

Juárez Household (pseudonym) - Las Lomas (compiled by Ward, Aliaga and Durst)

1. Criterios de la selección del caso de estudio y qué es lo interesante

Lack of success/means to complete needed home improvements, corruption by contractors, use of microloans (for other purposes).

Welcoming husband and wife (in mid sixties).

Purchased lot (vacant) in 1987 for \$1,700. Moved in and received title all in same year—1987. Did not receive help from Community Resources Group (CRG) for title.

3 loans from CRG (\$2,500 each). Planned to use them for home improvements, but couldn't because they needed to pay other bills. Reported having used title as collateral (most likely incorrect, given that title is a prerequisite for CRG loans but is not in fact used as collateral). Actually only spent \$2,000 on home repairs (new floor and remodeling of room)—used Social Security check.

Received help from local organization (\$20,000). Contractors that were hired failed to complete job, stole insulation/doors. Now believes he's ineligible for more assistance.

2. Metadata

- a. Rio Grande City. Las Lomas (Santa Cruz Industrial Park #2). 005 Las Lomas. Survey #12.
Owner:

(Nota importante: Esta información será removida antes de enviar a la Universidad de Texas, por cuestiones de confidencialidad. Las únicas personas que deben quedarse con esta información son los responsables del proyecto en cada ciudad. Por lo tanto la seguridad de la información radica en los responsables).

- b. Survey conducted on 6/18/2011. Semi-structured case study interview conducted on 7/29/2011 from 10:00am to 12:00. Interview conducted by Peter, trajectory and family tree drawn by Lissette. Noah and Abby collected measurements and prepared house diagram. Interview was conducted with Elias and Veanira.
- c. Interview went well. At first, husband was quite bothered and resistant. He had been approached earlier in the day by his cousin who had noticed that we were visiting him to conduct the interview. Elias had told his cousin that he had described the poor quality of work/corruption of the contractors and that his cousin would be his witness. Cousin supposedly then became fairly resistant (others neighbors may have contacted Elias as well). PMW was very tactful in explaining the purposes of the study, and acknowledged that sometimes neighbors are jealous when one resident receives significant attention from interviews (may believe they are being overlooked for assistance of some sort). Wife chimed in at this point and said she had told her husband the same thing. Wife said she would answer the questions, even if her husband didn't want to (somewhat surprising turn of events). Wife was the cousin of *** and was quite trusting/willing to share. Husband was rather reserved, but within 30 minutes he warmed up and began showing photos of the children. By the end, both were showing us gladly around the

property. At end, husband was very thankful for gift cards (asked us to come back everyday with more!)

3. Reconstrucción de los dueños fundadores y las personas que vivieron en la casa de acuerdo con el árbol genealógico (formato)

- a. **Situación actual detallada:** Tamaño del hogar y número, estructura, etc. Currently, the original owners and spouses Elías and Veanira live in the lot with his son José Luis.
- b. **Situación cuando llegaron al lote (en detalle)**
When the family moved in 1987, there were five. The couple, Elías and Veanira and their three children: Javier, Deyanira and José Elías. They all live in the trailer house. There was no water and the oldest son Javier, helped to repair the trailer to accommodate them.
- c. **Cambios en la estructura familiar a lo largo del tiempo (Síntesis)**
Mostrar la expansión de la familia y cambios en la estructura familiar (nuclear a extendida, casamientos segunda generación), Crisis familiares (muertes, separaciones, divorcios).

After 1987, the initial nuclear family experienced several changes. Javier, the oldest son, married and while stayed a couple of months with them, moved temporarily with his wife to live with his in-laws. The young couple traveled a lot from Maine to Florida, and then finally installed in Pasadena, Texas Deyanira got pregnant and married in 1991. His husband moved in and have his children in the house. However, the couple worked for a long time in agricultural labor and moved back and forth to/from Ohio. They were based in the house but did not stay for long periods of time. Last year, all Deyanira's family, including her three children, moved to the lot in front of the house. She bought it from her aunt since 1991 and was building the house little by little. José Elías stayed until 2001 when he left to study in San Antonio. He was back in 2008 but he is planning to leave soon. (See Datos Familia Alanis.xls & Alanis_Arbol&Trayectoria Familiar).

4. Compra/Ocupación de la vivienda: Donde vivían antes (que tipo de vivienda, si eran dueños). Como supieron de que se vendían solares, por que decidieron comprar, como pagaron, a quien, cuanto, en pagos/por cuanto tiempo.

5. Levantamiento de la vivienda, su relación con la trayectoria familiar, financiamiento de construcción o modificaciones y problemas constructivos

1. *Plano arquitectónico de 3 etapas de construcción de la vivienda (o solo dos si se trata de un traspaso reciente -- al llegar y ahora). Presentar los dibujos arquitectónicos de acuerdo con el formato: plantas, fachada, un corte, un esquema tridimensional, volumétrico. Fotografías de los tres, si fuera posible.*

a. Situación Actual: incluir el jardín/patio/propiedad y la vivienda: House consists of a 45x10 foot tráiler (three bedrooms, one bathroom, one livingroom) that is attached to a contracto-built block home (one bedroom, one bath, one kitchen). Currently the tráiler is underused—bathroom is

converted to half-bath (shower used as closet), one small bedroom also used as storage space. Porch built on SW of house, covered patio on E of tráiler. Drainage installed w/ help of Colonias Unidas. See plans. At that time the original fosa was cleaned and cemented over – forming a slab for posible construction downstream – a shed or somesuch. (see potos)

b. Situación Inicial: incluir ubicación de fosa séptica o viviendas anteriores: Land was purchased in 1987. Trailer was purchased used (\$1,500) and needing repair (done by Javier). Family moved in immediately, despite lack of wáter and missing Windows on tráiler. Septic tank was located on NE corner of lot (dug by Javier).

c. Situación intermedia: incluir ubicación de fosa séptica o viviendas anteriores. Ten en cuenta la trayectoria/el proceso de construir en cuanto al año en que recibieron el título de la propiedad (AÑO 1987) Immediately after construction of new house. Trailer and House connected through northern tráiler door. Trailer lacks AC units. House then had older septic system and lacked adequate insulation (new septic and insulation later installed w/ help from Colonias Unidas)

2. *Vincular la vivienda con la reconstrucción de la trayectoria familiar (al menos en los 3 horizontes). A lo largo del tiempo, quién ha utilizado cada cuarto. Registrar los cambios y la razón por la que se dieron. Por ejemplo cambio en el número de hogares (casamientos), salida y entradas, es decir, cambios en la estructura familiar. Incluir de forma gráfica en el momento actual, quién usa cada espacio y para qué. Cuando se mudaron al tráiler, los esposos tomaron el cuarto del Noreste, Deyanira el cuarto central. Javier ocupa el cuarto del Sur este. José Luis que todavía tiene 4 años duerme en el cuarto de los padres. En esa época el señor Elías viajaba mucho por su trabajo y no estaba en casa. Según las señora estuvo visitando por días durante unos diez años después que se mudaron.*

En 1988, Javier se casa y se va de la casa. Parece que ese año también se empieza la construcción de la extensión. Cuando la extensión se termina alrededor de 1991, Deyanira se muda al cuarto del Sureste que ocupaba Javier. José Elías ocupa el cuarto del Noroeste que se añade en la extensión. La cocina del tráiler se pasa a la extensión, ese cuarto se ocupa por el primer hijo de Deyanira. El cuarto central que ella deja se vuelve armario. Progresivamente, el baño de la extensión se vuelve medio baño, puesto que la ducha se usa como depósito. Desde el año pasado, una vez que Deyanira se muda a su nueva casa al frente, el cuarto del sureste se vuelve el cuarto de José Elías quien usa el cuarto que era de sus hijos como una pequeña sala.
(See Alanis_Arbol&Trayectoria.ppt)

3. *Fuentes de financiamiento, para construir o remodelar diferentes partes de la vivienda, para la construcción, el mantenimiento y las mejoras. Estrategias que usa la familia. Who contributes money (and in particular, connection with expectations of inheritance). Prestamos oficiales, hipoteca y riesgo? Importancia del “earned income tax credit” o la seguridad social? Si hay mas de un hogar, cómo se divide el costo de mantener/construir las viviendas?*

Lot purchased for \$1.750. Husband (Elias) traveled to and from Houston for work in order to pay for lot/tráiler. Javier (oldest son) also contributed to the cost of pay off the lot (and bought a lot in the colonia himself which he later sold). Family had difficulty at times making payments, but always contacted developer (Remi) and he was forgiving. Second house built in 1993 with income and two loans from a local bank (\$10,000 and \$2,500).

- *First loan used to contract the foundation/cement slab and buy materials.*
- *Next loan was used top pay for construction of walls and roof. Insulation was installed with grant/labor from Colonias Unidas (son helped with installation).*
- *Received large \$17,000 grant, though work was unfinished/unsatisfactory (See Below).*
- *3 loans taken out from CRG in 2005,2007,2009 (\$2,500) each, though due to medical and other bills, only around \$2,000 was actually spent on home improvement. Reported no difficulty repaying loans because Social Security check was automatically debited.*

4. *Problemas* Los problemas constructivos, de funcionamiento, y de otro tipo (que no les guste algo) que presente la vivienda. Quienes en la casa reportan qué problema.

Propuestas de solución. Tomar fotografías que ilustren los problemas.

- Leaking roof;
- Lack of adequate energy envelope
- Rotting frame surrounds on new Windows external
- Cramped space (but immobility problems makes this a blessing)
- Gap between two buildings
- Deteriorated skirting
- Inadequate closet space
- Rooms cluttered with junk
- Good ac it appears in the rooos – but quite costly - \$150? month (last month)

See photos for examples

5. *Elementos simbólicos* o simplemente, cuestiones que no les gustaría cambiar para nada y por qué. (Por ejemplo, el árbol que plantaron en el terreno cuando llegaron, el piso que construyeron con tanta dificultad de material reciclado de demoliciones en la ciudad).

6. Movilidad de los dueños fundadores y sus dependientes

Reconstruir la trayectoria de vida de (el/la) los dueños fundadores, de acuerdo con el formato. Anotando los años clave, con datos de dónde provienen, Cuando se casaron, (si es pareja), a dónde se fueron a vivir, entradas y salidas de la casa, de los dueños fundadores y sus dependientes. Indicar las razones para quedarse, para irse y para regresar. Miembros de la familia extendida, quiénes llegaron (relación de parentesco, cuánto duraron, razones para irse y quedarse, eran parejas con hijos).

7. Subdivisión/traspaso del solar (si hay): proceso y trayectoria. Formal/informal. Dueño oficial (al nombre de quien esta el titulo). Heredado, regalado, o comprado (a que precio y de que manera). Process of acquisition.

8. Título de propiedad/ proceso / Cambios en el tiempo. Estado actual del titulo, problemas con el titulo. Impacto de subdivisions. Impacto (si hay) de tener el titulo de la propiedad (usarlo como aval, seguridad). Property Taxes.

Have title from early on. Pay taxes etc. Not sure if registered (but almost certainly was)

9. Cuestiones del testamento, herencia, sucesión. Conflictos, cómo surgieron, cuándo, quienes son los interesados, problemas, arreglos. Expectativas de los miembros de la familia.

No wills and apparently little concern about inheritance (maybe b/c only 3) although some disagreement between the couple. She wants it to go to Jose Luis and she thinks that he would like to own it one day; Dad, (Sr) wants to go to his daughter (his consentida and she to him). This will probably stay unresolved.

10. Actividad económica, estrategias en la vivienda para generar ingresos (actividades económicas o renta de alguna parte de la casa), etc. Cambios en el tiempo. Impacto de la crisis de 2008.

In beginning, father traveled to work. Currently, use of disability and social security checks to pay expenses, though often difficult to allocate funds for house upkeep. .

11. Estructura de la vivienda y fuentes de financiamiento: para la construcción, el mantenimiento y las mejoras. Prestamos oficiales, hipoteca y riesgo? Importancia del "earned income tax credit" o la seguridad social? Si hay mas de un hogar, ¿cómo se divide el costo de mantener/construir las viviendas/

Labor and contribution of money by children to construct/maintain dwellings. Multiple use of loans (5 in total). Multiple use of self-help/grant assistance programs (Community Action? was rather unprofessional/dishonest)

11. Condiciones actuales de la vivienda: Problemas que quieren resolver (en cuanto a la salud/discapacidad, la edad, la movilidad. Tambien el diseño de la vivienda y la estructura/necesidades de la familia). Alguna parte sin terminar/que necesita reparación.

- Sra in particular has significant health problems and serious medical expenses and pressures. Often goes to Mexico for treatment. Left eye has/d detached retina and still can't see properly; has diabetes; depression (on Prozac); low blood pressure and has difficult moving about. Can still manage the steps outside (see photo) but may need a ramp in the future. Granddaughter makes case to her needs and helps her cross the road... Sr. is in better health, but he too carries a stick although not clear how far needs it.
- **Take home point** here a tad perverse: 1) the hybrid house has several rooms all of which are quite small. A single corridor runs through each half of the house, and the conditions of the dwelling is far from perfect; and yet 2) this close-in arrangement minimizes the health difficulties.

- Not surprisingly the yard is not well cared for or intensively used, although the rear shaded section also doubles up as a utility room.
- *Principal problems?* Both said the roof - leaking and lack of insulation

12. Sostenibilidad: Si ha escuchado/usado algunas mejoras sostenibles. Oportunidades donde se podría usar una mejora sostenible/cómo?

- Not enquire, but little evidence of strong engagement. Trees do give shade but largely accidental. Several elements of the improvement have energy reduction and savings implications: radiant reflecting aluminum roof; double glazed windows; more energy efficient acs & fridge; floor insulation; new doors, etc. But these adjustments largely external.

13. Percepciones sobre su colonia. Construcción de identidad a través de las 3 generaciones (o las que haya en la/s viviendas (si es el caso, diferenciar entre la identidad de los migrantes y nativos).

14. Necesidades especiales (trato a los viejos, abuelas cuidando nietos, discapacitados, etc.)

15. Citas, citables para los diferentes temas que no se hayan incluido en los temas tratados en esta ficha.

16. Resumen de hallazgos, referentes principalmente a las razones por las cuales se seleccionó el caso.

Family Structure and Dynamics

Three children and two boys have received good education – both bachelor's degrees and Jose Luis wants to study law. (Daughter married at 16 when she fell pregnant). All lived in the home before leaving (see trajectory) and retain close ties with parents (especially daughter [now living opposite] and Jose Luis). But seems to be little concern about inheritance (maybe b/c only 3) although some disagreement between the couple. She wants it to go to Jose Luis and she thinks that he would like to own it one day; Dad, (Sr) wants to go to his daughter (his consentida and she to him). My guess is that this will remain unresolved.

Hybrid joined structures

Especially interesting here is the hybrid nature of the dwelling unit – a trailer and house – joined by a single doorway with an approximate 5-6“ gap between them (visible on the outside photos and through some of the now “blind” windows). Also the transition from initial occupancy on the lot in trailer and the transition to the house and current hybrid structure of today. The trailer came first and the family expanded into the house gradually and as readjusted as one or two members left (Javier – son and then daughter and her family). This has eased the current situation with the elderly couple and one son Jose Luis who is back with them for a few years.

Given the hybrid nature the house presents interesting features of: join; greater complexity of problems of weatherization and energy “envelope”; “blind” doors and windows; design and entrance and egress between buildings, etc. Moreover, the trailer is old (late 1970s – it is smaller than today's 60 footers – 45' of thereabouts (see plans).

Improvements & Financing of Improvements but Frustrated

Several cycles of financing of improvements have occurred over the years since the purchase of the used and already somewhat dilapidated trailer in 1987. In the years following borrowed to build the house/extension to the trailer, and this was custom built and then did a lot of the interior finishing – gradually. Then several (3) loans leveraged through *** (prima of the Sra) but these loans often used for other purposes (including medical bills). But they were repaid (from Soc Sec -- otherwise they would not have secured subsequent loans).

Then most recently they were involved in a (weatherization?) program and \$17K was accorded to their lot for home improvements (see section above for details). There seems little doubt that while several improvements were undertaken, it was neither satisfactory (for the couple), nor adequate nor, we suspect, entirely honest. Some jobs were done poorly or incorrectly. But upon looking at the photos it may not have been quite so dire as first thought. Several elements are invisible: below flooring on trailer – sealed and insulated (apparently); roof of trailer bituminized to seal and then painted with radiant aluminum barrier to reflect sun and heat (these I only began to see in the photos). Roof still leaking (see photos), however. Floor on trailer replaced and looks OK. Also some of the interior refurbishment sheetrock on rooms looks new and reasonable. We still need to investigate further, but although a patched up job it may not be quite so egregious as first imagined. Poor workmanship however – new double glazed window frames (marcos) rotted in rains after first year apparently and he had to take them off. See photos. Only the one on the south end (protected by overhang) remains (see photos).

Medical problems, mobility, and intersection with dwelling.

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