

CASE 2. Pseudonym Familia Gutiérrez. Colonia B&E – Starr County

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

Severe design flaws and unofficially subdivided.

This case was chosen because of severe design flaws (blocked alley, steep stairs, elderly), and because it has been unofficially subdivided (occupied by daughter). The parents (mother is Francisca) received assistance from the CRG in 2000 and currently have an official deed. Although initially cautious (due to supposed corruption by local self-help organizations promising assistance but then using funds for personal benefit), the owners soon warmed up and are eager to share their story.

Design flaws: house was initially constructed atop the hill. Alley behind the house was previously accessible, but neighbor occupied the land in recent years, claiming he had purchased it. Owner checked at the courthouse, but land is technically still supposed to be an alley. House no longer accessible by car, making climbing the stairs too difficult for elderly couple (horrific story of daughter, after c-section, ripping her stitches out by trying to climb stairs; grandmother passed away in house and police had difficulty removing the body due to steep steps). Parts of hillside are crumbling.

Subdivision: informally subdivided, lower house occupied by daughter. Unclear who officially owns, or who paid for construction costs. Discussed with them the possibility of moving to the lower house and having daughter move to upper house. They hadn't thought about it.

2. Metadata

- a. Colonia B&E.. Owner is Francisca Gutierrez.
- b. Original survey was conducted in late June (check database). Semi-structured case study was conducted on 7/27/2011 from 10:00 to 12:00. Francisca Gutierrez was primary respondent, though husband arrived towards the end of the interview. Peter conducted the survey and Lissette drew the family tree and trajectory. Measurements and plans of house prepared by Noah and Abby. Subsequent visit made by Noah on 7/28/2011 to collect missing piece of measurements and to ask follow-up questions.
- c. Interviewer was very welcoming and interview went smoothly. During the measurement process daughter (Delia) arrived and seemed cautious/suspicious regarding why we in her room (came in as if to check that we weren't doing something inappropriate). When Noah returned on next day, Francisca was equally welcoming.
- d. **3. Reconstrucción de los dueños fundadores y las personas que vivieron en la casa de acuerdo con el árbol genealógico (formato)**
 - a. **Situación actual detallada:** Tamaño del hogar y número, estructura, etc.
 - b. **Situación cuando llegaron al lote** (en detalle)
 - c. **Cambios en la estructura familiar** a lo largo del tiempo (Síntesis)
Mostrar la expansión de la familia y cambios en la estructura familiar (nuclear a extendida, casamientos segunda generación), Crisis familiares (muertes, separaciones, divorcios).

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

Lived in the same colonia (with wife's parents) at the time of purchase and until moving onto lot during which time they saved money to pay off land and buy materials to build house.

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

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

a. Situación Actual: incluir el jardín/patio/propiedad y la vivienda.

New flooring installed (contracted) in original house in 2009. Ventilation (poorly) installed in kitchen in 2003. New steps installed (replacing block steps) in 2007. AC unit installation dates?

Additional house built on southern portion of lot (began in 2007, finished in 2010).

b. Situación Inicial: incluir ubicación de fosa séptica o viviendas anteriores
Vacant lot at time of purchase (87), but no confusion which lot they had purchased. Moved onto lot in 1995, at which point house consisted of one room (what is now the core of the house—two bedrooms, kitchen and dining room) without divisions, which were added in 1996, included bathroom separated from core unit. No electricity or water for first year, pests (tarantulas) in house. Septic hole (no tank) initially, official tank installed in 2009.

c. Situación intermedia: incluir ubicación de fosa séptica o viviendas anteriores. Ten en cuenta la trayectoria/el proceso de construir en cuanto al año en que recibieron el título de la propiedad (AÑO 2000)

Circa 2002: Additional room (what is now the living room) added on Eastern side of house, finished bathroom in 2002 (two years after receiving title).

Impact of title: "Nos ayudó bastante," paid less than otherwise to get the title. Feel secure, proud. When pushed, Francisca didn't have any other response other than to repeat that it made her proud to have the title. When prompted if she made improvements to the house because she received title, she responded yes. When rephrased, would you have made those improvement even without title, she thought about it a second, and responded, "well, yes."

2. *Vincular la vivienda con la reconstrucción de la trayectoria familiar* (al menos en los 3 horizontes). A lo largo del tiempo, quién ha utilizado cada cuarto. Registrar los cambios y la razón por la que se dieron. Por ejemplo cambio en el número de hogares (casamientos), salida y entradas, es decir, cambios en la estructura familiar. Incluir de forma gráfica en el momento actual, quién usa cada espacio y para qué.
3. *Fuentes de financiamiento*, para construir o remodelar diferentes partes de la vivienda, para la construcción, el mantenimiento y las mejoras. Estrategias que usa la familia. Who contributes money (and in particular, connection with expectations of inheritance). Prestamos oficiales, hipoteca y riesgo? Importancia del “earned income tax credit” o la seguridad social? Si hay más de un hogar, cómo se divide el costo de mantener/construir las viviendas?
 - Tax credits – explore how this works. She reported 6K returns. If earns 20K and not liable then could receive such a large check. Used for general expenses, repair cars, home improvements and to pay property taxes.
 - 3 loans from school district credit unión (largest \$800). Nothing was used as collateral. Income
4. *Problemas* Los problemas constructivos, de funcionamiento, y de otro tipo (que no les guste algo) que presente la vivienda. Quienes en la casa reportan qué problema. Propuestas de solución. Tomar fotografías que ilustren los problemas.

Severe problems of topography:

 - causing strain on carrying shopping up to the house;
 - Deceased grandmother and c-section injury
 - hazards for children (8-15 feet drop offs);
 - erosion, possible subsidence, exposure of pipes which might get damaged.

Also of botched improvements:

 - electricity installation damage to the ceiling;
 - and stove venting lets in rain, need to disconnect during inclement weather.
 - Some windows lack panes of glass;
 - Windows are not sealed units or double glazed
 - Function of the sala seems unutilized today. (Past served as a third bedroom.)
 - Otherwise house reasonably well designed.
 - Clear and light bathroom (only window on west side)
 - Accessibility by car used to be via the alley behind (north) of the house. Eventually, the neighbor to the north fenced the área in, blocking off their access. Confirmed with courthouse that alley is supposedly public property.
5. *Elementos simbólicos* o simplemente, cuestiones que no les gustaría cambiar para nada y por qué. (Por ejemplo, el árbol que plantaron en el terreno cuando llegaron, el piso que construyeron con tanta dificultad de material reciclado de demoliciones en la ciudad).

6. Movilidad de los dueños fundadores y sus dependientes

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

7. Subdivisión/traspaso del solar (si hay): proceso y trayectoria. Subdivision/traspaso formal/informal. Quien es el dueño oficial (al nombre de quien esta el titulo). Fue heredado, regalado, o comprado (a que precio y de que manera).

- Informal subdivision. Front half is daughter (Sylvia) and her 4 children. See lot plans and measurements. Also trajectory for when built, etc. Title is a Warranty Deed – provided by CRG in 2000 and is in both their names (jointly owned therefore).
- No plans to formalize; for fear of losing control; for fear of causing problems with other children; and require free and unimpeded access to the street. See Wills section for the lack of planning for future.

8. Título de propiedad. Cambios en el tiempo. Describe the process of acquisition. Estado actual del título, problemas con el título. Impacto de subdivisions. Impacto (si hay) de tener el título de la propiedad (usarlo como aval, seguridad). Property Taxes.

- Warranty Deed provide by CRG
- Pays around \$270 a year today (tax) Property valued at \$9.7K (2000, lot and 7K+ improvement value. Mentioned that everything in order and when built the second house she went to declare it and they inspected etc. She was concerned not to incur subsequent taxes and surcharges...
- But in the first years after the CRG intervention she was paid \$90-100 a month, most months – for back taxes (bought in 1987 and only occupied 1995 -- 8 years later), so there appear to have been multiple charges. These she set right and now on an even keel.

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

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

- She works during school year – school kitchens? She has a truck but needs attention.
- The construction – cement floors and slabs. But eventual and irregular right now.
- No apparent use of the dwelling unit for work, not ever thought to rent.

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

- Silvia and her husband paid the cost of building their own house (income and income tax credit). Family members helped with the construction of the house. Neither family has a mortgage.
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- Two meters so it appears that Sylvia has her own separate accounts. Separate water bills too? Separate water accounts as well.

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

- Reasonable condition, although Sra bemoaned the lack of money to paint and improve things – windows etc. Have two window ac units in each bedroom; large fan in the dining room. House has insolation and although we were there 10:00-2:00 not intolerable hot.
- The west side has two windows (one with foil), but is also shaded by the house next door: the east side only has a small bathroom window.
- Sala today appears to be underused – although in the past was a third bedroom
- Bathroom OK and clean and well lighted (from east);
- Utility room outside bathroom door.
- Not much usable space outside – because lack of vegetation and the hazards. Sra would like a porch on the south side. “Nice views” across the colonia and towards RGC she said.

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

- Have some energy saving bulbs in the kitchen
- House well aligned N-S (intentional?)
- Has insulation and adequate air circulation under eaves (see photos)
- Garbage? How dispose Trash not collected, either burned or taken to the dump.
- Not much effort to create shade, but house did not appear insufferably hot.
- Aluminum foil on one of the bedroom (west windows).
- Use of water collected to spot water tree that supports crumbling hillside? Erosion prevention

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

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

15. Citas, citables para los diferentes temas que no se hayan incluido en los temas tratados en e6ta ficha.

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

Our exit discussion identified several insights – briefly summarized below:

Informal subdivision of the lot. This case demonstrates how the original families actively use lot and dwelling space to accommodate kin – in this case their immediate family, and two female adult children each single mums. Delia and her son live in one room of the parent’s house; while Sylvia, after a disastrous marriage, returned home and now lives in a second dwelling on the lower half of the lot with her four children. **Income tax credit and income were used to pay for dwelling.** At different times the parental home has comprised household extensions of son/daughter in-laws and grandkids (Juan and his wife and son over several years); and as now with Delia; and in past the suegra (Cecilia). This flexibility that colonia housing provides is widely recognized in Latin America; but is less well understood in Texas colonias. Should be emphasized, therefore. Similarly, while the exits and entrants are less pronounced than in Mexico (where families are usually older), they are present, nonetheless, (see timeline), and as noted above may be especially important for adult children who have needs to return to the parental home (as here with Sylvia, and Juan for a period. Delia, the eldest, never left home it appears.) **Take home point:** less “churn”, but churn is not unusual.

Also very interesting was the apparent lack of any serious thinking about making the subdivision formal. Indeed, strong resistance from the Sra. No intention of splitting the lot informally (would be difficult anyway – would need to maintain access to rear upper portion and this would require an L shape lot for the upper half – to maintain access.

Lack of inheritance and succession planning Tied to this informal subdivision was the rather surprising lack of planning on future. Not have wills and not wish to “*meterse en problemas*”. But also apparent ignorance of what will transpire downstream if both die intestate. Seemed to think that the state would repossess the lot (bizaare?). But clearly, if wish to support the two weakest links (the two daughters), then should probably Will the lot to them. But Juan appears to be the mother’s consentido with some sentimental affiliation and association to the home, so he may ultimately exercise his rights and claim a part of the lot.

Dwelling structure and construction/housing problems The topography lot clearly presents a major problem for the parents. While not elderly, the rise of 20 feet from the street to the slab level of the upper section causes major problems for lugging shopping, gas tanks, the water garrafon etc. This is the biggest problem for the Sra. She would dearly like to build further -- a porch but “who will deliver help get the materials up here?” And there are some ghoulish stories about getting the mother-in-laws corpse out of the home, and Sylvia’s rupturing her stitches after a cesarean. But steps substantially improved; services appear to be working OK. Two

major hazards remain: one are the steep unprotected drops along one side of the lot and on the SE corner; and apparent erosion of the same, and of the division between the two homes (see photos). Retention walls are proposed/required; but the existing obra appears to have stalled (see photo). A priority wall has been across the front of half the upper section, but, here, too, problems remain. **Take home point:** sub-division of lot is made especially problematic i) when difficult topography; and ii) when division is parallel to the street (not perpendicular). In this case precipitate in part by losing the rear *callejon* access.

Possible scenario of “flipping” occupancy of the two houses (Sylvia to the upper section), but this medium to long term and would need to provide protection for kids on upper level.

Abigail was especially struck by several other problems which emerged as a result of the botched job of contractors: electricity installation and repairs required replacement of the ceiling in the parents (bedroom – photo); and, less visible, was the installation of a venting system above the gas stove (probably recommended to improve air quality), which improperly installed and leaks when it rains, causing shorts on the electrical pilot. The case also gave further insights into an apparent problem that may be taking place with certain weatherization and other interventions. Investigate further: Eloy Garza (quien es? **Office located near the fire station in La Casita**) and others who have promised help and only partially (and ineffectually) delivered. Who? Since disappeared – tranza? Problems here are: poor quality workmanship; lack of transparency about what proposed/committed; lack of monitoring of work done ex post; and lack of awareness and ability to exercise reclamo.

Lisette was especially struck by the collaborative spirit that had been inculcated into the children. They were regularly taken to the workplace and were expected to do tasks/chores that would contribute to the family income and efforts to improve the home. This important, period, but also has longer time impacts upon the sentiment ascribed to the home – at least among **some** children. In this case three of the adult siblings appear to maintain some warmth of feeling towards the family home.

Financing Home improvement. Appears to have been out of tax rebates -- \$6K a year. We should find out how that works. The Sra. occasionally takes out loans – Credit Union \$500-800\$