

Notes

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28. Memo from Tim Darilek, Capital Projects Administrator, Department of Environmental Management, to San Antonio Bonding Committee, August 10, 1989.
29. Hearing before the Committee on Small Business, April 12, 1988.
30. Interview with Manuel Longoria, Budget Analyst, Small and Minority Business Advocacy Program, November 6, 1989.
31. Memo from Tim Darilek to San Antonio Bonding Committee, August 10, 1989.
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57. Ibid., p. 9.
58. Ibid., p. 9-10.
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64. Stuart Butler, Enterprise Zones: Greenlining the Inner Cities (New York: Universe Books, 1981), p. 109.
65. Cantu, et. al., Spotlight on San Antonio, p. 13.
66. Sidney Plotkin, Keep Out: The Struggle for Land Use Control (Berkeley, Cal.: University of California Press, 1987), p. 77.
46. Herbert Smith, The Citizen's Guide to Zoning (Washington, D.C.: Planners Press, American Planning Association), p. 23.
68. Plotkin, Keep Out, p. 94.
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71. City of San Antonio, Department of Planning, San Antonio Unified Development Code (San Antonio, Tex.) pp. III-22.
72. Interview with Helen Hinojosa, Planner II, Department of Planning, San Antonio, Texas, November 3, 1989.
73. Ibid.
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76. Target '90, 1989 Status Report on the Goals for San Antonio (San Antonio, Tex., 1989), p. 24.

77. Mary Brooks, "Housing Trust Funds: Lessons from Inclusionary Zoning," in Inclusionary Zoning Moves Downtown, eds. Dwight Merriam, David J. Brower, and Philip D. Tegeler (Washington, D.C.: Planners Press, 1985), p. 12.

78. Some identify redlining as the refusal to make any mortgage or home improvement loans in particular areas without regard for the individual characteristics of the borrower or the property, as though a red line had literally been drawn around certain blocks on a map. Others say that redlining occurs if the institution lends on different terms in certain areas.

79. The year 1985 was excluded as mortgage loan data were unavailable.

80. Timothy Cook, "The Residential Mortgage Market in Recent Years," Federal Reserve Bank of Richmond Economic Review, vol. 60 (September-October 1974), p. 5.

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82. Sheryl Overturf, The Community Reinvestment Act and Community Credit Needs (Masters Thesis, University of Texas, 1980), p. 11.

83. Edwin Daniel, "Redlining," Journal of Housing, vol. 32, no. 9 (October 31, 1975), p. 442.

84. Robert Voyles, "Redlining and the Home Mortgage Disclosure Act of 1975: A Decision Step to Private Urban Development," Emory Law Journal, vol. 25 (Summer 1976), p. 690.

85. The term depository institution means any commercial bank, savings bank, savings and loan association, building and loan association, homestead association or credit union which makes federally related mortgage loans as determined by the Board of Governors of the Federal Reserve System.

86. Standard metropolitan statistical areas (SMSAs) are major population centers around the U.S. designated by the Bureau of the Census. Census tracts are favored over zip code divisions because they correspond more closely with socioeconomic and physical boundaries within inner-city neighborhoods.

87. More specifically, the information to be included in the annual disclosure are the numbers and dollar values of (1) conventional mortgages, (2) government and insured loans (FHA or VA), and (3) home improvement loans.

88. Some have questioned the validity of this assumption. Because of differences among areas in the level of demand for loans, savings-to-mortgage ratios vary from one area to another. In some older neighborhoods, many homes are debt free. Valid comparisons, they argue, cannot be made between these neighborhoods and newer ones where the demand for mortgage loans is great.

89. Greenlining is the economic boycott of lenders. Two of the more well known cases of greenlining occurred in Chicago and Boston. In Chicago, community groups collected more than twenty thousand signatures to use in an effort to gain additional funds from S&Ls in the area.

90. Rochelle Standfield, "Home Loan Disclosure Plays the Numbers Game," National Journal, vol. 8, no. 50 (December 11, 1976), p. 1780.
91. Karen Shafer's report on contractors maintains that white firms are big while minority firms are small.
92. Data on contractors for the SADA program were produced by Ms. Sandra Rodriguez of SADA.
93. Annual Progress Reports provide data on the number of landlords and contractors in the SAHA program.
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95. San Antonio Development Agency, Guide to HIP (San Antonio, Tex., 1990), p. 1.
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97. Community Development Office, Community Development Program Guide of the City of San Antonio (San Antonio, Tex.: Community Dev. Office, 1989), p. 32.
98. San Antonio Development Agency, "Do You Dream of Owning a Home?" (Pamphlet.)
99. Letter from San Antonio City Councilmember Walter Martinez to Secretary Kemp, September 1988.
100. Robert Rigby, The Residents as Resource: A Public Housing Management Demonstration (Trenton: New Jersey Department of Community Affairs, 1982), p. 74.
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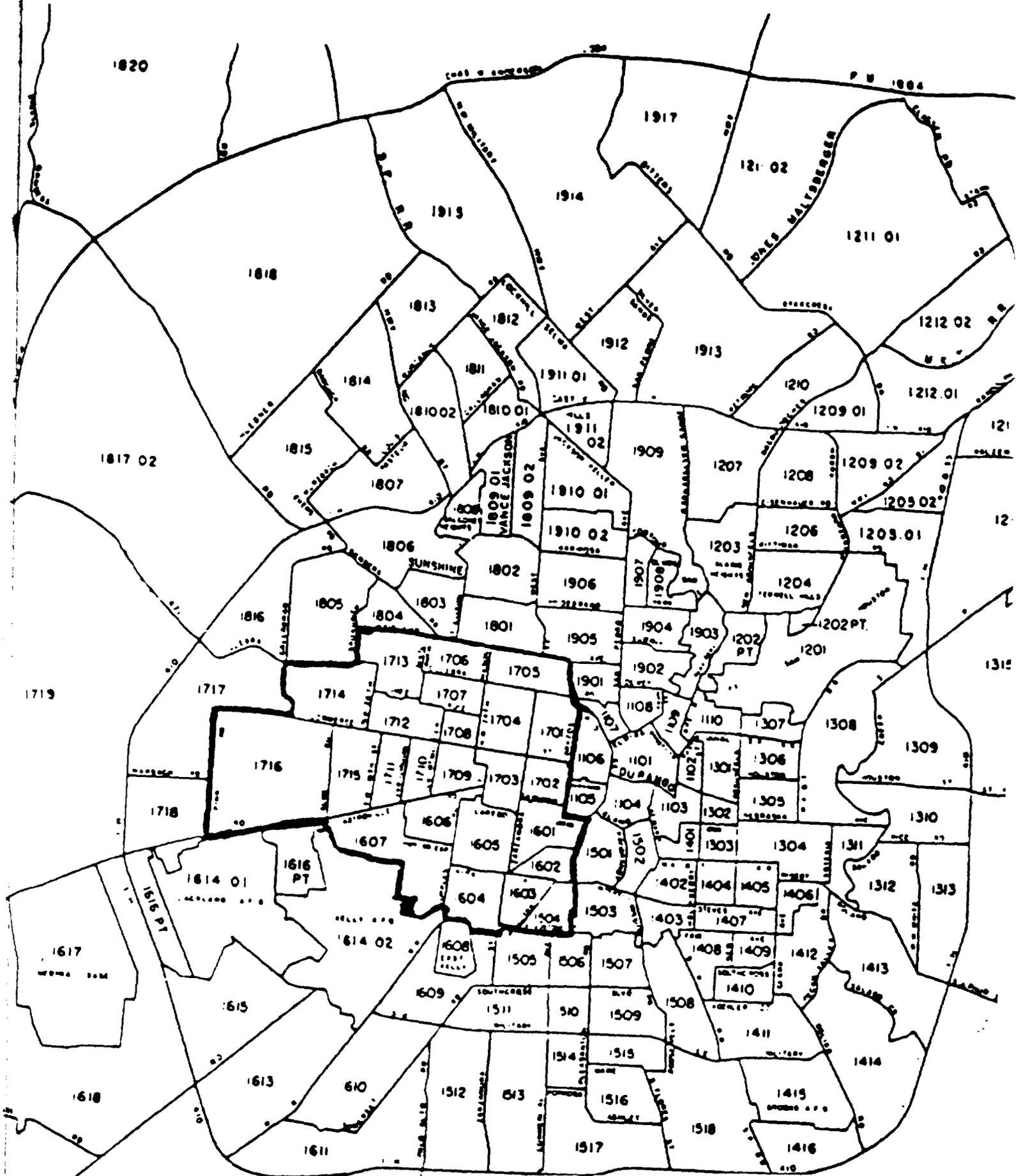
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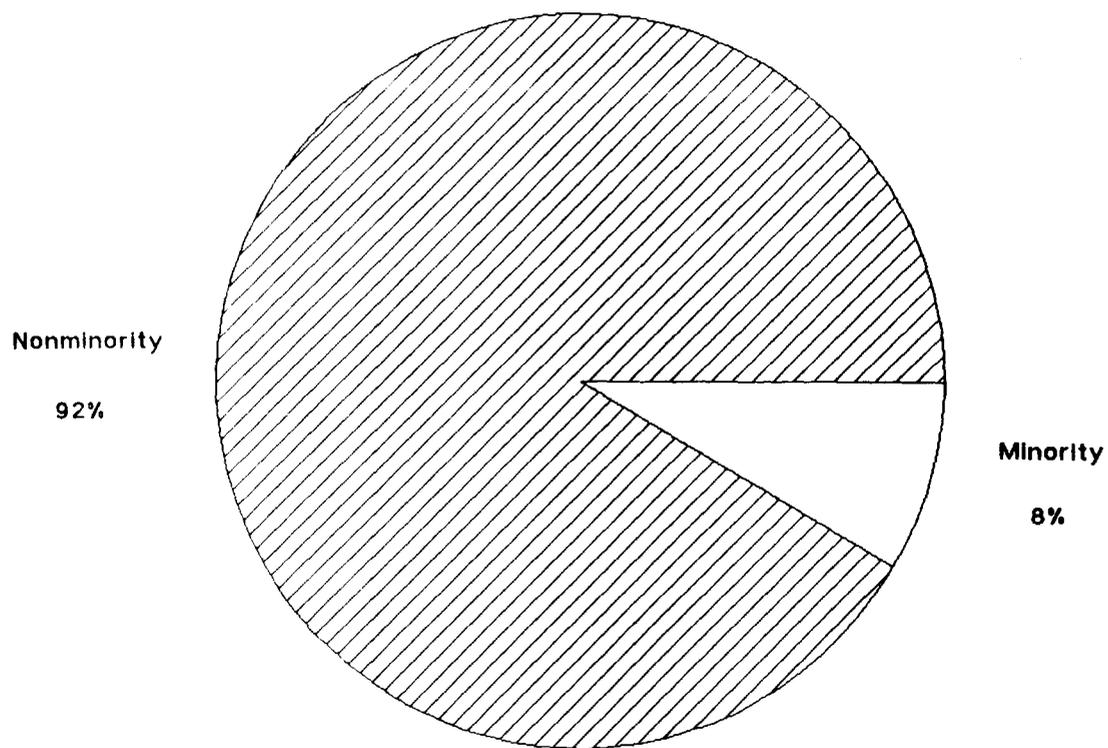
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Appendix A. West Side Boundaries

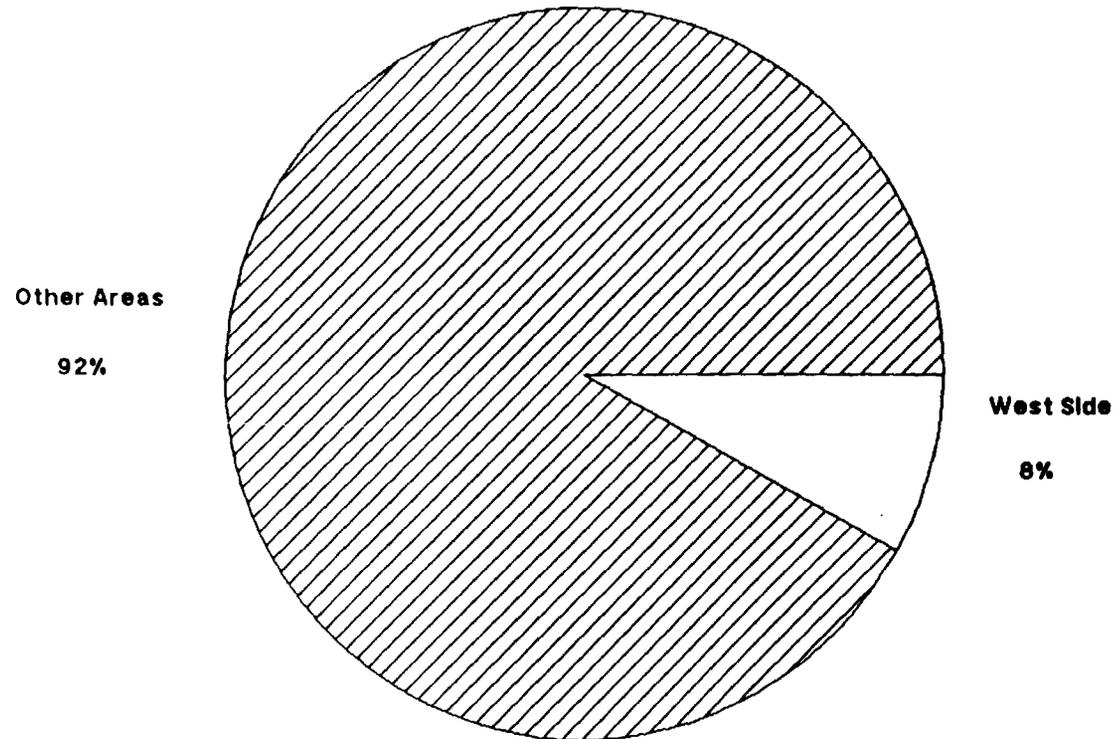


**Appendix B.1. City Council Awards
Fiscal Year 1989**



Total Awards -- \$112 Million

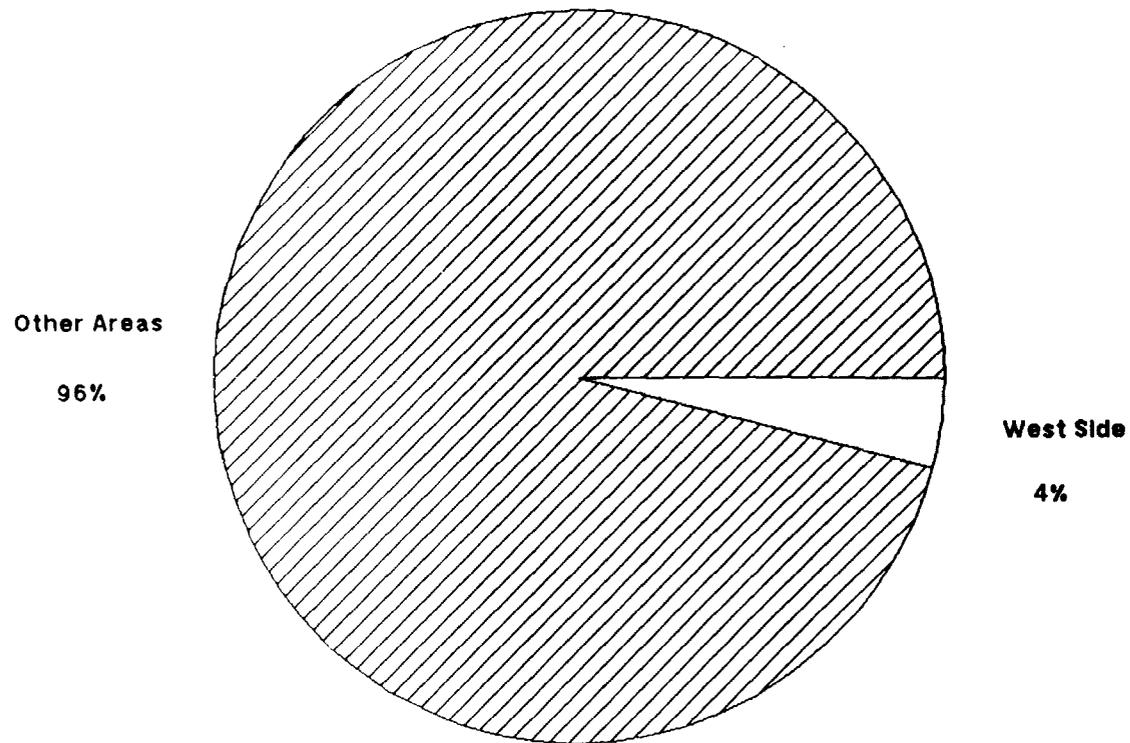
**Appendix B.2. Certified Minority-Owned Firms on the West Side
General Service Firms as of November 11, 1989**



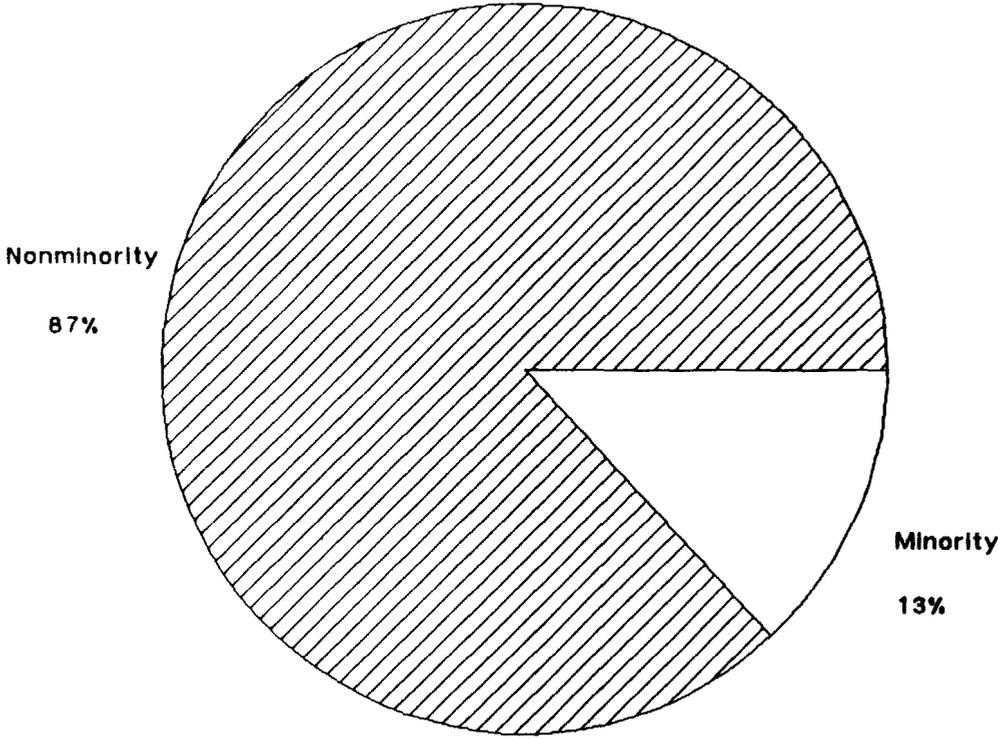
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Source: Small and Minority Business Advocacy Program
Computer Printout, San Antonio, Tex., 1989.

**Appendix B.3. Certified Minority-Owned Firms on the West Side
Professional Service Firms as of November 11, 1989**



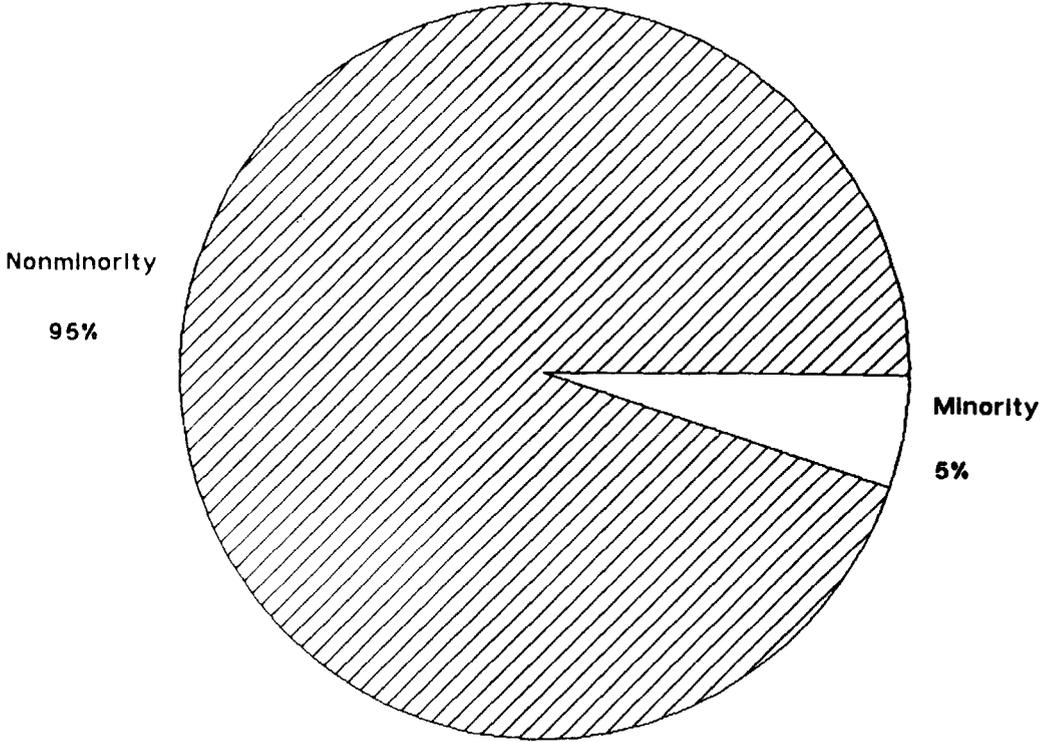
**Appendix C.1. City of San Antonio Total Contracts
Fiscal Year 1989**



Total Awards -- \$178 Million

Source: Small and Minority Business Advocacy Program
Computer Printout, San Antonio, Tex., 1989.

**Appendix C.2. City of San Antonio Expenditures on
Construction Contracts, Fiscal Year 1989**



Total Awards -- \$95,950,951
Minority Participation Goal -- 20%

Source: Small and Minority Business Advocacy Program
Computer Printout, San Antonio, Tex., 1989.