



no going back

gentrification and precarity in santa fe, new mexico

“What is the carrying capacity of a cultural environment? How many visitors and new residents **invigorate** a culture, and how many **damage, distort, and overwhelm** it?”

- Chris Wilson, *The Myth of Santa Fe*

As a 'Zoom boom' brings the wealthy to Santa Fe, locals are getting priced out

Source: The Guardian, 2021

‘Truly, we’re in a crisis’: Santa Fe voters add momentum to ‘mansion taxes’ by approving levy on home sales over \$1 million to fund affordable housing

Source: Fortune Magazine, 2023

How the Zoom boom is changing the West

Remote workers are flocking to Western towns.

Source: High Country News, 2021

I fell in love with the city. Everyone says Santa Fe, it just calls you.

I'm currently living in Chicago but I hope to move to Santa Fe this year in the fall. I want to gauge what the housing situation is like.

I'm hoping to live alone but close to the happenings of the city as well as to nature. I like hiking or picnicking. I will have a car so I think that should help make that attainable.

January 30, 2022 · 🌐

Hi Folks: SO....what are us locals who cant find rentals, doing? I was booted north a few years ago, know, influx even here.

I am 1 month away from lease ending, and not having a place to live. I can't think of looking. I keep expanding the distance, still no luck. Any ideas, anyone ????. Thanks !

Hello—my family and I are planning a move to Santa Fe. The houses we are considering is in the Eldorado area.

Hello! My boyfriend and I are moving to Santa Fe in 3 weeks. We have a flexible budget and are aware of the cost of living. Would appreciate advice on good neighborhoods or ways to avoid living in. We are very excited about our move! Thank you 😊

New Mexico homelessness spikes as housing costs surge

Source: Associated Press, 2023

Survey shows housing costs and affordable wage concerns in Santa Fe

The survey found 61% of survey respondents are concerned with having to move from Santa Fe due to housing and rent pricing

Source: KOAT News, 2023

NEW MEXICO NEWS

Santa Fe's housing data shows rising prices, not enough homes

I am moving to Santa Fe and curious if anyone needs a house/pet around December 6th-22nd. I made an impulsive move the last time and more time in a place this time before picking up and moving. I am a homeowner for almost ten years and have references. I have a 9 year old cat named Chai (no worries, not bringing her for

I plan to move to Santa Fe in the next few months. I work in tech and need a fast, reliable internet connection and cell phone connection. How is the internet and cell phone service in Santa Fe in general? Are there things to look out for? Please to avoid that might be challenging.

Source: KOAT News, 2023

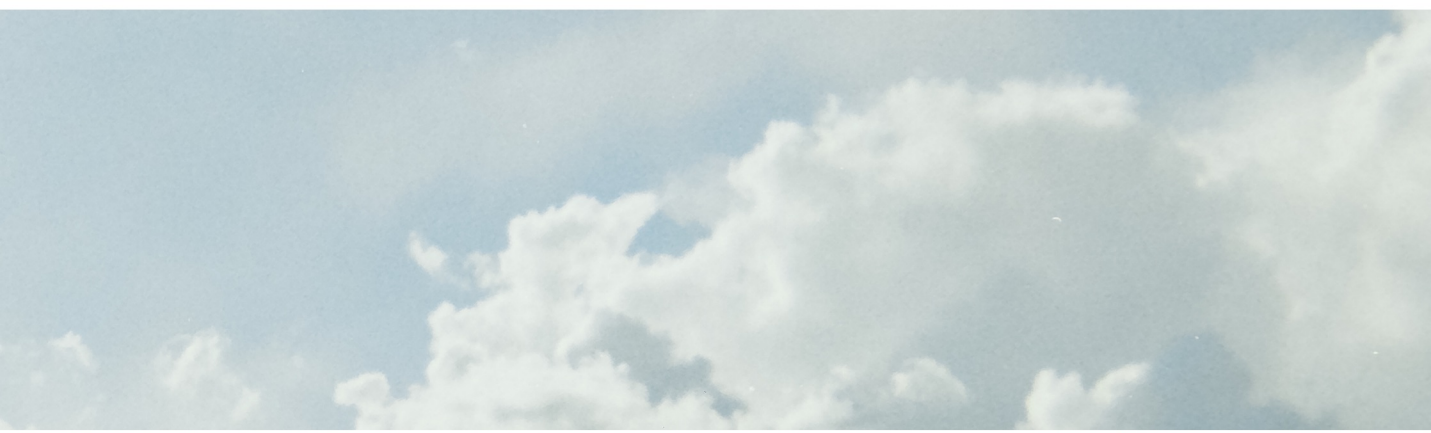


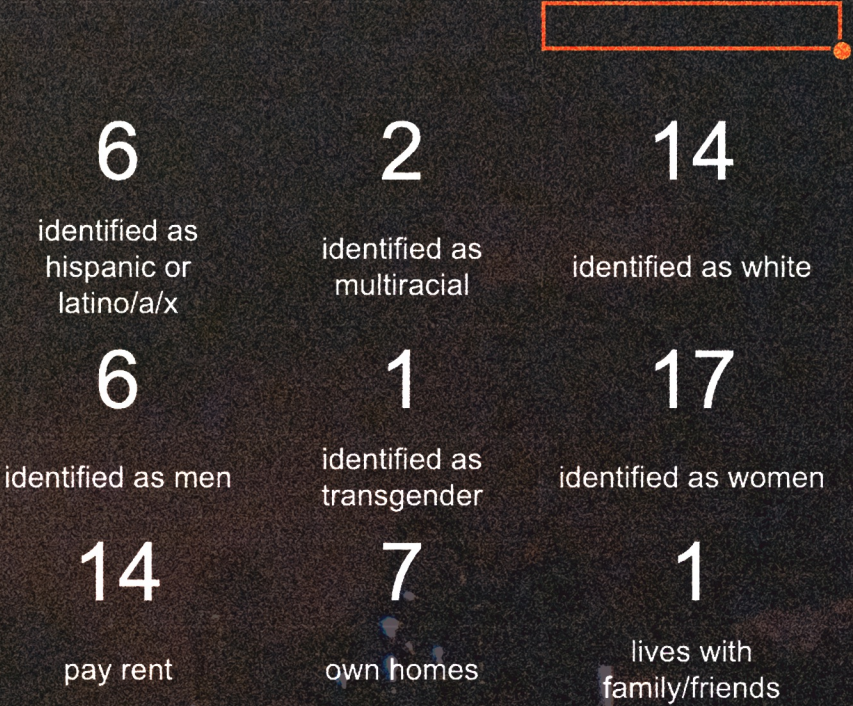
This project documents the lived experiences of individuals living and working in the city of Santa Fe, New Mexico in 2024 at the height of the city's worst housing crisis in history.

Between December 2023 and February 2023, 24 individuals responded to a call for participants for a survey on housing conditions, cost of living, income, and employment.

10 participants graciously sacrificed their time to speak on the record about their experiences.

An additional 7 agreed to be photographed in their homes or elsewhere in the city, at places that held meaning for them.



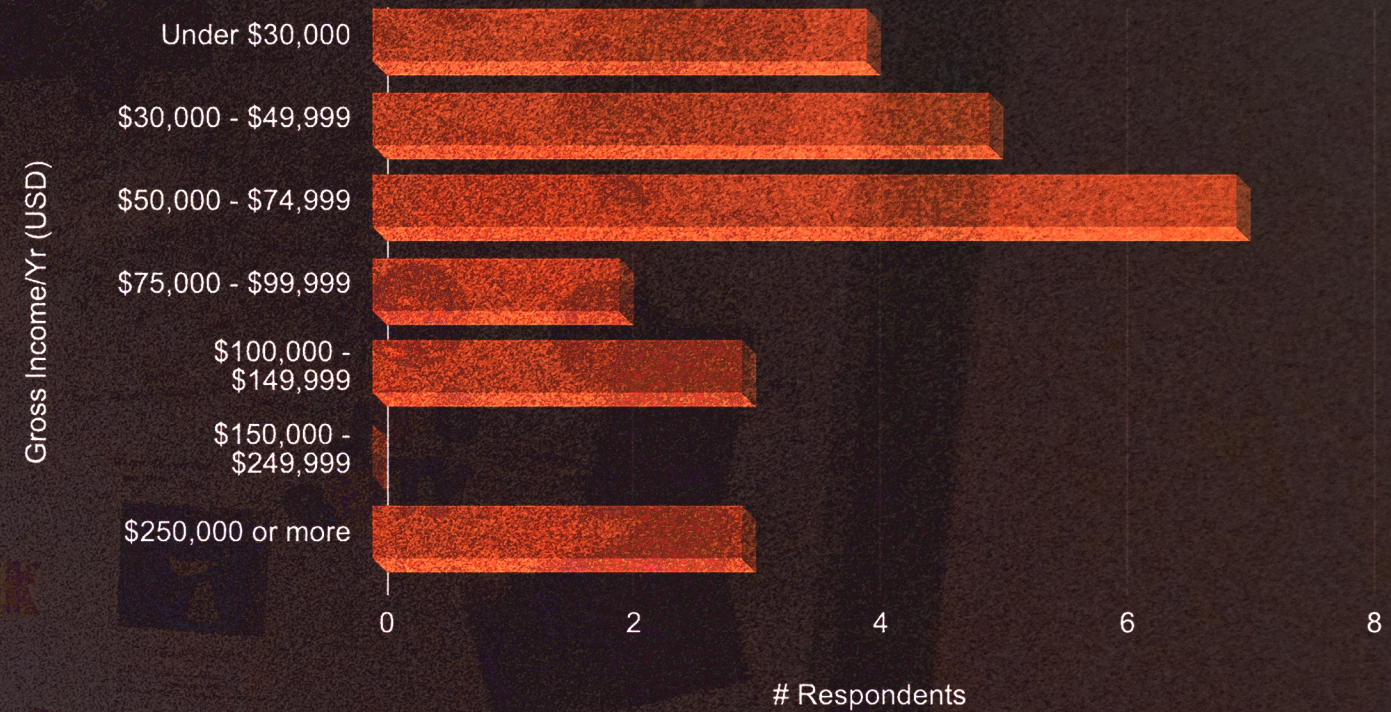


Housing Type	# Respondents
Own & live in my own home	7
Short-term rental	1
Long-term rental	11
Living with friends/family	1

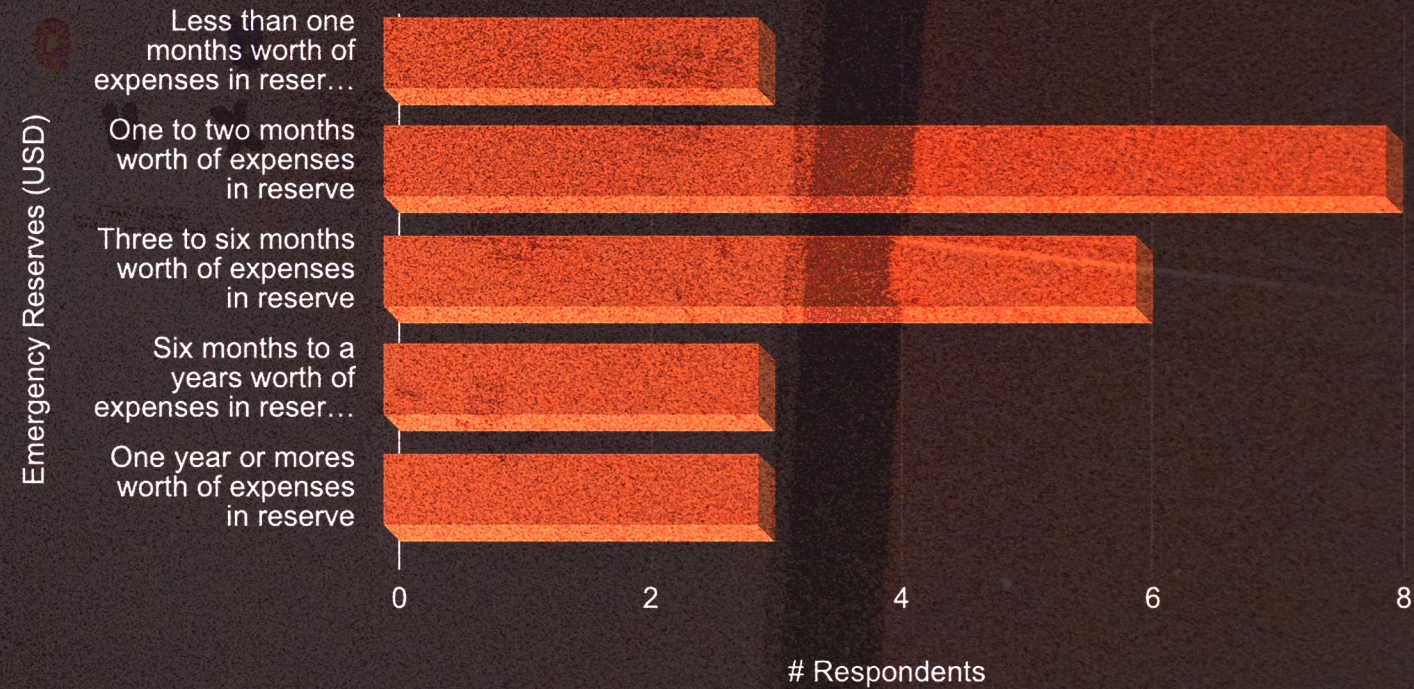
Living Space	# Respondents
< 350 sq ft	2
350 - 500 sq ft	3
500 - 1000 sq ft	8
1000+ sq ft	8

Avg Monthly Rent/Mortgage Costs	# Respondents
\$0 - \$499	1
\$500 - \$999	5
\$1000 - \$1499	2
\$1500 - \$1999	3
\$2000 - \$2999	7
\$3000 - \$4999	1
\$5000+	1

Annual Income (USD)



Emergency Reserves (USD)





10

moved to santa fe
within the last five
years

5

have lived in santa
fe for more than
five years

5

have lived in santa
fe for most or all of
their lives

3

recently moved
away due to
housing affordability



theo k at his previous rental



if displaced tomorrow

20

would find it
difficult to
secure
comparable
housing

17

would likely be
forced to leave
the area

2

would have
nowhere else to
go

major findings i

unsafe living conditions

Participants reported living in conditions that they considered to be unsafe or unsanitary, including problems related to wiring, insulation, plumbing, cockroach infestations, and black mold. One participant reported structural integrity issues eventually leading to a partial roof collapse.



interior hole, living room ceiling (theo k)

"And there's a really big bug infestation that's happened over the last couple of months that's gotten really bad, and i can't communicate with [the property owners] about it... they just want my money, it feels like, and that's the way that it's been since the new management has taken over. They're not here, they're based out of somewhere else."

- Jacqueline G.



roof cave-in in previous rental (theo k)

"...I kind of need to get out of where I am because you know, there's mold in the bedroom on the wall and there's an outlet that burnt up once...it's just funky."

- Jackie C.



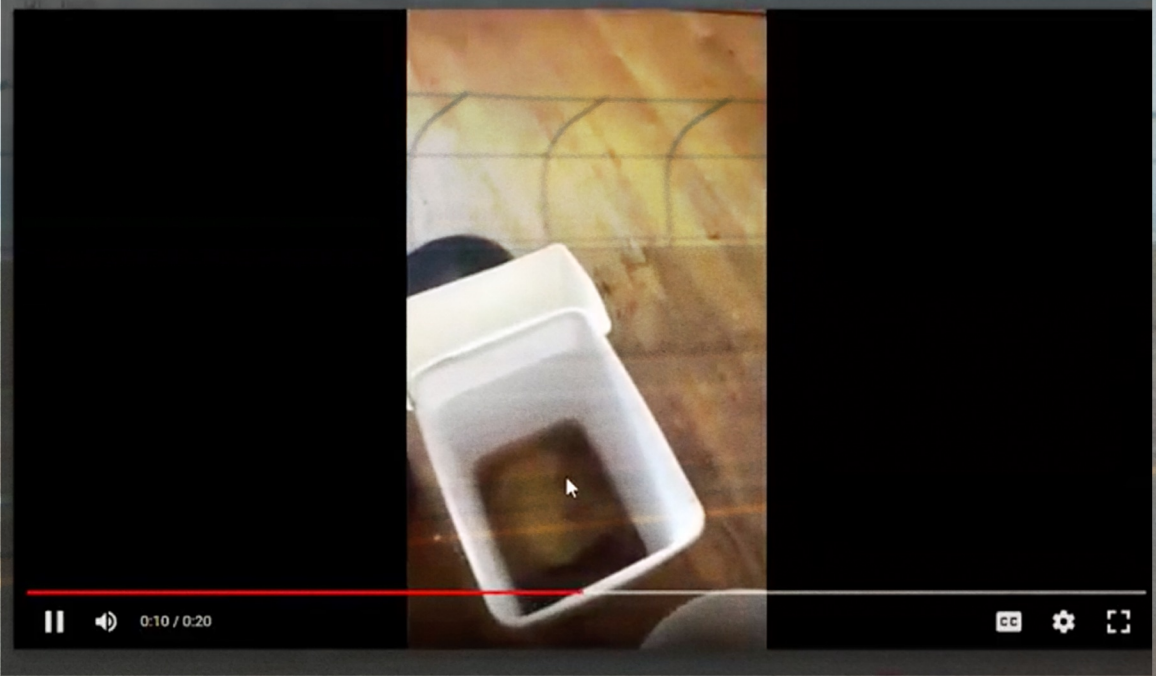
black mold infestation in bathroom (margot j)



water damage from chronic leak (theo k)

"We have these videos of just like multiple trash cans like catching water coming from the ceiling... And in New Mexico, that qualifies [a space] as uninhabitable, which means that the lease is forfeit. So we left. But he kept our damage deposit, and he tried to collect the remaining rent on the lease."

- Theo K.



major findings ii

insufficient tenant protections

Participants expressed **reluctance** to submit work requests, lodge complaints, or pursue legal action against property owners **for fear of eviction**, acknowledging a general **culture of silence** caused by the absence of tenant protection laws.

Beyond federally mandated anti-discrimination laws, New Mexico has few laws in place to protect tenants from evictions, rent increases, and substandard living conditions.

Recent bills that have died or been blocked at the state level include:

SB 99	a bill to overturn the statewide ban on rent control
SB 298	a bill to limit rent increases for residents of mobile home parks
HB 6	a bill to clarify protections for renters against landlord retaliation and extend the eviction notice window from 3 to 11 days for nonpayment of rent
SB 375	a bill to limit rent increases to 5% per year

A 2023 investigative report published by the Santa Fe Reporter revealed that a number of influential New Mexico lawmakers, including members of the New Mexico Senate Finance Committee, owned rental properties across the state.

"People are scared, you know what I mean? It's like, 'if I say something and this is the only place I have to rent, what am I going to do? If I start somewhere new I'm going to get my rent raised.'"

- Pascual Hernandez

Director of Volunteer & Family Services, Santa Fe Habitat for Humanity

"There's no renter rights in Santa Fe. There's not even a rental housing standard on the books in Santa Fe... You have a house with no hot water and broken windows and black mold holding your bathtub up. There's nothing to enforce for tenants."

- Daniel Werwath

Senior Housing Policy Advisor
Office of the Governor



Participants rely heavily on their personal networks to secure affordable housing opportunities, with many rentals being **passed from person to person** within a single network. In these situations, new tenants face **smaller** rent increases than they would for publicly listed rentals, but properties are typically **not as well maintained**.

Some longer-term tenants count on positive relationships with landlords to avoid yearly rent increases, but face a similar **trade-off**: less in repairs, renovations, and general maintenance, and a recognition that certain life events (death, divorce, retirement) could lead to **displacement**.

"The only reason we can afford the home is that we rent from longtime friends who have been EXCEEDINGLY kind in what they charge us. **No doubt they could charge twice as much, easily.**"

- Alex V.



jackie c, in her rental home of over ten years

Personal networks also play a role in connecting prospective homeowners with off-market rates and flexible financing. Several participants noted that without their personal network, **they would not have been able to afford to purchase a home**.

pascual & alma h, in front of a family member's home



"We have a unique situation in that my wife's mother purchased the home and is selling it to us at a 1.5% interest rate. We could not afford our house now, if we had to purchase it today."

- Pascual H.

major findings iv

new developments - for who?

Nearly every participant mentioned the influx of new developments on the southside, with **mixed feelings** and **opinions**.

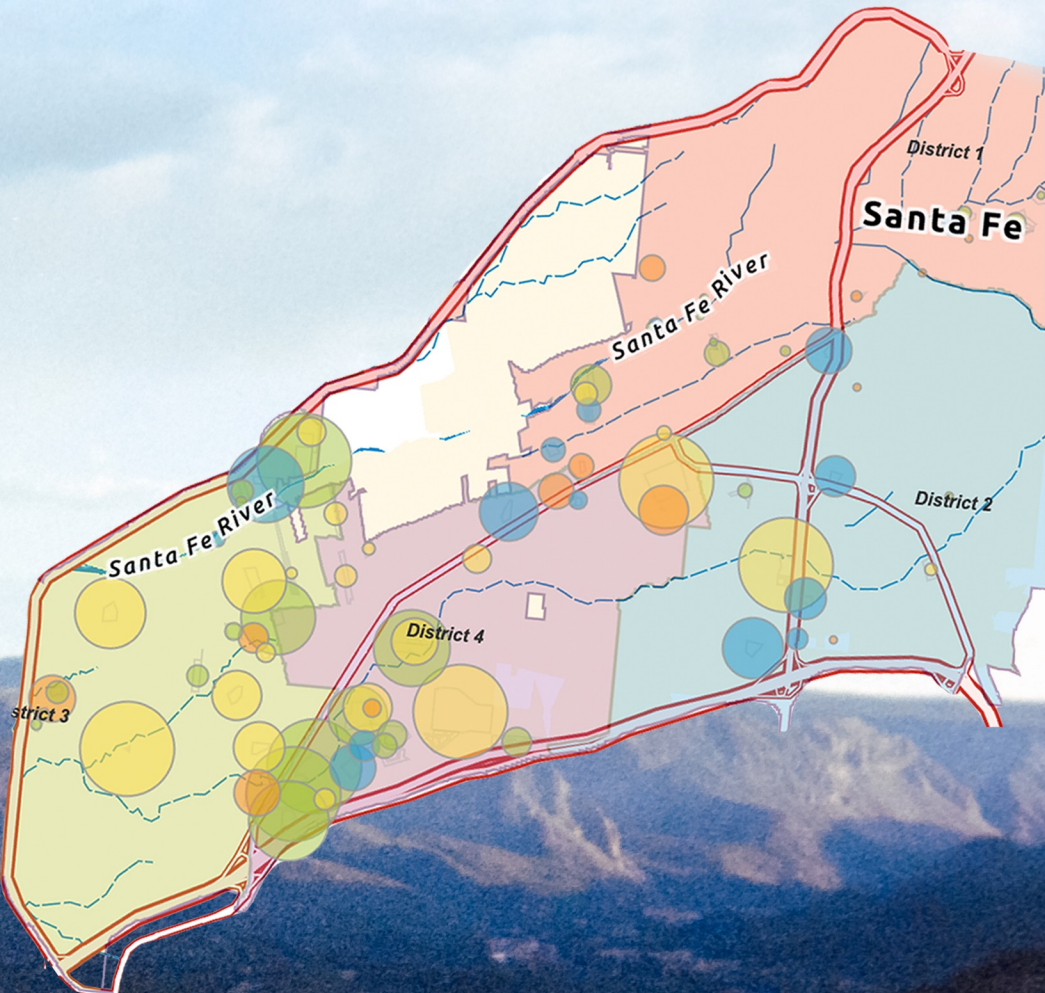
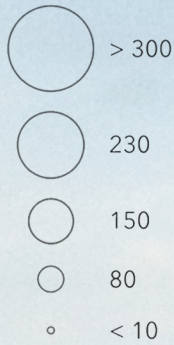
Some expressed **hope** that the addition new rental units would bring prices down. Some **blamed** developers for causing prices to soar.

Most cited **NIMBYism**, out-of-state **developers**, and city **leaders** as primary reasons for the city's lack of affordable housing stock.

New developments since 2017

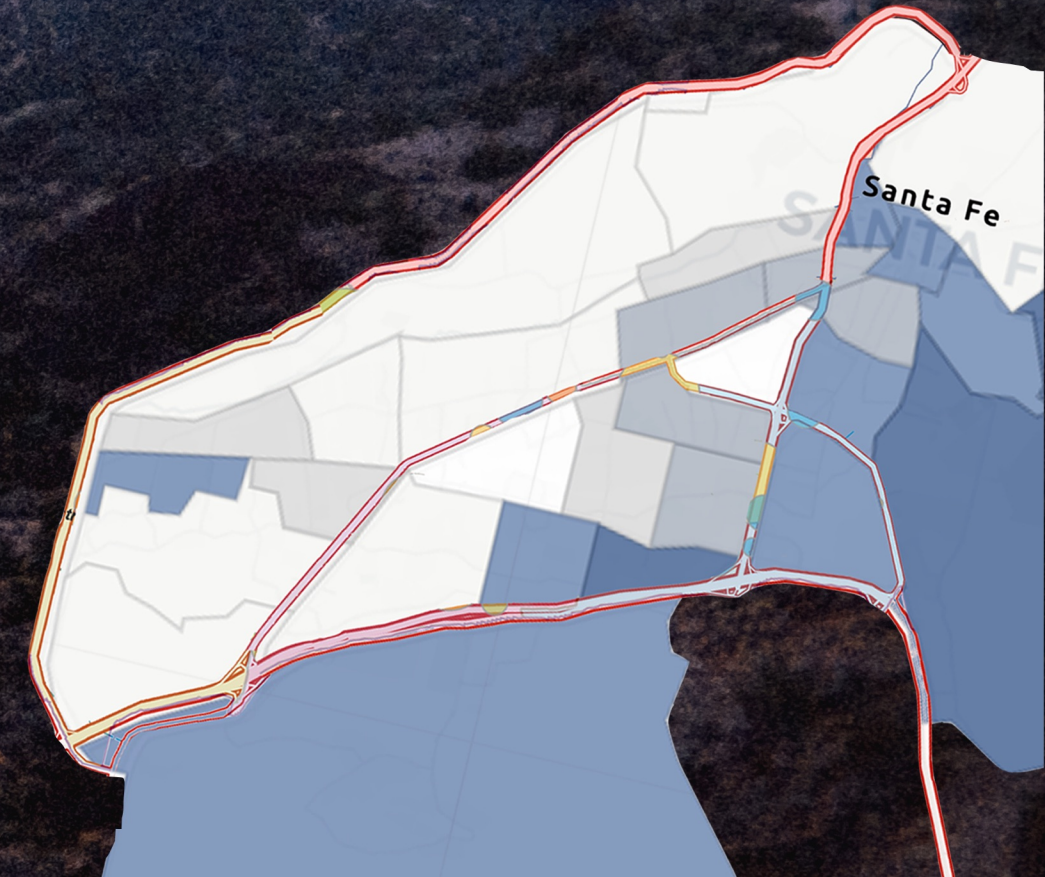
pending, in progress & completed

Number of Units



Distribution of household income

in 2021



from Santa Fe's Office of Land Use and Planning

as of April 2024

848	new housing units under review
5022	new housing units approved for construction
2686	new housing units under construction
1686	housing units constructed since 2017
10,282	total housing units
1,785	total affordable housing units

One major obstacle to the development of additional affordable housing has been the city's restrictive density zoning ordinances. 50% of Santa Fe is zoned at 1 housing unit per acre; 26% is zoned at 5 housing units per acre.

"There are almost no residential areas dense enough to do rental housing...To achieve affordability, you really need at least 7 units per acre for homeownership and around 12 units per acre for rentals."

- Daniel Werwath
Senior Housing Policy Advisor
Office of the Governor



Another is that developers can pay a fee in lieu of offering affordable housing units.



Almost universally, participants had negative perceptions of the city's high volume of Airbnb's and vacation rentals, and expressed frustration with the impact that the vacation rental market has had on the city's available stock of long-term rentals.

One participant was displaced on multiple occasions as a result of prior landlords converting their long-term rentals into Airbnbs.

Another shared that 7 out of the 10 houses on her block were second or third homes owned by out-of-state residents, with 5 being rented out as short-term vacation rentals.

"Our street had become almost all second homes for people who don't live here and rent their place to tourists for short term visits."
- Julia M.

Santa Fe has long been a desirable destination for retirees and second homebuyers, in large part because of tax incentives meant to encourage out-of-state investments. In recent years, Airbnb "flipping" has become a common practice, with many out-of-state buyers rennovating and converting long-term rentals into short-term rentals.

45% 1,170 \$361

Occupancy Rate Available Listings Average Nightly Rate

for Airbnbs in Santa Fe
March 2023 - March 2024

Fyi- 7 out of 10 properties on my block are owned by people who dont live here and have homes elsewhere

2 of those 7 are empty much of the year when owners are not here and living in their other homes

5 are rented out at times (with 4 that are air band b much of the year when owners are living in their other homes AND 1 which is an investment property with an out of state owner who seems to vary rental between short and long term rental)

Ps - out of state owners from our block live in: Florida, California, Arizona, and New York

7% 215 \$2,700

Vacancy Rate Available Rentals Average Monthly Rent

for rentals in Santa Fe
April 2024

major findings vi

divisions & culture loss

As a city rooted in centuries of Indigenous, Latino, and Hispano history, gentrification represents a unique threat to Santa Fe's multicultural character.

However, longtime residents say that class, cultural, and ethnic divisions within the city are nothing new. One participant, who was born and raised in Santa Fe, said that he's never felt welcome in wealthier, eastern areas of town.

"There exists two Santa Fes in Santa Fe... one is this wealthy, fake idea of an old town that is fed to tourists."

- Hernan G.

Meanwhile, newcomers to southern areas of town shared feelings of isolation or alienation within their neighborhoods.

"[The neighbors have] been here for a pretty long time. We moved into the house six or seven weeks ago... **No one's knocked on the door.** They've seen the moving trucks. They seen our cars come and go, they saw the real estate sign go down. I think that says something."

- Maria L.

The majority of participants said that if they were displaced from Santa Fe tomorrow, they weren't sure they'd be able to return.



"We're just in such a dire situation where hundreds of families and people are getting displaced every year, and it's like...

What will there be to save?

We really have gone over this waterfall that has huge, existential cultural implications... it's very hard to get people to move back once they leave."

-Daniel Werwath
Senior Housing Policy Advisor
Office of the Governor

"It just feels like there's **no going back** from here. I can barely afford the market as it is, and prices just keep going up. I don't know what I'm going to do."

- Margot J.

solutions

Participants offered different solutions to problems they felt to be most pressing. In regards to newcomers, most urged mindfulness when interacting with the city's original culture. When it came to affordable housing, some underlined the importance of progressive legislation. Others believe that direct action, tenant unions, and rent strikes offered a viable path forward.

Daniel Werwath, Senior Housing Policy Advisor to Governor Lujan, says there is no one-size-fits-all solution.

"I think we need to dramatically tackle both **housing affordability** and **climate mitigation** through **land use** and **zoning**. I think that's the most important thing... we really need to re-envision how we make **collectivist decisions**, as communities, and particularly deal with the asymmetries in local government."

Most of all, we need really good growth policy, where local governments are directing where growth is happening **intentionally**, not just wherever developers will build infrastructure."

"What people can do if they're moving in from out of state...contributing, and listening, and being a part of what's actually going on. But also understanding that moving does have an impact in a place that cherishes water so much, has such an intense, deep history around colonization and displacement, and connection to the land."

- Hernan G

Most agreed that without prompt action, widespread displacement would compromise the social and cultural fabric of the community.

Potential policy solutions and community strategies

- Developing comprehensive renter rights
- Supporting tenant unions and tenants rights collectives
- High-end income and luxury property taxes
- Increasing the minimum wage
- Rezoning residential districts
- Revising the "fee-in-lieu" development policy
- Increasing the 3-day eviction window
- **Abolishing the prohibition on rent control**
- *And much more*

"I was at this demonstration and I was talking to this lady and she said, 'I lived here for eight years, and I don't make trouble,' and I looked at her and I was like, 'That's fine, that's great... But because you don't make trouble, your rent has probably doubled since you moved in. I'm sure that because you don't make trouble, you know, your units not getting fixed.'"

- Pascual H.