of school

Others:

8 Close to family (10)

(NOTE: This response was the most common of all the original “other” category; RS decision to recode other responses and leave this as “other”

because “close to family” comes out clearly as most important in next question, “Whychoose”)

More economical/cheaper (4)

Weather better here than at previous place of residence (3)

Close to Mexico (2)

Liked rural atmosphere (2)

Privacy/space/safe/quiet for family

Grew up here

Found work here

Daughter born in US

Family trade

Received as gift

8) What was the reason that led you to choose to live in a colonia subdivision over other housing options?

O. Whychoose

It was easy to buy -- no papers and closing costs, etc.		1
Affordability		2
Good anticipated return on my investment		3
More space		4
Rural atmosphere/away from the city		5
Opportunity to self build and improve home over a long period of time		6
Lack of other options		7 (6)
Other: please specify		8

Combos: YES

NOTE: Remember that in combos with <0>, the <0> always comes second (thus breaking with the usual rule of coding the lowest number first in combos).

Recodes: (numbers of cases not recorded)

0To be close to family/because of family

7To own my own property

Others:

8Received as gift (3)

To have more space (2)

Ability to build without city code/zoning restrictions (2)

FHA loan

Convenience

Family “traspaso”

Safer for kids than inner city

Knew neighbors

More liberty

Closer to work

Facilitates migration to jobs up north

To have animals

Zoned for mobile home

Lives elsewhere in colonia

NOTE: Many “others” expressed freedoms enjoyed in colonias from laws, rules, etc.

NOTE: Original code <6> doesn’t exist in Spanish version of questionnaire, delete from coding possibilities.

9) From whom or how did you find out about the opportunity to buy a lot in this colonia?

P. WhoLearn?

Newspaper advertisement		1
Advertisement in the colonia itself		2
By chance/a visit		3
Word of mouth		4
From neighbors/friends		5
From relatives		6
From workmates/at work		7
Other: please specify		8

10) Did you move to live on this site almost immediately (that is within two or three months) after you started making the first payments?

Q. Moveya?

Yes		1 -- <i>Jump to Question 14</i>
No		2

11) So, in which year did you move to this site, or put another way, how long was it between your starting to buy the lot (*see answer to Q 2*) and your moving into the colonia subdivision?

R. Timebefore (if skipped leave R blank)

Less than six months		1
Six months to one year		2
More than a year; please specify how many years it was and the year in which your arrived here (interviewer cf. Q. #1		3

_____ yrs; i.e. in 19____

S. YrMove?

19** (see above or question 2 if yr purchase and year move are one-and-the-same.

12) Why didn't you move immediately into the colonia subdivision to live? What were your reasons for not moving in straight away? (*Interviewer*: If several reasons are given, specify in order of priority, 41, 42, 43, etc...

T. Whynotmve1? (First reason)

U Whynotmve2? (Secondreason)

Too far from house or work		1
No services/ it was inhospitable		2
It was more of an investment than a place to live		3
I bought it for my children not for myself		4
We went to live in another city		5
No sense of community spirit		6

Don't know		9
Other: please specify		8_____

Combos: NO

Recodes: (numbers of cases not recorded)

14 Had to prepare lot/build house before moving

16 Poor economic situation/had to save money in order to build/move

Others: (numbers of cases not recorded)

8 Kids in school

No work in colonia

Weather

Had another home

Close to family

Wanted to complete payments on lot before moving

Lacking passport

13) After those years of living elsewhere but purchasing the lot, what finally persuaded you to move here?

V. FinalWhat?

Some key services began to be installed		1
Once we had finished paying off the land		2
Once we had secure title		3
Once many more lots were occupied		(4)

Once a community spirit had developed		4 (5)
Once we had sufficient money build buy a home to put on the lot		5 (6)
Other (specify)		(8) _____

Combos: YES

Recodes: (numbers of cases not recorded)

7 Prepared lot/cleared land/completed building house

Others: (numbers of cases not recorded)

8 Close to family

Weather

Got a job nearby

More space/more affordable

Got residency

NOTE: See corrections to code numbers above

14) What was the total cost of this lot (interviewer, get total price and then ask what was the monthly payment)

X. Totcost? (Actual amount no comma, i.e 22000)

Y. Monthpay (Actual amount, i.e. 100)

15) Do you know the size of the lot?

Z. Knowsize? Yes=1; No=2;

AA. Lotsize? (actual sq. ft). 1 acre = etc.square feet/acreage, no commas)

AB. Taxlotsize. *(look up on tax file) input actual square footage*

AC. Taxlandvalue *(as above. If can't identify lot precisely, leave blank)*

AD. Taxhsevalue *(data from tax records)*

AE. Totalvalue *(data from tax records)*

16) Have you finished making purchase payments on the lot?

Yes	1	1	AF. Finishedpay?
Not yet	2	2	

17) How much do you still owe (more or less)? Total of \$_____

AG. Stillowe? (amount, no commas)

18) At any point, have you missed a payment?

AH. Missedpayment?

Yes	1
No, never	2

19) Do you have any idea what a vacant lot of a similar size to your own would sell for in this colonia today?

AJ. Ideavalue?

Yes	1
No, no idea	2

20) How much approximately?

AK. ValueLot\$ (actual amount, no commas, leave blank if no idea)

21) What do you think your own house and lot are worth today -- if you were to sell it?

AL. Valuehome\$ (actual amount, no commas, leave blank if no idea)

No idea	

22) Do you know of any legal restrictions that affect your ability to develop the lot, build upon it, subdivide it, sell or rent it?

Yes, there are restrictions		1
No I'm not aware of any		2

AM. Restrictions?

23) Please describe all of the restrictions that you are aware of: (*Interviewer check any that are offered - do not prompt*) **AN. What restrictions?** (Leave blank if no response)

Set back requirements		1
Minimum street widths		2
Prohibited to sub-divide lot		3
Can't share lot except with kin		4
Can't sell lot openly		5
Can't rent out land or housing		6
Must have basic services to be approved		7
Must have approved plat map		10
Special codes apply on dwelling constructions		11
Not able to identify any specific ones		12 (9)
Other: please specify		8

Combos: YES unless confusing/not possible; then, combos=8 (i.e. if individual responded <1> and <3>, this was not coded as a <13>, as it would be confused with the recode response <13> --“no animals”. Rather, it was recorded as an <8>. But if an individual responded <1> and <5>, this combination answer was coded as <15> because there was no recode <15> to confuse it with.)

Recodes:

13 No animals (9)

14 Can't have more than one house per lot (11)

Others:

8Septic system restrictions/codes (5)

Can't use for commercial/businesses/stores (3)

Need permit to build (2)

Restrictions exist but are not enforced (2)

Limits on water usage (Northridge Acres) (2)

No junk cars

Noise

No drainage

Old trailers not allowed

New trailers difficult to bring into neighborhood

Only one light meter per lot

Taxes

NOTE: See corrections to code numbers above

24) What type of contract do you currently have?

AO. Typecontract

Contract for Deed?		1
Warranty Deed		2
Not Know		9
Other (specify		8

25) Have you registered your deeds in the County Court office?

AP. Deedsreg?

Yes		1
No		2

26) Are you or your spouse still in touch with the developer?

Yes		1
No		2

AQ. Intouch?

27) Why do you see him/her or stay in touch with him/her?

AR. Whyintouch?

To make monthly payments		1
For reasons having to do with concerns over services		2
To buy another lot		3
Other (specify)		8

Recodes: NONE

Others:

8Friends (7)

Family (5)

To have all papers signed (2)

To take care of regulations

Lives next door

Realtor has parties

No comment

28) On a 1-5 scale relatively unimportant (1) to very important (5), please grade the importance of each of the following services that most Texas colonias require:
(Interviewer: read each service and check the grade that is given)

CODING. Each dimension 1=Low importance; 3=High importance; 2=ambiguous/in-between; blank if no response. -

	LOW			HIGH	
	1		2		3
AS. Community Center					
AT. Water					
AU. Street Lighting					
AV. Street paving					
AX. Electricity					
AY. Schools					
AZ. Wasterwater/drainage					
BA. Gas service					
BB. Bus service					
BC. Shops					
BD. Other1 , leave blank if none					

BE. WhatOther? (leave blank if none)

Police/vigilancia 1

Fire service	2
Clinic/hospital	3
Other	8

Combos: YES

NOTE: Remember that in combos with <0>, the <0> always comes second (thus breaking with the usual rule of coding the lowest number first in combos).

Recodes:

0Traffic signs/speed bumps/speed limits (7)

5Parks/recreation facilities (20)

Others:

8Trash/garbage collection (6)

Telephones (5)

“Servicio de limpieza” (3)

Mailbox for each house (3)

Pest/animal control/dog catcher (3)

Fire hydrants (2)

Ambulance (2)

Gas station (2)

Cable (2)

Churches (2)

Child care (2)

Pharmacy

School bus stop route

Library

Inspectors

Sidewalks

Street lights

High school

McDonalds

Jobs

WIC (nutrition program for women and infant children)

Head Start for children

29) Are you aware that a significant number of lots in this colonia are still unoccupied?

BF. Aware?

Yes		1
No, not really		2

30) Why do you think that some families have not occupied their lots, - as you did?

BG. Whynotlive?

They moved elsewhere for work/migrant workers		1
They bought to speculate/as investment/ not interested in living here		2

Inadequate services here		3
They're lazy, don't want to work to improve the settlement		4
Isolation and lack of public transport		5
No idea		9
Other: please specify		8 _____

Combos: YES

Recodes:

6 Financial situation/lack of money (36)

Others:

8 Better home in city/elsewhere (7)

Floods/poor drainage (4)

Colonia is ugly/bad reputation/they don't like the colonia (4)

Problems with previous owner/developer (2)

Have job elsewhere (2)

Some buy as place to keep animals

Don't want to build

Have children and need to be near schools

Owners die

Not owned by individuals—lots belong to county

Lots not yet sold by developer

Too crowded

Mosquitoes

They come but then they leave

Avoid taxes

They were duped into buying by the developer

The county doesn't force/demand that they live on lot

People are indecisive

Bought for retirement

Bought as place to gather for picnics/vacation

Services too expensive

Lots too small

Legislative freeze on selling

Problems with property

Land issues

Haven't built home yet

Still making payments on lot

Gangs

"Wait to sell all them sell empty"

"Selling fraud"

"Gente ambiciosa"

31) Do you think that so many vacant lots is an *advantage* or a *disadvantage* for the rest of the residents living here?

BH. AdorDisad?

An advantage		1
A disadvantage		2

<p>No real opinion one way or other</p> <p><i>Or</i></p> <p><i>opinion that it is BOTH an advantage and a disadvantage</i></p>	<p>3 & leave rest blank</p> <p><i>When 3=no opinion, skip to question 33;</i></p> <p><i>When 3=BOTH an advantage and a disadvantage, code BI-BL</i></p>
--	--

32) Why? In What Respects?

BI. FirstAd.

BJ. SecondAd.

Advantages: (list all mentioned)

Less crowded/ More space		1
Less problems with services		2
Less problems with neighbors		3
Easier to keep selves to ourselves		4
Creates a more rural atmosphere		5
Other: please specify		8

BK. FirstDisAd

BL. SecondDisad

Disadvantages: (list all mentioned)

Difficult to get things organized/encourages apathy		1
Weakens our ability to press for services		2
Free riding our efforts		3

Unsightliness; used as dumps for garbage/junk, etc		4
Lowers housing values		5
Reduces sense of "neighborliness"		6
Other: please specify		8

Combos: YES

Recodes:

7 Dangerous due to lack of security/crime/drugs/gangs (22)

99 Prevent new people from moving in (10)

NOTE: Remember when analyzing that <99> is a recode; it does not mean that the individual responded "no answer/don't know" two times (just to restate the obvious). :)

Others:

8 Attracts snakes/rats/dogs/animals (16)

Overgrown/weedy (3)

Illegal immigrants/bad people hide in overgrowth (3)

Don't feel integrated into city

Mosquitoes

Taxes too high

Wind worse with empty lots

Alone/lonely

"Streets"

NOTE: Response 2.05 (Stony Point Anglo, ex-Greyhound driver, interviewed by ACS)= “Wetback block parties”

33) Turning now to your own residential arrangement in this lot: How many separate dwellings are there on the lot?

BM. Sharelot? (and leave following blank)

One only		1
Two		2
Three or more		3

34) Who are the other households; that is what is the relationship if any to you the owners?

BQ. Kinshare?

They are my parents/in-laws living with us	1
They are kin/family who share the lot as owners	2
They are kin/family who rent from us	3
They are renters	4
Other: please specify	8

Do they own their half or portion of the lot? Yes____. No____.

BR. KinOwn? 1=Yes; 2=No

Recodes: NONE

Others:

8Empty house/trailer (4)

Family members who live there for free (3)

No one lives in them (3)

Use as shop

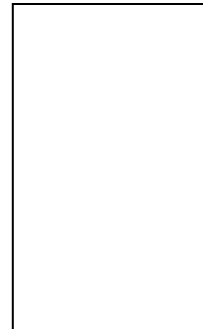
35) In total: how many separate bedrooms do you have in your dwelling(s)?

_____ separate bedrooms **BS. #BedsNow** (actual number)

36) *Interviewer:* Below, identify the House Type & Lot Layout. Do so interactively with the respondent and if necessary for clarification draw a rough plan to the right annotating buildings T = trailer; M = manufactured home; C = Camper; S = shack structure; H = Self-help or consolidated dwelling; IC = building in construction/slab etc bit not occupied).

Lot Diagram

C: Camper	1
T: Trailer	2
M: Manufactured Home	3
S: Shack structure	4
H: Consolidated built home	5
Combination: indicate which: (eg T & C; S & H;, H & IC etc.)	6



BT. Housenow?

BU. Typecombination?

Indicate numbers low to high (eg camper,trailer would equal = 12; Trailer consolidated home = 25. Always low to high order please).

37) What, if any, are the main factors that are preventing you from making improvements to this lot and home? (*Interviewer*, do not prompt, and list all that are mentioned)

BV. WotPrevent1?

BW. WotPrevent2?

Building code restrictions		1
Land use restrictions		2
Conflicts with neighbors/Community association/Council		3
Conflicts over tenure and ownership		4
Internal family difficulties/problems		5
Lack of resources - cash		6
Not know of any real factors		9
Other: please specify		8_____

Recodes: NONE

Others:

8High taxes (4)

Lack of water (4)

Lack of time (3)

Lack of drainage (3)

Lack of services (2)

Bad/hard soil (2)

No street lights

Weather

Water hookup—inspectors haven't noticed

Housing association

CPL requirements of code for electric box on house

Trees in the way

NOTE: Of these "other" responses, 12 are related to issues of service provision

38) Do you have family who live elsewhere in the colonia/subdivision.

BX. Familyhere?

Yes		1
No		2

39) Including yourself, how many people make up your own household? (do not include members of other households on lot where these exist.)

_____ people **BY. Hsehldsize**

40) How many members of your household work full-time or part-time? Take last week/month as an example. (*Interviewer* indicate the number on the relevant line.)

_____ # who work full time **BZ. Fullwrk**

_____ # who work part time **CA. Partwrk**

_____ # who are temporarily unemployed and looking for work
CB. Notwrk

41) Are any of the working members of your household migrant workers -- that is they live away from the home for more than three months in the year?

CD. Migwrkrs? (Indicate number; 0=none)

Yes		How many of them are migrant workers _____?
No		

NOTE: Three cases in which individual responded <Yes> but did not indicate number of workers; coded as <1>

42) Which of the following boxes comes closest to your estimate of the household's total weekly or monthly income? You should not include earnings of any household members who do not contribute their earnings to the running of the home, but do include any rent or contributions (to food etc.) that they may regularly give you. *(Interviewer show the two columns and ask the respondent to tell you the box letter: A, B, C, .etc)*

CODER: However estimated you should calculate the total monthly income and code that box.

CE. Hshldincome

	Estimate Household Income per WEEK		Estimate of Household Income per MONTH		
	\$50-\$150		\$200-\$600		1
	\$150-\$250		\$600-\$1000		2
	\$250-\$400		\$1000-\$1600		3C
	\$400-\$600		\$1600-\$2400		4
	Over \$600		Over \$2500		5

No Response___9.

(Over \$600 per week or over \$2500 per month is equivalent to more than \$30,000 per year)

42a) *Interviewer:* If you have checked the over \$600 per week or over \$2500 per month, please ask for rough annual household income showing the table below:

CF. Highincome

Between \$30,000-40,000		1
Between \$40,000-50,000		2
Over \$50,000		3

43) In which of the following categories do you consider yourself?

Anglo		1	
Mexican (by birth)		2	How long have you lived in permanently in the US?_____years
Mexican-American		3	
African- American		4	
Asian		5	
No answer		9	
Other (specify)		8	_____

CG. Ethnicity

CH. YearsinUS (actual number)

NOTE: Only where ethnicity=2, code YearsinUS.

*Where ethnicity = any number other than 2, code YearsinUS=**.