

1 Focus Group 3
2 Couples
3 6-29-02 / 9-10:30 am
4 Topics 1, 2, and 3
5
6

7 ON THIS TAPE CECILIA IS FURTHER AWAY FROM THE MICROPHONE AND
8 THERE IS LOTS OF CHAIR AND DOOR NOISES. IT IS HARDER TO HEAR
9 THE QUESTIONS OR COMMENTS.

10
11
12 Introduction

13 [TITLE] Q: The first thing we want to know is if now people who have participated in
14 this project really feel more economically, financially secure because they have the
15 property title?

16 M: Of course.

17 F: that's right.

18 Q: Do all the people here already have their titles?

19 M- yes

20 F- yes.

21 [LOANS] Q: Specifically, how has it helped you? For example, has it helped anyone, or
22 has anyone thought that now with your lot you can ask for a loan? Are you using it that
23 way? I would like to know, why do you feel more secure? Why is it better?

24 F- Because before I could not get credit anywhere. And now as soon as the title arrived,
25 they started to send me credit cards from the bank....

26 Q: Really?

27 F- Well yes, because there is a foundation already, right. That person that is receiving
28 offers, that means that they have something to back up the loan.

29 Q: Is that the experience of the rest of the people?

30 [TITLE] F- well in my opinion, having the title is more secure because we are [TAXES]
31 paying taxes for the years that we are there on the property, right. But now with the title,
32 you have more rights with your property. You are the owner with the title. Because
33 before we did not have the title, and now that we do, we feel more secure. [SELL]

34 *Because if some day you want to sell your property, well now its valid because without a*
35 *title, no one can buy it, right. [INHERITANCE] Also for tomorrow in case of an*
36 *emergency, well you have it for your children too, the property and everything. Or for*
37 *many things, but one is more secure with the title.*

38 Q: Before having the titles, you did not receive offers for credit cards

39 F- Nothing...

40 Q: Or you did not feel you could do it?

41 [LOAN] F- No because first they asked you if you had a property title. If you are going
42 to ask for a loan, right, before they asked for your property title as insurance. If you
43 don't pay the amount, if you did not have the title, well no...

44 F- They keep the property.

45 F- I had... some paperwork to move from my house... and I could not because I did not

1 have a title...

2 Q: You asked for the loan before having the title?

3 F- and now I have more investments in the property.

4 Q: So after you received the title, you requested the loan again and they gave it to you?

5 F- yes.

6 Q: And you have it?

7 F- yes.

8 [TITLE] [CONFLICT] Q: The same experience....

9 M- No, not me. I have benefited greatly because I had "lost" my solar for 17 years, since

10 1980 that we moved over to Lomas. So we have benefited greatly because now we are

11 secure in that it is ours. That solar was lost for 15, 17 years.

12 Q: Being "lost" means....

13 M- That I did not know where it was, and when they would tell us this is your solar, then

14 another one would come and say no this is my solar. And there were problems over the

15 solar. But now, that's my solar and that's my solar, because of the title.

16 Q: Did you live in your solar?

17 M- no.

18 Q: You had bought a solar but it happened that there were other people who had also

19 bought that same solar?

20 M- Yes, so now there is security that it is my solar. Even if someone wants to fight me

21 for it –

22 Q: Now you have your title on that solar, is it defined (settled)?

23 M-it is now defined. Now there is a lot of security. Quite a bit.

24 Q: Anyone on this side [of the room]?

25 F- We never struggled for the title. That is, when we bought from Blas Chapa and we

26 finished paying, he gave us the title. And when we saw that problem, we made sure the

27 solar was in order. So, in that aspect we have not had any problem, because we have

28 always been able to get loans from the banks for the house. Because the solar always had

29 its title. From the beginning it was given to us.

30 Q: That's interesting because few had their title. Is there anybody else who received their

31 title at the beginning?

32 F-no.

33 M- no.

34 Q: From this group, only one couple.

35 [CONFLICT] F- Like now, Ms., we are now living in -- what is it called – Maximo

36 Bibicio(name of colonia not clear)? There, lots were being sold, and then they sold them

37 again, you understand me? There were those bad dealings between people. And now,

38 like now the titles have begun... many people have been left as we say, without any land.

39 But like the lady, Neida or Oneida, I forget her name – Aide. She said, no more lands

40 will be sold. All the lands that are overpaid will be given to the people who already have

41 them. That is they re-examined [re-integraron para atras - ?) the lands that were already

42 paid, they gave them to people who did need them, do you understand me? So that's a

43 great benefit. Because everyone complained that they were going to lose...

44 M- There were some people who acquired – let's say – some 10 or 15 solares and I think

45 they ended up badly, they never paid them. And now I think it must have been fixed.

1 Because even the places, where there were these solares – lets say 3 or 4 acres, I think
2 they are going to make a park for kids or something like that.
3 Q: So those people never finished paying ...
4 M- They never finished paying.
5 *[SELL] Q: Now that the majority of the people have their property title, have you*
6 *observed or have you thought yourselves of selling it. Now that you have the property,*
7 *that you might sell it?*
8 *M and F- oh no. (laughter)*
9 *F- If we have sacrificed so much – just in case of an emergency. You can never say never.*
10 *But ...*
11 *Q: But it's not a business?*
12 *M and F- oh no. No, No. (laughter)*
13 *M- It's very hard to find another solar. And since we struggled so hard to get the*
14 *property title, well, its very difficult not that we have the title to keep struggling. That's*
15 *what we do not want to do – struggle to make ends meet.*
16 Q: So the majority of the people are living in the lot and you are going to stay living there?
17 M and F – Yes. Yes.
18 F- I imagine yes because that's
19 M- (joke – inaudible -laughter)
20 Q: How impatient (?). You are going to excuse me but the other lands
21 M-F – It's the same.
22 Q: I am Peruvian so we use it a little bit different...
23 M- We understand.
24 F- It's the same.
25 Q: The same but different. (laughter)
26 M- The accent is --- things are said in different ways but we understand, we know that in
27 your case...
28 *[TAXES] Q: I wanted to ask a question regarding taxes. The people who have the title*
29 *now, have you begun to pay the taxes or have you always been paying the taxes?*
30 *F- That is always happening. Now the difference is that we are going to have to pay the*
31 *“floor”*
32 *M- “floor” – we are paying just for the building.*
33 *Q: Ah, (inaudible)*
34 *F – Exactly, no. And now yes.*
35 *Q: Is it the same for all of you.*
36 *M- yes.*
37 *F- We have always paid both.... (several people talking)*
38 *F- Well yes but not us. Just recently.*
39 *M- Not us because another person had the title who was living somewhere else and he*
40 *had our title. So they were paying and we were not paying anything. Once they gave us*
41 *the title, then we started to pay.*
42 *Q: And previously the other people were paying?*
43 *M- They were paying.*
44 *Q: So you don't have any ...*
45 *M- balance...*

1 Q: Of course, balance that you owe.
2 M- Well, the person that was paying wanted us to pay them what they had paid, but they
3 are incorrect because they were paying because they lived somewhere else. But they
4 were paying their share.
5 F: Yes, that's a specific problem... one has to resolve who is going to pay for what.
6 M- Yes but it got worked out.
7 [LOAN] Q: Has anyone thought here, it is something that has been discussed extensively
8 about the lands saying that now that people have the property title, they are going to
9 request loans for, for example to buy a truck, or set up a little business with the money
10 they have there, or pay the education of the kids. Have any of you thought of using your
11 land, or your solar for something like that?
12 M and F – No. No.
13 F- Well at least not us, because we don't even have any small kids left.
14 Q: Sometimes big kids, big problems. Small kid, small problem (Laughter)
15 F- Yes, it's worse.
16 M- We took out a loan to remodel the house.
17 Q: So the loan was for the house?
18 M- Yes.
19 Q: Anyone else who has used their land to ask for a loan?
20 M- I have not but I think that there is a program – I was told of a program to build a
21 house on your solar. I want to build a house on my solar. Because I do not have a house
22 on my solar.
23 Q: So there is a program that requires that you have...
24 M- ...the property title...
25 Q: ...the property title. How interesting. Where is that? Here in the county?
26 M- Yes. Well in places where you have your solar and they help you to put up your house.
27 Well they don't help you, 30,000, 35 or 45,000. But the solar is already yours.
28 [INSURANCE] Q: Another question. Now that you are owners with property titles, have
29 you thought or have you insured your property? What is paying for insurance?
30 M- Us, yes, because of the house.
31 F- ...and my two children. Because they live there too. There is one daughter here,
32 because we have ½ an acre Ms. So we gave one part to my daughter, we are in the
33 middle and the other son is on the other side. But each one has their own title. And
34 another daughter lives across the street nearby. Her house is also insured.
35 M- But are you talking about insuring the house or the lot?
36 Q: Both things. Let's say that as long as you did not have the title, you could not get
37 insurance. But the question, is really, do people feel it's important to have insurance or
38 not? That's our question.
39 F- Well, at least we were told it was very important.
40 Q: Did you have it insured before?
41 F- No, because they never wanted to insure because of this reason – since we did not
42 have the good [property] insured here in Texas and we went to Minnesota as migrants,
43 then we had the insurance over there for 12 or 13 years. But since we don't go there
44 anymore, now we get insurance here. And they offered us the house insurance, and much
45 better. Because we decided to pay for an alarm.

1 M- We are talking about 5 years ago.
2 F- My two sons and us...
3 M- To protect the property a little bit or the things that we have, right, because we have
4 been robbed 2 or 3 times. When the house did not have protection. Now we have
5 insured it and took out the alarm.
6 Q: Now that you have insurance, you have taken the alarm out?
7 M – Yes. We still have the apparatus there and everything but we... it's not activated.
8 Q: Could you do that even though you did not have the title?
9 M- Yes we did it.
10 F- We did it.
11 M- Yes we did.
12 F- We were going to have the house left over (sobrar la casa?). But there was a time that
13 we did try and since our solar is in a part that sinks, where it floods, they told us that they
14 could not give us insurance for that...
15 Q: Because it's on the flood banks?
16 F- Yes, because it is in that part. That's why they did not give us....
17 Q: But it had nothing to do with the property title? Did you have the title if they would
18 have asked you for it?
19 Q: Any other person, owner or property holder has thought of insuring your home, your
20 property, your lot?
21 M- Well we are thinking of insuring it because it is safer to insure it.
22 Q: (inaudible – followed by laughter)
23 F- and I imagine sir, that it is more economical to have insured one's property, one's
24 house because since we have our furniture insured in the same place as the house, they
25 gave us a discount. So I mean, you could say that it is affordable.
26 M- Yes, because there is a property there by the house that is 40 by 50, and (two voices at
27 same time) bank for \$30,000 dollars for the land. And 60 or 70 which are inside. But the
28 payments come out to be like how much for per year –
29 (F- in background – yes they discountedin the Farmers.)
30 F- Of what, the house? For the house they were charging us \$300 and change.
31 M- 300 and some per year. And it's insuring that.
32 F- And I think that they have already given us a discount because of the way we have the
33 furniture and the house –
34 M- At the same place – State Farm.
35 F- Yes because sometimes they go in to rob, but don't like what there is... (laughter)
36 F -No matter what, they did the evil deed.
37 F- Like last week they just robbed three (inaudible). They robbed Alanis, they robbed
38 Mendoza
39 M- I ran after them but ... We were in front there when they came out. So we went –
40 Hey!- here in Las Lomas, by the store.
41 F- Last Saturday.
42 F- There is a cousin of ours that made a big house, it was burned down (Many voices at
43 same time)...
44 M-...they broke the fence, broke the window...(everyone talking)
45 F- Well my son who went to Mexico -- by Sunday when we arrived at night, we found

1 the fence open, the door, they left the fans on – so that they would not be hot. (laughter)
2 M- But they did not like it – they did not steal anything.
3 Q: Thanks for that.
4 F- They did rob some jewelry and some clothes. ... How awful... you see, one is
5 vulnerable to anything.
6 Q: Everywhere. Where I live its like that too (hard to hear?)
7 F- Yes, right.
8 Q: Going on to more legal matters, there is a whole legal discussion as to how you define
9 yourself -- do you now consider yourself owners, property holders, or how to do you
10 define yourself?
11 F- owners...
12 M- property holders (several say same thing, laughter).
13 M- One feels good.
14 F- One feels happy. (lots of voices)
15 F- (inaudible)... Your house (finca) stays. (laughter)
16 Q: Now that you have the property title, this is a great benefit but it also implies risks and
17 it also implies responsibilities. Which do you think these are? The responsibilities you
18 have?
19 F- Pay the taxes...
20 [PROPERTY VALUE] - And risks – the robberies and well stuff related to the
21 house. That's the only thing. Because we have some neighbors, that, oh help me
22 God, uhhy . They are bad. They break our windows...
23 M-Why?
24 F- Because they are always having parties and alcohol and they break windows
25 F- Our neighbor throws garbage over on our side. Since we don't have an alley, so
26 they throw it away. But all the garbage that they do not want, (inaudible) they
27 throw plastic, cans, toys -- all that....
28 Q: Is there no regulation as to how to build in the colonia, in terms for example,
29 there are lots of regulations within the city, but we are outside the city limits, there
30 are no regulations by the city. Correct? Is there any way in which the property
31 holders are thinking about setting up some rules?
32 F- Well here we have gotten together, but.... When we saw lots of people
33 accumulating trash, right. Lots of kids and parents throw garbage. For example if
34 you see a neighbor who is throwing garbage, you can take it to your lot (?), right?
35 And this man was with us until (inaudible). Now if you say something to him, in a
36 good manner if he is not drunk, he won't say anything to you. But if he is drunk, he
37 has even threatened us with his gun.
38 F- Who can shut his mouth up! Well we are in a similar situation. The lady does not
39 have a husband but with her we have more than we can handle. (laughter) Frankly,
40 one is afraid of her vocabulary.
41 F- One time I was afraid. When he is fine he is ok, but when he is
42 drunk....(inaudible)
43 M- But one can set up an organization, a person to be able to make another one
44 react.
45 [CONFLICT] Q: Now that you have your property title, you are property holders, do you

1 think the relationships have changed with neighbors, within the family, between the
2 couple or with the people in the community? Has anything changed due to the fact that
3 you are property holders? Or has that not really made a difference?
4 M-and F- No.
5 M- Well just, well like our case – but it's pure jealousy. Yes, because it's nothing else.
6 Because we do not offend them at all. So why should they offend us...
7 F- And yet they do.
8 M- Yes they do.
9 F- But we do not get involved with anyone. As I tell my husband, if they say hello to us,
10 we will say hello because we don't want to have problems with anybody. If we say hello,
11 and they don't respond, that's fine.
12 M- We even put up a 6 foot fence.
13 F- Imagine...
14 M – with three wires on top
15 F- Because they passed through there. Imagine. They broke down the fence that we had,
16 they would jump over it. And they would cross and knowing that we were not even home.
17 F- Even worse.
18 M- They would pull up plants, and they did whatever they wanted. Now it's a little more.
19 F- ...more respect. Never the less, they have had the cynicism to come in...
20 M- ...to jump that fence...
21 Q: I want to ask a question, I am going to present some hypothetical situations, that could
22 happen. And I want to know your opinion about what... because the CRG, the
23 receivership program has been working ... they had to define who would receive the title
24 and who would not. So, I would like to give you some situations and you tell me if it is
25 correct – who is the owner or not. The person who has a written contract, but the contract
26 had errors. Is this person still the owner of the solar? The one who had a contract or is he
27 not?
28 [TITLE] F- Well, I understand that there were errors as you say. But now that they have
29 done this. They were going to give titles, my daughter – her house, her land with a house,
30 was sold to her, and at the last moment they said – no. That house was already sold, that
31 house was going to be taken away. However, what happened is that now that these things
32 were regularized, they said, no this is going to stay this way and this way.
33 M- that is, they transferred it (sold it – transpaso).
34 F- (inaudible)
35 F- exactly.
36 Q: But lets say, this happened because she had a written contract...
37 F- She did.
38 Q: Even though there were errors...
39 F and M- ...in the contract.
40 F- ...the contract existed and that gave her validity. That contract.
41 Q: Another case. A person that has a written agreement with the seller, but there is no
42 contract. That person has a paper that is signed. Is that valid or not?
43 F- Well they say that with the signatures, having a signature, it's valid.
44 F- If they have everything written down, it's always valid.
45 Q: All the time?

1 M- Well yes, if they have something that is referring to the thing they are selling, yes.
2 F- A receipt.
3 M- That is enough.
4 M- Yes it's valid.
5 F- Because it's proof.
6 [TITLE] Q: Is the person who builds a house and makes improvements on the lot, the
7 owner?
8 M- Well as long as they have the security of having the title.
9 F- Because if you don't have anything...
10 M- If you are going to settle there, well...
11 F- You have to have some security over that, otherwise how are you going to do that..
12 M- If not the owners are going to fight you for it.
13 Q: Here is an interesting thing. What happens with the person that lives on the lot but
14 does not have the property title? Is he/she the owner or not?
15 F- Well I suppose not.
16 M- No.
17 F- No.
18 M- He is not the owner. He cannot be the owner.
19 M- If he does not have the property title...
20 F- Nothing signed that justifies that is ...
21 M- ...like a contract. If he does not have anything, he is not an owner.
22 M- But does not the law protect you if you are there a certain amount of time?
23 F- Ahh, protects?
24 Q: That's a very important point...
25 F- Oh, that's good.
26 Q: If you have a lot, a solar that you never use, and someone settles there and stays there
27 and lives there – does not pay, does not do anything, there is no contract – and lives there
28 for 20 years, that belongs to him.
29 M- Eight years?
30 Q: 20 years.
31 Jane: Twenty years.
32 M- I knew eight years.
33 M- But for example, if I have a person that goes into my property and built, I see it as my
34 property.
35 Q: The issue is that you have to make a contract with the person, that they pay. If they
36 are renting, if the person is paying monthly, that's not the same case. But if it's someone
37 who is settling, he is trespassing without any contract at all, and he lives there for more
38 than 20 years, without anyone having charged him anything, under the law, its as if that
39 person is using an empty lot. So after 20 years of living there, that person has the right...
40 F- ...to that property.
41 Q:of calling himself the owner.
42 F- Unless when that person comes in, you give him a deadline.
43 Q: For example if you are going to be there a year, two years or one month, or you have
44 to sign a contract and pay me so much because this is my property. But if no one does
45 anything, then it's as if this land did not belong to anyone, because no one claimed it.

1 [CONFLICT] M- Well that was the problem here. They would say, this is my solar, and
2 well they tried to take my solar away, like 3 times.
3 F- Well still.
4 M- The same solar?
5 M- The same solar. This was my solar, and they would come and say no this is mine.
6 And they would get...and get angry and (inaudible – several people talking).
7 M- That happened to by brother-in-law, right?
8 M- And then I would say – no in this solar--- oh, ok. So then they arrived and fought over
9 two other solares. (laughter)
10 M- They paid for another solar, where they lived. They paid and he was living there and
11 years went by and then the owner appeared...
12 F- The real owner.
13 [CONFLICT] M- The real owner, and he had to give it back, and he already had a house
14 built. And some papers arrived from the courts that Blas Chapa had given him and the
15 other one that had arrived had already settled on the land.
16 F- He was never given anything...
17 Q: What happened?
18 M- he had to pay back to the owner, having been there for years, he had built and
19 everything (sighs of dismay). Because in the courts, the real owner showed up.
20 Q: Because another person at the courts
21 F- He was reclaiming the solares.
22 M- The one that was reclaiming was down as the owner in the courts.
23 F- Because that man, Blas Chapa, if he sold you a solar, would ask you for certain
24 amount as a down payment. And many people then would take off to work, and then
25 they did not pay him anymore, 6 months or a year would go by without sending payments,
26 right. Then another person would want that solar, and he [Blas Chapa] would sell them
27 to him. And the first person would come back from being away at work for a year,
28 looking for their land for which they were paying. But since they had not sent in more
29 payments, it had been sold to another.
30 F- But many had receipts, proof.
31 F- Well receipts that they paid so much every month or something like that...
32 M- It was very important for them to give us the title.
33 F- Yes it is very important.
34 [TAXES] Q: What happens, ah, a very important point, regarding the taxes. Who should
35 pay the taxes on the lot? The person that pays the taxes, is he or she the owner of the
36 solar?
37 M and F – Yes he is the owner.
38 Q: Here is an interesting point. You are saying that the one who pays is the owner of the
39 solar. If another person pays your taxes, the taxes for your solar, for more than eight
40 years, seven years, can that person legally have it? Not to be negative... but lets say that a
41 person, as you say, someone believes they have a piece of land, I have a title. But you
42 never paid taxes. This other person did it. This person is legallynow there could be a
43 trial... but this person has a right because she/he was paying the taxes for the land. So
44 when we say that having the property is a good thing, it also implies responsibilities.
45 You risk losing that benefits...

1 F- ...by not paying the taxes...

2 M- We have the house there [on the solar], we pay the taxes on the house. They have

3 never charged us for the land. Just for the house.

4 F- Because it was not in our names, it was in someone else's name.

5 F- (inaudible)... pay for the building (laughter).

6 F- They told me there was nothing due, that's when And now I asked...

7 Q: But the point I want to make is that there are many benefits – with a solar, with a

8 property title, but responsibilities for the person as well. So it's not fair that because of

9 some problem that could have happened, that person could lose that right. So it's good to

10 know all of these circumstances... For some reason you have to leave, for whatever

11 reason you leave for many years, and someone is in your property. Remember that you

12 should have an agreement. Who is the owner – he or she? The husband or the wife or

13 both?

14 F- Well we are both...

15 M- She is...(laughter)

16 Q: In all the cases?

17 F- No, in our case as well, we are both owners.

18 F- Us too.

19 F- The taxes come in my husband and my name – both.

20 M- Us too, both of us.

21 [INHERITANCE] Q: It's very important that you keep in mind, that lets say for some

22 twist of fate, if the wife is in the hospital or the title is in only in the husband's name, or

23 vice-versa the husband is working out and just the wife is here and she signs everything.

24 If the couple is legally married, the property belongs to both, even if only one is named

25 on everything.

26 F- Yes.

27 Q: Because they are married. In case they are not legally married, it might only belong to

28 the person whose name appears [on the title]-- because they are not legally married. It's

29 not a marital shared good (property). Okay? There is something call ed “informal

30 marriage,” but iy has to be shown in court, and then you have the same property rights as

31 formally married people. It's not automatic.

32 M- ok. (laughter)

33 Q: Because there is no legal contract....

34 F- And if they live together for 6 months, are they considered married?

35 Q: She is the lawyer. I am an economist.

36 F- oh, ok (laughter)

37 M- A lawyer told me that yes, [they were considered married]

38 Q: She said that if she lived together more than six months, is it a common law marriage?

39 (inaudible)

40 F-.. he divorced and (laughter)

41 F- Really, he divorced and you lived a few more months divorced and

42 M- So you are saying that there can be no way be like ... if they have a child together...

43 (several people taking at same time in background)

44 Q: She said basically that if you have an agreement to be married and you show yourself

45 to the world as married, it may be applied. But if there is no agrrement involved in Texas

1 – the law does not protect co-residence (common law marriage?).
2 M- They told me differently.
3 Q: Where?
4 M- A lawyer, told a different.... They said that right now, the property, my brother's
5 property – they are not married but if he goes missing or something, she has the right,
6 even though they are not married.
7 Q: Is the property in both their names?
8 M- They have two kids.
9 Q: In whose name is it?
10 M- Just his. They are not married.
11 Q: Investigate it. Just in case.
12 M- They told me yes...
13 F- Because all that is in his name, can be taken away – because he has (inaudible)..
14 F- Who can take it away?
15 Q: In reality, as long as there is a marriage... if the person gets married again, legally
16 married, the present spouse, has rights.
17 M- Good.
18 Q: That's very important to keep in mind too, because it happens.... For example,
19 inheritances. Who has the right to the property once we are not here?
20 M- The children.
21 Q: The children. And what happens if your spouse survives you?
22 F- (inaudible.)
23 Q: She is a lawyer, but surely.. in Texas the house goes wntirely to the posue who
24 survives, and half of everything else. And the other half is divided equally among all the
25 children – whether within or out of wedlock. Even if they are not children from the
26 marriage, they have all the rights to the parents' property. So anyone who can prove that
27 they are a child of the person who deceased, has an equal right as the children from the
28 marriage.
29 F- (inaudible)
30 Q: Exactly, you can write a will, right, and in the will you can change anything you want.
31 But if there is no will – do you call it a "will"- if there was no written will, and the
32 majority of people have not written a will, by law if a person dies, the property that
33 she/he has is divided half for the surviving spouse and the other half in exactly equal
34 parts for all the kids. So if you want to leave it to your children, well by law it is so.
35 M- How do you make a will? (laughter)
36 F- There in McAllen, you can do them there.
37 M- Here too.
38 F- Here too?
39 F- I have mine...
40 M- Any lawyer can do it.
41 M- They said no – that it has to be a special lawyer.
42 (This is in the foreground while in the background Cecilia is talking – can only hear CRG)
43 Q: What she says is the CRG, the Community Resources Group that carried out the
44 receivership program, at the moment that they close the contract, that they give you the
45 title, you have a right to ask for them to make a will for free. So ask about it when you

1 get your property title. That is a service that CRG is providing, and I don't know that it is
2 always free, but it was part of the program. (inaudible)... that is part of the program.
3 It's a lawyer that is heading the project, she is a lawyer from Austin, and she is in charge
4 of that. And that still exists, right?
5 M- Yes it still exists.
6 Q: Okay, so there are a whole bunch of legal issues – it's very important that you be up to
7 date on them. And we want to know if you are, if you know about them. Let's say you
8 have your lot or your solar, and your sister or brother have a solar next to you. So you
9 have a space there – so the brother or sister has a trailer and comes with her friend and
10 settles there. Is that ok? Is there any problem- because there is a space there? And now
11 you want to sell the solar. Do you have to inform them?
12 M- Well yes. Yes so that they know that it will no longer belong to the sibling.
13 Q: Does he or she have the right to buy it first or not?
14 M- Well yes...
15 F- Well yes I think they have the right.
16 Q: In reality, they do not. You have the right to sell it to whomever you want.
17 F- To whomever.
18 Q: You should inform them of the sale but you do not have to necessarily sell it to your
19 brother or sister -- even if they are living there. Okay? Now another case. What happens,
20 for example, if as this lady says, there is this property and previously you had agreed with
21 your neighbor to put his here, and put like an entrance. But it happens that now that the
22 properties have been divided correctly, this entrance belongs to someone else. It is no
23 longer his but mine. What do you do to divide it now? Who defines that? To whom does
24 that area belong?
25 M- I guess to the county.
26 Q: Can you say, now it's mine – you cannot pass there? This entrance now belongs to me
27 and he cannot use it.
28 M- But there was a contract. Even if it's spoken, is that not valid?
29 Q: The issue, what I want to say, is that in any case we have to (inaudible – chair
30 movement) the exit. There has to be an agreement.
31 [CONFLICT] - Over here at my neighbors, they came over to measure. The other
32 neighbor wanted to put up a fence... and he was getting into her solar. So I realized
33 because they said that in the documents we have to leave 2 feet from your solar. So if
34 they were going to make a fence, they have to leave 2 feet of space. And then there is no
35 problem.
36 Q: Have you all had that situation?
37 M- I had a problem a long ago since before we did not really measure, one did not really
38 know exactly where.... So I went over 4 feet to someone else's solar. And I had built.
39 And I had a problem because of that. I did not do it intentionally but I went over 4 feet.
40 M- Then did she sell it to you?
41 M- No I asked her to sell it all to me, but up to today, she has not wanted to.
42 Q: So how did it get resolved?
43 M- We are still the same – up in the air.
44 Q: That problem happens often when one builds without ownership, the owner arrives
45 and one has to leave. That's very important, you have to very careful (other voice

1 speaking louder can be heard saying— M-You have to bring down the walls, to move
2 back.)
3 M- That's what the city told me. (Several people talking at once, with Cecilia in
4 background)—
5 M- Here it says in this title that one should leave an entrance through the alley, so the
6 neighbors say why am I going to leave some space there if the other neighbor just took it
7 and built on it. So when the city comes in, they are going to tear it down.
8 Q: That is right, exactly.
9 [CONFLICT] F- That's the problem we have as well. Because the neighbor behind us
10 sometimes does not leave an alley behind. We are on the hill. In order to take up the gas,
11 how do we do it? We ask the neighbor's permission – and sometimes she gives us
12 permission and sometimes she does not. And that is the problem, she has a fence on the
13 side. And now we called the gas with the long hose so that it can get all the way up.
14 That's the problem we have, they did not leave an alley in the back.
15 END OF SIDE ONE
16
17 First 3 minutes or so blank
18 F..(in mid-sentence) So his solar would fill up with water, and then he would make holes
19 in his wall and since I am a bit below, all the water would come down and flood me.
20 Because the wall is his, and he wanted those two feet, and the water was suppose to stop
21 next to the two feet on my side. (inaudible)
22 F- problems.
23 Q: Well as you realize, there are many positive things, and many things where you have
24 to come to an agreement, or you need a third person define it, like the CRG. I want to
25 ask you some questions specifically about the process – does everyone know what the
26 CRG is or what the receivership program is? Does everyone know what it is?
27 M- No.
28 Q: What do you call the group that did the property regularization?
29 M- Aide and Marta. laughter lots of talk, inseparable)
30 Q: No one knows what the CRG is, but you know who Aide and Marta is?
31 M and F- yes...
32 M- The ones that head the program are the CRG...
33 Q: Exactly. In reality, it's more than Aide.
34 M- Well yeah, but they are the only ones who are informed, regarding our situation.
35 Q: We want to understand, the people of the program called some meetings of the whole
36 community at the beginning. Were you informed? Did you go?
37 F- yes.
38 F-yes.
39 Q: Did you hear that there were meetings at the beginning?
40 M and F- yes
41 Q: Who said no?
42 M- I said no.
43 Q: So half of the people here knew about it.
44 M- Well it's just that it has to do with the colonias that are....
45 M- Effectively, because there are people here from all the groups and we are over there in

1 the other colonia. And no one went over there with us. No one.
2 Q: What colonia are you from?
3 F- Over there in Chaparrito (another word ?)
4 M- Alto Bonito
5 Q: And you?
6 F- No I did not know but since we did not have problems...
7 Q: Of course, if you did not have a problem you did not go. Okay. According to what
8 we understand, it was informed that the lands were going to be valid (?- sounds like
9 barrer but maybe valer?) Do you think that you were informed correctly?
10 F- yes because (inaudible)...
11 Q: Did you have any idea that the process would take longer than a year?
12 M- no.
13 Q: Anybody else? Do you think that Aide and Marta and the CRG, well in general not
14 them, but the program that they work for, fulfilled their obligation?
15 M and F- yes. Yes.
16 Yes. Yes.
17 Q: Does anyone have a doubt?
18 F- no.
19 M- Because they were working (laughter). So they had to fulfill their job.
20 M- They had their managers.
21 Q: Yeah but there are people who work and don't do what they are expected to do. Did
22 you understand what happened during that process? Were you informed of what were the
23 steps you had to follow, what you had to do?
24 M- yes.
25 Q: Did they explain correctly? Or did you say, oh, I wish they would have explained that
26 at the beginning, it would have been different!
27 M- No because when there were meetings, the lawyers would come to explain to us. And
28 they just worked here. But they would call a meeting and we would come. The ones
29 who explained were the lawyers.
30 F- And we received letters (inaudible). I helped out as a volunteer, and we would leave
31 letters house by house.
32 Q: Have you all had the same experience? You knew what was going on? Have you
33 had to visit the office often, or to the new office? Have you had permanent contact with
34 them.
35 F and M- yes
36 F- It's because we almost never were here. It's the first time that we do not go up to the
37 [Northern] states and that's why we are here...
38 M- But we were never told that there was going to be a meeting here, nothing.
39 Q: But your title...
40 M - That is already fixed, everything is ready.
41 Q: Did you have to have many meetings with them?
42 F- Several times.
43 Q: On the process as a whole, do you think the way the land or the solares were divided
44 up, the way they decided who would have what when there were conflicts - was it fair?
45 Did everyone have a fair treatment or do you think there has been some favoritism--Some

1 have received better treatment than others?
2 F- I suppose what they did was correct.
3 M- It was correct.
4 M- But what we were looking for was the property title.
5 Q: Yes but I ask because there has been more than one case where two people are
6 claiming ownership of the same land.
7 M- Yes, that has happened.
8 Q: What we want to know is if this program has been carried out in a just way?
9 F- That no one was left out... for example if there was a conflict, everyone got a solar.
10 No one was left without.
11 Q: No one said, I was not treated well...
12 F- No.
13 F- Everything was correct.
14 [IMPROVEMENTS] [TITLE] Q: The county or the county government- has it been
15 active, even supportive of the process?
16 F- No. I did not see that.
17 M- Like fixing streets and all that?
18 F – (several people talking – but can hear “no”.)
19 F- The problem was that we did not have titles...
20 Q: And do you think it [the county] should have been more involved? Helped more in
21 the resolution of the titles?
22 M- They should have.
23 M- I think not, because then there would have been more favoritism.
24 Q: So it's better that they did not get involved?
25 M- I think so because otherwise there would have been favoritism.
26 F- Here there were programs that fixed the street. The street is big and several of the
27 ones that went this way, which were the ones that were most affected when it rained, and
28 we know that in one of the streets that they fixed, there...
29 F- They put in the sewage...
30 F- The water would come into the houses up to ... But it was not the county, it was with
31 some lawyers that came to fix that...
32 F- And a volunteer because the parents died (??) too.
33 F- And the parents died helping to bring cement... (lots of voices at once)
34 Q: Another thing... We know there are things that have gone well and others that have
35 not gone well in the program. If I were to ask you, what could we do so that the next
36 time we do a similar program in another county or colonia it is better. What do you think
37 could be improved in the process? Have you heard of a case where there has been fraud,
38 where they have stolen, where there have been problems. There are other places in Texas
39 and in other states of the country where there have been problems. So this is one of the
40 first programs that has been carried out to give property titles. What we want to know is
41 if the procedures that have been followed are the best, or if could improve them somehow?
42 And we are asking you who have been part of the process, if you have any suggestions in
43 terms of what should be improved or what worked poorly so it can work better in another
44 situation.
45 F- I think that to inform the ones who are going to receive this help. Like in the case of

1 this man, he did not know about the process. So to inform better. For example if I am
2 going to be one, then come to my house, and let me know.
3 F- Go find you.
4 Q: Ok. Any other suggestion or opinion?
5 F: I was going to ask you, are we almost over?... because my husband has an
6 appointment in Reynosa. Since they operated on his eyesight and the doctor closes at 12,
7 and we are going to Reynosa.
8 Q: We are finishing. We are closing up. We want suggestions in terms of what to do to
9 improve the process.
10 [IMPROVEMENTS] M- (mumbling) That they fix things. (inaudible).....everyday you
11 can see lands...
12 M- I do not know if you are aware that not all the solares they gave, had a house, right?
13 Q: That is right.
14 M- So But they gave out the solares, and there was no electricity nor water. They did
15 not inform us of that. We did not know that there were no services. They did not tell us
16 that. That's the only thing, tell us.
17 Q: So you were sold some solares when you were relocated
18 M-where there are no services, no water...they should of told us that there were no
19 services and then we would not have taken them. We would have waited.
20 Q: Okay.
21 F- but the (inaudible)...
22 F- I think they will arrive...
23 F- Well I think so, because there were we lived, we did not have water nor electricity.
24 We got help all the way from Austin.
25 M- From Austin?
26 F- We all went with Blanca ...(several voices at the same time) Because it was a colonia.
27 F- They were going to pave the streets, the main street yes, but the other streets that go
28 that way...
29 F- And yet the one where the school is located, the main street, you see in what bad shape
30 it is when it rains. And they say that belongs to the city and they have never fixed it.
31 Q: Any other suggestion, opinion, critique, comment, what you would like to make
32 regarding the program? That you think it's important that we know?
33 M- When are they going to pave these streets? Is there going to be sewage? Yes, to know
34 a bit more- will it be a year or two years? Do we need to pitch in? We need to know for
35 the future or are we going to be stuck here all our lives, without as she says, without
36 sewage, without anything.
37 Q: In reality we are consulting specifically on the property title program ...
38 M- I know...
39 Q: Because regarding the sewage system, and those things, the county and other
40 institutions or public agencies are the ones who do it. The objective of this meeting, of
41 this program is to give you your property title. And it has been done. So in that sense, we
42 think it has been quite positive, but we want to know how to improve it. I understand that
43 there are many other problems in this area. I am very aware of that. But at this moment
44 we are not asking about that but rather if the property title program is going well.
45 M- How can you improve it if there are 3 or 4 people with titles? The one who registers

1 it first is the owner, I understand.
2 Q: That is the criteria that has been used here.
3 [CONFLICT] M- So if there are other people who bought it beforehand, but have left,
4 when they come back... those people are left out. So in what other way can they be
5 helped? Is there no other way than giving them land somewhere else?
6 Q: That is what has been done here.
7 F- That is my brother's problem. He was in Chicago. He bought two solares here, he
8 finished paying \$3,200 and he even had a thousand cement blocks. It's just that the man
9 Elias came and picked up the cement blocks, and I told her sister not to pick them up
10 because my brother was in Chicago. Never the less, he came and picked up the cement
11 blocks and sold the solares. My brother was with Martita and she gave him other
12 [solares], and they were also sold. Now they gave him ... in the colonia that is over
13 there... what is it called?... Well I don't know if they will give him papers. He said, you
14 resolve it because he is not here. But that's what they did with him. They sold the solares
15 to him with him paying already \$3,200. And the lady [to whom it was resold] already set
16 up her house. And he was in Chicago.
17 Q: Of course, the problem is that, what happens is that this program has tried to resolve
18 the problems that were created previously. For a reason that should not have been, it
19 should not have been resold.
20 F- I told him. He said – don't you get involved. That's what he said to me. And I said,
21 but it belongs to my brother and he is not here. And still he sold them to Jesus Compa.
22 No matter what, he sold them.
23 M- But your brother does not have a contract, did not have a contract with him?
24 F- He did not have the papers yet. Only receipts.
25 M – That's the way it was before. Only receipts.
26 F- Only receipts. But they say they are going (inaudible – several people talking).
27 M- Receipts are enough.
28 Q: In reality this has been the main objective of our meeting, and we appreciate it
29 enormously.
30 F: Well that's why I comment this to you. It hurt him terribly and he fought a lot ... he
31 has been given another one and it is already sold. They give him another and it is already
32 sold. Now they gave him over there near the (Mo?). He said better you solve it. There is
33 not even water over there, and he has already bought two contiguous solares, and the
34 1,000 cement blocks too because he was intending to make his house. The man sold him
35 the blocks right in front of me. I tried to stop him and he did not want.
36 M- And how is that fair?
37 F- No, I don't know if the man is even alive, but the man sold him 1,000 cement blocks.
38 F- What an abuse.
39 Q: Most definitely, that's an abuse.
40 F- And \$3,200 because my brother has the receipts.
41 M- Now to improve, how can you improve that, put in place more honest people?
42 Q: Avoid people who do that type of things?
43 M- But how?
44 Q: Well, with these problems already in place, this program has tried to resolve it in the
45 most fair manner. Now, if there is no other question, no other commentary, we thank

1 each one of you for your presence. And we want to give each one of you your Wal-Mart
2 certificate. Thank you very much.
3 F- On the contrary
4 M- To you too.
5 F- You opened our eyes a little more. (laughter) Yes it's true. No, my brother is fed up
6 with everything. Marta and Aide (several talking at same time)...
7 Q: If they are not here it is more difficult.
8 M- Those that are interested should be here.
9 F- But one does not do it....
10 M – To be able to be present right, to know better.
11 (exchanges in background – inaudible)
12 F- Well they did whatever they wanted.
13 M- They were the owners here but they did not do anything because...
14 F- ...they could not...
15 F-- With my neighbor, during the past work session, they came (inaudible) last time. I
16 did not tell him.
17 F- I told the man too. But he was very rude. He told me that he did what he wanted.
18 (background conversations, inaudible).
19 [TITLE] Q: We wanted to know if the program worked?
20 M- Yes it worked. Well we have our titles now. What more can we want. That is the
21 greatest.
22 (Cecilia talking in background but other conversations going on.)
23 M- well every thing has been regularized (normalizado)
24
25 5 minutes of people talking as they leave. TAPE TURNED OFF