

Focus Group # 5  
Couples  
6-29-02 / 3-4:30pm  
Topics 1, 2 and 3

Intro

1 Q: Any questions before we begin?

2 F: How will this benefit [us]– in what way – the [property title]program only?

3 [IMPROVEMENTS] Q: This is part of the evaluation of how the project worked or did  
4 not work. We have carried out massive surveys throughout the colonias, and now we  
5 want to have a more detailed idea of what you think, each one of you. So we meet in  
6 small groups to have a more complete idea of what you think.

7 F: Like me, I have the solar but I do not have electricity nor water. And that is what I  
8 have been struggling for here, for them to put in water and electricity. And they have  
9 never done it.

10 Q: Well what we are doing now is not for that. We are carrying out a study to see if the  
11 property liquidation -- if you now have the property title -- if the process went well, if the  
12 steps taken were the right ones, and if it has really meant something important for you. It  
13 is not related with water and electricity, no. Any other question?

14 M: That is fine.

15 Q: That's fine?

16 M: Yes.

17 [TITLE] Q: So shall we begin? The first basic question that we have is the following.  
18 Now that you have the property title to your solares, to your land, to your lots, do you  
19 really feel more financial or economic security?

20 F: Yes of course.

21 M: Yes.

22 F: Of course.

23 Q: Why? How?

24 F: For the reason that if you do not have your property title you do not feel secure. In any  
25 minute someone can arrive and say, this solar is mine. Having your title, being secure,  
26 you can say, it is my house and it is my solar. I can do whatever I want with it in case of  
27 an emergency or anything else. But if you do not have a title, then you are just there, like  
28 a doll (mona) – someone will come and snatch you away. That's why. If you have a little  
29 piece of paper, as we say, the paper speaks for you. (laughter) Yes, the paper talks. It says  
30 that it is yours. Well it is mine.

31 Q: Are you all in agreement with her opinion? Anything else?

32 F: Well just like she says she feels secure. I am not secure because I do not have water  
33 nor electricity and we have been there for a long time.(responding to someone in the  
34 background) Yeah but we just got it.

35 M: So you are secure.

36 F: Well, as she says it is not related to that. There are other reasons. The titles mean that  
37 you the owner of your property .....

1 F: Even if we are still paying them? We are still paying for it.  
2 M: If you have your title, you keep paying. Until you have all your balance of what your  
3 solar is worth and you have paid for it. Having your title, it is yours. You keep paying  
4 until you finish paying.  
5 F: Many times they do not give you the title until you finish paying for it.  
6 F: Well that is what I thought. That perhaps they are just papers, what we were given.  
7 Q: When you have the property title, if due to any problem you stop paying, you have a  
8 warranty of having paid something. No one can take away what you have already paid.  
9 (moving of chairs, inaudible) Before ... it would be strange that you had nothing.  
10 M: You had nothing and kept paying.  
11 Q: However now you have a title. All of the people that live in a colonia, when they buy  
12 a house, they buy it in payments. One keeps making payments even though you have  
13 your title. You cannot sell it without fulfilling part of the title (?). (silence) Now do all  
14 the people here have their property title?  
15 M: Yes.  
16 Q: Yes? All of you have a property title?  
17 M: Yes.  
18 [IMPROVEMENTS] Q: Yes? Now that everyone has their property title, have you  
19 thought or have you decided to, or are you making improvements or are your building on  
20 your homes? Or were you already doing these things before?  
21 F: Well in my case, I was already doing it. But now I do it with more security because I  
22 know that it is mine. I have my title. And I know that I can put whatever I want into my  
23 house, because it is my solar. And no one can say this is mine. I have my papers. It's  
24 my house and I know that it is mine.  
25 Q: The people over ....  
26 [TAKEN AWAY] F: Well since we are putting [money, improvements] into it, and  
27 supposedly they are going to take us out of there, can we still put more into it or better  
28 not?  
29 Q: They are going to take you out of there?  
30 F: Yes, well supposedly that is what they told us. That is why they have not put in water  
31 nor electricity.  
32 F: But if you have your title, how are they going to take you out?  
33 F: Well maybe they are just....  
34 Q: But why would they take you out?  
35 F: Because we are in the area where....  
36 M: it floods.  
37 F: Yes, it floods.  
38 M: Perhaps they will relocate you ...  
39 F: Well that's what they have been saying for the 10 years of having lived there. And for  
40 the 10 years that we have been living there they have not put in water nor electricity.  
41 And according to ....  
42 Q: Who?  
43 F: And supposedly... well I don't know if the city or ....

1 M: Who are you paying?  
2 F: To Colonias Unidas (United Neighborhoods).  
3 M: Ohh.  
4 F: Look I think one thing – That when they try to kick you out, you can fight because you  
5 have your paper.  
6 F: Well that’s what I think...  
7 F:... Or they give you somewhere else, or lets see what they do, or they pay you.  
8 [TAXES] F: But then why are they charging us taxes and they do not give us what we  
9 need [water and electricity]? Because we do pay taxes. We are living there.  
10 F: Look I tell you this because it happened to me over here. I had to go fight with them  
11 over there to have my papers fixed...  
12 F: But we have been to the courts and the city and they gave us a paper where it says that  
13 we have permission for the electricity. But they do not give us the electricity. Nothing.  
14 And I have (inaudible) because then it won’t happen. But when we went to the court.  
15 Q: I think you should talk to the office that ....  
16 F: I have spoken with them.  
17 Q: And?  
18 F: And they say that they are not in charge of that.  
19 Q: (chair movement)... at some moment the county will make you leave because it is a  
20 flood prone area. So either now or later, that zone will flood.  
21 F: Yes, with even a little bit of water.  
22 Q: That is right. So the lot has to be transferred to another place. You need to go to a  
23 place were there is no flooding...  
24 F: But as I say, this same thing that you are saying we have been told for 10 years that we  
25 have been living there and I have no electricity nor water nor anything. And that’s what  
26 we are fight for. If they are going to take another 10 years, that they put in the electricity,  
27 even if it is temporary.  
28 Q: In reality this is a specific case, we are not going to go into details into specific cases.  
29 But I do not think that the county will but in sewage if it’s going to flood. That is the  
30 idea that the county has. So they are not going to put in public services.  
31 F: Yes, but I already have permission from the city for electricity to be put in, but they  
32 never did it. They do not want to.  
33 M: Well it’s because in this septic tank (fosa septica), even if you put in electricity, it’s  
34 not good.  
35 F: Well yes that is what they have told us. But what we have is a hole (fosa).  
36 M: Yes but where I live they did not want to put – bring down the light. You need a  
37 septic tank, that is what we were told by ....  
38 F: that is why my husband said, if they are going to take another 5 or 10 years, because  
39 we have been there for 10 years, why not put up a temporary post like the other neighbors  
40 have? And why don’t we.  
41 Q: In reality, unfortunately this has to do with the county. We have nothing to do with  
42 that. In reality as Sra. Socorro (?) says this is regarding the property title. And if that is  
43 resolved, that is what we are discussing. Now, it’s a problem that the county should

1 resolve. Following on the topic of property title (laughter)... I am very sorry. (Laughter)  
2 M: That's another story.  
3 Q: Yes it is another story.  
4 F: Yes, well I came for this reason. I thought maybe I could get something resolved here.  
5 Q: In reality, I don't think so. We are from the university and so do not have the authority  
6 in this matter. On the contrary, all we can do is report on it.  
7 [TAKEN AWAY] F: But now that I have the title, they can't just kick me out...  
8 Q: No one can just kick you out. If someone wants to tell you that because you are in a  
9 flood region you have to pay...  
10 F: With your papers, no one can kick you out.  
11 M: They cannot kick you out. They will just relocate you to a safer place.  
12 Q: That is right. Exactly.  
13 M: They will give you the same amount of land somewhere else.  
14 M: The colonia changes.  
15 M: Just the colonia changes.  
16 M: You just change colonias, you change land but that is it. You remain in that place  
17 until they say they are going to relocate you. But your title is valid...  
18 F: They are not going to leave you out in the street. They have to give you something.  
19 M: They will give you another piece of land.  
20 Q: Anyway, we are going to continue the discussion and I recommend that you see to this  
21 matter, clear up this matter because if someone can help, it's this office.  
22 F: Here?  
23 Q: And you Sr. Luciano?  
24 F: No that is fine. (laughter)  
25 Q: I wanted to know that now that you have the titles to your solares, your land, are you  
26 making improvements in your homes? Now that you are property owners, have you  
27 obtained loans from any agency...  
28 [TAXES] F: When we bought there, the solar was not even in the our names. The first  
29 year that I went to the school to pay the taxes, it happens that it was still in the name of  
30 Elias Lopez. The solar was not in my name or my husbands, neither of us. So we just  
31 fixed the title and then... because no one would give us a loan because it was not in our  
32 name. Nor could we pay taxes or anything. And now with this we can pay the taxes. We  
33 made an arrangement because there were a lot of back taxes, we made an arrangement  
34 that the government. They will pay some and we will pay the rest in payments. And then  
35 they could help us.  
36 Q: Oh really, so you have already had [a loan]?  
37 F: Yes.  
38 Q: Can I ask you from where?  
39 M: We thought that they were going to charge us for previous years. But when they gave  
40 us the title the government said that all those back taxes would be put aside. And from  
41 then on, yes...  
42 Q: You would be responsible.  
43 M: Yes, because we were not at fault. Those that sold to four sellers, one would come and

1 buy. And another arrived and would buy the same solar. There were up to four owners.  
2 And in the end not one or the other was really the owner.  
3 Q: That is right. But now you have resolved that.  
4 F: Others help here. (inaudible)  
5 [LOAN] Q: They are the ones who gave you the loan?  
6 Y: Yes and the F HA (?).  
7 Q: The FHA (?) what is that?  
8 Jane: Federal Housing Administration (Very soft, I think that is what she said).  
9 Q: Has anyone else here requested a loan or gotten a loan? Could you ask for a loan?  
10 F: No.  
11 Q: No? Now not necessarily a loan for your home. But one can request a loan to buy a  
12 truck, buy a car, buy an automobile, whatever. Do they ask that you have a property title?  
13 Do they request that?  
14 M: Yes.  
15 Q: Yes. Sr. Juan, and you?  
16 M: Yes.  
17 Q: Have you asked for a loan? Do you know...  
18 M: No. But I have been told. That they ask about the solar. But no, I have never done it.  
19 Q: No? Have you never thought of doing it?  
20 M: No.  
21 M: Well as long as ....  
22 F: As long as there is no need.  
23 Q: That is right. But do you know that if you would need to do it, you can?  
24 M: Yes.  
25 F: Not us. Because we were lent over here in FHA, I don't remember if it was for 2 years  
26 or 5 years. We cannot sell. And if we do we have return the part of the loan that they  
27 gave us and the rest. But now that until 2 or 3 or maybe 5 years pass by.  
28 M: Five years.  
29 Q: That is right. [SELL] *The people who do not have a loan from FHA, have you thought*  
30 *that now that you have the property title, you can sell it? Or you are not thinking of*  
31 *selling it?*  
32 *F: Well I am not thinking of selling my house. Because in order to build another one, it'*  
33 *tough (está canijo). (laughter)*  
34 *F: To build another house – forget it!*  
35 *M: No.*  
36 *Q: And have you heard or seen houses that are for sale? Now more than before or what?*  
37 *F: I think it's less. Before everyone wanted to sell because they did not feel safe. Before*  
38 *they would say, no well if they are going to come and take it away. I better sell before*  
39 *they take it away. But now that they have their title, I think not. Instead of that, they try*  
40 *to put more into their homes.*  
41 Q: Is that what you think? Yes? And do you think that the value or price for your  
42 property has gone up now? Have they gone down or have they not been affected?  
43 M: They are stable.

1 Q: Stable?  
2 M: They are stable. They do not go up nor down.  
3 F: No I think they have gone up a great deal. They are not worth as much as the ones in  
4 the city but they are worth a little more than before.  
5 Q: More than before you had the title?  
6 F: Yes, of course.  
7 F: A minimum amount. But they did send us last week what the solar was estimated at,  
8 and we did notice it because we bought it at one price, and there it is down as \$2,000 or  
9 so higher.  
10 Q: A little bit more?  
11 F: Two thousand and change more than what we bought it for. It is gaining value.  
12 Q: And the taxes that you pay, are those increasing?  
13 F: Yes.  
14 Q: Yes?  
15 M: Yes.  
16 Q: Have they increased much in the last....  
17 F: So so.  
18 M: Like 10%.  
19 F: There is one house that saw an increase of 30%, right?  
20 F: Yeah.  
21 Q: And what was the reason for that increase?  
22 F: Because supposedly we now belong to the city. (Laughter, inaudible comments)  
23 Q: Have you ever thought that the lot, the solar that you have can be used to pay for your  
24 children's education? It can be mortgaged?  
25 F: Well like we are all saying, we have to use everything we have.  
26 Q: Have you thought of that or not? Is it something....  
27 M: (inaudible) Sometimes there is work, sometimes there is not. We are working one  
28 week yes, one week no.  
29 [LOAN] F: But I don't think that it is so easy to mortgage (atravesar) the little that you  
30 have. There are other types of assistance for the children's education. Because if you  
31 start to mortgage everything you have for their studies and then the kid drops out of  
32 school and you are left without a house, without anything. It's tough. (laughter) Better  
33 find help some other way, other types of assistance.  
34 [INSURANCE] Q: Now that you have the property title, have you thought of insuring  
35 your properties? Does anyone here have insurance on their home?  
36 F: Well we would like to but we do not have enough money. Because we make very little  
37 here to be able to insure the homes. The work is basically enough to eat.  
38 M: For the insurance of the furniture only.  
39 F: And for the insurance of the furniture and the air/heat (?) only. So we would like to. I  
40 think all of us would like to have insurance on the house, right? But if you don't have  
41 work and don't have a way to do it, what's left?  
42 Q: No one has insurance on their homes?  
43 M: No.

1 F: No, because I am not allowed. They won't cover me. (laughter) I would sink....  
2 (laughter)  
3 F: No because I don't have enough money.  
4 Q: But no one has thought that if you lose the property, you lose everything?  
5 F: Well, yes.  
6 F: We have thought that, but like we are saying we just can't do it.  
7 Q: That's fine. We just want to know what you are doing? How are you using your  
8 property titles. If you are using them, how are you using them. If you have the title, now  
9 what can you do?  
10 M: Well just put it away. (laughter)  
11 [LOAN] F: Well we can do lots of things that we could not do before. Like we all say,  
12 God forbid, we never know what is going to happen. Suddenly something happens, we  
13 don't have money. Nobody will lend money to us. We can mortgage (atraversar) the title  
14 to get out of a difficult situation. Before you could not do that. Before our hands were  
15 tied. If anything happened, where would you get the money? Nobody wants to lend to  
16 you. At the moment of truth, nobody wants to lend you. But now that we our title, we  
17 can go and mortgage it. They can lend us money for the title and we can move forward.  
18 Q: Exactly.  
19 F: In difficult cases, where it's really necessary – I think you could.  
20 Q: But that is not case of anyone?  
21 F: (inaudible)  
22 Q: Huh?  
23 F : She did not pay (not the woman who is not audible but another one commenting)  
24 Q: Now that you have your property title, how do you legally define yourselves,  
25 according to you? You are what?  
26 F: Property holders (propietarios).  
27 Q: Property holders? Owners? How do you define yourself?  
28 F: Property holders.  
29 (comments and laughter in background, cannot hear words)  
30 Q: Now, since you are now property holders, do you think, feel – that the relationship has  
31 changed with your husband or wife, or with the neighbors or the community at large.  
32 Has anything changed now that you are property holders compared to when you were not  
33 property holders?  
34 F: No.  
35 M: Everything is the same.  
36 Q: The same? Because before everyone was in a very uncertain situation. Now you are  
37 all – or the majority – are property holders.  
38 F: The majority.  
39 Q: The majority are property holders, so the relationships could have changed.  
40 F: Yes they did change. Because there is more security. Like me, when I had my solar  
41 that supposedly was my solar but it was really my neighbor's. And my neighbor's  
42 belonged to the other neighbor. So we would say, hey you are paying mine and I am  
43 paying yours. And it was like a certain tension. But now that each one has their title, we

1 all say - this is mine. There is more security in us of where we live and what we really  
2 have because before we were not secure. I am telling you about me. Because the  
3 neighbor had mine and my father had the neighbors and that is the way it went. They  
4 were all changed.

5 Q: Mixed up (chocolateados). (Laughter) Any one else who thinks that this has changed  
6 your relationship with the neighbors or the community in general?

7 M: Not for me. It's the same.

8 Q: Now, since we were all in agreement that to have the title provides a series of  
9 privileges, of benefits. Do you have any idea of what responsibilities the property title  
10 brings? What risks?

11 [TAXES] F: Yes because now it's obligatory to pay the taxes (laughter). Now you have  
12 your title, now you have to pay.

13 F: Yes it's true that there are many responsibilities with being a property holder of  
14 something because you must be responsible for all the expenses that come up.

15 Q: That's right. What else? The expenses, the taxes... That is very important. Now I am  
16 going to give you a series of hypothetical situations. They may or not be real. And I  
17 want to know what you think is the answer. It does not have to be the right one. But  
18 what do you think should happen. Because the office that handles the property holders,  
19 had to come up with certain criterias to give out property titles. Okay? So there have been  
20 many different circumstances that they have faced -- like Sra. Socorro was saying where  
21 she had the lot of the other and the other man the other one -- how does this office decide  
22 what to do? So lets suppose that a person has a written contract, but that contract has  
23 errors. Is this person still the owner of the solar or not? There are mistakes, like in the  
24 case of Sra. Socorro, she had a contract that said she was the owner of the neighboring  
25 solar. But she says she is the owner. Who is the owner?

26 F: I am. Because my sister was paying for almost 7 years for a solar that did not belong to  
27 her. But when she sold it to me, I checked the papers immediately and realized that you  
28 know what sis- you are paying for a solar that is not yours. So I went directly to the  
29 corresponding people to fix that. They made the change of the solar and from that point  
30 on I realized that the solar was corrected. It is mine. I had bought it.

31 Q: In other words, even though there were errors in the original contract, you absolutely  
32 have the right [to the solar].

33 F: Of course.

34 Q: Now, you will never have the right (inaudible girl talking) but the criteria to know if it  
35 was legitimate or not was used to make a legitimate deal. Okay? Another situation. The  
36 person who has a signed agreement- not a contract- between the buyer and seller. Is that  
37 valid or not? That is if Sr. Santo tells me I sell this to Sra. Cecilia and we both sign. Is  
38 that valid or not?

39 M: It is not valid because we don't know if the man is the rightful owner or not. You are  
40 just going to buy it to have a solar. You will sign anything to have a solar, a place to  
41 live...

42 F: But that man this is selling it has to have his papers that show he is the owner. How  
43 am I going to buy from someone who is not showing me the paper to show it belongs to



1 him. I would be stupid (laughter). Okay I am getting riled up.  
2 F: But, for example, when Elias Lopez sold to us, we wanted that little piece [of land].  
3 We did not care if he was the owner or not.  
4 M: You wanted to be there.  
5 F: We did not make sure before hand if he was or not [the owner]. And he gave us a  
6 paper. And supposedly the paper gave the measurements and it said that it was his. Just  
7 for having that little piece [of land]...  
8 M: Just for having that little piece, one signs.  
9 F: I did not buy it directly from Blas or anyone. My sister sold to me. So I made sure  
10 that she was the owner. I made sure to see who sold it to her. So that's when I realized  
11 that it was incorrect.  
12 Q: What I want to get at is that the CRG, the office admitted that as proof [of ownership].  
13 It is not necessarily legally acceptable but that was a piece of evidence that was used to  
14 help the people that were defrauded. They paid and made a contract.  
15 M: yes.  
16 Q: So that was one of the ways in which they have tried to regularize the situation that  
17 was not correct. That is, that should not be done, but it was accepted as proof in order to  
18 give them the property title. Okay? Because in reality, the originals were in the hands of  
19 Blas Chapa. They took advantage that people had a great need. So people paid. But  
20 they really did not have the title.  
21 M: No validity.  
22 Q: Now, the same thing. What happens if one has been paying but does not have the title?  
23 F: They don't have anything.  
24 Q: Now people have the title, but what if they are paying? The CRG accepted that as well.  
25 So the CRG has accepted many things but legally speaking, it would not be so. Okay?  
26 What happens if a person that lives on the land for a long time, lives on the solar for  
27 many years, never paid taxes, nothing. What happens? Are they the owner or not?  
28 M: I think he is not the owner.  
29 Q: Not the owner.  
30 M: Because he has not paid anything. Imagine that you just arrive and settle there. Years  
31 could go by, you know nothing about taxes, you know nothing. And you say it is yours.  
32 It is not yours. Because you just landed there but if the real owner comes he is going to  
33 kick you out. You have not paid anything, not even water or electricity. That's what  
34 happens.  
35 F: I think that if you are living there 10 years. You already have a house built. I think  
36 that there should be some consideration. Give the person the opportunity to pay for that  
37 solar. That he pay because he has been living there for a very long time.  
38 M: I had a problem. I took this solar, that when I paid for the house I paid around \$1,200  
39 dollars for the machinery, the workers. Blas was the one who sold it to me. Then a gas  
40 [pipe?] burst (inaudible) had a paper (inaudible). And Blas – and I said what about the  
41 money. The money I put into workers? Look Juanito, I am going to give you another one.  
42 I am going to give you the solar down there [Blas talking]. I'm going to give it to you.  
43 But they took this one away. The one over here, they took it away. And that solar had.....

1 up to now that it was cleaned, it's clean. Very nice. (inaudible, he mumbles a lot). But I  
2 am telling you, they were taking there.  
3 Q: You did not live there?  
4 M: No, I did not live there, I lived up above.  
5 Q: My question is the following. In reality, according to Texas law, if one person lives in  
6 a solar, in a place for more than 20 years. More than 20 years, it's yours.  
7 F: He's the owner.  
8 F: Appropriates it.  
9 M: Yes but if it you have an empty solar, which you are paying for as the owner, you  
10 need to build on it?  
11 Q: What I am getting at is that if you have the property title to a solar but you do not live  
12 there. You are thinking of leaving it as an inheritance...  
13 M: That' me...  
14 Q: Someone arrives and builds on it, and stays for 20 years, they can take it away from  
15 you.  
16 F: Oh, no.  
17 Q: So do not leave your lands alone if you have your title.  
18 M: Build a little room or something there.  
19 Q: Or charge. They must pay rent. The person who settles there, you say okay, you want  
20 to stay and live here, you have to pay me rent.  
21 F: And get receipts.  
22 Q: Receipts. Exactly. That says that you are paying the taxes... (laughter) What I am  
23 getting at is that you have many benefits because you have your property. But there are  
24 also risks. You have to know what the law says.  
25 F: Yes, we already knew something about that ...  
26 F: Well, lets say that I have already lived there 10 years but I have not paid any taxes.  
27 Because the first time that they said that they were going to kick us out, we had been  
28 there for 5 years, we were told not to pay anything since supposedly they were going to  
29 kick us out. And they did not and another 5 years have passed and we have not paid  
30 anything.  
31 Q: The people who gave you the property title, made an agreement if I am not wrong,  
32 where they said to not pay.  
33 F: Yes. That's why I am telling you we were told not to pay. And we have the taxes that  
34 we keep receiving each year...  
35 Q: They told you that regarding the taxes. Who pays the taxes on the property?  
36 F: The owner.  
37 F: The owner.  
38 Q: Now what happens if you say, oh I am not going to pay those taxes anymore. I don't  
39 have any money anyway. And someone else pays the taxes.  
40 F: What happens? For example, if I have my property title, I should pay my taxes.  
41 Q: Of course. But if you don't have money, you are bankrupt –  
42 F: For example in my case, that I have not paid them. Another person comes and pays  
43 them – then he will become owner of the solar even if we are living there.

1 Q: The law in Texas says that after 7 years that a person is paying taxes for a solar, they  
2 are the owner of that solar. Don't stop paying your taxes.  
3 M: (child screaming) That solar down there, I paid around \$300 dollars in taxes. I paid  
4 and that money just stayed there.  
5 Q: But for 7 consecutive years?  
6 M: I started paying in 86. If not I would be five (mumbling not totally sure).  
7 Q: In reality, many times we do not know the law so we don't use it. But in Texas, after  
8 paying taxes for 7 years on a solar, you can claim the right as owner. Okay? And many  
9 times we don't know the law. So it's very important now that you have a property title,  
10 that you use it well. Because it has many benefits but it also has risks. You should know  
11 them. To whom does the solar belong? Whose property is it? His or hers or the couples?  
12 F: Both.  
13 Q: The property title is in one persons name or both?  
14 F: Both.  
15 M: In the woman's (Big laughter).  
16 M: You know that here the woman is the one who decides everything. If you are doing  
17 well or not, you go....  
18 F: Why don't you say that to me face to face. (laughter).  
19 M: Just wait till you get home. (laughter)  
20 Q: The property titles, are they in one persons name or both?  
21 F: Both.  
22 M: Both.  
23 Q: If it is not in both peoples names and the couple is married, does it belong to both or  
24 not?  
25 F: Yes. It belongs to both.  
26 M: Well, as I say, if it is in the woman's name and you say that it is in both names... no!  
27 (laughter)  
28 F: No, because I understand that when you divorce, when you have lived together for  
29 many years you have to go half and half. So my half.  
30 M: Now it's equal parts. As you can see, the woman has....  
31 F: How could it be possible that you [men] end with everything and we[women] are left  
32 with nothing...  
33 M: Before they divorced, everything for the woman. Now they divorce and half for each.  
34 F: Half and half.  
35 M: If she asks me for divorce, I'll give it to her but she is going to give me everything  
36 (laughter).  
37 Q: In reality... well what happens if they are not married?  
38 F: Oh no.  
39 F: Then I do not know.  
40 F: Who knows. (laughter)  
41 Q: What do you think? If they are not married?  
42 F: Well, that if they have children, he has to give to her. If he does not give to me, let  
43 him keep the kids (laughter).

1 Q: This that we are talking about... what happens (laughter)... Well, legally – if they are  
2 married legally, even if it is in only one of the persons name, it is a conjugal good. Okay?  
3 But if they are not legally married, and it is only in one persons name, then maybe only  
4 one gets it.  
5 F: Even if they have kids?  
6 Q: Even if they have kids. There is something calle d”informal marriage,” but it must be  
7 based on an agreemtn to be married. If there is no agreement, then despite the kids and  
8 the years, it belongs to the person whose name is on the title. And it must be proved in  
9 court; isn’t automatic.  
10 F: Oh no.  
11 Q: Now the issue about inheritances we will see in a minute. That is why generally it is  
12 recomended that the title always be in both names to avert any problems later. But if you  
13 are legally married, even if your name is not on it [half is yours]. But if you are not  
14 married, and you notice that both your names are not on it, it does not always belong to  
15 both of you. [INHERITANCE] Now, what happens if for some reason the couples dies.  
16 One or both dies. What happens with the property? Now you have a property, you have  
17 something to leave...  
18 F: If one dies, or both and they are not married. And it is in the name of the one who  
19 died- what happens?  
20 Q: What happens?  
21 F: Well she/he is left with nothing.  
22 M: The day that I die, I’m taking her with me. (laughter)  
23 F: Who keeps the house?  
24 Q: If only he dies, what happens to the property?  
25 F: If it’s in the name of the one who survived, it’s hers. But if ....  
26 F: If the owner of the house dies, who keeps the house...  
27 M: The government keeps it.  
28 F: and if they have kids? Maybe if there are no kids.  
29 Q: Legally in Texas, if one of the two people dies, the house passes to the other person.  
30 Now, if both die, it passes to the children in equal parts. Children in and out of wedlock.  
31 F: and if there are no kids?  
32 Q: If there are no kids... It’s vertical, it passes from parents to kids. If there are no kids,  
33 it’s horizontal, to brothers and sisters in equal parts.  
34 M: To the closest relative.  
35 Q: That is right.  
36 F: A question. If like you say, the one whose name was on the title dies and they are not  
37 married, what happens with the woman that was with him? A couple. They are not  
38 married. And the one whose name was on the title dies. Is the other person left flying in  
39 the wind or what?  
40 Q: If that person is a spouse by infroaml marriage, it goes to her like a legal wife. If not,  
41 it goes to the children who survive.  
42 M: Preference to the kids rather than to the husband or wife.  
43 Q: Well, you see he or she is not a spouse. Or if she is, it must be proved in court.

1 F: Not a spouse, that is what she is saying.  
2 M: A companion.  
3 Q: A companion. Legally, there is a way of making a claim, but it is not automatic. It  
4 goes directly to the children in equal parts. In equal parts to all the kids – may they be  
5 born within the marriage or out of wedlock. It does not matter for the law. All children  
6 have equal rights. Okay?  
7 M: Then Sancho or Sancha come along and look at what they can make (laughter).  
8 Q: So if one did not resolve a divorce issue and is still legally married, that person might  
9 be the one to inherit – because they have not resolved the legal issues.  
10 F: But so does one have to get the law involved when there is .... If the father dies and  
11 there are kids out of wedlock. Do you have to get the law involved to get those children  
12 inside?  
13 Q: No. I don't understand.  
14 F: Lets say that there is a couple. The husband dies and the kids that they have out of  
15 wedlock and those from the marriage are left. So then do you have to get the law  
16 involved (meter ley) for the children out of wedlock?  
17 Q: By law, all the children get an inheritance. All the kids.  
18 F: They are recognized.  
19 F: That's why. If the couple did not recognize the kids from out of wedlock...  
20 Q: Too bad for the couple, the children are his children even if she does not want them.  
21 F: Even if she does not want them.  
22 Q: Under the law, they are the same as long as they are children of him or her, either one  
23 of them. But if the person who dies leaves children, if they are not with the person he or  
24 she is with, they are his/her children and they have all the rights as children. What she  
25 says – that is what the law says -- if there is no will. When if there is a will -- is that the  
26 right word? –the will can change everything. In the will you can say I leave everything to  
27 my son Juanito because he is a little slow, or because I love him more (laughter) or  
28 whatever you want. You can change everything if you leave a will. But by law, if you  
29 do not have a will, that is what happens by law. That is what the Texas law says. But  
30 when one writes a will, you can change everything.  
31 M: If you die with a will. If you die without the paper, it goes to the kids in equal parts.  
32 Q: Exactly. Now, the office in front when they close the property title, they offer the  
33 service of making out a will for free.  
34 M: I'm going to write mine.  
35 Q: Right now.  
36 M: On Monday. (laughter)  
37 Q: This is very important because if you want to make any modifications for whatever  
38 reason of what the law says, you can do it. It's not a hard thing. Here with the notary  
39 public also. Now that you have your faculties, it's a very recommendable thing to do. It  
40 wont affect anyone. But it is something that is often recommended. It is recommended  
41 that it be in both names. It is recommended that you draw up a will. Now you are owners,  
42 you have something to leave. (silence) Well. I would like to ask some questions about  
43 the procedures themselves. As I said in the beginning we do not work for that institution.

1 We are evaluating what happened. It things went well or badly. So what we would like  
2 to know is do you know what the CRG is, the receivership?  
3 F: Yes.  
4 Q: Yes?  
5 F: Well it's the one that is in charge of the solares, of giving out the titles to the solares.  
6 Q: How is it that you know about it? Do you know what is in that office?  
7 F: Yes. People who are willing to help you when you have a problem with your solar or  
8 to fix some papers related to that.  
9 Q: Do you know the people work there?  
10 F: Yes pretty well because a sister of mine worked there.  
11 Q: Yes, you know them? Do you know their names?  
12 F: Aide, Marta, Lidia...  
13 END OF SIDE ONE  
14  
15 Q:...property...?  
16 F: We did believe that.  
17 Q: Yes.  
18 F: That it was going to take a while because it was very problematic.  
19 Q: Yes? Is that what happened to everyone here? Everyone had problems?  
20 M: We all had problems.  
21 M: Yes. It took a long time to be able to fix this related to the solar. We had a title, we  
22 went to the court with so much, and we would go to the school to pay the taxes of the  
23 school and they would not register the money because it was in the name of Elias Lopez.  
24 And that's the way we were... We just paid for the house and that is it. But the taxes –  
25 over here they would not accept the money because it was in the name of Elias Lopez.  
26 Until last year that the title arrived in February. The title arrived to the house. And then  
27 we went to the court with the title... but we have not paid in the court because it was at  
28 the school.  
29 Q: Do you think that this office of the CRG, or the people in the office in front, fulfilled  
30 what they promised? Did they come through? Yes? Do you think.... They had to make  
31 many decisions. For example in the process where there was more than one person who  
32 said that it was their solar. Because they had resold someone's solar. So they had to  
33 come up with some criteria as to who was the legitimate owner. What we want to know,  
34 do you think that was the fair thing to do it? Were there any favoritisms? Do you know if  
35 there were any problems or that some people were benefited more than others? Or did  
36 everyone get the same benefit or disadvantage?  
37 M: It was fair.  
38 F: I think that it was fair because many people did not have their solares correctly, then  
39 they accommodated them elsewhere. Nobody was left out. If there were some mistakes,  
40 like in others places. But everyone ended up...  
41 Q: Anyone else... Do you think that your case specifically was resolved in the best way  
42 possible? Do your neighbors think alike or have there been many complaints – saying no  
43 so and so had her comadre (godmother to one's child)...

1 F: No.  
2 Q: That does not exist?  
3 F and M: No.  
4 Q: It is very important that we know to know what form we should follow in case we do  
5 another similar program elsewhere.  
6 F: No. I don't think that there could have been favoritisms because there was a lot of  
7 people who were affected. There were many people that were adversely affected and I  
8 can't think that they could have hurt a person that was in as much need as I was. Because  
9 we are all in need and it is not the moment to take advantage of each other but rather to  
10 try to find an appropriate solution.  
11 Q: The way in which each one of your cases were resolved, did you understand what they  
12 were about? Did they explain the problems you had? Did they tell you somewhat what  
13 was going on?  
14 F: Yes.  
15 Q: Yes?  
16 M: Yes.  
17 Q: Was the treatment that you received kind and courteous?  
18 F: Courteous. (cortez).  
19 Q: Yes? Did the people who worked there have a positive attitude to attend you at all  
20 moment?  
21 F: Yes.  
22 F: no.  
23 Q: Could you tell us please?  
24 F: No.  
25 Q: Tell us.  
26 F: They treated us well. Well I don't know about me.  
27 Q: But did you feel you were treated well? There were no complaints?  
28 F: No not yet.  
29 M: No complaints.  
30 Q: It is very important for us to know because this is – as I said we are absolutely neutral.  
31 We have no relation to them [CRG]. And we want to know because it is important to be  
32 able to evaluate the process.  
33 F: Well in my case, personally, those in that office have been very nice. This office and  
34 that one have helped a lot, quite bit. That is my personal thinking. I don't know about  
35 others.  
36 M: Certainly.  
37 Q: Yes? You all hold the same opinion?  
38 M: It's mine.  
39 Q: Anything in particular that was especially good? That you think that this has resulted  
40 well, or its very fair, that it can help others?  
41 F: Well the problem that I had around 5 or 6 months ago. I started to get letters. I was  
42 paying my taxes regularly every year and suddenly I started getting notices that I owed  
43 \$1,000 and change. And my husband was all scandalized. I came here and said you

1 know what, this is not for me because I am paying my taxes. I am up to date. I don't  
2 know what is going on. The lady who attended me said, look don't worry. Leave it here  
3 and we will fix it. You don't worry about it anymore. We will fix it. I came and spoke  
4 with them. They took over the case. And I never got anymore notices.

5 Q: In general we have received very good responses, and what we want to know is if  
6 there is something that did not function well to fix it. If you had to repeat this process in  
7 another community, what things do you think were not done well – so that we can  
8 improve them.

9 F: In reference only to the property titles?

10 Q: The property titles. Not sewage or water because that does not relate to us. But rather  
11 the process of how property titles were assigned. How the cases were resolved? If the  
12 correct thing was done. Would you have any suggestions as to how to make it better?

13 [WAITING] F: Well, if they could do it a bit quicker. Because they took quite a bit of  
14 time and we were becoming desperate since we thought that ...well at least all of us over  
15 in Las Lomas thought that it would not be resolved. We did not have much trust in them.  
16 In reality we were afraid of losing where we lived because all the people around here are  
17 in great need. So when we started to see that everything was being resolved, we saw that  
18 in reality it had worked – the process. But it was really the lack of trust we had, because it  
19 was not being resolved soon. We were afraid of losing everything.

20 M: That happened before with Sr. Elias Lopez. They left so many problems. Lots of  
21 titles in one name and then another and another, and still it was resolved.

22 Q: That is so.

23 F: It took time but it was all resolved.

24 Q: That is right.

25 F: At the beginning we were a bit scandalized.

26 M: Thanks to the office in front.

27 Q: Thanks to the office.

28 F: And before it was not here. It was over there. But they changed it over here.

29 M: (Inaudible).

30 F: Yes they had several positions.

31 M: Every thing fine. They really helped. Everything fine.

32 Q: Is there anybody who thinks, and this is a question we want to ask, that the county  
33 should have been more active in supporting this project?

34 F: Of course. Because it seems like we do not matter to them. We are like a forgotten  
35 place. For example.. like when we have help here from inside the community, it is easier  
36 for us. For example if we have an office here, we feel supported. But before it was of no  
37 use to go over there to Rio Grande to complain. They don't even look at you (Te tiran al  
38 ojo - ?). Here you have a place where you can go express yourself – you know there is  
39 this and this and this. Then things are different.

40 Q: Do you think that if Ford is thinking of financing other programs in other colonias, do  
41 you think there should be an agreement between those who give out the property titles  
42 and the county? Or not? That is, should the county government have been more involved  
43 in the situation?



1 F: Well of course. Because when there is more help, things happen more quickly.  
2 Q: Yes? Because one of the problems that some mention is that if the county gets  
3 involved, there is more favoritism.  
4 F: Probably so.  
5 Q: And what we have observed is that this institution did not work based on favoritism. It  
6 did not (inaudible- movement). So what some have said is if the government had been  
7 involved, then the friends, and blah, blah. What would you suggest?  
8 F: No well then they should not come in. Because if there is favoritism and  
9 discrimination, it is not in our interest. If we are already relegated. It would be worse.  
10 F: Better that it be done like it usually is done.  
11 Q: Normally there should not be the errors.... You should have your property titles.  
12 M: The same person who was selling should have given the title right away.  
13 Q: That's right.  
14 M: But well too bad. Thing of life.  
15 Q: Any suggestions that you have to improve or not to make the same mistakes that you  
16 had in this process, in this zone of the Rio Grande? If the process continues somewhere  
17 else. Any suggestion? Opinions? You should remember not to make this mistake...  
18 M: well I think that there should be no more mistakes.  
19 Q: You think...  
20 M: Yes the one that is going to buy is going to...  
21 F: ... to be more careful...  
22 M: because we wanted to have a little house. But now those that are going to buy are  
23 going to be more careful...  
24 F: Won't be as dumb as us.  
25 M: No just give it some time, we will go to court.  
26 F: Well it is the need.  
27 M: And besides here there are no more lots.  
28 F: But people like that there will always be, like Elias Lopez.  
29 M: In other places, perhaps. But not here.  
30 F: But the suggestion... Well I am talking but I do not know if you are in agreement with  
31 me... The suggestion that could be made for other places is for all to be united. When  
32 there is a problem of this type, for all to be united, going to meetings, collaborating, to  
33 realize what is really going on. Because many times one finds out from someone else.  
34 We do not know what is going on. But once we go to meetings, we know what is going  
35 on, I think things can change. The information we have regarding things.  
36 M: We go to the courts. That we go, we go. And tell the owner, we will go to court. That  
37 is it....  
38 F: Directly...  
39 M: To know what to do...  
40 Q: The piece of paper speaks for us...  
41 (lots of comments)..  
42 F: That's true wherever.  
43 M: May it be my solar ... just recently at court ...that is the only thing.

1 Q: Anything else that you would like to say, comment. Because with this we would end.  
2 F: No. Everything is fine.  
3 Q: Now we are going to give you the gift certificate to go to Wal-mart. Thank you very  
4 much for your time. Thank you very much for your information. We hope everything  
5 continues to go well. Okay. Thank you very much  
6 END OF TAPE