

Dispelling the Myth of Housing Affordability in the Rio Grande Valley, by Josue Ramirez

The COVID-19 Pandemic has shown the weaknesses in the nation; [healthcare inequities](#), [anti-Black police brutality](#), white-nationalists terrorism, environmental catastrophes, and increasing housing instability. In the Rio Grande Valley the [current cases of COVID-19](#) make the region a [national hotspot](#), even amidst the [already high rates of infection](#) throughout Texas. To curb the spread of the illness and prevent the further damaging impact to the health of families and the country, a [nationwide halt on evictions](#) was set and extended to March 31st by the Center for Disease Control and the U.S. Department of Health and Human Services. Even though the eviction moratorium was a step in the right direction, it is not an all-encompassing measure or deterrent for evictions and displacement in all places.

Last December, come dream. come build (cdcb), a community development corporation based in Brownsville, Texas, released the [Cameron County Eviction Fact Sheet](#). Their analysis shows that in the Southernmost county of the state, the eviction moratorium has “not slowed the rate of county eviction filing as intended.” Despite the halt in evictions in April, almost as many eviction petitions were filed in Cameron County in 2020 compared to 2019. Cdcb’s data shows that in the past year there have been a **minimum of 96 successful evictions** in the county although the number [“is likely in the hundreds.”](#)

An additional wave of evictions will likely worsen the Pandemic regionally because many of the evicted will be taken in by relatives. The “doubling up” in households increases the potential of COVID-19 transmission among family members, which can prove deadly for older individuals in intergenerational homes.

It also adds to another problem: the invisibility of the RGV’s housing affordability and eviction crisis. Since the majority of individuals technically remain housed, the issue does not manifest in the manner it does in larger cities with encampments. Yet, the visual signs of displacement are in plain sight, they are scattered throughout the right-of-ways of busy intersections all along Rio Grande Valley cities. The corrugated signs read something along the line of, “WE BUY HOUSES CA\$H” and are accompanied with a local phone number.

Known as “bandit signs,” they are an illegal guerrilla marketing tactic used by real estate investors and house flippers. These cheap signs are more than edgy promotional tactics; they litter public areas as annoying visual noise and are cues to predatory practices, a hurting housing market, and ineffective policies that in turn translates to many families being displaced from their homes. They are dangerous because they normalize violent market patterns and erase those who are truly impacted by foreclosures and evictions.

The current uncertainty for homeowners impacted by Covid 19 has caused all-cash institutional buyers to be quick to take advantage of these fears. The bandit signs flood already concerned and cash-strapped residents with the message that others are in the same situation and that solutions are available only a call away. In other cities these individuals and phone numbers have been traced to shell companies for outside investors looking to lowball homeowners and

make a quick buck off their unstable situation. During such an unprecedented pandemic, these signs have appeared more and more. This is because working class households are feeling the squeeze caused by the loss of income, the lack of appropriate federal assistance and slow regulatory action.

The situation leaves many homeowners in an unaffordable living pattern, offsetting housing costs to deal with other urgent issues. According to the [ATTOM Data Solutions, Q3 2020 U.S. Foreclosure Market Report](#), the metropolitan statistical area of McAllen-Edinburg, Texas had the highest foreclosure rates. One in every 1,134 housing units had a foreclosure filing. From 2011 to 2020 the median sales price in the Brownsville-Harlingen MSA increased from \$101,300 to \$173,000 or a 70% difference, according to the Texas A&M Real Estate Center.

When compared to other metropolitan areas in the state, homeownership in the RGV is high and home prices are substantially lower. To outsiders and individuals in higher income brackets, this creates a false impression of an accessible and affordable housing market, a myth of affordability. Despite this popular narrative, life in the Rio Grande Valley is not affordable to everyone. That is because housing affordability depends on a home's price and the buyer's income and while prices have increased, the income of those in the region has not done so at the same pace. The median income in the Brownsville-Harlingen area is \$37,900 much less than the state average of \$64,800. Even before the pandemic, communities like the RGV were plagued by higher than average rates of evictions, an increasing housing cost and persistent poverty. The region's housing challenges have persisted for years and COVID-19 will likely cause them to continue or worsen.

While the cultural and social capital of the community provides shelter to family members in need, it reduces the visibility of the issues of evictions and displacement. The lack of visibility allows for "Myth of Housing Affordability in the RGV" carry on and the problem to continue, unaddressed in policy and public services. To combat the visual signs of displacement and bring attention to much needed solutions to the foreclosure and displacement problems in the Rio Grande Valley, artist Josue Rawmirez (Trucha cultural organizer) partnered with cdcb to launch a creative intervention. Through the multidisciplinary work titled, *The Myth of Affordability (RGV)*, bandit signs across the Rio Grande Valley were cleared to build a 3D structure of a home in a neighborhood in downtown Brownsville, Texas.

The artwork shifts the narrative of foreclosure and visualizes the effects of the current housing market that the bandit signs represent. The installation counters the mainstream talking points about housing accessibility and affordability in South Texas. It is subversive in the use of found objects and the reinterpretation of the material to create a sculpture that embodies the irony in these signs. The installation is an ode to the self-help style of architecture familiar to the border region as well as the rasquache aesthetic. More importantly it is a call for collective action for homeowners, renters and all levels of legislators and policymakers.

The Myth of Affordable Housing (RGV) engages the community and shines a light on potential solutions to the local housing inequality that existed before but that has multiplied because of a global pandemic. A virtual roundtable with housing advocates, developers and the public was

held earlier this month by cdc. Advocates highlighted the urgency of continued and additional federal assistance as the CDC's Eviction Moratorium Extension looms to an end March 31st,.

While Bandit signs are a national phenomenon and not unique to the Rio Grande Valley, what is peculiar about their appearance locally is that they are some of the more visible signs of displacement. Understanding them as redflags and as the visual manifestations of a housing market that is hurting and of residents who are cost burdened can dispel the myth of affordable housing in the RGV.

NOTES-FOCUS

Why does the story matter?

This story matters because the pressing issues of housing affordability and displacement already affecting Rio Grande Valley residents have been exacerbated by the COVID 19 Pandemic.

What is the point?

The point is that there needs to be a focus in dispelling the Myth of Housing Affordability in the RGV in order to truly see and understand the harm and impact on our community.

Why are you writing this story now?

I am writing this story now because cdcv has commissioned a creative intervention to engage Brownsville residents in a policy and research conversation on housing affordability and displacement. They do so as the CDC's Eviction Moratorium Extension looms to an end on March 31st, which would leave renters impacted by the Pandemic, vulnerable to evictions.

What does this story say about life and the times we live in?

This story says that contrary to the popular narrative, life in the Rio Grande Valley is not affordable to everyone. This story counters the mainstream talking points about housing accessibility and affordability in the RGV and shines a light on the inequity that is multiplying because of a Pandemic and inaction in policy.

What is this story truly about in one word?

Potential