

# HOUSING IN THE **BORDER** **COLONIAS**



**HAC**

## Rural Research Report

The border region between the United States and Mexico is dotted with thousands of rural communities characterized by extreme poverty and severely substandard living conditions. These communities, commonly called *colonias*, are overwhelmingly inhabited by individuals and families of Mexican heritage. Poor housing conditions are common in the colonias with an old, deteriorating housing stock, combined with newer units that do not meet building codes.



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HAC's mission is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places.

## BORDER COLONIAS\*

In Latin America, the word *colonia* means neighborhood or community. In the United States, the term has been applied to neighborhoods and even towns along the U.S.-Mexico border in Arizona, California, New Mexico, and Texas that lack potable water, sewer services, and electricity. Residents choke on dust kicked up from the unpaved roads that easily enters aging manufactured homes or structures built using found materials.

Colonias are typically thought of as rural border settlements inhabited overwhelmingly by individuals and families of Mexican heritage living in impoverished conditions.<sup>1</sup> The public health issues posed by the poor living conditions that characterize colonias were first brought to public attention in the 1980s.<sup>2</sup> As a result, nonprofit networks were formed to address the needs in colonias and government programs directed funding to assist these efforts.<sup>3</sup>

The process by which most colonias developed is the dominant method of housing provision in many countries, including Mexico: land is sold without infrastructure present and a dwelling is constructed gradually.<sup>4</sup> Residents were drawn to these settlements because they

### BORDER COLONIAS REGION

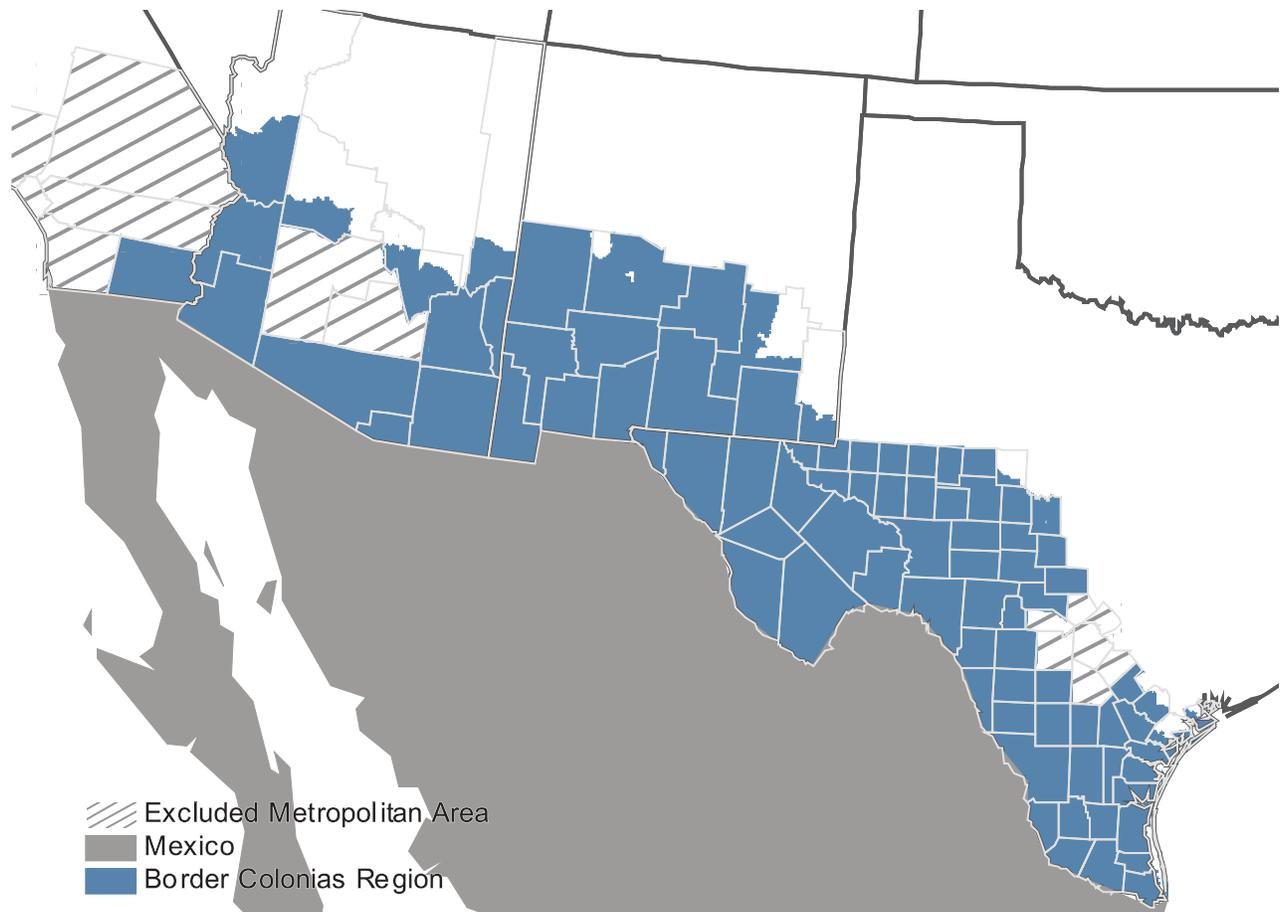


Figure 1

\*Unless otherwise noted, these data are derived from HAC tabulations of the 2010 U.S. Census of Population or the American Community Survey 2005-2009 Five Year Estimates.

Table 1. BORDER COLONIAS QUICK FACTS

	RURAL BORDER COLONIAS	BORDER COLONIAS	UNITED STATES
Population	1,650,448	5,586,664	301,461,533
Hispanic Population	52.0%	61.8%	15.1%
Poverty Rate	20.7%	23.8%	13.5%
Population Living in Small Town/Rural	100%	29.8%	21.2%
Homeownership	72.7%	67.7%	66.9%

Source: HAC Tabulations of the American Community Survey 2005-2009 Five Year Estimates

offered an opportunity for them to own land and homes, a source of great pride for many. In many cases, the visible substandard conditions mask thriving communities where neighbors support and provide for one another.

National and international events have profoundly affected the communities along the U.S.-Mexico border over the past decade. The border region, and consequently the border colonias, face new challenges to social and economic development as a result of increased border security in the wake of the September 11, 2001 attacks. The “thickening” of the U.S.-Mexico border has slowed the flow of goods, increased the cost of trade, and created barriers between family members living on either side of the border.<sup>5</sup> These issues will need to be recognized and addressed in any attempts at further developing the border region in the coming years.

## DEFINING COLONIAS

To address the lack of infrastructure and the poverty present in communities along the border and to target funding to these areas, government agencies have developed geography-based definitions of colonias.

In 1990, the Cranston-Gonzalez National Affordable Housing Act (NAHA) created a federal definition for colonias, which is still used for most Department of Housing and Urban Development (HUD) programs today. Under NAHA, a colonia is an “identifiable community” established before November 28, 1989 in Arizona, California, New Mexico, or Texas within 150 miles of the U.S.-Mexico border that lacks potable

water and sewage systems and decent housing.<sup>6</sup> The 150-mile boundary is part of the definition used by the U.S. Department of Agriculture, while the Environmental Protection Agency defines the boundary as 62 miles from the border.<sup>7</sup> HUD has designated 86 colonias in Arizona, 15 colonias in California, 142 colonias in New Mexico, and more than 1,800 in Texas.<sup>8</sup> These governmental definitions are not without controversy, however, as some researchers make the case that colonias exist beyond the border region.

For the purposes of this analysis, the border region will be defined as all U.S. Census tracts with some portion within 150 miles of the border, excluding metropolitan areas with a population of 1 million or more. Because colonia boundaries are not used as geographies for collecting census data, researchers find analyzing both individual colonias and the colonia region difficult. The presence of mobile populations, such as migrant workers, can skew the data.<sup>9</sup> For those reasons, the border region will be analyzed as a whole, with particular focus paid to rural areas.

## SETTLEMENT PATTERNS AND ORIGINS

Despite being categorized together, colonias vary extensively within the border region, from small clusters of homes located near agricultural employment opportunities to established communities whose residents commute to nearby urban centers.<sup>10</sup> Colonias have varied histories. Some emerged in the last 50 years, but others have been in existence since the 19<sup>th</sup> century. The unmet need for affordable housing was a key factor driving

the demand for homes in colonia developments in both recent and historic colonias.<sup>11</sup> Various other factors led colonia development within each border state. The increased visibility of colonias in Texas, however, tends to guide common perceptions and even government policy based on the situations of colonias found there.<sup>12</sup>

In Texas, colonias resulted from lax land regulations, particularly over the last few decades.<sup>13</sup> For much of the 20<sup>th</sup> century, county governments in Texas lacked the power to regulate the subdivision of land that lies outside the jurisdiction of city governments. Without these controls in place, landowners were able to subdivide and sell their property without the necessary infrastructure.<sup>14</sup> In the mid-1990s, all Texas counties were finally granted the power to enforce state minimum standards for water and sewer infrastructure.<sup>15</sup>

Also impacting the proliferation of colonias in Texas is the contract-for-deed system. Through a contract for deed, the buyer makes payments directly to the developer while the land title remains with the developer until the amount is paid in full. These arrangements often involve high interest rates and many are not recorded with the county clerk.<sup>16</sup> If even one payment is missed, the developer may foreclose on a property and the buyer loses his or her entire investment.<sup>17</sup>

Most Texas colonias are small, consisting of fewer than 40 lots, but more than one-third of the total colonias population lives in large colonias of 300 or more units. These large colonias make up only 7 percent of the total number of colonias in the state.<sup>18</sup>

A variety of settlements have been designated colonias in Arizona, California, and New Mexico, including those on Native American lands, in old mining towns, and in retirement communities. Colonias in Arizona, California, and New Mexico are generally older than those found in Texas.<sup>19</sup> In Arizona, “wildcat” subdivisions emerged in the 1950s and are inhabited by individuals and families who do not understand or wish to follow government regulations, which differ from patterns for Texas’ colonias. Many New Mexico colonias have been in existence since the mid-1800s and all California colonias were developed prior to 1929, when subdivision laws went into effect in that state.<sup>20</sup> Additionally, New Mexico’s historic settlements are experiencing new fringe growth in the form of illegal subdivisions similar to those created in Texas under contract-for-deed arrangements.<sup>21</sup>

Colonias in these states are often connected to infrastructure systems, although they are aging and in need of upgrades, and they often have more access to services than those in Texas.<sup>22</sup> Land regulation is also a smaller problem in the other border states than in Texas, although codes were not always enforced in Arizona.<sup>23</sup>

#### COLONIAS BEYOND THE BORDER?

The designation as colonias of communities that bear more resemblance to aging rural towns far from the border than to the classic colonias in Texas has led several researchers to suggest that the definition and related policy response deserve a second look.<sup>24</sup>

Recent research has investigated the presence of colonia-like subdivisions located beyond the border region. As many as 5 million people may live in Informal Homestead Subdivisions (IFHSs) across the United States, with confirmed locations in Arizona, New Mexico, and Texas, as well as in non-border states such as Georgia and North Carolina. IFHSs fall into seven categories that are based, in part, on the differences in their geography as well as the demographics and socioeconomic status of their residents. Classic border colonias, however, are recognized to have more extreme poverty and unsafe, improvised homes than villages of other designations.<sup>25</sup>

The expansion of the colonias definition is controversial due to the increase in designated colonias eligible for already limited funding. New Mexico and Texas have both officially recognized colonias beyond the 150-mile boundary, however.<sup>26</sup> Researchers have also found non-border IFHSs similar to classic colonias in regions of Greensboro, North Carolina, as well as Austin and San Antonio, Texas.<sup>27</sup>

## SOCIAL CHARACTERISTICS

A total of 5.6 million people reside in the border region and 1.7 million, or 29.5 percent, live in rural areas. The border region typically experiences high population growth due to immigration.<sup>28</sup> Despite tighter border security and the impact of the economic recession, at the end of the decade the region experienced a slightly higher rate of migration than the United States as a whole. In 2009, for example, 2.7 percent of the colonias population had moved to the area from another state within the past year and 0.9 percent had moved from another country; nationwide, 2.5 percent moved

to other states and 0.6 percent immigrated into the country. Rural areas experienced a higher domestic migration rate than urban areas, at 3.0 percent, and 0.7 percent moved from abroad.

Domestic migration to the border region is associated with the general growth of Sunbelt states: the four border states' share of the U.S. population has increased from 1 in 18 in 1900 to more than 1 in 5 in 2010.<sup>29</sup> The proportionally higher domestic migration to rural areas could be the result of seniors moving to the region's retirement communities.

The U.S.-Mexico border is home to a larger percentage of foreign-born persons than the nation as a whole. The difference is most pronounced in rural areas; in the border region, 14.7 percent of the rural population was born outside the United States, but only 5.0 percent of rural residents (and 13.7 percent of all residents) across the nation are foreign born. This high level of foreign-born population often leads to questions about citizenship. In the rural United States, 7.1 percent of the population are not citizens (including both documented and undocumented immigrants). Along the U.S.-Mexico border as a whole, 12.2 percent of all residents, including those foreign born, are not citizens and in the rural border region 8.7 percent are not citizens. Of the foreign born population across the border region, noncitizens make up approximately 60 percent. High immigrant populations pose challenges for communities by way of language and cultural barriers that fuel anti-immigration sentiment.

Hispanics account for 15.1 percent of the U.S. population and only 8.4 percent of the rural population. Along the border with Mexico, that proportion is higher. Of the population in the rural border area, 52 percent identify themselves as Hispanic or Latino, and 88.8

percent of those are of Mexican descent. Less than 8 percent of the Hispanic population in the border region consists of individuals that are not of Mexican, Puerto Rican, or Cuban descent. This subset of individuals is less common in the border region than rural areas overall, where they make up 10.6 percent of the Hispanic population. Across the region, Hispanics comprise 61.8 percent of residents, and 91.6 percent of those Hispanics are Mexican.

The border region lags behind the nation in terms of education. Just under 75 percent of adults in the rural border area graduated from high school compared to 84.6 percent nationwide. The graduation rates are more similar for those with a bachelor's or more advanced degree in rural areas: 16.4 percent along the rural border and 17.4 percent in the rural United States have earned postsecondary degrees, compared with 27.5 percent nationwide.

Educators in the colonias face many challenges common to other areas of the country, such as high dropout rates and language barriers. In addition, high population growth can strain educational resources even further by adding hundreds of students to a school's roster each year.<sup>30</sup>

The youth population is larger across the region (29.2 percent of the population) than across the United States (24.6 percent). Even in the rural border region, young people under the age of 18 account for 26.6 percent of the population. A high birthrate and the relocation of families with young children are likely factors in these population statistics.<sup>31</sup>

The highest concentration of elderly individuals in the border region is found within rural areas, where 15.8 percent of the population is over the age of 65 years, comparable to the national rural rate of 15 percent and much higher than the national rate of 12.6 percent. Nationally, the challenges faced by rural areas with an increasing elderly population that requires access to specialized services will be particularly acute in colonias, where even basic services are lacking. The high concentrations of youth and seniors in the region put an additional strain on social services.

Not all seniors within the rural border region enjoy a peaceful retirement. Almost one-half of grandparents who reside with their grandchildren (47.3 percent)

### HISPANICS MAKE UP THE MAJORITY IN THE BORDER REGION

Race and Ethnicity, Border Colonias Region, 2005-2009

Source:  
HAC Tabulations of 2005-2009  
American Community Survey

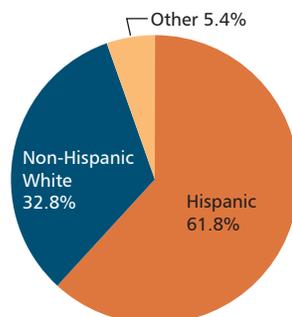


Figure 2

are responsible for them. In the region, 43.4 percent of grandparents are raising grandchildren and 41.0 percent of elderly persons across the nation have taken this responsibility.

Colonias were first noted for the public health concerns caused by poor living conditions and other environmental issues, in addition to challenges due to lack of infrastructure. The location of colonias in flood plains and near desert streams leaves them susceptible to flooding, which can exacerbate health problems by causing cesspools to overflow and leaving standing water ideal for breeding disease-carrying mosquitoes. Common health issues within the colonias include hepatitis, asthma, dysentery, and tuberculosis.<sup>32</sup>

## ECONOMIC CHARACTERISTICS

Due to proximity to Mexico, the border economy is even more closely linked to national and international markets, and the effects of disturbances from either side, than the economies of other U.S. locales. Approximately 58.8 percent of U.S. exports to Mexico originate in the four border states. The escalating violence along the Mexico side of the border has promoted the perception that the region is unsafe, inflating the cost of doing business. Increased border security is also increasing wait times at ports of entry, which can affect trade detrimentally.<sup>33</sup>

Policies such as the North American Free Trade Agreement (NAFTA, which took effect in 1994), have drawn much attention to the border area but produced little in terms of economic development within the region.<sup>34</sup> Research has shown that, although NAFTA was not the initial cause of falling wages in the border region, it has helped to continue the trend.<sup>35</sup>

The government plays a large role in employment across the border region. In the United States, 14.6 percent of the workforce is employed by the government. In the border region, 20.0 percent of the employed population works for the government and that proportion increases to 22.7 percent in rural border areas. While this could signify few private employment opportunities in the region, the presence of the border as well as the customs and security agents required for its maintenance could also be a factor.

### MICROENTERPRISE AND MICROFINANCE IN THE TEXAS BORDER REGION

Entrepreneurship is particularly prevalent in the border region, where 8.5 percent of the workforce is self-employed, compared to 6.8 percent nationally. In the rural border areas, that rate is even higher at 9.7 percent. In Texas, this has translated into success for microfinance institutions, which have helped reduce poverty rates in developing countries around the world. One such organization, Acción Texas, estimates that it lent \$11.7 million to border entrepreneurs between 1994 and 2005, creating 244 jobs and \$19 million in sales revenue. Approximately 34 percent of its clients during that time period were border residents, far above the border's 12 percent share of the state's total population. Hispanics also made up a proportionally large share of borrowers.<sup>38</sup>

Agriculture continues to be an important part of the rural border economy, employing 8.7 percent of the population in the industries of agriculture, forestry, fishing and mining (5.5 percent of the rural U.S. population works in these sectors). Although mechanization has reduced the role of agriculture in many border communities, in some areas the majority of residents depend on agricultural employment in the form of seasonal farm work or year-round dairy employment.<sup>36</sup> In other locations, residents commonly work in nearby towns and cities in low-paid service occupations, manufacturing, or food processing.<sup>37</sup>

Cross-border manufacturing operations producing wares such as electronics, medical devices, and automotive parts take advantage of low-cost maquiladoras, which are factories located on the Mexico side of the border.<sup>39</sup> Manufacturing plays a smaller role in rural parts of the border region, however, than in the United States as a whole. Approximately 4.8 percent of the rural colonias workforce is employed in manufacturing compared to 11 percent nationally.

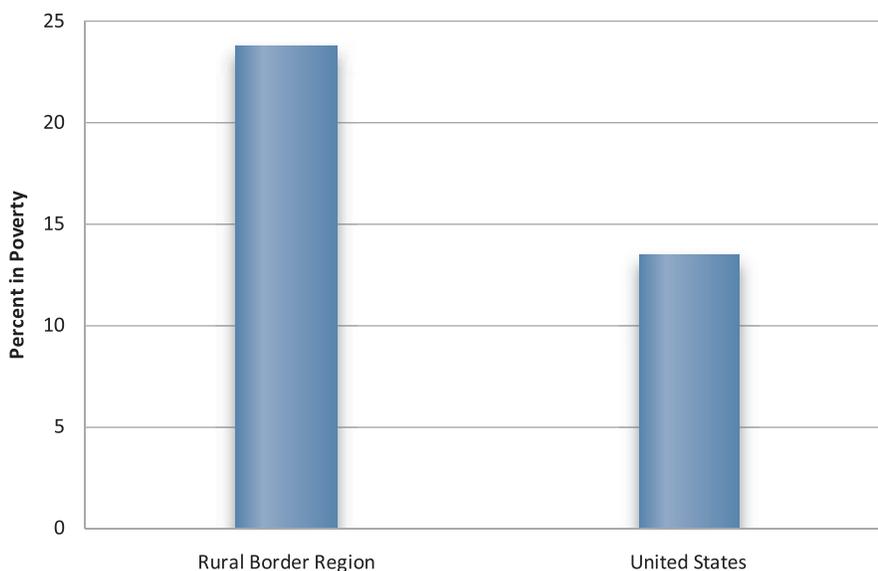
A survey of stakeholders showed a shared desire to move the region toward "a knowledge-based, sustainable economy that is safer for its citizens and that affords a more efficient and rapid movement of people and goods across the international border."<sup>40</sup> The low education levels of the local labor force, however, stand in the way of efforts toward the production of higher value-added manufactured goods.<sup>41</sup>

Incomes are low across the border region, and not just in rural areas; one-quarter of all border residents earn less than \$20,000 annually, while 18.4 percent of workers nationwide earn this amount. Conversely, the proportion of the population earning incomes over \$100,000 in the colonias region is considerably less than that of the U.S. rate (12.1 percent versus 20.3 percent). Some contend that wages throughout the region are depressed as a result of the proximity to low-wage workers in border areas of Mexico who, consequently, enjoy higher wages on average than they could earn elsewhere in Mexico.<sup>42</sup> Areas where people attain little education are typically characterized by low-wage, low-skill sectors, however.<sup>43</sup>

A defining factor of colonia developments, high poverty, is visible throughout the region. Nearly one-quarter (23.8 percent) of border residents live in poverty. Hispanics experience a higher rate of poverty than others in the larger region, and in the rural border region, more than 28 percent of Hispanics live in poverty. The poorest counties in Texas are located in the border region. Eight Texas border counties are among the 50 poorest counties in the United States.

#### POVERTY IN THE RURAL BORDER REGION IS NEARLY TWICE THE NATIONAL RATE

Poverty, Border Colonias Region, 2005-2009



Source:  
HAC Tabulations of 2005-2009 American Community Survey

Figure 3

The use of government income assistance is greater in the colonias than across the nation. In the rural portion of the colonias, 36.6 percent of residents receive Social Security payments, 14.5 percent receive food stamps, 5.6 percent receive Supplemental Security Income, and 2.4 percent receive public assistance. Additionally, 27.2 percent of rural border households do not earn income from wages. Across the United States, 19.9 percent of households do not earn wages.

#### HOUSING CHARACTERISTICS

Poor housing conditions play a central role in the recognition and designation of colonias, where the housing stock includes conventional stick-built houses, manufactured homes, and adobe structures.<sup>44</sup> In older colonias, the substandard conditions are largely the result of an old, deteriorating housing stock, while the newer colonias contain units that do not meet code.<sup>45</sup>

Homeownership rates in the border region mirror those across the country. Vacant properties, a sign of disinvestment, are more common in the border region compared to the nation as a whole, particularly in rural areas where 12.0 percent of properties are standing empty; only 8.4 percent are vacant nationally. Occasional-use units, such as seasonally used units or vacation homes, are also more common in rural areas. Just over 10 percent of rural colonias units and 5.5 percent of all colonias units are only used for part of the year; meanwhile, across the nation, 3.5 percent of homes are used part-time.

Although the region has a high rate of homeownership, home values often do not equal those in other parts of the country. In the rural border region, 23.5 percent of homes are valued at less than \$50,000, while across the United States, 8.3 percent of homes are valued at this price. Similarly,

while more than three-quarters of the homes in the United States are worth more than \$100,000, only about one-half in the rural border region reach such values.

Despite significantly lower values, cost burden affects many border households. Homeowners in the rural border region experience cost burden at lower rates than in the nation as a whole. The rates for rural areas nationally and in the border region are nearly identical, however; approximately 24 percent of homeowners pay more than 30 percent of their income on housing expenses. Renters are more often cost burdened, with those in rural areas experiencing lower rates of cost burden. Approximately 45.6 percent of renters in the rural border region are cost burdened versus 51.0 and 50.0 percent in the region and the United States, respectively.

The housing problems that attracted attention to the colonias are improving, but dilapidated homes are still prevalent. Across the border area, more than 19,000 occupied housing units lack complete plumbing facilities; about a third of them are located in rural areas. Although only 1.1 percent of rural homes along the border lack plumbing, this is about twice the percentage of the rest of the United States (0.5 percent). Approximately

1 percent of rural border homes do not have complete kitchen facilities while 0.7 percent of occupied homes nationwide feature incomplete kitchens.

These housing problems are not necessarily the result of an aging housing stock. While 31.6 percent of all homes nationwide were built before 1960, approximately 18.8 percent of border homes are that old. Manufactured homes, however, are more prevalent along the border, making up 19.2 percent of the houses in rural border areas. Across the United States, 14.4 percent of dwellings in rural areas and 6.8 percent of those nationwide are manufactured homes.

Crowded conditions (more than one person per room) are also more common in the border region. Approximately 4.9 percent of rural border units are crowded compared to 3.0 percent of homes nationwide.

The willingness of many border residents to use informal financing mechanisms to obtain homeownership, such as the contract-for-deed system, is an indication of the gap in traditional financing available to low-income and immigrant populations. In some cases, this may be due to a dearth of financial institutions in remote rural areas. Another likely contributor is the large immigrant population, which may be unfamiliar with the services offered by banks or who are simply unsure of such arrangements. If they lack documentation, these individuals face another barrier to accessing traditional finance mechanisms.<sup>46</sup>

## ADDRESSING THE NEEDS

Modest gains are being made along the border to improve housing conditions, install and upgrade infrastructure, and extend other services. In some colonias, residents have organized to improve living conditions through various activities, including organizing community clean-up efforts, sending representatives to regional meetings, or even forming nonprofit organizations to solicit funds.<sup>47</sup> Although local independent nonprofits often struggle to provide services to the colonias, those that are aided by external networks have seen success in meeting community needs.<sup>48</sup>

As the state with the greatest presence of colonias, Texas has also led efforts to address the housing problems in the border region. Texas worked first to



prevent the spread of colonias and then to improve the conditions in existing colonias.<sup>49</sup> Legislation was passed in 1995 that requires developers to install the needed infrastructure and services before subdividing and selling land. This legislation had unintended consequences: it greatly increased the cost of developing new subdivisions and it blocked sales, restricted land use, and limited commercial activities in the colonias.<sup>50</sup> As a result, expansion within the colonias was facilitated by residents further subdividing their land and putting additional strain on sewage systems.<sup>51</sup>

In 2001, Texas passed legislation to increase the authority of counties to regulate subdivisions and the installation of sewer and water systems. The legislation also required greater coordination between cities and counties in regulating subdivisions in the areas just outside incorporated boundaries.<sup>52</sup> In 2005, the Texas legislature mandated a colonia identification system in addition to the tracking of state-funded projects in the colonias.<sup>53</sup>

In 2010, New Mexico passed the Colonias Infrastructure Act, which will provide dedicated state funds to colonias infrastructure projects. It only applies to the 10 counties within the 150-mile zone designated by HUD, however, so colonia-like developments that have appeared around Albuquerque will not be impacted.<sup>54</sup>

Some government funding streams target the colonias region. Through HUD, each border state is required to allocate a portion of its Community Development Block Grant funds to projects benefiting designated colonias. Additionally, USDA Rural Development provides funding for water and waste-water improvements.

Some state programs, mostly in Texas, have been implemented. The Texas Department of Housing and Community Affairs administers the Contract for Deed Conversions (CFDC) program using funds from the federal HOME Investment Partnerships program. Through CFDC, a contract-for-deed may be converted into a warranty deed and the resident can thereby obtain ownership and property rights.<sup>55</sup>

The process of installing and upgrading infrastructure in border colonias is ongoing. The small size and remote location of some colonias greatly increases the per capita cost to extend water lines and build water treatment plants, making these basic necessities prohibitively expensive. Similarly, the lack of land platting has left many colonias without clearly delineated property lines or access roads. Without these features, even those colonias bordering incorporated areas are unlikely to be annexed due to the high cost of alleviating the problems.<sup>56</sup>

## ZAVALA COUNTY, TEXAS

U.S. Highway 83 through Zavala County is lined with the high fences and prominent gates of the big game ranches that occupy the land of once productive farms and cattle ranches. Located in the Rio Grande Valley, the county has a mild climate ideal for growing winter vegetables, such as spinach, which gives the county seat its reputation as the Spinach Capital of the World. Zavala County's rich history includes milestones in the Chicano movement and an agricultural boom followed by decline that has deeply affected the economy.

The county's non-Hispanic white population has declined significantly over the past few decades, and the Hispanic population in 2010 reached 93.9 percent. Whites continue to be the primary wealth and land holders in the county,<sup>57</sup> however, and some residents believe this imbalance has contributed to the county's continued economic stagnation for more than 40 years.<sup>58</sup> A poverty rate of 37 percent ranks Zavala County as the 33<sup>rd</sup> poorest county in the U.S. While the rest of the nation faces new difficulties as a result of the recession, a local official remarked, "[Zavala County has] always been in a recession."<sup>59</sup> Yet the county median income is increasing and unemployment is lower than in past years. Historically, agricultural industry and a cannery operated by the Del Monte Corporation were key players in the economic vitality of Zavala County. Over the past few decades, however, agriculture has played a much smaller role. The area is seeing some new employment opportunities including a call center and expansions in the Crystal City Correctional Facility. The mayor would like to increase tourism as well, and revitalize the downtown area.<sup>60</sup>

The lack of amenities and decent housing for people with a range of incomes is considered the community's greatest barrier to economic development.<sup>61</sup> The housing stock is much older than in other areas in Texas and therefore more likely to be dilapidated and to contain lead paint and asbestos. Homes often cannot be rehabilitated due to their state of disrepair. Crowding and high rates of cost burden for both homeowners and renters also affect the quality of life in the county.

According to the office of the Texas attorney general, 13 colonias are located within Zavala County.<sup>62</sup> A recent study on seven of the county's colonias states that "all have access to potable water, but many lack adequate sewer and all are deficient in the area of decent, safe, and sanitary housing."<sup>63</sup>

Several barriers affect both affordable and market-rate housing development in the community, including low household income, low credit scores, and expensive insurance and building requirements due to a flood plain that covers much of the county. The contract-for-deed system of land tenure (described above) is still a barrier to housing development, and a state law enacted to stop the spread of colonias by requiring that infrastructure be in place before land is subdivided and sold has also had a major impact. The law succeeded in its intended purpose but has also increased development costs. Some local landowners want to build market-rate subdivisions but are unable to fund the infrastructure.<sup>64</sup>

The changes in Zavala County over the past decade have been incremental. While progress is being made, housing conditions and the overall economic situation of this remote rural county in southern Texas are persistently inadequate. Challenges over the last four decades have remained largely the same: job creation, youth out-migration, an aging population, and a difficult socioeconomic past. The county's colonias now have mostly paved streets and running water, while sewer systems and housing conditions are improving. Looking to the future, the county, Crystal City, and the housing authority are all planning to continue rehabilitating and replacing housing in the area and using a comprehensive plan to target housing, streets, and sewer needs.

**Zavala County has "always been in a recession."**

Joe Luna, Zavala County Judge, Crystal City, Texas, November 10, 2010.



# ENDNOTES

## BORDER COLONIAS

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