

Mobile Community-Development Initiative (MCDI) Outreach & Training Efforts on Housing Education



Presented by

The University of Texas Pan-American's
Division of Community Engagement:
Hispanic Serving Institutions Assisting Communities (HSIAC)
Grant Project



Presentation Outline

- I. Community location and profile
- II. HSIAC service focus
- III. Outreach philosophy
- IV. Housing seminar objectives
- V. Mexican “Loteria” (bingo) as an Iconic learning tool

Target Region

Colonia: "rural U.S. settlements with substandard and poor living conditions along the U.S.-Mexico border. These communities typically lack potable water, wastewater treatment, drainage, electricity, and paved roads." *EPA definition*



Figure 6. The use of the outdoors for family living space is obvious here.



Figure 8. Another eclectic mix of home construction materials and techniques (below).



The Delta Region's current population exceeds 35,000 and is comprised of 97.7% Hispanic households.



HSIAC Target Group Profile: Hidalgo County

- County Colonias (Rural Ghettos) residents
- 16% of the region's workforce is unemployed (before the recession)
- 62% its residents earn less than \$25,000.
- The poverty rate (36.3%, compared to 10.2% nationally)
- per capita income (\$8,148 compared to \$27,084 nationally)
- high school diploma (approximately 19.6% compared to 28.6% nationally)
- population graduate college (6.2% earn college degrees compared to 24.4% nationally).
- approval-to-denial ratio among prime mortgage lenders less than 50% of the state average
- 40% of Latinos buy subprime loans as compared to 19% of white families



Hispanic Serving Institutions Assisting Communities

Focus Areas

1. Micro-enterprise Development Program (MED Program)

Smart Choices, Better Future Series

2. Financial Literacy
3. Housing
4. Job Skills
5. Border Health

The University of Texas – Pan American's Outreach philosophy

UTPA outreach efforts are based on the philosophy of empowering by placing high importance of praxis to create awareness (“conscientization”) within the target groups, and hence, assist them reach their full potential without talking down to them.

- The powerless (marginalized/indigent) in society may fear freedom of the mind (“Patron” mentality).

Pedagogy of the Oppressed
Paulo Freire, 1968

- Therefore freedom (of the mind) must be “acquired by conquest, not by gift” (avoid Spanish “encomiendas” outcomes of paternalism that perpetuate dependency).

Developing balanced and engaged “fishing” communities!

HSIAC Housing Training:

Program services are delivered thru a one-time group training session of two hours.

Objectives:

1. Acquire basic knowledge of home buying, including basic finance terms and concepts
2. Acquire basic knowledge of home ownership responsibilities & home care
3. Become familiar with local government and non-profit housing rehabilitation programs

HSIAC Housing Training Vocabulary:

Mortgage loan pre-approval ,
credit score,
budgeting,
down-payment,
closing costs,
fix vs. variable rates,
predatory lenders vs. reputable mortgage lenders,
escrow accounts,
needs vs. wants,
energy efficiency and sustainability practices.

Part I - Mexican Loteria (bingo) as an Iconic learning tool



Predatory lender



They tend to play to your emotions and or fears in order to induce you to buy whatever they are trying to sell you.



Make sure you ask questions to avoid falling into a web of financial problems you don't understand.

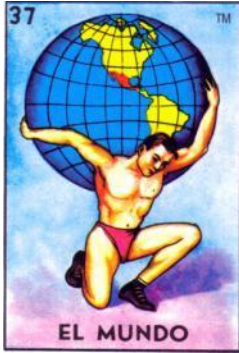


Stop & think about your wants and needs, and learn to priorities them.



Guard yourself from falling victim to buying by emotions – use objectivity in your decision making.

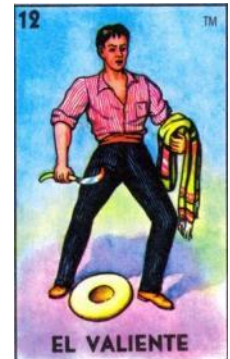
Mexican “Loteria” (bingo) as an Iconic learning tool



Weight of the world represents the pressure and stress of not being able to get a home, car, and or other loans, due **bad credit of 620 or lower.**



When a person is drunk on too much debt and does not pay on time. He is considered **risky to uncertain**, and tends to have a **credit score of 620 to 660.**



This requires being brave and self disciplined to save and pay off debt

EXCELLENT credit makes you look good to lenders. (**Score of 720 or more**)



It signifies GOOD credit. This person shops wisely for a loan, has a job, and has some debts but tries paying his/her bills on time. (Reward for having good credit is a star) need **credit score of minimum 660 to 720.**



• You meet all 4 C's of Credit

1. Character
2. Capacity
3. Capital
4. Collateral

• You managed your credit and finances wisely

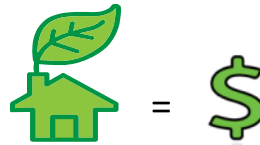
• High moral character that brings you respect in the community.



Homeownership & Care, & Home Rehabilitation

Part II Homeownership

(Environmental Sustainability)



Taking care of a home investment to increase its useful life, maintain or increase its value, and reduce home living expenses translates into a better quality of life.

- Home Useful Life
- Home Updates
- Lowering Living Expenses



UTPA is dedicated to the university and community-wide promotion of sustainable practices, and as such endorses the outreach efforts of the Hispanic Serving Institutions Assisting Community Grant (HSIAC/MCDI) "*Smart Choices, Better Future!*" Series, community workshops that focus on: microenterprise development, housing, financial literacy, health & nutrition, and job seeking skills, in a framework that promotes environmental sustainability practices.

Part III Home Rehabilitation

- Informational material regarding local grants or low interest home loans
 - Government (County & municipality)
 - Nonprofits (local community charity and religious organizations)

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Thank you – Mil Gracias !

