

COMPRAR UNA CASA NO ES TAN DIFÍCIL COMO PARECE

por **Jéssica Del Curto**
trad. **Victor Flores**

Empleados de la Coalición de Vivienda Hispana lo han visto todo.

Su trabajo es proveer consejo y servicios de apoyo a vivienda en el área de vivienda costea, rentada o con dueño.

Pero ellos van mucho más allá de sólo hallar a alguien una casa costea para comprar.

“Nuestros clientes definitivamente se vuelven como de la familia”, dijo Ofelia Navarro, Directora Ejecutiva del programa. “Regresan y nos dicen de lo bueno y lo malo”.

Navarro ha estado trabajando para la coalición desde 1991, y ha visto a muchas familias a punto de ser lanzadas de su casa o apartamento porque ya no pueden pagar la hipoteca o la renta.

Es cuando la coalición echa mano a subsidios del gobierno y hace todo en su poder para asegurar que sus clientes puedan permanecer en su casa. Trabajan con numerosos programas del gobierno en toda la ciudad, y han aprendido a ser creativos para que al final, los clientes puedan irse sin tener que pagar mucho por su casa o apartamento.

Pero Navarro y sus compañeros Teresa Lambarry y Héctor Gamboa afirman que es más que sólo obtener cupones y subsidios. Dan clases del ABC financiero que proveen a sus clientes lecciones de manejo de

dinero y presupuesto, y les muestran formas de mejorar sus calificaciones de crédito.

“Buscamos la autosuficiencia”, señaló Navarro. “Buscamos que la gente no deba depender del gobierno, y más importante, que no enseñen a sus hijos dependencia. Estos programas están allí para usarse como escalón, y es maravilloso que estén disponibles tal que la gente pueda seguir adelante, pero no es cómodo”. Navarro habla de cuán importante es comprar una casa en vez de rentar una.

“Yo siempre digo, ‘no paguen la hipoteca de otra gente’”, acotó Navarro. “Veo jóvenes trabajando y pagando renta. Es muy fácil comprar casa siendo joven. Quizá no será la casa de tus sueños, pero va a ser tu casa inicial que te permitirá aprovechar el valor agregado y posiblemente logres la casa de tus sueños”.

Lambarry concuerda, diciendo que hace varios años un hombre de bajos ingresos llegó a la oficina con su hijo y dijo que le dijeron que podía comprar una casa allí.

“Luego agregó, ‘Pero básicamente vine para que usted por favor le diga a mi esposa que no le puedo comprar nada, ojalá pudiera pero no puedo, no con mis ingresos’”, destacó ella.

Lambarry empezó a tomar la información del hombre, combinó el ingre-

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Buying A House Is Not As Difficult As It Seems

by **Jessica Del Curto**

Employers at the Spanish Coalition for Housing have seen it all.

Their job is to provide housing counseling and support services in the area of affordable housing, whether it's rental or ownership.

But they go above and beyond just finding someone an affordable house to buy.

“Our clients definitely become like family to us,” said Ofelia Navarro, the executive director of the program. “They come back and tell us about the good and the bad.”

Navarro had been working for the coalition since 1991, and has seen many families come in who are about to get kicked out of their house or apartment because they can no longer afford the mortgage or rent.

That's when the coalition steps in to get government subsidies, and does everything in its power to make sure its clients can stay in their house. They work with numerous government programs throughout the city, and have learned to be creative so that in the end, clients can walk away without having to pay much for their house or apartment.

But Navarro and her coworkers Teresa Lambarry and Hector Gamboa said it is more than just getting vouchers and subsidies. They

hold financial literacy classes that provide their clients with money management and budgeting lessons, and show them ways to improve their credit scores.

“We aim for self-sufficiency,” Navarro said. “We aim for people to not have to have the dependency on the government, and most important not to teach their kids dependency. These programs are put in place as a stepping stone, and it's wonderful that they are available so people can move forward, but not become comfortable.”

Navarro stresses how important it is to buy a house rather than rent one. “I always say, ‘Don't pay other people's mortgages,’” Navarro said. “I see young people that are working and paying rent. It's very easy to purchase a home when you are young. It's not going to be the home of your dreams probably, but its going to be your starter home, that allows you to take that equity that you build and possibly build your dream home.”

Lambarry agrees, saying several years ago a man who was low-income came into the office with his son and said he was told he could get help buying a home there.

“Then he said, ‘But I basically came to you so that you can please tell my

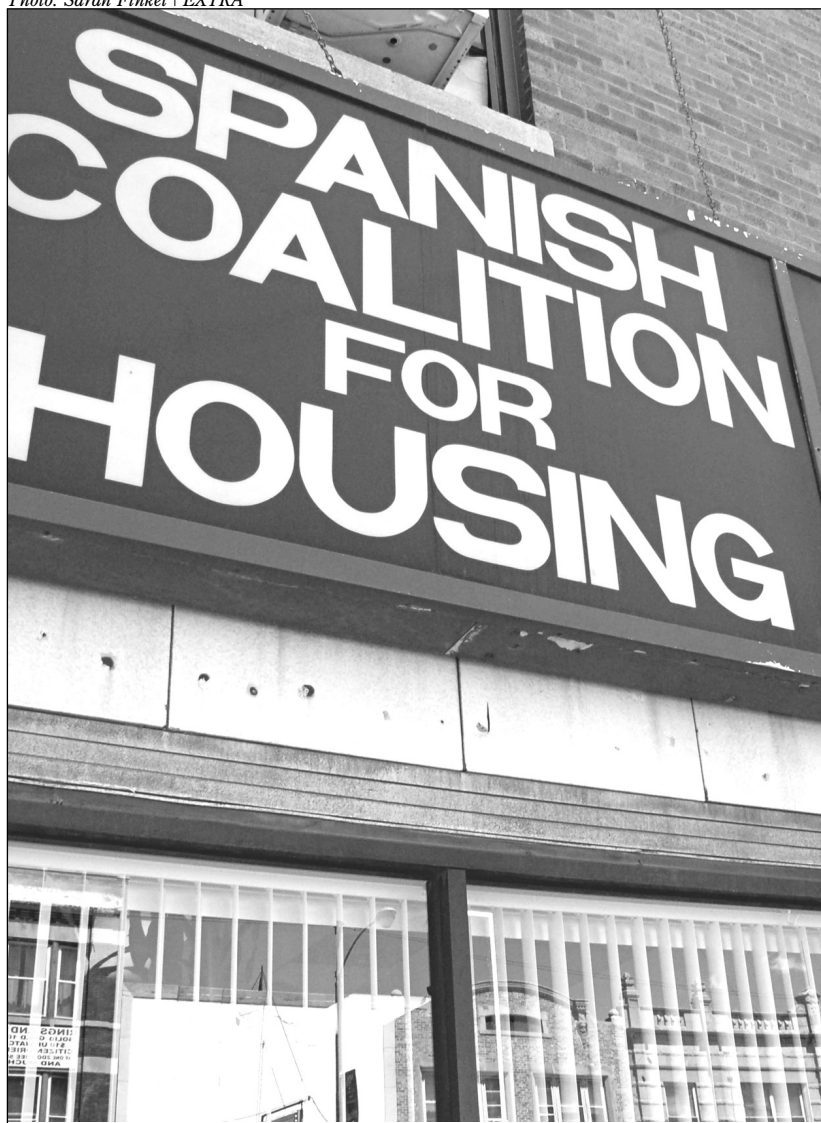
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¡Sí se puede! — Ofelia Navarro y Héctor Gamboa de la Coalición de Vivienda Hispana dicen que muchos menosprecian su capacidad de poder comprar una casa.

Yes you can — Ofelia Navarro and Hector Gamboa of the Spanish Coalition for Housing say that many underestimate their ability to buy a home.

Photo: Sarah Finkel | EXTRA



Sede — La oficina del la Coalición en el 4035 oeste de la Av. North.

Headquarters — The SCH office at 4035 W. North Ave.

so de su hijo en las reservas y señaló, “Bueno, ¿qué tal si le digo que usted puede comprar una casa?”

El hombre abrió los ojos, acotó Lambarry, y le dijo a ella, “No me diga eso porque mi esposa me mata si eso no es cierto”.

Era verdad, y en unos pocos meses la familia cerró trato de una bella casa en el Lado Sur. Cuando los papeles fueron firmados por fin el 4 de diciembre, toda la familia rompió en llanto.

“Era Navidad y pensaban que nunca sucedería”, destacó Lambarry.

Oportunidades de Vivienda de Bajos Ingresos en Pilsen

Aunque la coalición trabaja en toda la ciudad, un proyecto que están

actualmente tratando de echar abajo es Centro 18, desarrollo en las Calles 18 y Peoria en Pilsen.

“De 189 condos nuevos que se están construyendo allí, el urbanizador ha aceptado dejar 89 de ellos (21 por ciento) para bajos ingresos. El costo de las casas se estructurará en base al ingreso, no al número de recámaras. Significa apartamentos de una recámara para parejas o de tres recámaras para familias, desde \$151,000 o más dependiendo del ingreso.

Lambarry dijo que le sorprende ver que la gente sabe de la oportunidad en Pilsen, pero no muchos están dando pasos para tratar de comprar un condo.

“El fenómeno es increíble”, acotó

BUYING A HOME

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wife that I can't buy anything for her, I wish I could but I can't, not on my income,” she said.

Lambarry began taking down the man's information, combined the income his son was making from being in the reserves and said, “Well, what if I told you that you can buy a home?”

The man's eyes widened, Lambarry said, and he told her, “Don't tell me that, because my wife will kill me if it doesn't come true.”

It did come true, and within a few months the family had closed on a nice home on the South Side. When the papers were finally signed on Dec. 24, the entire family broke into tears.

“It was Christmas, and they never thought it would happen,” Lambarry said.

Low-Income Housing Opportunities In Pilsen

Although the coalition works all over the city, one project they are currently trying to tackle is Centro 18, a development on 18th and Peoria in Pilsen.

“Out of the 189 new condos that are being built there, the developer has agreed to make 89 of them (21 percent) low-income. The cost of the houses will be structured based on income, not on the number of bedrooms, meaning one-bedroom apartments for couples or three-bedroom apartments for families will all start at around \$151,000, depending on income.

Lambarry said what is amazing to her is that people are aware of the opportunity in Pilsen, but not many are stepping up to try and purchase a condo.

“The phenomenon is unbelievable,” she said. “You've got this win-

dow of opportunity, and you are crying and crying that you want these affordable units and then when you have them, you don't come.”

She said that, all over the city, people are asking for a 15-percent set-aside, but for this particular area, the developer has set aside 21 percent, and it's time people start stepping up to purchase.

She said she thinks it's going to take the buildings actually being built before people start to get on the ball, although the alderman wants to do a lottery system for the houses, which may not be the best idea.

“I would prefer first come, first serve, because it gives people an incentive to work toward all the requirements for that program,” Navarro said.

Regardless, they are excited to see affordable housing in Pilsen,

listos para empezar a ayudar clientes con el papeleo y el proceso.

Viendo Clientes Hasta el Final

Navarro dijo que a veces tienen que actuar cuando clientes han sido puestos en casas de asistencia. Ella da el ejemplo de una rentera de Sección 8 a quien todo el barrio le hubo pedido que se mudara del bloque.

“Le llamamos diciendo que queríamos saber qué estaba pasando”, acotó Navarro. “Inicialmente estaba relucante de decirlo y hacía excusas, pero eventualmente se abrió”.

La mujer tenía un hijo de 16 años que convirtió en caos todo el barrio.

“Le dije, ‘Este chico la va a dejar en la calle, usted va a perder su cupón’”, abundó Navarro.

Así que la coalición intervino y

halló un programa para su hijo llamado Reto Lincoln. Él fue removido del hogar y llevó un programa intenso que le enseñó responsabilidad y madurez.

“Ella estaba muy feliz”, afirmó Navarro. “Él estaba seguro, ella no tuvo que echarlo a la calle, y su familia se estabilizó. No hubo más quejas”.

Son casos como ese cuando Navarro y compañía suenan las campanas, silbatos y globos.

“Nos da un sentido de satisfacción no sólo del lado ser dueño de casa, sino que hemos tenido mucho éxito también del lado de renta”, destacó ella.

Para más información acerca del Desarrollo Centro 18, o contactar a la Coalición de Vivienda Hispana, marque (773) 342-7575. ■

and are ready to begin helping clients move forward with the paperwork and processing.

Seeing Clients Through To The End

Navarro said sometimes they have to step in when clients who have been placed in homes need assistance. She gives the example of one Section 8 renter who had been petitioned by the entire neighborhood to be removed from the block.

“We called her in and we wanted to know what was going on,” said Navarro. “Initially she was reluctant to say and she was making excuses, but eventually she opened up.”

The woman had a 16-year-old son that was wreaking havoc on the entire neighborhood.

“I told her, ‘This child is going to put you out on the street; you are going to lose your voucher,’”

Navarro said.

The coalition intervened and found a program for her son called Lincoln's Challenge. He was removed from the home and went through an intense program that taught him responsibility and maturity.

“She was so happy,” Navarro said. “He was safe, she didn't have to put him out on the street, and her family stabilized. There were no more complaints.”

It's cases like those when Navarro and camp bring out the bells, whistles and balloons.

“We get a sense of satisfaction not only on the homeownership side, but we have been very successful on the rental side as well,” she said.

To learn more information about the Centro 18 development, or to contact the Spanish Coalition For Housing, call (773) 342-7575. ■

Pregunta >> Question:

¿Compraría usted una casa ahora, o rentaría un apartamento? Would you rather buy a home now or rent an apartment?

Cada semana pedimos a la gente en la calle que hable acerca de los asuntos en la portada de Extra. He aquí lo que piensan...
Each week we ask people on the street to speak up about the issues on the front page of Extra. Here's what they thought...



Zaher Hossein

“Comprar, para poder ahorrar. Eso es”.

“Buy so I can save. That's it.”



Liliana Servano

“Preferiría rentar, porque el costo de vivir es ahora muy caro”.

“I'd prefer to rent, because the cost of living right now is so expensive.”



Juan Mata

“Preferiría comprar porque ahorraría en vez de desperdiciar mi dinero en renta”.

“I'd prefer to buy because I'd save instead of throwing away my cash on the rent.”