

Focus Group # 2
Women only
6-27-02 / 2-4 pm
Topics 1, 2, 3

Introduction

(Mentioned taping and confidentiality but did not ask permission to tape)

- 1 Q: We are going to start by looking at the property title – do you call it that way or
2 receivership ?
- 3 A: Property title
- 4 [TITLE] Q: We wanted to know if now that you have the property title, you feel more
5 financially, economically secure? Or is it really that you are the same as before?
- 6 A: No, well yes, we feel more secure.
- 7 A: More secure because we had the problem that we did not know what all of this was
8 going to end up in, because of all the fraud, all that had happened before in those solares.
9 We did not have the maximum utility, so then we were not sure how all of this was going
10 to end until ... the CFG which has helped us a lot.
- 11 Q: And the rest of you?
- 12 A: I think the same.
- 13 A: I do.
- 14 Q: In reality, is it different now that you have your property title?
- 15 A: Quite a bit.
- 16 Q: For example, now that you have the property title, do you make improvements, build
17 -- something you did not really do before or did you still do it before?
- 18 [IMPROVEMENTS] A: Now we can build because, as you said before, we did not know
19 if we could do something in the solar, for the same reason that we were not secure if the
20 solar would belong to only one owner or two. And since there are still have some
21 problems, since some solares were sold as half an acre, then they were selling as lots, and
22 those are the ones that have problems.
- 23 A: Good Morning
- 24 Q: Good Afternoon, we are just beginning, if you like a soda or coffee, help yourself.
- 25 [IMPROVEMENTS] A: So like I was saying, we feel more secure to do something on
26 our solares because before we could not do it for the reason that we did not have the
27 security.
- 28 Q: So had you really not built? Or had you built anyway without the title?
- 29 A: I did.
- 30 A: I did not because three times they sold a solar to me and we would begin something
31 and another owner would appear. And then they would give us another one. And again
32 another owner would turn up. Then they told us to wait until someone came who could
33 give us the papers to be secure. And you see how much time it took.
- 34 Q: Did the same that happened to Maria Elena, happen to anyone else?

1 A: No, I did begin to build the house in the solar. So when the problem started I stopped
2 for a bit but when the ones of Lego Lay(?) came to try to fix all of the titles, the
3 inhabitants of the colonia, then I continued.

4 Q: But you had already invested?

5 A: Yes.

6 Q: The same?

7 A: I began... well I don't feel that I have problems, but I can say what has happened to
8 my parents.

9 Q: Please go ahead.

10 A: We personally have not had any problems since my husband bought the land here. We
11 were given the titles and Elias Lopez and Blas Chapa gave us the titles and they were
12 validated in the court. They were fine. We have not had problems, as she was saying,
13 that one came, then another. No.

14 Q: You have heard [of others problems], right?

15 [CONFLICT] A: Yes. But my mom and dad bought from the Menas, from Elias Lopez
16 and Blas Chapa. They did not receive title, I don't know. What I do know is that more
17 than 3 or 4 times they have tried to take it away — even just 4 months ago — one of their
18 solares. Because that one has another owner. Up to today, I don't know that it's been
19 fixed, but they have had that problem. But we do not have that problem. But with us it's
20 we have been (inaudible). Since you have come, it's being fixed because my dad I think
21 has 7 or 8 solares, I'm not sure, in different places and now almost all of them are fine.
22 Because I think he has sold 3, that is he has been able to sell them because they are ...

23 Q: I want to make a very important clarification. Jane and I do not work for CRG. The
24 Ford Foundation has contracted us to carry out a study — so (inaudible) have been
25 contracted by CRG, we know the people there, but if you need to (inaudible- kids talking),
26 it's important for us to know.

27 A: My dad — the majority of his solares are ok. He's sold 3, as far as I am informed.

28 Q: In the case of all you ladies, do all of you have your final legal property title?

29 A: Yes.

30 Q: Yes, yes. All of you. Because we saw a group of people in a similar situation, and 2
31 people in the group still did not have them. So I think it's important to know that all the
32 people we are talking to have the property title.

33 [WAITING] A: Pardon me, there in the colonia where we live there are several people
34 who still don't have their property title. And they were called to be here, but they are still
35 not here. But I don't know why they are not here yet.

36 Q: We are going to have more meetings tomorrow too, so perhaps they will still come.

37 A: Oh probably.

38 Q: We are in a marathon.

39 A: today and tomorrow

40 Q: Yes to be able to hear in more detail what you are all thinking. And I still want it to
41 be clear that we are here (inaudible), and it's precisely to see if the process — we as
42 women have also made decisions, and we would like to know.... Well, getting back into
43 more details of the property titles, now that you have the property title, one question is if
44 you make home improvements? Another question is, have you asked for loans? Are you
45 using it to request loans, for example to build the house, or for education, or for a truck,

1 or for Have you used it? Are you thinking of using it? Do you know that you can use
2 it this way?
3 [LOAN] A: look, I wanted to use it to ask for a loan with FHA – the title—and it happens
4 that I bought it around 1999 and they gave me the title, which the previous owner already
5 had registered. [TAXES] But when I went to court to check that the taxes were clear
6 going back 20 years... They have an accumulation there were 90 [solares] which owed –
7 for 10 years. It was previously... well I live here in front -- up to this land where we are
8 on now, it belonged to the Brooks. It was like a church camp or something, belonging to
9 some Americans. And they left those taxes unpaid, and they never paid them. And so I
10 could not get my loan. Because when they sold to me in 1999, the taxes were up to date.
11 But from 90 back which belonged to those people who were like priests or something like
12 that, they did not pay. Because it was a ministry or some religious organization and there
13 they have them as owing some taxes. Its not clear from 1990 back -- those taxes are
14 owed. I spoke here with the person in charge of this program, so that they take away
15 those taxes from 1990. Because we are not to blame.
16 Q: (too soft)
17 [TAXES] [LOAN] A: Since 1990 to now the taxes are clean. And from 1980 to 1990,
18 like ten years, there are taxes there ... and what fault do we have if those people did not
19 pay them. But that's that..
20 Q: And so you don't have the right of using your property titles to get loans?
21 A: for loans, no.
22 Q: Have you tried another bank?
23 A: No if with FHA where it's loans for people with lower resources, they don't [grant
24 it] ... they are not going to do elsewhere.
25 A: In 1980 there were no houses here.
26 A: No but it was in 1986 or something like that... but anyway there is like a thousand and
27 change owed and I wanted them to at least discount the amount due on my lot alone. No,
28 [they said] I would have to pay for all of the lots. And I was the one who needed it..
29 A: Yes because from 80-86 there was nothing here.
30 A: In 86 there was ...
31 A: yes in 86 yes, but from 80 to 86 there were no more than 3 little houses, my neighbor
32 and
33 A: But that's from the previous years.....
34 A: Yes because in 80 to 86 there was not much here..
35 A: but like two thousand and some are owed on taxes by this ministry which belonged to
36 the Brooks.
37 A: I heard that talk, but I ...
38 A: and it's not right that this is what happens...
39 A: As I was saying from 80 to 86 there were 3 little houses here -- which is also when we
40 bought here. And we do not want to use our title for a loan because it's all together.
41 Q: What do you mean all together?
42 A: They sold us.... It was a barren hill, it's like 5 solares put together. And of those 5
43 solares we can only use a small portion for the house. We have been extending it. But
44 that's why I know that there was nothing from 80-86.
45 A: Yes, I bought in 86...

1 A: And exactly there were 3 little houses together and some trailers over there strewn
2 around.
3 Q: But did you know, have an idea that you can use those for loans?
4 A: Yes when they are clean.
5 A: Yes I knew.
6 A: Mine was supposedly clean because it was up to date with taxes but I did not know
7 about 1990 and back.
8 Q: But would you be interested in doing it? Would you like to do that? Or do you think
9 it's risky? Or why would you not do it?
10 A: Well I would not do it for that. Because it does not say 1 solar or 50 by 100 feet, no
11 the title says ... it's not a complete acre but the 4 were sold together.
12 Q: And you would have to use all of it?
13 A: Yes but it's not worth the while to use it.
14 Q: Why?
15 A: Because it's dangerous. Because if I for example need \$1000 or \$10,000 dollars they
16 will be glad to lend it to me because it's a big amount, but I cannot divide it.
17 [LOAN] Q: My question is the following – do you have the right, that is when you have
18 the property title, can you ask for a loan and use it as collateral, or as a mortgage or
19 (inaudible)?
20 A: (I hear "No" – but the answers seems to correspond to a yes – perhaps there was one
21 audible no but more affirmative nods)
22 Q: Which? As a mortgage?
23 A: Mortgage
24 Q: So you can use it to get a mortgage. But no one has done it.
25 A: No.
26 Q: And why would you think of doing it?
27 A: To mortgage the house for a loan.
28 A: No I would not.
29 A: No
30 Q: Because this is one of the things that is discussed, if people will use... we want to
31 know if people are interested or not...
32 A: Probably in the case of an emergency or something like that...
33 Q: But not to start a small business? Not to buy a truck?
34 A: No.
35 A: No.
36 A: No, not for that.
37 A: Me—for that, no.
38 [PROPERTY VALUE]Q: And do you think that the people in this colonia who have
39 their property titles... has the value of property gone up or is it the same, or nothing
40 has happened?
41 A: Well they say it has gone up. Right?
42 A: Well when my husband and I bought it – compared to now its gone up a lot
43 because all that we bought for ... it's approximately 4 or 5 solares. The amount we
44 used to buy that – those solares, that I am measuring them but in reality there is
45 only one little place -- if anybody knows where I live, its really only a little piece

1 that's livable—with the money we bought that, 2 or 3 months ago I bought only one
2 solar.
3 Q: Well...
4 A: 2 or 3 months, but in November
5 Q: Well that the price has gone up...
6 A: its gone up horribly, ...
7 Q: What do you think? Do have any idea why the price has gone up? Is it because you
8 have the property title or because the economy has changed? Or because it is already
9 paved? Or because there are more schools?
10 [IMPROVEMENTS] A: I think that's why. As the colonia fills up with people, the price
11 goes up and they take advantage...
12 A: By my house the street is not paved. And still, what we paid for the 5 solares, now we
13 paid for just one.
14 Q: But where is the solar you bought?
15 A: Next to the DIF (Child Health Department), it's just that it was the last one remaining.
16 Q: So then it has a lot to do with what she says...
17 A: Yes it has a lot to do with it. Since now if they pave it-- Not even in my dreams I am
18 going to sell that property for what we bought it for.
19 [PROPERTY VALUE] A: For example, I live in Alto Bonito -- I live in the colonia
20 where she lives. If the solares which cannot be sold now – they don't have an owner
21 or I don't know what --could be sold, I imagine that they will be sold expensively
22 because the school has been built, the colonia is full, it's full of people. When I
23 arrived there were 3 or 4 houses...
24 Q: What year was that?
25 A: It was 1991. Around there, in 92. There were 3 or 4 little houses, but now it's
26 full. There are stores, there are whatever you are looking for – there's a school,
27 there is everything. [IMPROVEMENTS] The only thing lacking now is the pavement
28 and then I suppose sewage will come. But I imagine when that comes in, the price will
29 be sky-high.
30 [TITLES] Q: So really, the price is not related to having the titles?
31 A: No. I don't think so.
32 Q: But rather with the services, that's what
33 A: Or maybe it's also related because people – since they are already legalized...
34 A: ... it's worth more...
35 A: ... yes, it's worth more. Before they were to see what happened-- are we going to win
36 or will we lose the solar? And not now, now we are sure that we – it's ours.
37 [SELL] Q: And now that more people have titles, are there more people selling? Are
38 they saying, ok.....
39 A: ...uhh yes, tons of them. Now here – well yes there are but fewer than well from
40 January to now. I have realized, me included, that around me around 7 or 8 solares have
41 been sold. And I am talking from January up to now...
42 Q: June.
43 A: and ...
44 Q: having the title already...
45 A: oh yes... and from 1986 up to now, at least I did not notice that they sold that quickly.

1 Q: And do you think people are making some money? That is, those that are partaking in
2 this buying and selling. That is, people who in reality had their lands, but did not know if
3 they had the title or not, but now that they do have the title, are they making a profit? Or
4 is it really that....

5 A: I think [they are making] like double.

6 Q: Oh, yes?

7 A: Double. Because in my case, this solar I imagine was bought if not in \$500 dollars, at
8 most \$800 dollars. And I bought it at \$7,000.

9 (whistles and sounds of astonishment)

10 A: And we are talking about 1986. I don't know when they bought it. But when I'm
11 telling you at what I bought for.... And what I think they bought it for – \$500 or \$800.
12 And now I bought it in \$7,000.

13 Q: Melina, do you have a similar experience?

14 A: No. I have not had any problem up to now.

15 [TITLE] Q: Do you live in the lot where you [originally] bought?

16 A: Yes.

17 Q: And did you have the house since a while back or did you live in the same lot
18 (inaudible) since you have the title?

19 A: I lived there since before. Everyone had titles when I lived there.

20 Q: And about the taxes, have they gone up because you have titles or are they the same?
21 Or...

22 A: They are the same.

23 Q: Has it changed at all since you have the property titles?

24 A: It's the same.

25 A: We are paying the same.

26 A: It's the first time I pay taxes.

27 Q: Oh, yes?... Do you only recently have your title?

28 A: Yes, just recently.

29 Q: And who paid for this before? Did you have the title (inaudible)...

30 [TAXES] A: Last year, they just gave it to me [title]. And the taxes just this year I began
31 to pay them.

32 A: I had a problem, because as I tell you, I bought there in 1991 or 92. But since they say
33 – I bought but I didn't buy. We were simply paying and then I came with Aidee and with
34 Marta and told them – look they are telling me that I have to pay the taxes because there
35 are lot of taxes due on these solares and I have ½ an acre. So they said, pay them. If
36 this gets settled – the matter of the titles, they will give you your money back and if not,
37 well I don't know what will really happen. All of the people are going to pay them. I
38 went to the court, the school. I paid my taxes – so much so that I didn't have the money,
39 we had to get a loan from the bank. We took our \$2,000 or \$3,000 dollars to pay those
40 taxes. And in the end, no one paid them -- only 2 or 3 people. And that money remained
41 in the court, remained in the school. And the rest of the people, that surely their solares
42 were supposedly in bankruptcy... no one paid anything. I paid ten [years]. Like her --
43 that she does not want to pay from the 80's because back in the 80's it was not hers. I had
44 to pay them all.

1 [TAXES] [CONFLICT] A: We were in the same situation here. In the other house that I
2 had, that Blas Chapa sold me

3 A: and I would go the court and to the school – what can be done because no one paid
4 but I did. Well nothing can be done. Nothing more can be done.

5 A: Yeah, because they were sending letters that we all owed...

6 A: I did not pay because I went and told them that I was not going to pay those taxes
7 because those solares are legally ... well they are not ours... we did not have the property
8 titles until last year that they gave them to us.

9 Q: Sra. Agustina, you did not pay? But Laconeider (?) you did pay?

10 A: Yes.

11 A: Well I think that my husband and I got scared. We were very young. We did not
12 know what to do. We thought – if we don't pay they could take the solar away.

13 A: And you know in the meetings that took place in the colonia, they told us not to pay
14 the taxes

15 A: But that was a long time ago...

16 A: Just recently...

17 A: No, that was a long time ago, many years.

18 A: Yes along time ago.

19 A: You know, I have seen cases similar to yours, and referring to the court, water and
20 electricity ... even if years and years go by. When they do an accounting, if there is
21 money left over, they will send it to you. And the check will arrive when you least expect
22 it. At least that's what happened to me – that we had paid and year went by. Then
23 another and another, six years and one day -- reimbursement.

24 A: Well that's good to know.

25 A: At least they did that in my case.

26 [CONFLICT] A: Well I went there and had an argument with them. I had them call the
27 person who was in charge and everything. I took the receipts and everything and said, it's
28 not fair that I paid so much, and others did not. Who kept that money? Someone must
29 have taken it.

30 A: Yes someone took it.

31 Q: Well for you at that time it was an insurance to know that they were paid. So that
32 gave you a lot of peace.

33 A: yes

34 A: And hoping in God, well that's what I think, hoping in God that some day it will come
35 back to you. Whether it be \$5 or \$500 or \$2000 that may have arrived... Which was who
36 knows where because of a mistake. Or they made an error at the bank and the years went
37 by and I (inaudible – child talking) I don't even get mad. And the checks have arrived.
38 It's that simple. But what I am sure of is that if talking about the electricity and the court,
39 they never keep a cent that is not theirs'. But you have to wait until one day they do an
40 accounting, just like Melina waits one year and another year and they lie and send money.
41 And (inaudible) lies (inaudible, laughs)

42 [IMPROVEMENTS] A: Well what happens is a very different thing – like the income tax
43 is of the government, and the water and all that....

44 A: The water and the light checks will also arrive. Really.

45 A: I hope so.

1 A: I am not telling lies. And I always trust in God. Of course, if you have (inaudible)
2 because you went to buy- as she says – trying to have an insurance for your (girl yelling)
3 at least in that (girl yelling). But since you did it with your heart clean, God sees
4 everything. That's what I think.
5 A: Yes, if some one does not already have it in their pocket... then there is no more.
6 Q: Do you keep receipts of everything?
7 A: Yes. Everything. Everything. And I went and showed it to them ...
8 A: Well the money is yours...
9 A: Yeah, I mean look they committed a fraud. Because that was a fraud against me. Well
10 because of ignorance, or maybe I let them take advantage, right. But I went over and
11 complained. No, no --here you cannot do anything. Well – it does make you mad because
12 they are taking advantage of you, yes they are taking advantage of you [Te estan mirando
13 la cara].
14 Q: In this particular case, maybe you need legal advise. In reality I do not know what
15 would be....
16 A: (inaudible)
17 [TAXES] Q: But it's important to know that because in part our question was if in general
18 the tax rate, the amount of taxes that you pay increased since you have the property
19 document?
20 A: In my case, yes. It has not increased a lot, but it has increased. If we are talking about
21 the solar, independent from the house, that's another matter. But the solar, the value has
22 increased. If the value increases, the taxes increase.
23 A: yes, they increased a little
24 A: Not much, but yes they increased.
25 Q: (inaudible - a few words)
26 A: No, not in my case.
27 A: Since we are here, since we have our house in 19...92, on July 9, when we entered the
28 house – to now, they have only increased the taxes once.
29 Q: Really? Is that the experience you all have?
30 A: Very little...
31 A: Yes... but as she said, the house has this value, therefore we are going to increase
32 taxes this amount. The solares have this value, then we are going to (girl talking by mic).
33 A few dollars more, (inaudible – kids playing).
34 Q: People that (inaudible)...
35 A: No, not me. We have paid for 3 years only. We paid 3 years also... yes... that's
36 why ... but they have not increased.
37 Q: How interesting, because we thought, well I thought that given the property title, they
38 had gone up.
39 A: No not mine. From 1992 to now, only once have they increased. And I am just talking
40 about this year.
41 [INSURANCE] Q: Another thing, regarding the economic, the financial situation, those
42 of you who have the property title, have you thought of, or do you have insurance for the
43 property?
44 A: Well yes, I did think that... but not yet.
45 Q: Because one thing is to insure... has anyone else done it or thought about it?

1 A: No...

2 A: Insurance is too expensive

3 A: Well I am thinking and investigating. But this is the first time. I think it's been a

4 week that I am sleeping and I am thinking (Laughter). But that's it. But I had not

5 thought about that.

6 Q: Do you have insurance on your house?

7 A: No.

8 Q: I want to understand, (inaudible – lots of voices, and Cecilia's voice low)

9 A: I do want to buy but up to now I have not bought, I have life insurance and I have

10 them for the trucks but not the house and it is very important.

11 A: At night, a storm or a hurricane or something.

12 Q: But I wanted to ask, would you have wanted to do it without propertytitle? But now

13 that you have the legal property title, now you can, right? So what we want to know is if

14 in reality with the property title, if they are being used or not to insure the house, to ask

15 for loans, use it for any other necessity or urgency, or to set up a small business, if you

16 have a new place that is already insured.

17 [TITLE] [LOAN] A: Well for all that, the title does help us. But as I had said, I had not

18 thought of that, nor the loan, nor for a business. But that you can use it, you can use it.

19 Now we are sure that it can be done.

20 Q: No one else here has done it? Do you know if your husbands have done it?

21 A: No, without us wanting to, how? (laughter)

22 Q: Going on to more legal matters, do you think that now that you have the property title,

23 has your relationship changed with your husband, your neighbors or others in the

24 community? Or has nothing really changed with the property title?

25 A: Well there is no reason for it to change.

26 A: No – it doesn't have to change.

27 A: Well maybe -- now the man says -- now it really is mine. (laughter).

28 A: No but she said with the neighbors.

29 Q: and with your husbands, in general.

30 A: no. It does not help the husband.

31 [INHERITANCE] [TITLE] Q: No? Do you know if the property title is in his name, just

32 his name, or your name, or should [it] be [in your name] or is it in both names?

33 A: Mine is in both our names. That's the way it should be.

34 A: Not in both our names. Just mine.

35 A: It's in both names.

36 Q: I ask because you should know that if you are married, then even if it's only one name,

37 both of you have right to it.

38 A: Oh, boy. I did not know that (laughter).

39 A: Yes because you are married.

40 Q: Even if it's only in your husband's name.

41 A: Yes. I did not know it was the same if it was in one name or the other.

42 Q: Because legally you are owner of your husband's property.

43 A: That I know. But I thought it had to be with both names.

44 A: In order to get something (laughter).

45 Q: In general, it's better if it's in your name.

1 A: And if it's in your name and one of your sons?
2 Q: Of yourself and your son? If you are married, (inaudible – coughs)
3 A: So the son has nothing to do with it?
4 Q: The son will receive it after...
5 A: when I die... (laughter)
6 Q: I see you don't want that (laughter). No but it's important to know that. What are the
7 legal issues when one has a property title and to whom does the title corresponds.
8 A: A question, if our property is, like I was telling you, is in both names...
9 Q: Yes they are in both your names...
10 A: Yes but there are 3 or 4 or 10 solares does it matter that they are in only one title?
11 An example. And both of us are on the titles, but say we go out to eat or whatever, and
12 we get killed. What's going to happen because we have not written down [in a will] any
13 of our 7 children. What is going to happen? Because we went out to eat and we crashed
14 and it's only in both our names, there is not even – well when I die, this is yours, this is
15 for you.
16 A: You have not told them?
17 A: Nothing. I have not told them anything. It's because...
18 Q: [translating to Jane]
19 Jane: First it will go to the spouse who survives, and then to all the children.
20 Q: IF one of the spouses survives, first it goes to that person...
21 A: No we both are killed.
22 Q: and then to the children in exactly equal parts to each one.
23 A: and that's by law?
24 Q: Yes by law.
25 A: Well that's the end of that. (laughter comments inaudible)
26 Q: If it's not written in a will, because in a will you can say, I give this child the title, I
27 leave him more. This other one was bad, I won't leave him anything. As an example. So
28 if it's written, then it had to be that way. But if you do not write anything, then it will be
29 exactly equal parts to each of your children.
30 Jane: Also, to children from other marriages, or born outside of the marriage.
31 Q: Any type of children, if you have a child alone, or your husband had a child alone,
32 they also count. Not only the children that are product of the marriage, but any child.
33 A: Well lets see if a child comes out of the wood work.
34 A: One that is not (laughter).
35 A: And those who don't have children?
36 Q: Those who do not have children....
37 Jane: Do you have parents? Sisters and brothers?
38 Q: Brothers and sisters?
39 A: Yes I do have.
40 Jane: It will go to your parents if they still live, and if not, to your siblings.
41 Q: What about parents, does it go to them?
42 Jane: It goes first to parents, and then horizontally, to siblings.
43 Q: She says that first it goes to parnets, and then horizontal relationships, so it goes to
44 your brothers and sisters. And should also be like that for (inaudible).
45 Jane: Yes.

1 A: Well I got on this point that around two years ago one of my sisters from the church
2 was with her husband, and one of her sisters and her husband. The four were together.
3 And they were going to a Christian concert and the 4 of them were killed -- both sisters
4 and the two husbands. The husbands were not brothers, right. But, that's why I asked
5 because you never know...

6 Q: Legally, by law --- she is a lawyer. I am an economist and she is a lawyer. (laughter)
7 By law, it goes automatically to the children in equal parts.

8 A: Good because that's what happened in this case. It's just that the kids even if they are
9 good with me- all my kids are great with me, they love me a lot, a kiss in the morning, a
10 kiss at breakfast, a kiss at lunch, a kiss at dinner, a kiss when they go to bed – all of them
11 – my 7 kids when they are together and the ones I have home now. But as I said – with
12 me. Between themselves, they say – my mom loves you more, and no, my mom loves
13 you more. So there is something, well , we don't want to accept it, but there are
14 jealousies among them and they think because I love you more, and I love you more, they
15 think I am going to leave them more. I am just guessing that. I just feel it.

16 Q: It's always that way. Maybe they just have to mature a bit.

17 A: And if I die, if we die together, now I am at peace because the law is just and they will
18 get equal parts.

19 Q: That's right.

20 Jane: All brothers and sisters do that. (laughter)

21 Q: She says all brothers and sisters are that way.

22 A: And the moms, is it that we worry and worry.

23 A: What about the daughter-in-laws? What are they going to get? (Laughter)

24 Q: Well what you want, I am good daughter-in-law, but I am also a mother-in-law.

25 A: Well I was a daughter-in-law too.

26 A: Yes but since I'm not talking about my daughters-in-laws or my sons-in-laws. Best I
27 just talk about my children.

28 A: And the rest can just figure it out.

29 Jane: If your child inherits property fro youmas a parent, by Texas law it can remain
30 separate property and not be shared with a husband or wife.

31 [TAXES] [TITLE] Q: That's very important to know. With the property title, one has
32 many advantages- good things. But there are also certain responsibilities. What are some
33 responsibilities of having a title?

34 A: I think that first of all, I have the title, I have to register it with the courts, and pay
35 taxes. That's the first thing. Perhaps there are more but that's the most important.

36 Q: That's right.

37 A: If I die, and I owe all the taxes, then my kids are going to say – well I don't want
38 anything because we are going to have to pay more for it.

39 A: More are owed on the taxes than what the solar is worth. (laughter)

40 A: And if we are responsible, that's it.

41 Q: One thing I heard this morning from one of the people who was here was that they say
42 that the tax office could understand that they had fewer economic resources and that they
43 could pay less or pay in quotas. Or how is it?

44 A: That's when there is a disabled person in the family.

45 A: No, the taxes, well at least me ... I pay as I like.

1 A: Yes they do give you options.
2 A: If I owe \$1,000, or \$2,000 or \$3,000, I say look I only have \$500. Ok, thank you
3 ma'm. And that's it. When will you bring the rest. That is the easiest to do. But [what is
4 important is] that you are paying.
5 A: Yes but if you don't pay, then they are also charging interests.
6 A: Well yes....
7 A: It's up to each one, if you know that if you don't pay it all they will increase the
8 interests.
9 A: But they do give you facilities to pay.
10 [TITLE] Q: We want to know what you understand by a title? For example, a person that
11 has a written contract, even if it has mistakes; the person who signs the contract, do they
12 have a right to the title or not? Are they owner or not?
13 A: Well if they have the name, lets say the name misspelled, one has to go to the
14 corresponding office for that to be legalized correctly because if not one is not the owner.
15 If my name is Irma and they write down Juanita or another name, well no, one is not
16 owner.
17 Q: (inaudible – kid talking close to mic) Property itself (?)
18 A: exactly.
19 Q: Half an acre is really $\frac{3}{4}$ of an acre.
20 A: Exactly. Then we are not owners yet.
21 Q: What happens if one person has a written agreement but not the title? Is this person
22 still the owner? (kids talking)
23 A: Well I think so.
24 A: I think so, if it's signed.
25 A: Yes because always in the courts... well if you go to a trial, I imagine that what they
26 ask you is there is proof. Because just words, well no, but if there is proof in a signature,
27 I imagine so.
28 Q: And that would permit you go to a bank and say I am the owner?
29 A: Oh, no. In a legal matter like that, no. In order to prove ... but for a legal matter
30 A: Not that I know.
31 Q: Do you think that the person that pays the taxes on a property is the owner?
32 [End of side 1]
33
34 A: (inaudible – child crying -- could not hear for a few answers)
35 Jane: sometimes if you do it long enough.
36 Q: She says that if you have paid for long enough, it may be claimed...
37 A: That's what I was asking. Because the solar is in Juanita's name but I have the receipts
38 because I am paying. I don't know why she has not paid for the last 2 or 3 years.
39 Jane: She doesn't pay, but she does?
40 Q: Yes. She says that....
41 A: Yes because I would like to know.
42 Q: For example Maria Elena has the solar but does not pay tax. And she [another person]
43 says, I will pay those taxes. If you pay one or two years, nothing happens.
44 A: Even if she does not have the property title?
45 A: But I would go pay the taxes in Maria Elena's name. I went to the court and paid.

1 Jane: She does not pay in her name (to Cecilia?)
2 Q: You have to pay in your name. I Melinda Labrado (?) pay the taxes on that land. Not
3 her taxes but on the land.
4 A: And do they allow that in the court?
5 Q: And if you pay for more than 7 or 10 years...
6 A: That's what I wanted to know.
7 A: And if both are paying them?
8 A: She is very happy because (inaudible) but I am
9 A: But that would be crooked...(laughter)
10 A: Because she goes immediately....
11 A: (several voices...) but it happens, it happens. It's not that I am going to do it. But it
12 happens.
13 A: Now we are in a ... they don't know how to fight.
14 Q: ... you want from her (inaudible).
15 A: Still, if I were to say, she's my mother-in-law and she's paying for me, paying for...
16 Q: But in reality what she is doing is (inaudible maybe crookedness) like she was saying.
17 A: No, no.
18 Q: ... Crooked. She is not paying and she (inaudible girl in foreground talking-)
19 A: Just like she did to me....
20 A: But that's the way it is in the colonia. Because you don't know about money, you
21 don't ask what it's for..
22 Q: In reality, I think the same, as the court, as the tax office – who pays, (some motion I
23 suspect) I don't know.
24 (lots of voices at once)
25 A: ... If I pay the taxes, I pay the taxes.
26 Q: ... But it has to be for more than 7 years.
27 A: And you have to know that the owner is not paying them.
28 A: Yes I had.... (lots of voices)
29 A: So as the court, you don't know whose money it is. And the owner can come and I
30 end up

31 Q: Well, in reality, the owner has to think, someone is paying the taxes, how lucky.
32 A: The owner is not likely to start investigating.
33 A: That's why I kept paying them because the owner did not do his obligation.
34 Q: But the owner must know – that's why we are asking, do you think that the privilege
35 of having the title, also has responsibilities. You have to pay the taxes. No one has to pay
36 them for you. (girl talking) ...that's good.
37 A: But the court is going to accept this?
38 A: Yes.
39 (lots of mumbling and girl talking)
40 Q: Another thing, who is the owner – the person who lives in the lot or the person who
41 pays taxes? I don't have any papers but have lived here since 1990. Is that person the
42 owner?
43 A: Even if they are not paying taxes? They are not paying anything? Simply lives there?
44 A: No I say no.
45 Q: that means that....

1 A: Even though one who has the title, and is paying taxes and everything..
2 Q: (to Jane) she says if she owns the lot and she is living there and paying taxes, if
3 someone else is living there..
4 Jane: You have to keep trespassers off your land.
5 Q: Oh. She says you must not permit that people live illegally on your land. Because if
6 those people are living on the lot while you are away, they are going to take it away.
7 (lots of voices at once)
8 A: It's important to know that.
9 Q: to know because..... (cannot hear)
10 A: Well I have my kids come and go
11 Q: Because many times (inaudible) If they are living on your lot for more than 20 years,
12 they never paid taxes, never had property title, but after the 20 yrs, they have a legal right.
13 A: And for less than 20 years, no?
14 Jane: no.
15 A: It has to be more than 20 yrs. I won't worry then because my sister is there (laughter)
16 next to me so she won't take it away. When she's been there 19 years I'll kick her out.
17 A: Me too. My niece was there. But they have left.
18 A: No, no, she is not paying rent. I am lending it to her. But imagine that in 5 years she
19 says it's legally hers? (laughter)
20 Q: The husband (laughter)..
21 A: Poor husbands.
22 A: Yes poor little ones.
23 A: Why did they take the solar away from my sister?
24 Q: Having the property title also means that no one can take your land, your solar away.
25 But it also means that you have to take on more responsibilities. Which do you think
26 they are?
27 A: Well, one was mentioned by the lady: To pay the taxes, to know that you are the
28 owner of that solar.
29 A: And the other is that we have it clean.
30 Q: That's an important point. Do you think anyone can build any type of house, be it
31 small or large or that it can have bodies or animals? Is that okay? Who has to regulate
32 that? Does it [regulation] exist or not?
33 A: Yes it does exist. But only within the city limit. On the outskirts you can do what you
34 want....
35 A: We are not in the city here.
36 Q: And if your neighbor is raising animals?
37 A: Goats... does not matter. It's his business.
38 Q: As long as it's on his property?
39 A: Yes, as long as it does not impede us, right?
40 A: Because we are not in the city.
41 **[PROPERTY VALUE] A: Well, I think it's okay, like you say, and that's the way it**
42 **should be but we as neighbors should always be aware that if we are**
43 **A: How am I going to set up a pig if it's going to affect your solar?**
44 **A: That's it, that's right. That's why the first thing is it is my solar...**
45 **A: No, how to live...**

1 A: We are going to pay the taxes, keep the place clean because it looks ugly with too
2 much weed, or hay (zacate), right. We are going to plant some trees with flowers so
3 it looks nice, and well try to, as much as possible, to not have so many pigs or
4 whatever...
5 A: Yes, but here is my case. Next door there are goats. He has goats. I am not going
6 to fight with the neighbor because he has those goats if he is not aware, saying let me
7 take them away if they are damaging to you.
8 A: I said...
9 A: What can I do? What would you do if you were their neighbor? (laughter)
10 A: I want to have one like her.
11 A: Really.
12 [TITLE] Q: But is there any way in which you have organized? For example in the city,
13 the city inaudible) .. of having organizations like this in the colonia: the neighborhood
14 association, or resident organization of property holders. Since you are property holders
15 you can have a place to discuss your own norms. Have you had any type of organization
16 now that you are property holders?
17 A: Well, I never did anything.
18 Q: Do you think you should do something?
19 A: Where we live, only when there is too much garbage, it is not permitted to burn too
20 much garbage. You can burn a little if the truck does not come by, but burn a lot, a lot...
21 Q: But you decided this amongst yourselves?
22 A: Yes, there in the community.
23 Q: Is this more active now with titles, or did it always exist, when you did not have titles?
24 A: Well, it has always existed.
25 Q: So having the title has not meant different ways of organizing yourselves?
26 A: Well, in reality yes. Because if we are already property holders, we want the colonia
27 to progress, to improve.
28 A: May I go? It's that the girl has a doctor's appointment at 3:30 and I need to go since
29 it's already going to be that time. This is all very interesting but I have to go.
30 A: Oh, no I want to stay.
31 A: Me too. That's why I don't want to have more. Yeah I have enough with these. If
32 like this I never rest... Like now, she's with me.
33 A: My husband cannot drive. He has high pressure in one eye and I cannot take him out
34 many places.
35 Q: Well, that's too bad, but we can continue...
36 A: I liked it but...
37 Q: No that's fine, there are many things we want to learn, knowing what people have
38 experienced, so thank you very much.
39 A: Thanks. Well, see you. I was pleased to have discussed all this, it was good but I have
40 to go.
41 (kid talking and two women--- And what is your name? / I am the Saul's mother-in-law.
42 /Ah yes, Saul./ Don't forget I remember your father's death of cancer and everything, and
43 when Don Benito's girl died. /Oh yes, my husband told me. / Yes we are going to go to
44 the funeral home this afternoon, hopefully, God willing./ Is the wake going to be here?
45 Rosa was just here in the house... okay bye bye.)

1 Q: Let us suppose that we have (noise of people leaving, parts missing) we have lent part
2 to a brother or a sister, who lives with his family and (inaudible). Now that we have the
3 title, we want to sell the land. Do we have to inform them, get their authorization?
4 A: No.
5 A: I think that we have to communicate it to them. Perhaps there is nothing else to do,
6 but personally, I think that we have to tell them that we are selling the solar, and that at
7 such a date we will sell it.
8 Q: Should you first offer the sale to the brother or sister?
9 A: To whomever we want.
10 [INHERITANCE] Q: To whomever you want, exactly. Now lets say the husband was
11 married before, okay? And he as an inheritance -- he is going to leave his house, his lot to
12 his other kids, can that be done or not?
13 A: No.
14 A: Well ... I have not thought of that.
15 A: Well his part he can leave, but the wife's part, no.
16 A: To the children, yes. I mean, in Mexico a similar case happened. My father died and
17 he did not divorce my mother but he married another lady. So my mother was still legally
18 his wife. And then what belonged to him, belonged to us.
19 A: Even though he married the other person?
20 A: Well he never married the other person. But they did have a family.
21 Q: The children from the other family Also
22 A: Yes, they received 25%, right.
23 Q: 50% was for the first wife, your mother, another 25 % is divided equally among all the
24 kids.
25 A: Even if they had not gotten married, but they were their children.
26 Q: That's the way it is. If he had 5 kids in his first marriage and 3 kids after, that 25 % is
27 divided among eight. And 50% goes to the legal wife.
28 A: And the other 25%?
29 Q: 50% was for the first wife, the other 50%
30 A: only the first wife?
31 A: Yes only the first wife is legal.
32 A: but you said 25%...
33 Jane: All of the house gor to the surviving spouse, but half of everything else – cars,
34 money, business, etc. Half goes to the spouse, half to all the children.
35 A: Because we were told that 25% were to the other children, lets say the illegal ones,
36 and 25% to my father's children.
37 A: They were legal, they were children of his.
38 A: Yes but they were not really married, that's why I say that to distinguish.
39 Q: In reality, it's 50% that gets divided among all the children.
40 A: Yes, because when my dad died...
41 Q: Its not 25% per marriage, (inaudible) that's where I got confused. No it's 50% among
42 all.
43 A: Yes because when my dad died, that 25% that he had was divided up among the legal
44 children. That's what the lawyers told us. And the other children did not get anything.

1 A: But if the husband was previously divorced, if something happens, does she [the first
2 wife] also get something?
3 Q: What happens now, is that if you are the legal wife, then it goes to you. But if you
4 were not married...
5 A: You have three children?
6 A: Yes, even if they are divorced.
7 A: So I would get 50%. And the other 50% is divided among your children and the other
8 woman's children.
9 Q: Any other children your husband had will always be protected. But the wife – has to
10 be the legal wife. If you were not married with your husband...
11 A: It corresponds to the other lady.
12 Q: It corresponds to the other lady.
13 A: as if they were still together...
14 Q: Yes, unless you are co-owner. That is you have...
15 A: I have everything in my name.
16 Q: Then what he can leave as an inheritance is only 50% of his part.
17 (inaudible both talking at same time)
18 A: Of her husband...
19 Q: If you have the property... if you are married it's in both your names...
20 A: Even if your name is not on it...
21 A: He was scared that's why he put it in my name... because his grandfather who raised
22 him.... (inaudible)
23 Q: (to Jane) She says her husband was married before. So to avoid the first wife's family
24 to take over, all the paperwork is in her name. All of it. That's why they think they can
25 avoid that.
26 Jane: I think so.
27 Q: Is that right?
28 Jane: If she owns it all, and they are not married, he owns nothing, there is nothing to go
29 to his children.
30 Q: Even if they are married now? Isn't that half...
31 Jane: Are they married now? Yes then he gets the house until he dies and half of
32 everything else she has is his.
33 Q: (talking to woman) If you have married, if you were not married it all goes to you.
34 A: But if they are married, the solar, the house is your house, only half is yours -he gets
35 half... But he gets to live there throughout his lifetime.
36 Q: We wanted to have an idea....and idea of
37 A: And if I put it in my children's name? Mine and his? As they like....
38 Jane: (inaudible) to her children?
39 Q: Yes.
40 A: Make believe that (inaudible- I think – it does not look like I sold it,) I put it in my
41 children's name.
42 Q: lots of voices... He has to sign... he has to authorize it. If he does it, then it belongs
43 to your children. And no one
44 A: And the other kids from his other wife won't divide it up.
45 Q: No.

1 A: No, the other is just one. But since dad is something to the court, he can do whatever
2 he wants. According to others since, he is there, he can do whatever he wants.
3 Q: No, because as I just explained, your husband does not have anything.
4 (Voices over each other)
5 Q: I wanted to ask a question, we wanted to know, you have been in the process in
6 relation to properties which are very serious matters. Do you think the process has been
7 clear? Have you understood what it's about? Have you been able to follow the steps?
8 A: Well for me yes. Because I always ask a lot of questions. And what I don't
9 understand, I ask. What I don't understand, I always ask and that they explain it well.
10 Q: Do you know who the CRG is?
11 A: No.
12 A: No.
13 Q: No? Do you know where it is located?
14 A: No because all the problems that I have regarding... well all the problems with the
15 solares, I come here and Aide helps me...
16 Q: Do you know the name of that office?
17 A: The receivership.
18 Q: The receivership – so you do know the receivership?
19 A: Yes. I've been there.
20 A: By (Inaudible)
21 Q: Do you all know who is (inaudible)?
22 A: yes.
23 Q: Yes?
24 A: That's why I am not worried what it's called, but what I can assure you is that when I
25 have had problems, my mother calls me and Aide, she and the other Aide and another
26 American who is also there and a young man who spoke very little Spanish, they were
27 the ones who went to see the solares that I wanted them to see were located. Because I
28 wanted them to do like I wanted. And they went. As soon as they heard, they all came
29 over there to my house. So my mom says, you have to fix them. Well, yes, I will fix
30 them. So she has help. I am naming the names because they are the ones that have been
31 here.
32 Q: Maria Elena, have you also had that experience or....?
33 A: My husband has always come. It's the first time that I come here.
34 Q: Oh yes? And in your case?
35 A: They have helped me with everything. Its just that this with the taxes, we could not do
36 anything.
37 Q: And I understand, we understood, that at the beginning, when this receivership
38 program just began, there were some leaflets (?) all over the community. Meetings that
39 were called to inform the community of what they were going to do, did you know that?
40 A: I, yes.
41 A: I heard of it but did not come.
42 Q: And the rest of you? Or did your husbands come?
43 A: No, they were not here, but I did hear about it. I was given a paper to come—twice.
44 But once I was not here, and the other time I was but I did not come.

1 Q: Do you think, that is when this program began, did you think there was going to be
2 another similar program? This is how it began, no one thought it would take so much
3 time, did you think the same thing? What did you think the process would be like?
4 A: Well I did think that it would take a while to fix everything since there were several
5 colonias that were in this shape – in process of legalizing all the land. Well, who knows
6 how long it will take.
7 Q: And has your experience been that the CRG did what it promised to do?
8 A: It is doing it.
9 A: Yes, that yes.
10 (conversation between two woman by mic: A: You don't know it? I do. A: Yes its what
11 she says, receivership. A: it's the same thing)
12 Q: CRG is the receivership (inaudible). That's why I ask what you know it by? At the
13 beginning I asked...
14 A: Yes, first it was receivership and now it is CRG.
15 Q: It is (inaudible) now has taken over the receivership.
16 A: Yes.
17 A: How do you spell what she is talking about...
18 Q: C – Community Resources Group...
19 A: C – R- G
20 Q: Do you think that through out the whole process there has always been the problem
21 that for example, 2 people have the same title, or of paying taxes or paying monthly
22 payments for the same title. Have there been cases like that?
23 A: Oh yes. Here yes.
24 Q: Did the receivership or the CRG define – okay this is fair, this is not fair. Do you think
25 they have been fair?
26 A: Well there in the colonia Maximo Utilicio (?) still there are solares that are there that
27 do not have owners, they say they did not have an owner, they were going to relocate
28 those persons that ended up having two owners for only one title.
29 Q: Have the people accepted that? Do you think it's a fair, a correct resolution?
30 A: Yes the people have accepted it.
31 A: As far as I know it has been something... it has been something good...
32 Q: There are no complaints? Talk of favoritism, or the son that was ...
33 A: No.
34 A: I have not heard commentaries.
35 A: If they like it or not, (inaudible) got fixed. They say, we are going to give it to
36 whoever bought it first.
37 A: Yes they have preference, the one who ...
38 A: Yes because the people who have paid are not going to be left out.
39 A: But was it something fair, we are going to give to the one who has been there longer,
40 so they did explain things, and if they were in agreement, ok, lets go forward.
41 Q: And to be able to resolve your case, did you have to come to the office many times?
42 They went to visit you or did you just come one time and wait?
43 A: No – on some occasions they would call us, on others they would go. Well to our
44 colonia with us, they would go to inform us how the legal process was going.
45 Q: In your case too?

1 A: Yes.
2 Q: And was it something that helped you?
3 A: Quite a bit yes.
4 A: A lot.
5 A: Me too. I have said that I have not had problems right, but in reality I did not see it as
6 a problem, because when I came – I have only one solar. I only came once. At that
7 instant, it was raining and lots of snow was falling, it was very cold. The only thing was
8 that there were lots of coats. But still, Aidee went and that young man went -- Both very
9 nice people. They went and they looked, and they measured and they told me and they
10 explained during that time. And that was it. I did not have to ask anything anymore. A
11 month later, I think, they called and gave me my number of solar..
12 A: lot number.
13 A: Yes, the lot number. And the title too. There was no problem. They—they have
14 suffered. (laughter).
15 A: Well, it's that one believes that the secretary or the lawyer or the priest or the pastor
16 should not go out when it's cold. That's what one thinks in one's mind. And they are the
17 ones who go ahead of us, and they help us.
18 Q: In what county were you (liquidated?- liquidado)?
19 A: Estaca(?)
20 Q: Should they have been more active, do you think? Did they intervene or not? Or
21 A: well personally I think that yes.
22 A: Yes it was. Because before when the offices were over here, over in the courts....
23 A: on the third floor...
24 Q: Have they been actively supporting you?
25 A: Yes, yes Aidita (?) has worked together with Aide. Yes.
26 Q: Do you think there should be more work between the group that does receivership and
27 the county, or has there been a correct, an acceptable combination?
28 A: Well I think it's the correct combination because everyone works together.
29 A: everyone works together.
30 Q: And if you had to say, okay we should fix this problem, or we should do as these have
31 done – what do you think is the best that has been done, or the worst, in the process itself?
32 A: Well bad, I don't know that there has been any. Everybody has helped.
33 A: For me, nothing bad. All has been done well and within a reasonable time. They have
34 not fallen asleep – they have continued...
35 A: I have had the opportunity to see lots of people. On the weekends when they give out
36 titles, it's full here.
37 A: Very sure in what has happened here.
38 Q: Well, I think, that we have ended for now....
39 [CONFLICT] A: She is a lawyer, let's see what I am going to do. (laughter) Look, here
40 are the lots, and I live over here, crossing the street. This is the first one, the one that
41 faces the street. I live here. Well. So, over here there two more unconnected ones that
42 face the other street. So here there was an alley, yes, an alley. So my solar is 50 feet by
43 100. So the ones over here. This one is vacant. This one is vacant. And vacant. So, the
44 people over here, on these lots, took over all the way to the alley – all of it. So that here
45 is the alley, first they settled over here, and these solares are left at 100. They took the

1 whole alley for just these lots. And so, I am here. They took all the alley to the other side.
2 So this solar is vacant. Vacant. So I ask the owner of these lots, if he gives me
3 permission --- because I want to fix my fence. To begin with I have lost half of the alley,
4 I think it should belong to me, right? That would be the fair thing. If those alleys are not
5 going to be used, (translating in background) because this one is never going to be used.
6 Jane: Does anyone have a title to this or
7 Q: Does anyone have a property title for this?
8 A: We all do.
9 A: the alley belongs to the government.
10 A: there is no owner of the alley. But that is not going to be used ever because it's in the
11 hills and it's not even, it's very steep, right on the slope.
12 Jane: But if the government owns it, she cannot go back there. This guy needs to get out.
13 Q: She says that if it's the government who owns it, they have to leave, and you cannot
14 use it.
15 A: No well I don't have anything yet. But....
16 A: But it's better to not get in there, because then the government is going to kick you out
17 when they....
18 A: But they are not going to do it because the alley is on the slope itself and the street is
19 below.
20 A: Yes it is steep.
21 A: Here.
22 Q: But you want to buy this lot?
23 A: No, no, no. Talking with the owner of this one, we would agree that I would move my
24 fence to the middle, and he would move his to the middle. An agreement between us.
25 Jane: Instead of moving the line here, she wants to move it like this. If the government
26 ever decides it wants it back, they could just throw you out.
27 A: But that will never be used, because the street is all the way down, and we are all the
28 way up.
29 Q: She says it's so steep, that no one will have use for it.
30 Jane: They might not, but she has some use for it.....
31 A: It's just that the other guy is not going to leave it alone. He is going to take it too.
32 Q: If you want you can do it.....
33 A: In an agreement with the man, that whenever he needs it, we will leave half of it free,
34 and he the other half..
35 Jane: Don't build a garage. (laughter)
36 A: No, well the other ones already started building.
37 A: Yes, because they are taking it all.
38 Q: It's that still, if the government comes, they are going to take it away.
39 A: If you go on government property, and make a mansion and they are going to take it
40 away. Better to not get involved.
41 A: But if that is not going to be used....
42 Q: If to use it as a yard (patio), to make a yard, use it to have a larger space, it's worth
43 moving it.
44 A: But just the fence.
45 A: To make my yard bigger.

1 A: But aware that whenever the government feels like it, they will take it away.
2 A: Yes, but I say that by law, half belongs to us...
3 A: Until they take your piece..... (inaudible)
4 A: Well if I can use it to make my yard bigger...Of course the other ones were more
5 shrewd, they took it all.
6 Q: But legally, it's important for you to know, that you are always at risk of
7 A: No, I already spoke with the man, and he said that when I was ready to move the fence,
8 to let him know and he would come and bring his title, to see up to where belongs to him
9 -- That there would be no problem. But I say – in an agreement, that we have to move
10 when they say so... yes to make my yard bigger. (laughter) It's very little, because my
11 house is big.
12 A: This is where they put the letters (letras – payment?)
13 Q: Here
14 A: Yes, the first ones and the present ones. That way I just turn the paper around and its
15 like
16 [TAXES] A: Well like they say, well I have heard. That the houses, that the bigger ones
17 have to pay more taxes. But one becomes bigger as one builds a family (laughter)
18 (inaudible)
19 Q: One pays for two things, one for the lot and the other for the area that is built. If you
20 have built 10 stories, (inaudible, someone else talking)
21 A: (inaudible)
22 Q: (translating for Jane) She is saying that you pay taxes on the property for this lot, the
23 house is here. You pay (inaudible – moving chairs).
24 Jane: Now your house is more, but it doesn't matter how you start.
25 Q: (inaudible, women talking about signing paper for coupon).
26 [PROPERTY VALUE] Jane: You pay for the land and the square footage of the
27 house has something to do with its worth. But a very beautiful little house might be
28 worth more than a very ugly big house. (inaudible – talking by mic)
29 Q: So what she is saying is that in reality it's not exactly according to the building, it
30 would be up to the bureaucrats. A building that is very beautiful may be worth
31 more, but a building this is very small but more beautiful can be considered a
32 luxury (?) for example. So they can pay more (inaudible – chairs moving) so that's
33 the value of the property. That's what they go on [to estimate worth].
34 A: If it's made of brick, if it's
35 Q: that's right, if it has air conditioning, if (inaudible) and other things. If it has
36 bathrooms, if it has sewage connection, exactly...
37 A: Because that's what I was saying, if it was made of brick or cement blocks, the
38 way that it looks,
39 Q: Yes, and if it has more area built, definitely...
40 A: Thank you very much...
41 [TAXES] A: this year we are going to pay like 100, 35 or.....
42 A: And if they know there is a disabled person in the house, you don't have to pay taxes
43 at the school.
44 A: But they just look at themselves, and say they are disabled (laughter)..
45

1 TAPE TURNED OFF...