HEALTH, HEALING AND HOUSING IN SANTA FE

A research brief on community land trusts, Midtown, and a vision for post-pandemic development

HumanImpact.org/CommunityLandSantaFe
A call to invest in community and housing stability in Santa Fe

Santa Fe prides itself on being a diverse and creative city with rich cultural roots. To build on this reputation and to be a city that fully promotes health and wellness, all residents need access to affordable, healthy, and safe housing. Stable and affordable housing supports the well-being of children and families, and contributes to community cohesion and stability — which are key for ensuring that all residents thrive.

Santa Fe has undergone significant gentrification and is currently facing a major economic crisis due to COVID-19, and more efforts are needed to ensure that all residents are able to stay in their homes — particularly low-income residents of color. Research has found that both housing affordability and community stability can be achieved through a Community Land Trust model of land development.

Santa Fe is in a pivotal moment right now with the development of the city-owned Midtown campus property and there is a clear need for new affordable housing options that create stability for all Santa Feans.

This research brief highlights the health benefits of a Community Land Trust as a sustainable and affordable housing model that can limit gentrification and displacement, weather economic trends, and help support recovery during and after the COVID-19 pandemic.

**Based on this evidence, we recommend that the city:**

- Continue housing supportive services in Midtown beyond the COVID-19 recovery period
- Explore the possibilities of Community Land Trusts to stabilize housing in Santa Fe
- Approach the development of the Midtown Campus with Truth and Reconciliation

These recommendations honor the long history of community involvement to create health and equity in Santa Fe. They are aligned with the Resident’s Bill of Rights resolution and more than a year of community-led engagement about Midtown development.
Impacts of housing instability and gentrification in Santa Fe

More than 50% of our health is actually determined by social and environmental conditions, or what are called the social determinants of health. These are shaped by environmental, economic, and social policies, which can either build healthier communities or harm them. Housing stability is a crucial social determinant of health.

Historical and contemporary policies, such as Indian Removal Act of 1830, redlining and racially restrictive covenants, have led to deep racial and economic inequities in access to housing and in associated health outcomes, and to an affordable housing crisis that affects millions of people across the country. In New Mexico, this took the form of a history of unscrupulous land speculation that preceded waves of gentrification resulting in similar outcomes of segregation and displacement for Santa Fe as the rest of the country.

Development and displacement in Santa Fe can be traced to different periods in the city's evolution. Conscious efforts were made to encourage migration into the city. In the early twentieth century, artists living in other parts of the United States were drawn to the Southwest. By the 1920’s, it was boasting a thriving art colony. Later, urban planning efforts — in conjunction with the real estate industry — proactively established practices and policies to encourage retirees to settle in Santa Fe. Over five decades of promoting a tourism-based economy has also shifted and displaced populations.

Over the past two decades, Santa Fe has experienced a new wave of significant gentrification, pushing many Latino residents to previously unincorporated territories on the outskirts of Santa Fe. These areas have more affordable housing, but lack reliable access to public transportation, parks and green space, sidewalks and other public resources needed for health. Relatedly, gentrification disrupts residents' personal relationships and their communities' social networks and ties, which can be critical resources during crises such as COVID-19.

Economic security and affordable housing are key for health

At the same time, the economic impacts of COVID-19 are resulting in significant unemployment, closing of businesses, and a global recession, which is making it harder for many people in Santa Fe and globally — particularly those already impacted by historical inequities — to be able to pay their rent and mortgages and other basic needs. This increases vulnerability to evictions, foreclosures and homelessness. In addition to increasing the risk of COVID-19, housing instability results in a wide variety of physical and mental health conditions and is particularly harmful for children's well-being and educational outcomes.

When families have affordable housing — meaning they are paying less than 30% of their income on housing costs — they are able to spend more money on nutritious food and medicine for their families. When families fall behind on mortgage or rent payments...
because their housing is unaffordable, the experience can lead to chronic stress and mental health conditions like anxiety attacks and depression.\textsuperscript{22} Research has found that unaffordable housing is also associated with a lack of access to health care, as well as higher hospitalization rates.\textsuperscript{23} Unaffordable housing can also push people into homelessness, which can cause both physical and mental health issues.\textsuperscript{24}

Housing instability also affects educational success — frequent moves increase the likelihood that a child will miss school or have to change schools. This can affect long-term educational attainment, which can impact a child’s health even into adulthood.\textsuperscript{20,25} In addition to effects on individual children, high rates of turnover among students can affect the educational attainment of everyone in a school or classroom.\textsuperscript{26}

Displacement and gentrification harm the health of families

Substantial research has found that gentrification negatively impacts the individual and community health of those being displaced from their neighborhoods. Gentrification leads directly to displacement of residents, often low-income communities of color, who are unable to pay rising rents and mortgages in their formerly affordable neighborhood.\textsuperscript{27} Importantly, gentrification doesn’t “just happen” — it is the result of federal, state, and local decisions that encourage or discourage people’s choices of where to live, which subsequently impact equity, health and well-being.\textsuperscript{2}

Forced relocations through evictions or rising housing costs from gentrification are harmful to mental health, leading to stress and depression in mothers forced to relocate.\textsuperscript{28} Forced relocations also lead to community disintegration, which can impair community power.\textsuperscript{29} A health impact analysis on the individual, family, and community-level health impacts of gentrification and displacement found that:

“Longtime residents in gentrifying neighborhoods face financial distress, loss of community services and institutions, and overcrowded and substandard housing conditions; while displaced residents experience relocation costs, longer commutes, disruptions to health care, fragmentation of community support networks, and direct impacts on mental and psychological well-being.”\textsuperscript{13}

Research has found that evictions disproportionately impact communities of color.\textsuperscript{30} In Santa Fe, a health impact assessment found that increasing housing costs and declining incomes for Santa Fe residents created a risk of displacement for many residents — particularly for Latino and low-income residents of Hopewell-Mann and similar neighborhoods directly adjacent to the Midtown campus.\textsuperscript{2} These neighborhoods are made even more vulnerable with the economic insecurity from COVID-19, putting more families at risk of displacement and evictions in Santa Fe.
Resident’s Bill of Rights for a Healthy Santa Fe

The Santa Fe Resident’s Bill of Rights was created from the input of hundreds of Santa Feans affected by the housing crisis in Santa Fe over the course of 18 months. Through deep community dialogue, the Five Pillars of The Resident’s Bill of Rights emerged:

◊ **Affordability:** Housing needs to be affordable relative to household income and other reasonable expenses.

◊ **Quality, Sustainability and Health:** Housing should contribute to individual, family, community, and planetary health.

◊ **Accessibility, Fairness and Equity:** Housing should be made accessible to historically marginalized populations, and should be well integrated socially and geographically.

◊ **Stability, Permanence and Protection from Displacement:** People’s homes need to be protected from irrational market forces and changes in government policy over the long term.

◊ **Community Control:** Housing should be controlled through democratic structures and processes.

These principles were ratified in a city resolution passed unanimously by Santa Fe’s City Council and are an example of meaningful community directed policy.31 The Five Pillars also uplift evidence-based community processes to improve the health of community members, as well as the economic security of neighborhoods.32

Community Land Trusts are a solution for stability

An example of a model that fulfills the “Community Control” pillar of the Resident’s Bill of Rights is a Community Land Trust (CLT). A CLT is an organization that provides stewardship over tracts of land with the intent of making housing and community needs accessible to low-moderate income families in the community. Community Land Trusts are based on managing land locally, and are often organized as nonprofits with their board composed of residents from the CLT, other community residents, and public representatives.33

One key difference between a CLT and other forms of land management is the intent — CLTs approach the stewardship of land for the community as a whole, for both current and future generations.34

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History of Community Controlled Land in New Mexico

There is a long history of community controlled land in New Mexico. In the ancient and sovereign landscape that is New Mexico, for Native American Puebloan communities in particular, visual boundaries and multiple centers have long existed to reflect spiritual worldviews and the relationships between the natural and built environments. For the Tewa, *bupingeh*, the “center heart place,” has always served as a center for community where the most meaningful physical and spiritual elements of community intersect. These essential concepts survived. However, the legal concepts of private and public land were imposed and codified in law following Spanish occupation and settlement in the sixteenth century.35

While Spanish and Mexican grants of land included private grants to individuals, in some cases with stipulations for community settlement, there were also community land grants, which were given to both Puebloan communities and Hispanic settlements. Within these community grants, a unique and integral feature included the *ejido*, wherein certain parcels of land were recognized with special status apart from the public domain and generally used to define citizens right to resources, though there were also other elements, like the *monte* (mountains), *prado* (quality pasture land); *dehesa* (fenced pasture land), all elements used by the citizenry in common for gathering wood, fishing, hunting, use of water and to provide pasture to their animals.

A whole body of scholarship has been devoted to interrogating and illuminating the complexity embedded in understanding how these common lands were used and challenged by courts and Congress following US conquest. Because it was not typical of land tenure systems of the United States, lands in common challenged surveyors, land officials, politicians, attorneys and others following the Treaty of Guadalupe Hidalgo and these lands largely did not survive adjudication processes and the chicanery of land speculators and government.36,37

History of Community Land Trusts in the United States

New Communities Inc., in southwest Georgia is credited as being the first CLT, founded in 1969, and was developed to provide farmland for black families who were forced from their land for participating in the Civil Rights movement.34,38 Over the past half century, Community Land Trusts have grown both in number and in type. There are now over 225 Community Land Trusts in the US that are both rural and urban, with their missions ranging from providing long-term stable housing and homeownership (including rental and cooperative housing); to community agriculture and urban green spaces; as well as for establishing commercial spaces for community and public use.33
How does a Community Land Trust work?

According to The Grounded Solutions Network, residential Community Land Trusts are organized around the purpose of providing affordable housing. The process of creating a CLT often looks like this:

1. **The Community Land Trust acquires land.** This is often land for houses, but could also be land for multi-family housing, apartments, urban agriculture, or commercial uses.
2. **An individual or family buys a house that's part of the Community Land Trust.** The house is affordable, because the homeowner is only buying the house — they aren't buying the land.
3. **The homeowner leases the land from the Community Land Trust.** This is often a 99-year renewable lease.
4. **If the homeowner wants to sell the home, they agree to sell at an affordable price.** to pay-it-forward.33

Who controls a Community Land Trust?

Community Land Trusts are typically nonprofits, which adhere to local nonprofit laws of the region. Generally this means the CLT is governed and run by community members, a board of directors, and staff. The Grounded Solutions Network states, a Community Land Trust “balances the interest of its residents, the broader community, and the public interest to promote wealth building, retention of public resources, and solutions for community needs.”33

The Sawmill Community Land Trust in Albuquerque is a nationally recognized and well-respected example of a large scale CLT that offers affordable homes and apartments, commercial spaces for small business owners, and resources for the community right here in New Mexico. SawMill CLT strives to create a permanent reserve of affordable housing for families at, or below, 80% of Area Median Income as well as to develop commercial, retail, and light industrial spaces that benefit the community with job creation and needed services.39
A Community Land Trust is an opportunity to uplift health

Researchers have found evidence that Community Land Trusts are one of the “best ways to stabilize neighborhoods, preserve affordability, and build community assets in neighborhoods.” Once a home transitions to a Community Land Trust model of homeownership, the CLT model keeps the home affordable and below market-rate for both the initial homeowners and any subsequent homeowners.

By providing permanently affordable housing, CLTs can buffer residents from displacement as the economy fluctuates and wages stagnate — or as gentrification happens in the surrounding neighborhoods resulting in increased housing and property prices. CLT residents are able to stay in their homes and also benefit from any increased investments in the neighborhood that occur over time.

This is particularly important for protecting communities of color from displacement and housing instability. A key illustration of this is how people living in CLTs were largely insulated from foreclosures and displacement during the 2008 housing crisis when Black and Latino communities lost their homes twice as often as White communities in the foreclosure crisis.

A survey of homeowners across the country found that non-CLT homeowners were 10 times more likely than CLT homeowners to be in foreclosure proceedings than CLT homeowners at the end of 2010.

CLTs have also been found to be useful for increasing racial diversity and housing affordability. By having permanently affordable housing, CLTs can increase the longevity of residency providing affordability for generations, which help stabilize the community and neighborhood. According to researchers, the CLT model is also a way for land to be put to the best use for the community, and encourages cooperative local management of the shared land.

It’s estimated there are between 10,000-15,000 homes owned by CLT homeowners across the country, and there are nearly 20,000 rental units on CLT land. Many Community Land Trusts share that in addition to providing stable affordable housing, they also help support a democratic process for housing management and land stewardship, as well as provide access to housing for populations excluded from market rate housing and opportunities for multi-generational housing.
Recommendations to promote health equity through housing and community cohesion

Housing is key for good community health. Especially in our world now permanently changed by COVID-19, it is in the best interest of the entire city to deeply reflect on the possibilities for creating safe, stable, and healthy housing for all Santa Feans. To do this we recommend that the City of Santa Fe:

1. Continue housing supportive services in Midtown throughout and beyond the COVID-19 recovery period

Quality and stable housing is the cornerstone of healthy individuals and communities. Right now Santa Fe is taking a stand to address the harms of homelessness and COVID-19 vulnerabilities with housing. Parts of the Midtown Campus have been turned into a housing space for people experiencing homelessness and COVID-19 symptoms. Santa Fe Mayor Webber reports the huge success of the program, saying “People are actually getting their lives together because they finally have a safe place to live and wraparound services.”

We recommend that the City continues and expands this work, and partners with the appropriate and skilled agencies that can provide the best care and support for people housed in Midtown on a long-term basis.

2. Explore the possibilities of Community Land Trusts and other forms of collective stewardship to help stabilize housing in Santa Fe

New developments, particularly of the magnitude of Midtown, can dramatically increase displacement pressures on surrounding neighborhoods. Community Land Trusts create affordable and permanently stable housing for generations of families and help mitigate displacement pressures on surrounding neighborhoods. Santa Fe should examine the health and social benefits of community-controlled land and create a community-directed process to explore how to incorporate quality, stable housing into the new Midtown development and surrounding neighborhoods.

3. Approach the development of the Midtown Campus through a Truth and Reconciliation lens

Modern day gentrification can echo some of the harmful historical dynamics that have led to and perpetuated the cycle of displacement and segregation seen in communities today. The areas surrounding the Midtown campus are some of the most densely populated by people of color and low-income people in Santa Fe. Some of these neighborhoods, such as HumanImpact.org/CommunityLandSantaFe
Hopewell/Mann, also have a history of disinvestment, leaving them vulnerable to displacement and health risks from gentrification. To prevent harm to these communities, we recommend that city leaders continue to uplift the Resident's Bill of Rights, and focus on prioritizing the needs of communities of color for ongoing and new infrastructure and investments. The development of the Midtown campus provides an opportunity to uplift healing through truth and reconciliation that can set a precedent for health and equity.

About this research brief

This report was commissioned to dig deeper into potential applications of the Resident's Bill of Rights and to and offer analysis, education and recommendations that honor the significant community engagement work that has taken place so far.

In the summer of 2019, an alliance of over a dozen local organizations coordinated a campaign of grassroots community engagement under the theme, Nuestro Corazón: Respecting the Land, Healing our People, Transforming our Future. The campaign was focused on education, gathering input, and fostering active participation from Santa Feans on the development of the Midtown campus. Events included several trainings and workshops, four panel conversations, and door-to-door canvassing which all culminated in an all-day people's assembly.

Attendance at panels ranged from 30 to 60 for each event and included local elected officials, policy makers, allies and directly impacted community members. Subsequent community canvassing from the work of the alliance resulted in 9,000 households being reached and generated community conversations with around 2,700 residents of Santa Fe.

The community assembly took place on the Midtown Campus itself and was structured around the Resident's Bill of Rights. At the end of the assembly, the 130 community participants voted on priorities under each pillar of the Residents Bill of Rights. Retaining community control of the City-owned Midtown Campus property was a top priority based on these votes.

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