

Ayuda a tu vivienda a sobrevivir

Por Luis Melodelgado y Nora Haenn

La crisis en la industria de la construcción de viviendas afecta a los Latinos en muchas formas. Una encuesta reciente sugiere, además, que tal crisis disminuye el poder Latino para conservar los derechos sobre su vivienda. Igualmente, enseña su confianza por la rápida mejoría de la crisis, y también, que los Latinos favorecen la intervención gubernamental en la Banca. El Grupo Latino Decisions, en Marzo 2011, encuestó 500 personas en todo el país. Arrendatarios, Hipotecarios y Propietarios, todos ciudadanos y registrados electoralmente. Su encuesta arroja resultados interesantes.

La mitad de los entrevistados diezmaron sus ahorros pagando rentas o hipotecas el año pasado. Por otra parte, y por la carestía de la vivienda, un tercio del total tuvo problemas para comprar alimentos o pagar servicios públicos. Muchas personas tuvieron que buscar vivienda más barata. Tanto los arrendatarios como los propietarios temen perder sus viviendas el próximo año. Al preguntárseles quién podría solucionar la situación, únicamente el 14% apuntaron a los Bancos. Más de la mitad dicen

confiar en sus gobiernos, Estatal o Federal. En general los encuestados concordaron con los escenarios hipotéticos presentados por Latino Decisions, entre otros: prórroga de las desgravaciones para nuevos propietarios; exigir a la Banca la reducción de las tasas de interés, o inclusive el monto de las deudas; y rehabilitar propiedades abandonadas o embargadas utilizando fondos estatales.

Según los paladines de los derechos de la vivienda, el mayor reto enfrentado por la gente es su tendencia a buscar ayuda cuando sus finanzas han adquirido dimensiones de desahucio. La mayoría de las agencias de ayuda comunitaria en nuestro Condado refieren—temporalmente—a los arrendatarios a las iglesias locales, incluyendo la organización cristiana Salvation Army. Los hipotecarios son aconsejados acudir únicamente a consultores refrendados por la Agencia de Vivienda y Desarrollo Urbano de los EE.UU. (HUD), entre otros: Greensboro Housing Coalition (tel.:336-691-9521); o a la organización Empowerment Incorporated, en Chapel Hill (tel.:919-976-8779). Asociaciones con una excelente trayectoria abogando por los intereses de los propietarios. Ambas ofrecen sus servicios en español.

El Vínculo Hispano está capacitado para dar referencias profesionales confiables, y son expertos en la tramitación de todo tipo de formularios. En cuanto al tema de la vivienda, Sandra Forrester, Coordinadora Comunitaria con el Vínculo, enfatiza que el papeleo para la Modificación de Préstamos Hipotecarios consume tanto tiempo que muchos de sus clientes deben optar por la bancarrota, para poder mantener la propiedad —y a sus familias dentro— de sus viviendas. La quiebra, obviamente la última opción para conservar su activo más importante, les ofrece también el necesario “borrón y cuenta nueva”; la idea que en los Estados de la Unión Americana cualquier persona puede simplemente volver a comenzar, puede explicar en parte el optimismo Latino. Aunque muchos de los encuestados sufren tribulaciones, muchos responden haber logrado ya su “Sueño Americano”. Un tercio piensa poder lograrlo en el transcurso de sus vidas.

Luis y Nora son residentes de Chatham County. Los intereses de Luis son la escritura y el teatro. Nora enseña antropología con énfasis en asuntos mexicanos en NCSU.



Housing help during hard times

By Luis Melodelgado and Nora Haenn

Because Latinos commonly work in construction, we know the housing crisis has affected Latino employment. A recent poll suggests the housing crisis is also undermining Latinos' abilities to hold on to their homes. The poll also shows that Latinos are optimistic the housing situation can be fixed. And, they support government intervention in banking to help homeowners in distress. The group, Latino Decisions, carried out the poll last March, interviewing 500 individuals from across the nation. All respondents were U.S. citizens and registered voters. One-third of the respondents were renters, another third were paying a mortgage, and the final portion owned their homes outright. The poll reveals disconcerting findings.

Fully half of the respondents reported using up all their savings in the past year to make their rent or mortgage payments. One-third of the people questioned were unable to pay their food or utilities bills because of their housing payments. And, some 20 percent had recently moved to cheaper housing. Renters and homeowners shared similar fears of losing their homes in the coming year. When asked who they trusted to address the situation, only 14 percent of all interviewees thought the banks were reliable. Instead, a little more than half placed their trust in state and federal governments, and the group tended to agree with the actions pollsters put before them: extending the tax credit for first time homebuyers, requiring banks to lower interest rates or payments, and providing state funds to fix up abandoned and foreclosed properties.

Housing advocates note one challenge to keeping families in their homes is that

people usually seek help when their financial troubles have grown acute. To ask about aid available to folks in our local housing market we gave a call to the Hispanic Liaison. Sandra Forrester at the Liaison shared the type of advice they usually offer clients. For renters in need of very temporary help, the Liaison directs people to local churches, including the Salvation Army. For homeowners, they suggest people steer away from the financial counselors that advertise on television. Instead, H.U.D.-approved groups such as the Greensboro Housing Coalition (336.691.9521) or Empowerment Incorporated in Chapel Hill (919.976.8779) have a better record of working in a homeowner's interest. Both groups offer services in Spanish, and the Liaison staff can help clients fill out any paperwork.

Forrester lamented the process for a loan modification is a long lasting one, and because of delays some of her clients have had to declare bankruptcy to stay in their homes. For some people, bankruptcy is a last ditch means to save their most important asset and get a fresh start. The idea that in the United States people can always begin again may also explain the optimism voiced in the Latino Decisions

Poll. Even though many were struggling in their present situation, when asked whether they had achieved the “American Dream,” one-third of respondents said ‘yes.’ Another third said they expected to do so in their lifetime.

Luis and Nora are Chatham residents. Luis is a translator with interests in theater and writing. Nora teaches the anthropology of Mexico at NCSU. Email: wordxchange@yahoo.com

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