

Focus Group #1
6-27-02/10-11:30am
Women Only
Topics 1 and 2

Introduction

1 A: I wanted to ask you – when they were giving out the titles to the solares, [TAXES] my
2 father had a solar which was confused. He had it changed—and he was up to date paying
3 his taxes. So my father sold that solar to me for \$4,000 dollars. I bought it from him. So
4 I am going to begin from the day I bought it, from that point on paying my taxes and his
5 and that's the way it's going to stay. What's past is past.

6

7 [TAXES] Q: He paid his taxes?

8 A: Yes, yes but the solares were confused so it's like he was paying yours and not mine.
9 Do you understand?

10 Q: Ahuh.

11 [TITLE] A: So now I am in this process of seeing if they will the send the title in my
12 name.

13 Q: Once you receive the title ... How did it work before? In reality there are many legal
14 problems...

15 A: Exactly.

16 Q: ...That must be solved case by case. And I am sure that CRG has to work with every
17 case, the title holder and the tax office – county tax - to resolve the problem. In reality
18 there are an enormous number of cases, like your case there are hundreds. So you are not
19 the only one. [TAXES] And I think that a step forward is that you are going to pay the
20 taxes of your solar. So how do you resolve the previous issue? He has been paying...

21 A: He has been paying all the time...

22 Q: So I don't think there is a problem in this case.

23 [CONFLICT] A: He was paying but it was the number (registry number?). He was
24 confused because he had been given the number that way and that's how he was paying.
25 But he knew it was not his but that of the neighbor on the next block.

26 Q: And the neighbor was not paying?

27 A: The neighbor was not paying.

28 Q: (Laugh) Well there are a lot problems. So we want to discuss as a group, particular
29 cases will be resolved one by one by the CRG. We are here to get any idea of how you
30 have understood, if you have really benefited from the title creation program. Okay? So
31 I'm going to ask the first question, and we are going to mainly focus on whether we are
32 better or worse now that we have the a property title. [WAITING] And my first question
33 is, do you feel more financially secure, economically speaking, now that you have your
34 property title or is it that same as before?

35 A: Excuse me, I don't have it yet. I'm still waiting.

36 Q: Still? And since when are your waiting?

37 [TITLE] A: Oh, I only got this letter. I am waiting, and they tell me that there is hope but
38 I don't know. I have nothing against (does not say to whom), on the contrary, I am
39 waiting for the problem with my title to be resolved and that's it.

1 Q: And are you living on this property?
2 A: No, it's a lot that I bought but it has not been resolved. Because as you say, there is a
3 long process going years back, and some have been resolved. But unfortunately the
4 people for whom this has been resolved have not arrived yet. Perhaps they will arrive
5 later.
6 [WAITING] Q: Do all of the people who are here already have the property titles?
7 A: No, not yet.
8 A: No
9 A: She has it.
10 Q: You do have it?
11 [TITLE] A: I have a title for one but not for the other.
12 Q: So you have two processes. [cannot hear too well]
13 Q: Araceli, is yours already resolved?
14 A: Mine from the beginning was correct and I got it at the courts. But since that I bought
15 my father's, that's why I wanted to know if it's going to be resolved the whole issue of
16 them being confused?
17 Q: That has to resolve itself. It cannot ... [TAXES] What is done in this title creation
18 program, these problems cannot [continue to] exist -- of people paying taxes for a piece
19 of land that does not correspond to them. And that's really a problem. There are people
20 who have been paying taxes but the land is not theirs. That's a problem.
21 [TITLE] Q: Norma, do you have your title? Through this program?
22 A: Yes
23 Q: And Idolina, also?
24 A: I moved here in 1989 and we had receipts and more receipts. I presented to Aidee
25 Amado Vergara (?) all the receipts and they gave me the title. I have it now. I have had it
26 now for 2 years.
27 [WAITING] Q: So here in this group there are two people who do not have it, Maria
28 and ...
29 A: I don't. Well this time that they came all they gave me was a receipt but said that later
30 they were going to send it.
31 Q: Like a paper?
32 A: Yes like a paper and they gave me a copy of the receipt.
33 Q: When did this happen?
34 A: Well I don't know how long ago. This last time they came.
35 Q: But recently?
36 A: Yes not long ago.
37 A: Around two months ago.
38 [TITLE] Q: The big question we have, does having the property title mean a lot?
39 A: yes
40 A: Yes , of course.
41 Q: What does it mean?
42 [LOAN] A: It means you can resolve your expenses, in my case, through the bank. And
43 for example my house is valued at \$84,000 dollars. So I took 30, like I can take out 40
44 and that allows me purchases in the future, or in buying and selling.
45 Q: Then, if one did not have the property title, one cannot ask for a loan?

1 [LOAN] A: It's not valid. You cannot ask for one. And right now that's what makes you
2 of value – the house. Savings are very poor and so if you aspire to another solar or a
3 truck, to buy in order to survive -- because here in the state of Texas, work is very hard.
4 So there is nothing left than cross (“Atravesar”) the house in order to get money and then
5 you are going to live off that money.
6 Q: “Atravesar la casa” means to mortgage the house?
7 [TITLE] A: Mortgage, and without a title they would not accept the house. Do you
8 understand?
9 Q: Ahh, has anyone else done this?
10 [TITLE] A: Well I have not done it because I have not had the need. But I have heard that
11 in past times, even if one had the title, being wherever you were from, it was not valid.
12 Even if you had a title, if you went to the bank, it was not valid.
13 Q: But title to what? To the lot, the land?
14 A: Property, the land with the house. There were people who did have their titles, and
15 they tried to get them in the bank, and they were worthless. Because it was property of
16 those people and now they are of value (working).
17 [GET AHEAD] A: Not me, I have a very responsible husband and I do it to get ahead...
18 Q: You do what?
19 A: Get money out. It's at 6% interest rate. Extremely low, so why am I going to buy a
20 truck which is at 10% or 12% when I could buy it through the bank. I buy some solares....
21 lots of people don't understand that it's not about need... no it's about getting ahead.
22 How can I help my husband. That's where we can get ahead. [LOAN] So they give you
23 the money, your mortgage – not because you're dying of hunger because here they give
24 you food stamps and Medicaid – but if you want to struggle to get ahead, that's how you
25 can make money work. How can you get money? Sometimes through your property,
26 that they are sure that you have good credit and that you are not going to lose it. And
27 that's what makes you make the effort to get ahead.
28 [TITLE] Q: And you can do that now with a title?
29 A: Exactly.
30 Q: Without a title, it cannot be done?
31 A: No.
32 [CONFLICT] A: It could not be done, not even before the problems were resolved -
33 whether it was property belonging to Don Elias or the other man, and other details
34 because I tried to do something similar and was unable to. Being one of those people, we
35 were not able to...
36 Q: What do you mean by “one of those people”?
37 A: That they have a bad record, or not know too much, or have lots of houses. Because
38 from what I know, they owed on lots of houses...
39 [LOAN] Q: But I have a question, because what you are saying is that they were not
40 accepting the loan because of not having the property title, because it belonged to Sr.
41 Elias or because the person that ...
42 [TITLE] A: Even if you obtained the title, the titles were not legal. There were two
43 people who had the title to the same property. And they know that exactly. So even with
44 titles, there were two titles to just one property.
45 Q: Like what happened with your father?

1 A: Yes like what is occurring with my father. But lets hope in God that this will be
2 resolved. I have taken this over. My father is 83 years old and used it as a parking lot.
3 [GET AHEAD] But that's what I do – buying and selling in order to get ahead a little bit.
4 [TAXES] So my father no longer needed it, he could not continue with the taxes. So he
5 says, daughter who gives – you or your brother. I will buy it from you to put it in the
6 bank for \$4000 dollars and it's valued at \$4900 here. Or for \$3900 which is what the
7 solares are valued at, the land. So I bought it. I just had to get to date with last years
8 taxes, from two years back to see where we are at -- If I'm going to pay the taxes of that
9 solar or am I going to pay the back taxes. That's what I want to clean up.
10 [TAXES] Q: A question about the taxes, starting from this program more people have
11 obtained their property titles correctly, in legal order. Have taxes increased? Are they
12 the same? Do you think there has been a change in the taxes because of this or not?
13 A: Well, no, I ...no I have not seen that they have gone up. If they have increased it's just
14 because of the economic state where in general they increase.
15 Q: Every year...
16 A: Every year they increase. They are never going to lower taxes. (Laugh) They are
17 never going to decrease.
18 Q: Is that the same that you have all experienced? Maria de Jesus, what about you?
19 A: An increase comes, if you don't pay you have a balance and then there's interest.
20 And before that didn't exist.
21 Q: This did not exist before?
22 A: No. As far as I could remember no. That is if you owed \$1000 dollars, four years
23 could carry it over and it was still \$4000 dollars. Now that's not so.
24 A: They put more pressure on you to pay.
25 A: Yes because my brother now owed for a solar in another colonia and it comes out to
26 be \$5000 dollars that he owes, which he is late on.
27 Q: You mean accumulated?
28 A: Accumulated. So now, it was at \$5000. They told me at the school it goes up \$60
29 dollars a month. And what he owes is \$5000 dollars.
30 [TITLE] Q: Wow, do you have any idea of when this happened? Does it have to do with
31 the economic situation of the country or is it because now you have property titles so
32 demands can be made?
33 A: I don't know but he had the property title since 1990, I think he purchased there.
34 And he paid for 4 or 5 years and then could no longer pay. And now it's going up.
35 A: And why did he not sell it?
36 Q: Is it a very large piece of land?
37 A: No, what's up is that the house is 50 by 50 with garages and all made out of block.
38 A: That's why.
39 Q: (cannot hear- phone call comes in)
40 A: But he's already paying interests on the \$5000 dollars.
41 A: [TAXES] I pay 400 and some, 470 for the house in taxes. But that's because the
42 house is a bit big. And it has 2 stories. Mine too, and I pay 600 and some. I use up all
43 the lot. And it's all cement -- A thousand and some feet.
44 Q: And is it the same rate throughout the colonia or not?

1 A: Where my brother is at, it is a colonia that use to belong to Blas Chapa and Elias Tello
2 (?), something like that. But here I don't pay much. And my house is small, it's not big.
3 [TAXES] But it's 50 by 50, and just the taxes for the school - \$60 dollars. Because he
4 asked if I could pay for a month, and I said yes. And I said if I give you 50 how much of
5 it will go as down payment. Nothing, because you'll only be paying interest. But I am
6 telling my brother to pay up, to find work. But ...
7 A: [TAXES] But why does he not sell it? Find a buyer and just say, look pay the taxes
8 and I'll sell it for so much. Let's say it's \$20,000 dollars. Give me 15 and with the rest
9 pay the taxes. Otherwise, the whole time he's not getting anything out of it. That's what
10 my father did in a lot in Mexico.
11 A: How much? [TAXES] If he has all that backlogged, how long will they give you on
12 the taxes?
13 Q: Well that I personally do not know. I don't know the tax rules here. How much time
14 back, how much in interests? It's really not something I know about. But I think you can
15 go to the offices, because if you don't go, you'll never find out. You need to know.
16 A: [TAXES] They will even lower them. Yes, they lowered my taxes. With some
17 letters that they send you, you personally go to the office and fill it out and next year they
18 will lower it 40 or 50.
19 Q: Why?
20 A: Because of the facts they have of money coming in. Do you understand me?
21 Q: Really?
22 A: At least to me –
23 Q: You can ask for it? A decrease? It's good to know that.
24 A: But you have to go...
25 [CONFLICT] A: Look, it's like they are pressuring you, they don't know what your
26 situation is, if your sick or you have no responsibility. So they put pressure on you to see
27 if you'll pay sooner. But I would recommend to your brother to not lose it, to not let it go
28 by the wayside. Like with my father's solar. If you can no longer do it, well here I am
29 who can. And right now I am setting up my son – he's 18 years old - with a solar and
30 house. Because I say, son, if I can't then I pass it to you. Because the moment is going
31 to come when my husband is not able to work, or I cannot resolve things. But there is
32 someone to back me up. So counsel your brother to not lose it. On the contrary, get
33 some benefit from it. If \$15,000 dollars fit him well, that's much better.
34 A: No, that house is now worth more like 50.
35 A: Well with even more reason. If it's worth 50
36 A: And is it in use?
37 A: In the colonia Benito Garza (?), behind.
38 Q: I have another question about the taxes. Now that the majority have, and lets suppose
39 we all have the property titles of our homes, our houses – [IMPROVEMENTS] Is there a
40 difference in terms of the improvements made on the house? Before, without the title,
41 did you say, I better not do anything because it's not mine, [TAKEN AWAY]
42 [CONFLICT] or it can be taken away. Or is there really no difference?
43 A: I did not feel like they were going to take it away because I would not have let them
44 have it so easily (laugh). And I did make lots of improvements on it.
45 [TAKEN AWAY] Q: And what about you Sra. Maria Jesus?

1 A: I was not going to take it lying down.
2 Q: You weren't going to take it?
3 A: Well, no how would you let it happen.
4 [TITLE] A: No. What was going on is that we have seen that they might give you the
5 title or not give it to you. There was something in this property title program where they
6 didn't allow you to solve it. (Cannot understand). Perhaps if we would have had
7 someone to back us up, then we could not have lost, right? But if you are willing to risk,
8 yes. Keep up the house and the solar even if there was no title. It was not a determining
9 factor .
10 [TAKEN AWAY] Q: That's what we want to know. If the property title had any
11 meaning or not?
12 A: Yes it had meaning. [CONFLICT That they were not going to knock the house down
13 (laugh). Because those solares there could not be bought, because they were too far away,
14 on a ridge and I don't know what. As long as they pay me what I put into the house, then
15 they can knock the house down.
16 (Lots of laughs and voices)
17 [LOANS] A: I wanted the money that I put into the house. Otherwise I was going to
18 lose.
19 A: It's a benefit no matter which way you look at it. For example I have since the 13th ,
20 or 24th put in central air conditioning. I put in central air downstairs because it's a two
21 story house with the stairs on the outside. In my mind, I have always been getting it
22 ready to be an apartment for rent. And I asked for the \$2500 to put in the air. So for me
23 it was a benefit because I'm going to pay a hundred and some a month with very low
24 interests. I am able to so this because they are offering it and I am able to get it because
25 of my husband's work, and the good credit. That's the most important thing. I take care
26 of the credit rating.
27 [LOANS] Q: Sra Paula, a question, talking about credits – if you would like to make
28 improvements on your home without property titles and with property titles—in order to
29 get a loan is the title important or is it really the credit rating, the work?
30 [TITLE] A: The title.
31 A: Yes the title. Like us now, pardon me, are stuck there. My husband wanted to put a
32 carwash on the lot. But without the title, how? So they already told us – don't do
33 anything. He already cleaned it, evened it out, he paid for a truck of soil to come.
34 [WAITING] But that's where he had to stop. [TITLE] That's where we are at because
35 now we are without a title. We are waiting. We need, like you said, the title. Like the
36 water, they did not want to install it.
37 [TITLE] Q: Because you don't have a title?
38 A: Because we don't have a title.
39 Q: Is that your case as well?
40 [WAITING] A: Well no, I just have the solar, it's there. But they "relocated" it. That was
41 the good thing. They took it out from where we were and they put it somewhere else. I
42 think it was in a flood zone or something like that. And now I am also waiting to see
43 where they are going to move me from Durango and see where I land. They told me at
44 the last minute that it would also be [Madison Bebeche???].
45 Q: So you have your solar but nothing is built. You are going to relocate.

1 [CONFLICT] A: Yes, they already helped me with one, now I am waiting for another
2 one, the one from Durango. But who knows when that will be done.
3 A: Where is Durango? Where I am at they say that is the Colonia Durango?
4 A: But it turned out that I did not now I was in the canal. I don't know what day it was
5 that I went, and when they called it to the attention of what Blas Chapa had done, I
6 looked and I said, oh fuck, I am right in the middle of the canal.
7 A: ohhhhh.
8 [CONFLICT] A: And I was going to build. And I had a fight with a man who even
9 pulled his gun out on me. Because I told him that was my solar, that why was he going to
10 build there if I was going to build. And the man got mad and then I got into [an argument]
11 with Blas Chapa and he said don't mortify yourself, I'll give you a place somewhere else.
12 A: Well since they were in power, right. That's why there were so many disasters.
13 A: Well, yes but power is given to the people that one believes are intelligent and at the
14 same time all they want is to take advantage of the position. That's how politics works.
15 And one is down here below – you better not yell up because they will spit on you. (laugh)
16 So one remains with that one but Blas Chapa did many things he should not have done.
17 Quite a few.
18 [TITLE] A: He sold to one of my sons. He gave him \$4,000 and some (y feria).
19 Q: What is “feria”?
20 A: money, change, 5 or 10 cents.
21 A: And the other one already had the property titles. And he got left out in the cold.
22 I have the receipt for the \$4000 dollars.
23 [TITLE] [CONFLICT] A: I bought my house in cash (al Contado), I went for the title
24 which never appeared. The excuse he gave me was that I was illegal. (inaudible word)
25 and then I said to him how can you give me that excuse that I am illegal when you did not
26 ask me when you sold the land.
27 A: Exactly.
28 A: Now I bought from him, like many of us did out of need, right, I put it in my
29 daughter's name. Since I don't have papers, I told him to put it in my daughter's name
30 So after well I got them. But I bought two solares one right after the other. I paid for one
31 in cash and the other in (Tachi?) which I am paying monthly. But when everything came
32 out in the open I came out very badly because (inaudible) I was not here but I was in the
33 corner. And then my neighbor was given the title to one my solares and one of hers.
34 And her other solar was left hanging dry. That is (inaudible) ... in the end I ended up
35 here and over there.
36 A: Ohh
37 [TITLE] A: So imagine there are 4 here, this is mine, this is my neighbor, neighbor. So
38 my neighbor got this other one and I was left here and over there.
39 A: So Blas, well he sold the titles and that's it. Now with this program what is it that we
40 want them to resolve for us . Well I don't want move. Then we'll at least give you credit,
41 to finish up.
42 Q: Sra. so you have these two solares? What about a little bridge?
43 [CONFLICT] A: I wanted the other lot because my house uses up almost all the solar. So
44 I wanted the solar next to it so I could expand it, for parking, for the girls to play. But I
45 simply have no space. I don't have any. My other solar is farther down.

1 [IMPROVEMENTS] A: And the neighbor would not want to give you the next lot
2 because she had built on it...

3 A: She had built on it and had fixed it up. And up to now I have not asked her anything.
4 A: She wanted her place (inaudible) and they said to me do you want this one, well I
5 want that one. If it's getting nothing or getting that one, well give me that one. But
6 maybe they can still resolve it in parts.

7 Q: Maybe resolve it with the neighbor...

8 A: Well you know I have not yet tried.

9 [CONFLICT] A: And do you get along well with the neighbor, like enough, to say I will
10 give you this and I will give you this....

11 [WAITING] A: look my neighbor does not want me to tell her I'm waiting. She wants to
12 hide in her lot. So I have not talked to her and now it's not in my interests anymore to
13 move my solar over here.

14 A: Because the other one is valued ...the one on the corner?

15 A: No, because my daughter is married. And she does not want that solar, so if I don't
16 give it to that [daughter], it's the same (laugh).

17 A: Now it's in my interest to wait. I have two other girls. Instead of living on the corner
18 – inaudible

19 A: It has happened twice, they were together. Because I have two brothers who live side
20 by side in Baladeces (?) and my sister bought here and my brother bought here. And it's
21 tough for me because I go see one, and the other says – you only go see the other. And I
22 go with the other one, and she says – you go with him. So I see sometimes, and it's hard
23 that they won't talk to each other.

24 A: It's very hard.

25 A: It's very hard. And it's good that they gave your separated lots. We are only here on a
26 visit. That's why we are here. Suddenly we are talking and the next day we are dead. We
27 won't wake up. So the siblings are going to say, I had her so close on the corner and I
28 did not forgive her, and she's going to say, I had him on the corner and I did not forgive
29 him. And it happens, just 8 months ago my brother was killed. It was easy for him to
30 take hold of the light, the wire up on my grandfathers little farm. And according to him
31 he was going to put a light bulb and he had a breaker and everything was ready but he
32 received all of the discharge of electricity inside him. He was 36 years old. So he and
33 his wife had fought, they lived in that colonia where I said that my other brother with the
34 house lives, they lived in a solar and the next one was my other brother, the married one.
35 So he beat her. She went to the hospital. So from there on they told him they didn't want
36 him around, that he should go back to Mexico. So he left, and that's when this happened.
37 From April to October, they did not make up. She went to see him dead.

38 A: What did she go for?

39 A: Well yes, but...

40 A: Does he have kids?

41 A: Yes he has two, and so she would say that she was very hurt that Jose had beat her.
42 And I said, well tell me everything you want, but don't say anything to my mother.
43 Because you don't know the pain of a mother losing a child, understand that. The other
44 thing is that those two brothers had been in jail. They had problems together, they got

1 out together. But now one is dead, the other is back in jail and he says, Jose is here with
2 me mom.
3 A: Ohh
4 A: And if I should die, he says, I want you to cremate me and bury me with him.
5 Because there is only room – my father is below there, and then my brother, and there is
6 only spot left above. So it's extremely hard to be together.
7 A: Yes, my eldest daughter I have [living] with me and my grandchildren. But you know
8 why I don't want her close to me, because my grandchildren are very machista. (laugh)
9 A: Yes but one loves the grandchildren so much.
10 A: Ah yes.
11 A: Yes, but I say, if it did not work out for me to have that lot, well it's okay that it is over
12 there. Because whatever is mine, belongs to my daughters. A (inaudible) arrived at the
13 house, and we are not going to do anything else to the house except the floor. The rest
14 will remain as it is because there are other things to pay for. But at least for whatever is
15 needed, it's [the lot] there. It's not for me nor the one who has more power. No, for the
16 daughter that needs it, there it is.
17 [INSURANCE] Q: Passing onto to legal issues, before I forget – a last thing about
18 financial or economic issues – the solares, the houses, the land, are they insured?
19 A: Yes, I have mine insured.
20 A: No.
21 Q: Is it obligatory?
22 A: No, it's not obligatory but it's necessary.
23 A: No I don't have that.
24 Q: For example, if you ask for a loan...
25 A: ...they require it. And I had a very difficult experience. The times were very difficult,
26 raining, the air blowing, and the neighbor in back – I don't know if it was an accident or
27 what – but her house burnt down. And my husband had to go onto our house to hose it
28 down, and the fire almost got him and the house. So a brother in Houston said, you have
29 to insure that house because you don't know about the neighbors around you. You are
30 mindful of the kids, watching that you don't leave candles on, but you don't know about
31 those around you. You are going to lose it and it's the one that is making your money
32 work for you. You need to insure it for your own well-being. Now we go to Minnesota,
33 to Nebraska, to Wisconsin. We go to work for 4 to 6 months, you don't know what
34 intentions there are around you. Better pay a fee, I have mine insured with Owensteins(?),
35 which is a very good insurance [company].
36 Q: Does anyone else have insurance?
37 A: No I don't have it insured. But I went to get information on that, and was told that the
38 area where I am at cannot be insured because there is no (inaudible with other voice
39 over)..
40 A: What insurance company did you go see?
41 A: ah, let me see...
42 A: Look, it's not that I want this way but Castañeda, Sanco, those are just to stop the
43 police, but they don't solve much. I have experiences with other insurance companies.
44 In Owenstein or Farmers -- those are a bit better. [TITLE] And you take the title (policy?)
45 with you, look I carry it with me. I carry it with me, because you take the title, they make

1 a copy and the insurance starts moving from that point on – against thefts, against fire, if
2 someone has an accident on your land, or a piece of furniture is stolen – that is insured.
3 And it's such a small fee – I think, for it to resolve so many problems. My house is much
4 too big and I pay \$75 a month. And it is big. But you can even pay 40 something or 53.
5 Something that is going to cover you for \$40-50,000 dollars, it's much better.
6 [TITLE] Q: If I did not have the title, then I could not get insured?
7 A: No.
8 Q: In order to insure my house I need to have the title, is that right?
9 A: Yes, it's needed for that.
10 A: Look, the title is necessary for everything. For example I was already on my land,
11 building my house. But I knew that I could not negotiate with it, I could do nothing with
12 it. My house was worthless because there was no title. [SELL] If for example I wanted to
13 sell my house to her, look I'll sell you my house but I don't have a title, well I might as
14 well not have anything.
15 A: Exactly.
16 [SELL] Q: Have you personally, or your neighbors, observed that now that people – the
17 majority - have their titles, are they wanting to sell them or not?
18 A: Well I would say they are more to live off of while – with sacrifices you put up your
19 house, and then why would you want to sell.
20 A: Oh, no, I would want to sell. (laugh) Because years go by and the same happens to
21 houses as to cars, they start losing value. My house was made in 90. Now it's 11 years
22 old, it's not worth the same because new colonias are opening up, more modern things.
23 So why stay with the old if you can break in the new. (laugh)
24 A: I don't think that way. For example, we started my house 4 or 5 years ago. After a
25 while we made the floor, then we made the walls, and so for me my house is worth a lot.
26 I could not sell it.
27 A: For you it has a moral, material worth. That's your way of thinking. But in my way of
28 thinking, it is not new, let me move and perhaps improve or rise in value.
29 A: Yes but in that situation of business...
30 A: No, look I have my sister here...
31 A: In a matter of business, it's another matter. It may be that I am a conformist, or, I am
32 interested in painting a door or a wall or do something to the house. That's what I am
33 interested in.
34 A: She falls in love with a block.
35 (inaudible)
36 A: (laugh) talk, talk. Defend yourself.
37 A: She does not go out because her house is not clean.
38 A: No, if God allows, because He is the only one -- my son bought another lot, there in
39 the same colonia. La colonia Chaparritos, it's by La Ladrillera, and he bought a lot for
40 the amount of \$8900 dollars. Well that's the value. And he's going to be paying \$140 a
41 month. And he wants to begin another house there. But I want the house smaller. I
42 don't want it high, or ... well we start getting older and there is more work to be done.
43 Q: I was wondering, are more people doing it like a business or ...
44 [TITLE] [SELL] A: Oh yes, like me now.
45 Q: ... now I have the title, I can sell it...

1 A: Yes like me in this case. I have only 2 kids. So as others were saying, if one of them
2 gets married, since the house has two stories, well then there is room for the boy. Or if
3 not, I will rent it out. You understand, and that's a benefit.

4 A: And since I am more materialistic...

5 A: I tell my son, he's 18 and I it has been 3 years since he's working. I tell him, right
6 now I am making value at 6%. I am financing you something that is worth \$30,000
7 dollars. But I am going to give to you at 30,000. But if you know how to benefit from it,
8 if you know how to live well, don't be getting drunk, into drugs, in bars -- you will have a
9 house. If not you are going to pay me \$300 dollars monthly so that I can make believe I
10 have a renter. Because my love, I cannot give you everything -- To teach him to be
11 responsible. Because it's very bad to give them everything without it costing them
12 anything. No. If I am doing what I am doing it is so that he struggles to be a little better,
13 so he can make it to university, or a place where he can improve. No, my son, I am going
14 to give it all to you – then what is going to become of your children?

15 Q: Do some people, for example, use the property title to ask for loans for a business or
16 for education, using the land, the solar as collateral?

17 A: No.

18 A: Well, on my part, no. I don't either because I am alone, I am old. What good would it
19 do me to ask for it and if I could not pay for it later.

20 Q: Not sell it, but use it as collateral?

21 A: No.

22 Q: Like you were talking of setting up your carwash.

23 A: Well yes, but the problem is that lot has not been resolved.

24 Q: But once you do...

25 A: Oh, yes, of course. Because that was the thinking behind it -- That my son wanted to
26 set up a carwash there and behind it make a little house. Do you understand me?

27 Q: Of Course.

28 A: But right now the process if going slowly, it has been almost 6 or 7 months.

29 Q: Does anyone else know anyone who is doing this?

30 A: Well, no.

31 A: I do. I'm in a tight spot but my daughter is married and if I can I want to do
32 something like that.

33 A: Of course, it benefits one.

34 A: In benefit of her education...

35 A: Yes her education.

36 A: I'm not going to go into debt to make a house for her, but if she wants to continue to
37 study, and there is no money and this is the solution to her problem, yes.

38 [TITLE] [SELL] Q: And you can do that because you have a title?

39 A: Because I have the title. Because before without the title, I could not do anything. I
40 could not sell it, I could not do anything.

41 Q: Any other use you can think of or you are making or you have seen your neighbors
42 making of the property title now that they have it – in terms of loans or businesses?
43 Because many people say that now the property title can be used to get loans, for
44 mortgages, for setting up a small business, a micro-enterprise. Are there any other
45 examples or cases here?

1 A: Well, no. Not at least that I know.
2 Q: And the last question about this. The interest rates that you were charged before for
3 using your house to get a loan, usually, when those asking for the loan are of lower
4 economic resources the interest rates are extremely high. They [lenders] are usurers.
5 A: They would not take them. If the interests are too high, we didn't accept the loans.
6 Q: Have they gone down because of the title or the economy?
7 A: Because of the economy.
8 A: Economy.
9 A: It's because of the economy. Since September 11th the interests rates went down. Do
10 you understand. So that there will be more....
11 Q: (inaudible)... are really low.
12 A: Well, that's the way it is.
13 [TITLE] Q: Any other comment, opinion that you have. What did it mean, or does it
14 mean or can it mean to have the property title?
15 A: It means a lot because it helps us, since we are of lower income , we don't have
16 education. We are just ...at the footsteps. So they give us Medicaid –because I am going
17 to ask, just like I came here to ask for help because I needed it . So if they give us these
18 opportunities, this gives us a base upon which to work on, from where to grab onto. I
19 don't have to go asking for food stamps anymore. Before they use to give me \$400
20 dollars. Now with the way the situation is, now I get \$100 dollars. So I am improving my
21 economic status. I am improving! Why? Because they are giving me less because I have
22 something to work with now. If I did not have, there I would be – food stamps, food
23 stamps.
24 Q: Do you have work or do you have your house?
25 A: No I say it because of my house. With the help, I had enough to buy a truck for my
26 son who moved to school.
27 Q: All this from the mortgage on your house?
28 [LOANS] A: Exactly. It's a mortgage. So now I have something to grab onto. If I did
29 not have the property title, I would not build the outside stairs.
30 [End of side one]
31
32 [IMPROVEMENTS] Q: So the house provides you with more opportunities?
33 A: And since we have the hope of improving it as the lady was saying, I paint it, I fix it
34 up because I don't let it decay. But if you let it rot, to fall down, then the bank is not
35 going to give you anything. [TITLE] Yes, the property title has helped quite a bit.
36 Q: Now, lets look at issues that are more legal in nature. If you would like to have a
37 soda...
38 A: No, no just continue.
39 Q: Well, in terms of legal issues, our friend Jane is a lawyer. One of the questions she
40 has, besides being owner/property holder, what are other ways of (inaudible) when you
41 have the property title?
42 A: Well to get out of where I am over there, and come over here. (laughter) [LOANS]
43 Because I bought near the river, and it's a flood zone there where I am living and it's in
44 my benefit to live over here where it's not a flood zone and over here I have more

1 opportunities for loans. Over there they tell you right away – no -- it's a flood zone, I
2 can't loan you money and you are stuck there.
3 [INSURANCE] A: And they won't insure it either.
4 A: Not that either.
5 [TITLE] A: It's as if you didn't have the title. It's of no worth since you can't insure it
6 because it floods. If the river leaves its banks..... laughter.
7 [TITLE] A: No, but there have been floods. And now that they have given us the title,
8 [IMPROVEMENTS] we can BUILD (voice intonation) here. It's not like we are stuck
9 over there where you cannot even invest in the home, invest nothing because you'll lose
10 everything when the river overflows. And that's not the case over here.
11 (lots of background talking – other group of people in the room?)
12 Q: If you want to define the person that is the owner of the solar, what do call her/him?
13 A: Property holder (propietario).
14 Q: What do you call her/him?
15 A: Property holder or owner (dueno). It means the same thing.
16 A: Someone who has the title deed (escrituras).
17 [TITLE] A: I wanted to ask a question.
18 Q: Yes go ahead.
19 A: Are they going to send my title deeds or not?
20 Q: Ay... of course.
21 A: Yes they will send them. You have to think positively.
22 Q: How long ago did you begin the process, Sra?
23 A: Like 10 years ago.
24 A: I have been here 13 years and I already have my title.
25 Q: Did you already come here and sign papers?
26 A: Already.
27 A: We have not signed papers for this other lot.
28 Q: So you already have the title, what you don't have is the pretty thing (paper?).
29 (laughter)
30 A: I tell my husband – he was educated in Mexico – and he worked 9 years with the
31 Ministry of Natural Resources, which is of the government. So he tells me- and I don't
32 have an education. So he said – Ay Araceli if you had reached at least 12th grade, you'd
33 be ordering me around like this (snapping of fingers).
34 Q: I'm going to tell you something. I understand you completely because I am a woman
35 too. Many times we as women and as parents, say that we don't know more, that we
36 don't have education. Araceli you have a great education...
37 A: oh yes.
38 Q: But of course...
39 A: But I need to defend myself a little more.
40 Q: You may not have the papers but really, do not feel diminished by that at all. Because
41 many people who do have education, do not (inaudible).
42 A: Yes it's true.
43 Q: It could be because of adversity, because of this or that, but you do not have to have
44 any shame to say that you do not have an education. Don't even say it.

1 A: No I do not feel ashamed. But like in the bank I know several people – like the
2 secretary who has been there since a long time ago because my father signed for \$500
3 dollars credit – and I already have been there for 20 years. And I have lent money. I
4 won't fail, because I lent \$5000 dollars to finance a taxi in Monterrey and they paid
5 \$7000. And a cousin of mine, because my husband – even with lawyers and notary
6 public and everything -- will do the job half-assed. No but they are people we know,
7 never is there any distrust between us – I love her so much. (laugh) No, so there is no
8 talk later. Until it was his turn to lose. And I tell my son, you are the one who has to
9 improve, move forward, do everything right because it's very dangerous.

10 A: Like the court of the town (corte) – where there is proof (constancia); words are taken
11 by the wind. And that's what happened to us...

12 A: That did not happened to us with Sr. Elias, but rather (inaudible) but we had papers, I
13 have work and everything...

14 Q: That's interesting, I wanted to ask a question now that we are looking at that – the
15 majority of the cases here, has it been the women who have done the paperwork, or your
16 husbands, or are you alone (single)?

17 A: My husband was the one who did the paperwork for the lots.

18 A: Araceli did it herself (laugh).

19 A: Both – because I never have taken the right away from my husband. I have never
20 taken it away. It's just that we do it in agreement.

21 A: Yes the two of you.

22 Q: Is that your case also Sra. Sunso (?), Maria de Jesus?

23 A: It's wrong to say so, but I have always been (inaudible). Whatever I say, and what you
24 decide...

25 A: He gives you the right...

26 A: I can't build her, but I support you. (inaudible) but I am here, here's the check, I will
27 sign it and you go change it as best you can.

28 A: My husband too. The same.

29 A: We are in agreement. Because I have a great fortune. I have a man who is very
30 civilized, and he trusts in me and know that what I am going to do -- if I joined him it
31 was because of love, my children came to the world because of love. So never, "mija"
32 am I going to think badly of you. You are doing – I am going to give you the trust and
33 the right. It's not that I am in charge but that he gives me the authorization.

34 Q: But are all of you here married, or living with your ...

35 A: I am a widow.

36 Q: Widow...

37 A: I became a widow at 40.

38 Q: Married, all are married (laughter)

39 A: At 40 I became a widow and that's when we were fixing things up and he died, and I
40 tried to come over to this side. Because around a month after he died the situation fell...

41 Q: Fell?

42 A: Yes, and then Blas came and I told him what was happening, and he said well
43 whatever way you cross (the river?), and I had 10 children.

44 Q: You had ten children?

1 A: I had ten children (laughter)... Inaudible .. imagine what would of happened if he had
2 come over.
3 Q: My mom also had... I am the eighth of eleven children. We are 8 sisters and 3
4 brothers and I am the 8th. My mom also had eleven.
5 A: I had 12 but two died, and now I have 10 kids.
6 A: But it's very nice.
7 Q: It is very nice.
8 A: And after I came with him (With Blas' help?), and I was alone, and then we made it
9 through.
10 Q: You are single?
11 A: Yes.
12 Q: And you did your paperwork? You are single and have pushed forward.
13 [INHERITANCE] Q: The rest of you, when you say for example that in legal terms, that
14 you are on the property title, for example with Elias, does the title have his name, or
15 always in the name of both...
16 A: Both...
17 Q: Or do you have demand it?
18 A: No, it's not demanded. But I remember when I came for the first title, my husband was
19 in Mexico. They were going to give it to me, and I needed it so I put it only in my name.
20 And the next title was when my husband was out of town, and it's in his name. But I am
21 aware that it is not mine, it's both of ours.
22 Q: Are all the cases the same – the titles are in the couples' name?
23 A: No, it's only in my husband's name.
24 Q: Just in his name?
25 A: Yes, but like she says, we are in agreement about everything.
26 Q: But do you know, are you aware, do you have an idea if legally – if it's only in the
27 name of the wife, or only in the name of the husband, if it belongs to both of you or not?
28 A: Yes.
29 [TITLE] A: I know because when --- look the title is in my name but years ago I don't
30 know what happened but I wanted to make a will. It's my property, it's for ... no, my
31 house it belongs to husband for as long as he lives, he cannot sell the house, he has to live
32 there. For example the land is mine. From me it passes to my husband and then to my
33 daughters. My daughters are going to live there while they are small.
34 [INHERITANCE] Q: Your daughters are with your husband?
35 A: Yes, they are his daughters. But the only thing that I tell my daughters, and I could not
36 do it in the will because he would not cede to me his part. So there I buy... even if it's in
37 my name, half belongs to him. But he was supposed to make a will for me where he
38 ceded the rights of the house to me. And he gave me the right to do with the house. And
39 I did not do it because he would not sign the paper. He did not sign the paper because I
40 was on this side [of the border?]. So the last daughter who will look after their father,
41 that is the one that will get the house. And that's what I have told him. And that's what I
42 put in the will. That he could not sell. That he would become old and die and the one
43 who took care of him would keep the house. But I did not do the will because he would
44 not sign... Even though it was in my name.

1 Q: In reality, even though it may be only under one name, it is a patrimonial good, it
2 belongs to both. So even if it's only in your husband's name, you have the right...

3 A: have the same right as the husband...

4 A: And if we are only together, not married?

5 Q: Not married...

6 A: Well the children, who have his last name...

7 Q: When the lawyer arrives, we'll ask her. I'm an economist but she's a lawyer.

8 (laughter)

9 A: Economy is the class that Diana has now, economics.

10 Q: Oh yes? So she is the one that knows the legal questions. I think so, we have to ask
11 her. And that's why I was asking you this, because it's very important sometimes we
12 women don't know. Because usually it's in the husband's name but it's a communal
13 good. (in English question.)

14 A: [women translating what Jane said] No, if you're not married, you have to put it on
15 [name on title]. Sometimes the law recognizes a nonmarital union in Texas, but to be
16 safe, a woman not a wife should have her name on the title.

17 Q: Even if you bought together?

18 Jane: If you bought together, you both put money in, yes.

19 A: But if the name of the husband is not there?

20 Jane: If you are living together by only one person's money, he's buying it – the person
21 earning wages, it can be said to belong to that person. You can go to court and claim that
22 you have what is called an "informal marriage," but it is not automatic.

23 A: Then it does not belong to me? It belongs to him?

24 Jane: You are much less protected if you are not married. Is it in your name as well?

25 A: Yeah.

26 Jane: If it's in your name, that's fine. But if it's not in your name, and it's only in his
27 name and you are not married, you are much more vulnerable.

28 Q: Because what we were saying before is that even though it's only in one person's name,
29 just because you are married, it belongs to both. Not like in the case of Sra. Cruz. Sra.
30 Cruz put it in her name only. However, in order to inherit it, she cannot do it because
31 automatically – only because you are married – even though it is in your name, it belongs
32 to both.

33 A: And if I die, who becomes responsible? The kids, or can he do something. Who will
34 be able to do something if I am not even married to him? Or nobody is going to get
35 anything?

36 Jane: The important thing is that your name is on the title.

37 Q: If her name is on the title, it means her children can inherit that ...

38 Jane: Yes, your part of it.

39 Q: In reality, I guess the message is, if you are not married, you should have the title in
40 your name to have a right to your part of the property. If you are married, whether your
41 name is there or not, it does not matter. Either way you have a right to 50%. But if you
42 are not married, it is important that your name be on the title because it's your only
43 guarantee.

44 A: So if I get married, I have to make a will?

1 Jane: You have half of it, if your name is on it with a partner. And if you write a will or
2 not, when you die, half of it will go on to your children. If you are the wife who survives,
3 Texas law says that you get the whole of the homestead. But only half of everything else
4 – car, money, business, etc.
5 A: Half, not everything?
6 Jane: Half.
7 A: The other half is going to be for him?
8 Jane: Yes. And all of the house.
9 [Must have made a motion of disgust]
10 A: What do you mean no?
11 A: No, for then another woman to come and he set her up in my house.
12 A: Oh yes.
13 A: That happens.
14 Q: But even if you are married and he dies, the house is yours and only 50% of
15 everything else. It's the same thing. When you buy a good – any good- a house, as the
16 lady was saying, she wanted to leave the inheritance for her daughters, but if he will not
17 sign, and does not approve, she cannot leave more than 50%. You are owner of 50%
18 only.
19 A: When you are going to get married and you have a fortune, you have to get married
20 with separate property (legal term in English for Bienes Separados?) – so that way from
21 the beginning what is yours is yours and will continue to be yours. When you get
22 married by (bienes separados).
23 A: And what was earned during the marriage?
24 Jane (?): What was earned during the marriage automatically belongs to you both in half
25 shares until you are divorced.
26 A: For example, look at Lucero, who is an artist. She is married with (Bienes Separados)
27 so what she makes is hers even though she is married.
28 Q: So even when she earns money during the time they are married, does that only
29 belong to her?
30 Jane: If they are both earning money, it does not matter when you are married. It belongs
31 automatically to both of you.
32 Q: That's what she said.
33 A: But suppose you have bought things in both names, there it counts.
34 (background discussion about picking someone up, and getting numbers)
35 Q: Don't go yet we are still in the middle ofa heated discussion (laughter)
36 Q: In reality it is something very important. Like when Araceli was saying that she did
37 not have education, I understand. I am also a woman of poor parents (?), so many times
38 we tend to say, well let him do it, let him do it...
39 A: Oh, no not me.
40 Q: And in reality it has a lot to do with it, because legally ...
41 A: If something happens you have to communicate.
42 A: No, when I say that I lack education, I mean like showing up at a hospital, at a bank. I
43 need a diploma to better understand.
44 Q: But that's why there is the GED right?
45 A: The GED, I have not taken it.

1 Q: And there are classes in many of these community centers that are really helpful.
2 A: Oh, yes, they help quite a bit.
3 [TITLE] Q: Going back to the title (laughter) do you believe the relationships between
4 people in the colonias have improved, grown, (inaudible) now that people have the title?
5 A: Well it's improved I think. I say from other people I know. I don't know if they are
6 going to come. They have already finished their house, they put in central air through a
7 local program, right. And they have the title which they got here.
8 Q: Do you think it has improved?
9 A: Oh yes. Of course.
10 Q: Here in the community?
11 A: Oh yes, and like I told you, I don't have my title yet. We still need the title to begin
12 something on the lot.
13 [TITLE] A: For example the property title is like a marriage certificate, if you are not
14 married with that person well it does not exist, even though you are living together,
15 keeping the union together you are nobody. You have no rights over that person. If you
16 are married, you have more rights in all aspects. The same with property. We have
17 rights in everything. Simply now that (inaudible) either you are the wife or you live
18 together. I am the husband. I am his owner. My property. My marriage is my property
19 of him. I have all the rights with him. It's the same with the house. The title is my right
20 to it. It's yours.
21 A: yes. That's what happens with cars too. I once had a problem with a car...
22 A: It's just that we have to compare it to other things because that's the reality of the
23 world.
24 A: Oh yes, face reality. I bought a car for a nephew, and the car was cheap at \$600
25 dollars, right Rosa? And then the men did not want to give me the title. They just did not.
26 So I came with Lito Garza, the policeman, and I said, look I have a car, and it's really
27 stolen because they don't want to give me the title. But I am not guilty. And he said,
28 well can you involve these people so that they can testify to that on paper ... oh, I said, I
29 can do that easily. And I went and knocked on the lady's door. And I said, look I said, I
30 have few resources, and I reported to the stamp (food stamp office?) that I had taken
31 \$1000 dollars out of the bank. I want you to give me a letter testifying that I have given
32 you \$600 for that car for which you have not given me the title. And she said, just to take
33 it to the food stamps? I have to take it. Oh, ok. She did right there. Maria so and so sold
34 a car to Araceli Guajardo for \$600. She has paid me but I have not given her the title yet.
35 Yes that's enough. I took it and went to the police.
36 Q: What if she had not given you that paper, even if it was a lie?
37 A: Exactly, but I had to lie to get a benefit for myself because I was saying the truth but
38 nobody believed me since I had only had a nephew as a witness. So how do I do so
39 that ... I was asking for something just. I never told her I was going to go to the police
40 but ...give it to me because I need it. One has to face, as you were saying, the facts of life.
41 And I knew, oh shit, I lost. But Lito Garza just said to me, try to get a paper witnessing
42 and that's it or you will have her as your enemy. No well I don't want her as an enemy.
43 A: So for example in terms of couples, to have the property title in common, does it help?
44 A: Yes.
45 Q: Or is it another additional problem?

1 A: No, no it's not a problem.
2 [TITLE] Q: Because before you did not have a title, and now you do. Does that change
3 your relations with your neighbors, your partner?
4 A: No the neighbors are the same, they are very good neighbors. And I try to be a good
5 neighbor. Because behind me I had some neighbors that were of the religion... and they
6 did not like me because I am Catholic. But simply, it's about peoples mentality. We are
7 the same people.
8 Q: And the majority of the people where you live now, do they already have their titles?
9 Or does the majority not have them yet?
10 A: Some...
11 A: The majority have it. My brother
12 A: I would say yes...
13 A: What I wanted to ask is this – when they were putting the titles in the names of those
14 people, right, which was the problem that my dad had. I have a brother here, and I live
15 here and the solar in the middle belongs to my dad. So my dad says, what are we going
16 to do with the solar, I am going to cede half to each through a lawyer. And so 50 feet for
17 my brother and 50 feet for me, right, which makes 100 feet. [TAXES] So he left it
18 written here with a lawyer, and as time passed on what happened – around a year, or two
19 years later right, my brother does not want to be responsible for the taxes and does not
20 want any problems. So my dad is thinking of selling it. But I don't want other people to
21 go in there since we use it for parking, my brother as well as me. I never expect to put up
22 a fence or anything. Leave it so that he can use it and I use it. But he does not want to be
23 responsible for anything, just park his car there. But I paid \$4000 dollars to my dad, and
24 I went to the notary public with him to sign...
25 Q: You paid for 50 feet?
26 A: Yes, No. But my brother does not know anything. He doesn't even care to know
27 about those 50 feet because he does not want to pay. [TAXES] But at the moment that I
28 bought the solar from my father for \$4000 dollars, does my brother lose the right, or does
29 he still have it?
30 A: He's not paying the taxes?
31 Jane: Did the father write anything?
32 Q: Is it written?
33 A: It's written here in the Colonias Unidas.
34 Q: That he gave you half the solar?
35 A: Yes.
36 Q: And you have bought half of your father's solar?
37 A: No, well supposedly I bought it all because at that moment he did not inherit me
38 anything. I bought from him.
39 Q: So do you have a paper, just like with Lito Garza, you have a paper, right?
40 A: I have a notarized paper signed by my father.
41 Jane: Notarized from the father...
42 A: Not from my brother.
43 Q: So your brother is not aware of it?

1 A: He did not become involved. He did not even want to, nor does he want to pay, nor
2 does he want to know. (Several people talking in background, including Jane and
3 interviewer)... it's like my father gave it to us, and then he took it away, and he sold it.
4 Q: And in whose name is the title?
5 A: My name.
6 [WAITING] Q: So it's in your name now.
7 A: [TAXES] [TITLE] That's the one we are waiting to fix the taxes because that title was
8 "confused". But since he made that paper with a lawyer, that's more powerful than a
9 notary public. So, if he wants to fight me on it, a lawyer is going to win since a lawyer
10 has a lot more power than a notary public that certifies a document.
11 [TITLE] A: Have you presented this title to the courts? And that's the important thing,
12 that you have presented it to the courts, not that a notary public did it. That's what I think
13 Q: But this is a case where a legal problem may ensue; that her brother says – no I also
14 have a right. In terms of that benefit, it's not only your brother, but if there are several
15 siblings, you cannot say to the other brothers and sisters....
16 A: Poor you if Rosario knows... (laughter)
17 [INHERITANCE] A: When the siblings are more united, there are more problems with
18 the inheritance.
19 A: Well at least we think this way, I have my dad for two years now, I thought "whoever
20 can fit in it, try it on, whoever has time, attend to it". He give us life, youth, love, and if
21 you want to return it, good. But I am not willing to let it go to a war. He gave me much
22 love – which I can return now that he needs it. So I don't think there will be a fight
23 among them because they witnessed that I gave those \$4000.
24 Q: So that's not an inheritance – as long as your dad is alive. For example, if your father
25 has a truck and wants to sell it, he does not have to discuss it with everyone. It's his plan.
26 So I think..... Now there is one other thing. When one has the title, perfect, you have a
27 guarantee. That's very positive. But it also implies responsibility in terms of the property
28 title..
29 [TAXES] A: Pay the taxes...
30 A: Because when you did not have the title you didn't have to pay the taxes. SO if they
31 don't give you anything, you're going to lose that money.
32 A: I pay the taxes gladly, and every time I go pay them I say yikes its \$500 or \$700 what
33 I have to pay, but with the hope that they pave the street. (Laughter)
34 [IMPROVEMENTS] A: I don't want them to pave the streets in the colonia.
35 A: Why my love?
36 A: Because if they race without pavement, imagine what will happen once it is paved.
37 A: No, no everyone is responsible for their steering wheel and the accidents that happen.
38 Because those that are going to suffer are those racing cars.
39 A: Yeah but those who are racing are having fun. But if my daughter is out on the streets,
40 I am the one who suffers, my daughters is the one who has to come inside.
41 A: Yes a lot of drunks play on this street.
42 A: Where I live, every night (inaudible)
43 Q: They play with what, with cars? Who races?
44 A: The young kids from the colonia. It's just that racing in such a populated area...

1 A: But I do want them to pave here, the value goes up, it goes up in category. It's like
2 when you a dance downtown, you dress up more elegantly.

3 Q: A few more questions, I know we are all getting tired. Lets say that the person who
4 received the property title... well there are different situations. Lets think of different
5 legal situations like the ones we are discussing. The person who has a written contract,
6 even if it has errors, do they have a right to their title?

7 [TITLE] Q: A person that has the deed – the title – but it has errors, who does it belong to?
8 Do they have a right to the property title, or not? An error, because like two people have
9 the same title. Who has the right?

10 A: I think that the way the situation is right now, everyone has their own title. But what
11 happens for example is that when at the beginning, when all this began, there were errors,
12 when nothing was legal, when two people had the same lot, two people had the same title,
13 now that is not happening anymore. All this is coming out into the open. And now for
14 example, the people who still do not have title, I think, it's because that lot probably had
15 two owners. That's why they don't have the title yet. Or there were more serious
16 problems than those that I experienced. Because my problem was simple. It was my
17 land, my title, and it was my (inaudible – coughing by tape recorder), I was the owner, so
18 it was simple to do. If there are two people, one is closer and the other farther away, then
19 there is a problem.

20 Q: If you, for example, have your solar, your land, and sibling of yours arrives with
21 his/her family ...(inaudible) to live there with his/her family in the same zone. You are
22 there on a piece of land that is already yours. If you would like to sell this land, do you
23 have to inform your sibling? Do you have to cede it to him/her?

24 A: No. No because you are lending it or renting it out. I would do it in some way were
25 there was an agreement in order to not just do it like that because by law you have to give
26 3 months notice for them go find another place. But not that he says yes sell it to me or
27 not, because I am the owner.

28 A: For example, the land that I have disoccupied right now, I have some neighbors that
29 are trailer-truck drivers (traileros) and since they have a trailer, I have to use the space as
30 a parking lot. And we are in agreement, that when I need it, they will disoccupy it. Not
31 in the meantime since there is nothing there. But we have an agreement that if I need it, I
32 can put my car there. But I do have to let him know.... (inaudible) But I don't have to
33 sell or I could if I wanted to. And if it were my brother, or my daughter, I would say you
34 can live there and pay rent or so much

35 Q: Do you ask the truck drivers for rent?

36 A: No. Because the will (inaudible) the solar.

37 A: That's fine, they are neighbors. As a favor.

38 Q: Does that exist a lot?

39 A: Yes, here it does.

40 A: [TAXES] But I have the title, he pays the taxes?

41 A: Not in Minnesota.

42 A: No because I doubt there are any unoccupied lots.

43 Q: Because they speak English?

44 A: No, I also know English.

1 A: No because, for example my neighbors are truckers. They don't have a big piece of
2 land because there is only one solar. And I have another solar so they can use it.
3 A: Because we Hispanics have more communication than even the Americans. They are
4 a bit more distanced. You with your problem, and I with mine. That's what they are like.
5 So one has more communication – you fight more, but you help each other out more too.
6 And I have been over there (MN?)– and I treat them well - the blacks (morenos) as well
7 as the Americans. But I see a difference with all of them. Exactly, that's the way it is.
8 [INHERITANCE] Q: Lets say there is a hypothetical situation, an imaginary one, where
9 one of our husbands was married previously and when he writes up his will, he leaves our
10 property in the name of his other children...
11 A: And what about mine?
12 Q: Does he have a right?
13 A: He has a right to leave an inheritance to the other children, but he has more right to
14 inherit to mine.
15 A: Thanks to God, that problem does not exist here. At least, among those of us that are
16 here.
17 A: Well mine had problem... He has four... Ay that is what is hard.
18 Q: Does he have a right or not, do you think?
19 A: No. Because it has been based on my work. Since he has been with me, it's for my
20 kids.
21 A: But that's why just like she was saying, that's why you should get married. Or you
22 should do something, fix the papers for your kids, because you never know.
23 A: A case happened here in the U.S.
24 A: Yes...
25 [CONFLICT] A: This person had gotten married in Mexico, the man was married in
26 Mexico. But then he came over to this side and it was easy for him to get married again.
27 And he had his family, but he never got divorced. This person has an accident here on
28 this side [of the border], and when the second wife goes to claim her money, the wife has
29 nothing to do there. The wife in Mexico was the beneficiary, not the one here.
30 A: Because she was the second one and so was not legal.
31 A: It's not legal because..(inaudible) as long as they don't get divorced.
32 A: Its polygamy.
33 A: I fixed a problem of those for a neighbor, with me as a lawyer (laughter).
34 A: Don't doubt it.
35 A: A neighbor woman lived with her sister. Her husband left her 30 years ago, and he
36 left her with 4 kids. And they made do. She came over here [to the U.S.] and she was
37 already 76 years old. She could not ask for anything, not a social security number nor
38 Medicaid nor anything. So I heard about her legal situation. She was still married with
39 her husband and he had another family. And I said, go to social security and claim his
40 social security because you have the right since you never divorced.
41 Q: And that's a very important thing, in legal terms, now that only women are here – and
42 that's why we wanted a meeting without husbands, to say – think it over, you have rights.
43 You have rights and it's very important that you remember. We don't always know. But
44 it's important to remember that if one is not married, your name must be present. If you

1 are married.... We thank you profoundly, for all your opinions. No one is right or wrong.
2 Everyone has a right to their opinion...
3 A: to their way of thinking...
4 Q: So I am in agreement with Rosa, or not with Maria or whatever. We all have a right to
5 our opinion and that's why it is a great thing that we are here...
6 A: Support each other to defend ourselves and know how to do it.
7 Q: So we thank you.... Jane...walmart
8 A: I have two titles.... (Laughter)
9 Q: It was a pleasure to meet you all. And whenever you would like, I am at A&M
10 University...
11 A: As long as my title is fixed ... and thank you for dedicating us this time and because
12 we learn from you quite a bit.
13 (too much commotion to hear)
14 Q: How many children do you have?
15 A: Four.
16 Q: Four? So your husband (inaudible)...
17 A: You need to fix the situation.
18 Q: But everything is in your name, right, so its okay.
19 Q: Gabina, how many kids do you have?
20 A: Four also.
21 A: And I have two.
22 A: I have four.
23 Q: Maria has 10. (laughter)
24 A: No 3.
25 Q: No, but I am the 8th.
26 A: With so many brothers and sisters it must be fun.
27 A: My siblings and I, support each other. If I'm going to have a celebration, they help
28 me out. If someone is sick, we go over. Big families are for everyone. There are more
29 problems but more love, more affection... My mother died 2 years ago.
30 A: Pardon me, my father-in-law's father is very sick. My husband's father- he's in the
31 hospital. Today at 11 – well they thought he had some clogged veins. He's 90 years old.
32 So my daughter went to work, and since today was only for women....
33 A: Mine are two...
34 A: No that's not legal.
35 A: I have two titles... (I think they are joking that since they have two titles, they deserve
36 two Wal-Mart certificates)
37 A: So do I, so does she...
38 Q: You have two lots.
39 A: Yes, I have two lots.
40 Q: Together or separated?
41 A: Separated, because I bought out on the Westside. They are spatially together – like
42 neighbors. But it's one title first and then the other. I don't have them together, they are
43 separated.
44 A: Because my brother did put both lots together.
45 A: And I have not done that –

- 1 A: and if you have your house in between, at least just a little bit...
- 2 A: No, it does not overflow into the other one at all.
- 3
- 4 (Tape turned off)