Note that this is an early draft in English of the Questionnaire – that is why it has no Q #s. The draft dates from March 1st, 2002. Soon thereafter it was translated into Spanish and revised. But for non Spanish readers it will offer a good guide to be read alongside the final Spanish version contained in these Appendices.

(512) 471-6302 (Direct) (512) 475-8621 (Assistant)

Date etc.

Dear Colonia Lot Owner,

Thank you for agreeing to be interviewed today by promotoras who are working on behalf of an evaluation team for the CRG (Receivership). The team involves researchers from UT-Austin, Texas A & M, the University of Wisconsin and members of the Receivership. Your household was selected from the listing of the property ownership files at the CRG, that we have already reviewed.

As the interviewers will have explained, this is a piece of policy research that is being conducted within these Universities about the problems of colonia housing and property ownership here in Starr County, and about the effectiveness of policies that the CRG implemented. It is being undertaken with the CRG's full knowledge and support. The information that you have provided will be treated confidentially, and will never be identified with you or your family in particular, but only presented as general statistical tables about the land title and housing market conditions in this subdivision. Our aim in conducting this research is to improve policy relating to land ownership and property titling in colonias.

As I am sure you can appreciate, a study of this kind involves a lot of careful planning and preparation and I am especially grateful to you for having spent half an hour of your time in order to answer our questions. This letter is in Spanish and English (back of page) for your convenience. After interview if you have any questions regarding the survey, please do not hesitate to call my office on the following toll free number, 1-888-**, and leave a 'phone number where I may contact you. Alternatively you may call me on my direct line (512) 471-**.

Yours sincerely,

Dr. Peter M. Ward Professor, Dept. of Sociology and LBJ School of Public Affairs. **Ms. Rebecca Lightsey** Community Resources Group (Receivership), 512-**

COLONIA RESIDENTS SURVEY—ENGLISH

 Colonia Subdivision
 Location:
 . Code

 Selected household (Name and Address):
 Lot #______

Interviewee: Mr/Mrs:_____Interviewer(s)_____

(Interviewer: circle which to indicate gender of respondent)

Good morning/afternoon. We are Promotoras from the ** conducting a survey on behalf of an evaluation team for the CRG (Receivership). The team involves researchers from UT-Austin, Texas A & M, the University of Wisconsin as well as members of the Receivership. Your household was selected from the listing of the property ownership files at the CRG, that we have reviewed already. The interview will take approximately 40 minutes, and as a small token of our appreciation we would like to offer you a coupon worth \$15 that you may use in any Wallmart store.

It is important that we explain that this is a piece of policy research that is being conducted within these Universities about the problems of colonia housing land property ownership here in Starr County, and about the effectiveness of policies that the CRG implemented. It is being undertaken with the CRG's full knowledge and support. The information that you provide will be treated confidentially, and will never be identified with you or your family in particular, but only presented as general statistical tables about the land title and housing market conditions in this subdivision. Our aim in conducting this research is to improve policy relating to land ownership and property titling in colonias in Texas

It is important for the purposes of this survey that we interview the head of the household or spouse -- i.e. Sr/Sra ***in this case. Are you s/he?

CRG

UNO		
	Yes	
	No	Inquire who is and ask to interview them

In which year did you first move to the colonia?

CRG 19___.

In what year did you *buy* this lot? (*emphasize* buy this lot,- not move to colonia or to the lote)

CRG	
	19

From whom did you purchase the lot (developer, previous resident)?

CRG

eno		
	Developer direct	
	Previous Owner	
	Other: please specify	

Did you move to live on this lot almost immediately (that is within two or three months) after you started making the first payments?

So, in which year did you move to this lot or put another way, how long was it between your starting to buy land in the colonia (see answer to Q^{*}) and your moving into this particulate lot?

Less than six months	
Six months to one year	
More than a year; please specify how	
many years it was and the year in	
which your arrived here (interviewer	yrs; i.e. in 19
cf. Q. #1	

Why didn't you move immediately into your lote? What were your reasons for not moving in straight away? (*Interviewer*: If several reasons are given, specify in order of priority, #1, #2, #3, etc...)

	Priority]
Too far from house or work		
Didn't have the money to buy or construct a house		
Lived in shared accommodation with relatives in		When did you arrive
the colonia		in the colonia?
No services/ it was inhospitable		
No schools		
It was more of an investment than a place to live		
I bought it for my children not for myself		
We went to live in another city		
No sense of community spirit		
Don't know		
Other: please specify		

After those years of living elsewhere but purchasing the lot, why did you finally move here?

Family related issues
Some key services began to be installed
Once we had finished paying off the land
Once we had secure title
Once many more lots were occupied
Once a community spirit had developed
Once we had sufficient money build buy a home
to put on the lot
Other (specify)

What was the total cost of this lot (interviewer, get total price and then ask what was the monthly payment)

CRG

Tot	tal cost \$
Mo	onthly payments of \$

Do you know the size of the lot? (Lot dimensions or area in square feet/acreage) **CRG**

Yes	Size
No	

Have you finished making purchase payments on the lot?

CRG

Yes	Jump to Question **#
Not yet	

How much do you still owe (more or less)?

Total of \$_____

At any point, have you stopped a payment?

Yes	To whom? Developer ()or CRG? ()
No, never	

Why did you stop a payment?

Lack of \$	
Worried about developer's honesty	
Insecurities about titles at end of it	
Other reasons	

What type of contract do you currently have? CRG

Contract for Deed?	
Warranty Deed	
Not Know	
Other (specify	

Do you think that Contract for Deed is a safe way to buy a property?

Yes	
No	

Interviewer: Ask this question only in Las Lomas (*?) Have you registered your deeds in the County Court office?

CRG

ono	_	
	Yes	Why?
	No	Why not?

SECTION ON "MEANINGS" OF LAND TITLE

When you arrived and first purchased what papers/titles did you have?

CRG

Contract for Deed	
Warranty Deed	
Full Title	
None	
Other (specify)	

What papers title do you now have?

CRG

Contract for Deed	
Warranty Deed	
Full Title	
None	
Other (specify)	

Did you consider yourself the owner of your lot before gaining a Title Deed from the Receivership Office?

Yes	
No	

Do you consider those who live in the colonia who do not have full title to be "owners" of their land? (Interviewer: If they ask what do you mean "owners" – prompt and clarify that ownership would mean that they are secure in the ownership of their property)

Yes	
No	

If Yes: What gives them ownership 'rights' even without papers in your view? *No prompts*:

Fact of Occupancy	
Poor and Needs	
Services and outside recognition	
CRG stated as much	
Homes they have built/erected give then the claim	
Pay the Taxes	
Others	

If No: Why Not?

What would those people have to do to become true owners in your opinion? No Prompts

Get full Warranty Title	
Build a better/permament dwelling	
Work with us to get services	
Go to the Receivership	
Pay for the land & get some papers even if not full	
Deeds	
Get the lot registered in the County Court House	
Pay the Taxes	
Others	

From the moment you occupied the lot did you consider yourselves to be the full owners of the lot?

Yes	
No	

If YES: Why? What made you certain of ownership?

No Prompts

Had a Contract for Deed	
Had a Warranty Deed Already	
We had some services	

Had got from Receivership so we were sure	
Believed te Developer's Word	
Had the lot registered in the County Court House	
We were paying Taxes	
Others	

If NO: Why not? (What made you uncertain of ownership)? (No Prompts)

We did not have a Contract for Deed	
We did not yet have Warranty Deed	
There were no services or nothing	
No one was interested in us; we were ignored	
We distrusted the Developer	
Not registered in the County Court House	
Others	

What are the advantages of being an owner with full title? That is to say, what can you do with your lot as an owner with full title that you perhaps you couldn't do before?

(No Prompts)

Can sell the land freely	
Can subdivide the lot	
Can share lot with other households/family	
Can pass on as an inheritance	
Can use the lot as a place of work micro enterprise etc	
Can start building a proper home	
Can live her more easily/tranquilo	
Can use the lot as equity against a loan	
Don't really know	
Never really thought about it	
Others	

Why couldn't you do that before?

Open ended?

In what ways is being an owner important to you and your spouse?

Security	How so?
Patrimony for Children	How so?
Flexibility (\$)	How so?
Live more freely	How so?
Can borrow against	How so?

Before we Arrived Today, Had you ever heard of the Receivership?

Yes	
No	

What is the primary responsibility of the Receivership in your opinion? (If several

reasons given, ask which is the most important and check that box)

Defend the colonia/residents	
Sort out the property ownership/give titles	
Install services	
Relocate people	
Resolve disputes	
Challenge the developers	
Not know	
Others	

What contact did you have with the receivership? If any

Minimal contact – 1or2 times only	
Multiple Contact	How many_contacts roughly?
No Contact/no need	Go to Q #

For those not embraced by CRG:

Although you weren't directly affected by the Receivership process do you think that their intervention was helpful or unhelpful to this colonia's development?

Helpful:	In what Ways helpful?
Unhelpful:	In what ways unhelpful l
Neither/nor:	
No know/no opinion:	

For those embraced or affected substantially by CRG:

Which of the following Actions did the Receivership undertake in your case?

Provided a new title	
Cleaned up irregularities in old title	
Provided anew lot	
Lot swap with neighbors	
Found a lot for kin	
Got an improvement loan	
Installed basic services	

Other:	
--------	--

How satisfied or dissatisfied were you with the intervention and titling program of CRG in this colonia?

Very satisfied	Satisfied	Nuetral	Dissatisfied	Very dissatisfied
----------------	-----------	---------	--------------	----------------------

In retrospect, what do you think that CRG could have done better:

In your case personally:

Yes	How
No	

--For the colonia generally?

Yes	How
No	

In whose name are the papers?

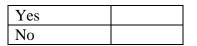
CRG

CINU		
	Joint	
	Mrs	
	Mr	
	Children	Why to them?
	Grandchildren	Why to them?
	Don't know	

What prompted you to allocate the ownership in this way?

Texas Law	
Preference to protect him/her	
CRG Receivership	
instructions	
Instructed to do so (by whom)	
Seller	
Other (specify)	

Do you think that it is important to have a Will to indicate how you wish your property should be allocated?



Why?

To protect my spouse	
To avoid disputes between kin	
To keep the property in the family	
Others	

Do you have a Will? Does your Spouse?

	Male Spouse:	Female Spouse:
YES		
NO		

For yes: when did you make that will?

Year?_____

Before or After getting title to this lot?

Before	
After	
Simultaneous	

Who suggested that you make a will?

Advised to by the receivership	
Advised to by A N Other.	Who

Who do you expect will inherit this lot and property in the event of your death?

Surviving spouse	
Eldest child	Jump to Q
Children jointly	Jump to Q
Parent(s)	Jump to Q
Others	Jump to Q

In the event that you died and it went to your spouse, who would inherit after his/her death?

Eldest child	
Children jointly	
Parent(s)	
That would be his/her decision under a new will	
No idea under Texas Law	

Others

SECTION ON PERCEIVED LAND VALUE CHANGES

Do you have any idea what a vacant lot of a similar size to your own would sell for in this colonia today?

Yes	
No, no idea	Jump to Question **

How much approximately? \$_____

What do you think both the house and lot combined are worth today -- if you were to sell it?

\$_____approximately
No idea Jump to Question

How do you arrive at that guess/calculation?

(No prompting);

Those are the costs I paid for land and improvements	
That's how it is divided on my tax records	
That's what similar neighbors' lots are going for	
Just a guess	
Other	

Of that total: how much is land value and how much property/improvements?

Land/lot and services to it \$_____ Improvements: dwelling(s) \$_____

Tell me, how do come to arrive at that guess/calculation of the price/value? (No prompting)

Those are the costs I paid for land and improvements	
That's how it is divided on my tax records	
That is the land value of recent sales	
The dwelling costs +/- appreciation or depreciation	

Do you think land prices have increased in the last years?

Yes	Question*
No	

Why do you think they have increased?

More services now	
Titles are now been given	
out	
Property values everywhere	
gone up	
Lots are more scarce now	
Other	

If you were to try to sell your lot right now, on the following scale would it be:

Very easy;	Easy;	Difficult;	Very difficult;

Why?_____

Have any of your 3 immediate neighbors (PROMPT: either side or directly in front) bought their lots or property in the past two years?

Yes	How many?
No	

Would you say that the number of people in this colonia who have sold their properties and moved elsewhere in the last five years has been:

Very many	Why so many are leaving?	
Many	Why so many are leaving?	
Some		
Only a few		

Have you seen or heard about people selling off a part of their lot?

Yes	
No	

Have you seen or heard about people subdividing their lots?

Yes	
No	

SECTION ON IMPACTS OF LAND TITLE;

Interviewer: This section only to those who have had significant title regularization by CRG. This section only applies to those living in Colonias ** and who have been directly assisted by CRG in clearing their titles.

Since you received your title, have you sought to do any of the following since you purchased your lot and moved here? (Interviewer should ask each item in turn)

Item	Yes	No	What happened?
Sell the lot			
Take out a loan for			
the home against the			
title?			
Hook up to utilities			
Improve the Home			

What improvements specifically and how much did each cost more or less?

1)	\$
2)	\$
3)	\$

Do you have any improvements planned for the next two years?

Yes	
No	

What improvements specifically and how much do you estimate each improvement is likely to cost you (more or less)?

1)	\$
2)	\$
3)	\$

How do you propose to pay for those improvements?

From Income/Savings	
With a loan from a finance shop	
With credit from the seller	
On my credit cards	
With a loan from a kinsman	
With a loan from a friend	
Inheritance	
Other	

In the period that you have been living here, have you received a formal cash loan from a finance shop for dwelling improvements or for new dwelling units (i.e. not small temporary loans from kin)

Yes	Times
No	Jump to Q #

When was the last time you applied for a loan (year); from whom; for what purpose; how much was the loan? And what were the terms (months and interest rate?

Finance Shop	Year	Purpose	Total loan \$	Interest
				rate %/months?
1)				

Do you still owe on any of these loans?

Yes	Indicate above with a check mark if still owing
No	

Are there any other occasions when you have paid for major improvements or dwelling units on credit?

Yes	
No	

Creditor	Year	Amount	Interest Rate %
1)			
2)			
3)			

If yes, was collateral (garantia) requested against the credit loan?

Yes	Type of garantia
No	

Do you still owe on any of these loans?

 Yes
 Indicate above with a check mark if still owing

 No
 Indicate above with a check mark if still owing

Are you aware of the possibility of using your title to borrow and take out a loan?

Yes	
No	

Given that it is possible for owners such as yourself to use one's residence as collateral garantia for a loan, would you consider doing so in the future

Yes	
No	Why not?

Do you think that there is a strong risk that you might lose your lot were you not to repay any of these loans?

Yes	
No	Why not?

If you decided that you did want to use your lot as a garantia for a loan, for which of the following would you be most willing to use that loan?

Home improvement	
Buy a new dwelling unit	
Buying a car/truck	
Child's education	
Starting a business or	
investing in a business	

SECTION ON HOUSING IMPROVEMENTS;

Interviewer: Below, identify the House Type & Lot Layout. Do so interactively with the respondent and for clarification draw a rough plan to the right annotating buildings T = trailer; M = manufactured home; C = Camper; S = shack structure; H = Self-help or consolidated dwelling; IC = building in construction/slab etc bit not occupied).

C: Camper	
T: Trailer	
M: Manufactured Home	
S: Shack structure	
H: Brick-built consolidated built home	
Combination: indicate which: (eg T & C; S &	
H;, H & IC etc.)	

Lot Diagram

Turning now to your own residential arrangement in this lot: How many separate dwellings (hogares are there on the lot?

Clarify definition of hogar etc here check Q here on pooled incomes or separate

One only	Jump to Q. 35
Two	
Three or more	

Who are the other households; that is what is the relationship if any to you the owners?

They are my parents/in-laws living with us	
They are kin/family who share the lot as owners	Do they own their half or portion of the lot? Yes No
They are kin/family who rent from us	
They are renters	
Other: please specify	

If No, In your opinion what rights would they have to your lot if you died or decided to sell?

None	
Part beneficiary: explain what they would receive	
Part beneficiary but not know exactly how	
Don't know/Never thought about it	

In total: how many separate bedrooms do you have in your dwelling (i.e. do not include those of other households?

of ______ separate bedrooms

How many other rooms in your dwelling and what are their functions? Matrix functions and boxes for numbers

Kitchen#	Toilet #	Bathroom#	Dining#	Living#	Bedrooms#	Other#

Has Receiving Full Title affected your ability to make home improvements to the dwelling?

Yes	How
No	Why not

Which of the following services to you have on this lot?

	Has	Not have	Comments (if given)
Electricity			
Piped Water			
Septic			
Sewer lines			
Garbage collection			
Public transport			

SECTION ON HOUSING TRAJECTORIES/ASPIRATIONS

Where were you living immediately prior to moving to live here in the colonia? Which city or county (and state if not Texas)?

The home in which you lived immediately prior to moving here to this lot – were you owners or renters or sharers, or living with parents or other kin?

We owned the house	
We rented: from the owners	
We rented: from a housing association	
We lived with my parents/in-laws	
We shared with other kin	
We shared with friends	
Workplace was also residence	
Other: please specify	

What type of home did you live in immediately prior to moving here (An apartment; trailer home, condominium, regular house...and how many bedrooms did it have)?

An apartment: how many bedrooms?	bedrooms
Trailer/mobile home: in a trailer park	
Trailer/mobile home: in a colonia subdivision	
A manufactured/modular/regular home: how	bedrooms
many bedrooms?	
Other: please specify	

What were your main reasons and proposed purpose for buying a lot in this colonia subdivision? (*Interviewer*: If the respondent gives several reasons, prompt which was the most important, of second importance, etc., and check thus: 41 = main reason; 42 = second reason)

As a home - in the short term	
As a home in the long term	
As an investment	
To provide an inheritance for my children	
It was a good deal and opportunity	
To rent out or use for work	
Other, please specify	

What was the reason that led you to choose to live in a colonia subdivision over other housing options?

It was easy to buy no papers and closing costs, etc.	
I could afford it here	
Good anticipated return on my investment	
More space	
Rural atmosphere/away from the city	
Fear of crime and drugs elsewhere	
Family lived nearby	
Opportunity to self-build and improve home over a	
long period of time	
Lack of other options	
Other: please specify	

From whom or how did you find out about the opportunity to buy a lot in this colonia?

Signs in the colonia itself or along highway	
By chance/a visit	

Word of mouth	
From neighbors/friends	
From relatives	
From workmates/at work	
Other: please specify	

Have you considered leaving the colonia in the past two years?

Yes	
No	

If Yes, What makes you want to move? List all reasons given

Attractions elsewhere	
Want a better home in nicer n'hhod	
Move closer to work/schools/family	
Family related/personal	
Lack of services	
Location distance	
Neighbors/n'hood unsuitable	
Other	

Where have you looked to move to? City & N'hood(s)

State _____

City _____ Neighborhood _____

How would you want a new home to be different from this one?

No prompting. If several reasons given check all and ask which of those checked is most important 1, second most important, # 2 etc.....

	Tick	Priority
It would be a different tenure		
(ie own or rent)		
Not a mobile structure		
Full services		
More bedrooms		
No need to do it ourselves		
Nicer neighborhood location		
Closer to x location (work,		
schools etc)		
Other		

So, what has prevented or is preventing you from moving?

Can't afford it	
Not find anywhere suitable	
Family reasons	
We have debts here	
Other	

For those who received titles from CRG

Has the receivership intervention made it more likely that you will remain here in the next five years or less likely?

More likely	Less Likely	No difference	Don't know

SECTION ON SOCIO-ECONOMIC DATA:

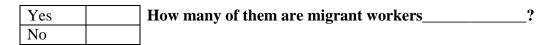
Do you have family who live elsewhere in the colonia/subdivision?

Yes	
No	

Including yourself, how many people make up your own household? (do not include members of other households on lot where these exist.)

_____ people

Are there any of members of your household who are migrant workers -- that is they live away from the home for more than three months in the year?



Please list each member of the household that has had paid employment in the past 12 months:

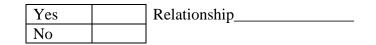
Who?	Type of	Mirgant worker?	Full	Part	Years of
	work	Months away from	time?	time?	
		home			schooling?
Self					
Spouse					
1)					
2)					
3					

Do any members of your household have fixed income from social security?

Yes	
No	

Who?_____ Type & \$ amount per month_____

Is anyone in the household classified as being disabled?



Which of the following boxes comes closest to your estimate of the household's total weekly or monthly income (including any income you receive from migrant workers or from other sources outside of the household – such as social security benefits for example)? Please do not include earnings of any household members who do not contribute their earnings to the running of the home, but you should do include any rent or contributions (to food etc.) that they may regularly give you.

(Interviewer shows the two columns and ask the respondent to tell you the box letter: A, B, C, .etc)

Interviewer shows and talk through with respondent and then check **one box** only in either column -- depending on whether s/he estimates weekly or monthly household income.

	Estimate Household Income per WEEK		Estimate of Household Income per MONTH		
Α	\$50-\$150		\$200-\$600		Α
В	\$150-\$250		\$600-\$1000		В
С	\$250-\$400		\$1000-\$1600		С
D	\$400-\$600		\$1600-\$2400		D
Ε	Over \$600		Over \$2500		Ε

No Response____

(Over \$600 per week or over \$2500 per month is equivalent to more than \$30,000 per year)

Interviewer: If you have checked the over \$600 per week or over \$2500 per month, please ask for rough annual household income showing the table below:

Between \$30,000-40,000	
Between \$40,000-50,000	
Over \$50,000	

In which of the following categories do you consider yourself?

Mexican (by birth)	How long have you lived in permanently in the US?years
Mexican-American	
No answer	
Other (specify)	

Thank you very much. That concludes our survey. Once again, we are most grateful for your collaboration and once again reiterate that all information is confidential and will not be related to your lot and household in particular. Please keep this letter and the phone number for your records, and do not hesitate to contact the project director should you have any questions or comments regarding the survey.