



El Paso, Texas: the Chamizal neighborhood

■ OVERVIEW

Lying several miles east of El Paso’s central business district and butting up against the fenced border with Mexico is the community of Chamizal.¹ This neighborhood includes two of the city’s most important cultural and economic features: Chamizal National Memorial, a major community and cultural landmark that commemorates the friendship between the United

States and Mexico, and the Bridge of the Americas, which is one of the busiest points of entry into the United States from Mexico.² Even with these two noteworthy anchors, however, Chamizal remains isolated and faces many challenging economic, physical, and sociological problems.

■ BACKGROUND

El Paso, the Southwest’s largest border city, is located in the seventh poorest metro region in the nation.³ Nearly one-fourth of the metro region’s population lives below the poverty line. Although the population in the El Paso metro area has doubled during the past three decades—today it has more than 600,000 residents⁴—prosperity,

unfortunately, has not followed the strong population growth. According to recent articles in the *El Paso Times*, residents grumble about the city’s ability to attract only low-skill manufacturing and other low-paying, labor-intensive jobs that offer limited employee benefits. One developer mentioned, “This is a low-wage town and always will be.” The article cites the poor quality of the city’s schools and the lack of job-training programs.⁵ El Paso continues to have markedly lower employment earnings than Texas and the nation as a whole. And while El Paso faces its own daunting obstacles, the neighborhood of Chamizal, the subject of this case study, also confronts high poverty, where such problems are amplified.⁶

TABLE 1

Comparison Statistics

		Chamizal	El Paso MSA
Poverty Rate	Poverty rate 1970 ^a	54.4	21.4
	Poverty rate 2000 ^b	58.7	23.8
Income	Median household income ^c	\$11,362	\$31,051
Demographics	Population 2000 ^d	10,086	679,622
	% Population change, 1970 - 2000 ^e	-34.0	89.2
	Racial/ethnic composition, 2000 ^f		
	% White	2.4	17.0
	% Hispanic/Latino	96.2	78.2
	% Black/African-American	0.7	2.7
	% Residents under age 18 ^g	34.8	32.0
	% Single-parent households ^h	26.0	12.2
	% Foreign born, 2000 ⁱ	48.0	27.4
	% Population in same house as five years ago ^j	52.9	55.2
Education	% Adults without a high school diploma, 2000 ^k	71.2	34.2
	% Adults with a college degree, 2000 ^l	1.9	16.6
	% Students proficient in reading, 2005 ^m	64.1	80.7
	% Students proficient in math, 2005 ⁿ	55.0	65.5
Labor Market	Unemployment rate, 2000 ^o	18.0	9.5
	% Adults in the labor force ^p	40.9	56.5
Housing	Homeownership rate, 2000 ^q	21.1	63.6
	% Renters with a housing cost burden ^r	46.7	43.2
	% Rental units that are HUD subsidized ^r	55.4	15.4
	Median value for owner-occupied units ^s	\$40,596	\$69,600
	Median year structure built ^t	1956	1976
Access to Credit	% Credit files that are thin, 2004 ^u	36.1	24.7
	% Credit files with high credit scores ^v	50.2	49.8
	% Mortgage originations that are high cost, 2005 ^w	38.1	31.8
	Mortgage denial rate, 2005 ^x	52.9	25.5

For more than 150 years, Chamizal has been a popular place of settlement for Mexican immigrants—especially when political turmoil during the Mexican Revolution (1910–1917) led to increased migration⁷—on account of its proximity to the Mexican border, availability of affordable land, and employment opportunities.⁸ In fact, the neighborhood’s growth was propelled by employment opportunities for unskilled laborers. Chamizal flourished in the early 20th century as a result of its convenience to the border, railroads, and foundries that operated near the Rio Grande River.⁹ The neighborhood itself is boxed in by major roads and thoroughfares:

Alameda and Magoffin streets on the north, the Patriot Freeway on the east, the Border Highway on the south, and a north–south rail connector on the west.¹⁰

Today, Chamizal continues to have a high concentration of transient Spanish-speaking residents. According to the 2000 census, Chamizal’s population of more than 10,000 was 96 percent Hispanic. The foreign-born population is nearly 50 percent, almost all from Mexico, including a large portion from El Paso’s sister city of Juarez.¹¹ Chamizal’s strong ties to the Mexican culture are apparent in its vibrantly colored structures and murals. Many undocumented workers stay in the neighborhood for



less than three years, get acclimated to the culture, and move on to cities like Dallas, Houston, and Los Angeles, where demand and pay for their services is higher.¹² Since 1970 the neighborhood's population has declined 34 percent.¹³ This drop, noted Bill Schlesinger, executive director of the local nonprofit Project Vida, reflects two things: stricter enforcement of occupancy limits in the neighborhood's public housing units and reductions in the number of units themselves.¹⁴ Even with the population decline, this part of the city is significantly denser than the rest of El Paso, with nearly 5,300 residents per square mile.¹⁵

Almost 59 percent of residents and 70 percent of children in Chamizal are living in poverty. More than 45 percent of households make less than \$10,000, and 28 percent have household incomes between \$10,000 and \$19,999.¹⁶

When compared with the city, the metro area, and the state, Chamizal has both a greater percentage of young residents and a smaller percentage of working-age adults.¹⁷ Chamizal households headed by females represent a disproportionately high percentage of families in poverty.¹⁸ This is consistent with other communities along the Texas-Mexico border, where larger families and women as heads of households typically have lower median household income and, as a subgroup, over-represent those who live in poverty.¹⁹ "We need to change the culture that dictates that being a young, single parent is socially acceptable," added Schlesinger. "Teenage pregnancy in our community is viewed as a reality, not a problem."²⁰

Many health problems, such as diabetes, heart disease, and chronic oral health problems are persistently high in El Paso. Many residents do not engage in

preventive health care because they lack health insurance. Nearly 40 percent of residents in El Paso do not have health insurance—the highest rate in Texas.²¹ "This lack of access to health care is most striking," said Jon Law, assistant director at the Center for Border Health Research. "El Paso residents in poverty have many more risk factors for chronic diseases, yet routinely find themselves unaware of their risks. This is a dangerous trend."

In terms of access to goods and services, the local business landscape does not include traditional retail outlets like those found in most other parts of suburban El Paso.²² With almost 59 percent of the population living below the poverty level, residents' low disposable income reduces the demand for large retail service outlets. Family-owned and -operated small businesses that dominate the commercial landscape attract few outside residents, according to interviews with business owners and local observations. Business owners cite poor access to credit, undercapitalization, and a lack of outside customers as reasons for not being able to expand their businesses.²³

On a more positive note, crime is not as grave an issue as some of the other challenges facing this community. In 2006, the Morgan Quitno Press, a publisher of state and city rankings, hailed El Paso as one of the safest cities in the nation. Based on crime statistics from 2005, El Paso was ranked third-safest among 32 cities with populations of 500,000 or more. The five-year crime comparison by the El Paso Police Department rates Chamizal as "average" in its index of crime. An El Paso police officer who covers the area described the community as having its share of property crimes, but noted that violent crimes there are becoming increasingly rare. "The residents know that if they commit a crime, the consequences are more severe in low-income communities because they not only face jail time but could potentially be evicted [from] their public housing, fired for missing work, or deported if they are in this country illegally."²⁴

■ ISSUES TO CONSIDER

Chamizal has experienced longstanding economic stagnation, disinvestment, and the congregation of poor families.²⁵ A number of issues emerged from our analysis of data and interviews as key factors in helping to explain the neighborhood's deep, abiding poverty; these issues relate to residents' lack of access to quality education, jobs, and housing; the community's physical and

economic isolation from the surrounding region; and the need among residents to learn to build wealth. What also arose were some insights into what types of interventions might work to help improve the community's situation.

Education

“One major factor keeping El Paso poor is our lack of education,” stated John Bretting, a professor at the University of Texas at El Paso. Poor education obstructs integration into U.S. society, Bretting added.²⁶ Low levels of educational attainment characterize Chamizal, where more than 71 percent of individuals age 25 and older do not have a high school diploma and only 2 percent have a college degree.²⁷

Mexican immigrants represent the greatest share of uneducated residents, since most arrive without a high school education. In El Paso, a person with a high school diploma and no college earns, on average, about \$9,000 more yearly than a high school dropout. For those lacking work permits and a formal education, opportunities for improving their lives are limited, and poverty can easily pass from one generation to the next.²⁸

The schools in inner-city El Paso face many obstacles, including poor student performance, high dropout rates, and a culture that places more importance on earning an income than on obtaining an education. The four schools in Chamizal all ranked below the state average on the state standardized exam by an average of 19 percentage points in reading and 17 percentage points in math for 2005–2006.²⁹ In the 2005–2006 academic year, the Texas Education Agency rated two of the four schools in Chamizal as academically unacceptable. Campuses are evaluated on performance using the state standardized test, completion rate, and annual dropout rates.³⁰ Bowie High School, located in Chamizal, has a dropout rate of more than 25 percent. Area educators cite limited English proficiency and a need to support family as the two most common reasons students drop out.³¹

Strong family ties among Hispanic families have not translated to active parent participation in the schools. Despite an active alumni association, Bowie High School is one of very few schools in the city that does not have an active parent-teacher association.³² Higher-paying employment opportunities in other major cities are also attracting El Paso's most academically accomplished graduates, further widening the educational and economic divides within both Chamizal and El Paso.³³

Job Opportunities

The neighborhood also suffers disproportionately from a low labor-force participation rate. Only 40 percent participate in labor force, compared with the Texas labor-force participation rate of nearly 64 percent.³⁴ One theory is that the language barrier prevents many from working; more than 43 percent of Chamizal residents over 5 years old do not speak English well or at all.³⁵ With language challenges so pervasive in the community, the children of Chamizal have trouble learning English. The parents' inability to read and write in English limits the academic support their children receive at home. Still, some children in the community serve as translators for older family members with limited English proficiencies, even bridging the technological divide and aiding relatives with online job applications.³⁶

Another theory for the high poverty rate in Chamizal relates to the neighborhood's proximity to Mexico. Local economists suggest that the area's abundance of low-skilled workers is saturating the workforce, driving down wages and keeping workers from finding employment.³⁷ They mention that, although the United States has a proven history and remarkable ability to absorb foreign-born workers, it has hit a point of saturation along the Texas–Mexico border.³⁸

According to interviews with residents, disproportionate shares of Chamizal residents participate in the informal economy. Day labor, seasonal jobs, unpaid family work, and criminal activities—including drug trafficking and petty theft—are cited by residents as the most common livelihoods in this cash-based micro-economy. Many working families also engage in frequent cash- and barter-driven activities to supplement low-wage formal work.³⁹

Transportation poses an additional obstacle to employment among residents of Chamizal. Forty-four percent of households do not own a personal vehicle.⁴⁰ Better-paying manufacturing jobs in the plastic mold injection, warehousing, and construction industries have moved out of the inner city, limiting employment options for neighborhood residents without cars. Chamizal's residents find employment mainly with the food processing, janitorial services, and construction and maintenance industries.⁴¹

Project ARRIBA, an El Paso–based economic and workforce development program serving all of El Paso County, has had success helping residents move out of poverty. A labor market intermediary, Project ARRIBA provides case management services to clients. Eligibility

is based on education level, language skills, poverty guidelines, and various life barriers faced by prospective participants. Since opening in 1999, Project ARRIBA has assisted more than 1,000 individuals in obtaining skills that are in demand in the El Paso labor market, leading to employment at “a living wage with benefits.”⁴²

Project ARRIBA incorporates the capacity of local training providers, including El Paso Community College and the University of Texas at El Paso. Current high-demand jobs include positions in the fields of nursing and health care, teaching, and information technology. Financial assistance can cover tuition-gap financing, books, testing fees, child care, transportation, eye exams and eyeglasses, and emergency support for rent and utilities. “The program should be expanded to more systematically target high-poverty neighborhoods like Chamizal,” said Roman Ortiz of Project ARRIBA.⁴³ An additional 100 participants would cost an estimated \$550,000 to \$600,000 per year.⁴⁴

Housing Quality and Affordability

Surveys and census data reveal an aging inventory of housing, both multifamily and owner occupied, in Chamizal.⁴⁵ Many of the units have not been significantly rehabilitated since they were built in the 1930s and 1940s; they also lack aesthetic appeal, garages, and adequate square footage, making them less attractive to potential home buyers and investors.⁴⁶ Contiguous vacant properties are not common in this part of El Paso; thus, large residential investment is not possible without significant and costly demolition or condemnation. Attracting larger scale, market-rate infill would require a substantial subsidy or private foundation support, backing that is not readily available in El Paso.⁴⁷

Poor yard maintenance and code violations, including curbside car repairs, junk piles, and debris on lots, degrade the community and give it the appearance of abandonment and neglect. Cargo-carrying 18-wheel trucks entering and exiting Mexico bisect the neighborhood, causing vibrations that affect the structural integrity of many of the older masonry homes.⁴⁸ According to Comprehensive Housing Affordability Strategy (CHAS) data, nearly 60 percent of the renter-occupied units and 35 percent of owner-occupied units have housing problems, meaning that the properties lack complete plumbing or kitchen facilities or they have one or more persons per room, an indicator of overcrowding.⁴⁹



This underpass artwork commemorates El Paso native Rubén Chamizal, a Mexican–American journalist. Strong ties to Mexico are apparent in the neighborhood’s many colorful murals.

Many families live in the nearly 1,500 units of subsidized housing that are concentrated in Chamizal.⁵⁰ This concentration has greatly affected local poverty rates.⁵¹ One of the first federally funded public housing developments in the country was Tays, which was built in Chamizal during the 1940s. Tays, along with the Ray Salazar Public Housing Complex, is home to more than 500 families.⁵²

Even with the large number of subsidized units in Chamizal, where the housing cost burden is controlled, cost remains a concern for residents who are renting. The 2000 census revealed that nearly 47 percent of renters in Chamizal were experiencing a housing cost burden, defined as paying more than 30 percent of income for housing.⁵³ Others “double up” with friends or relatives to make ends meet, an arrangement that is more culturally accepted among Mexican-American families.⁵⁴

Policymakers have recognized the need to provide more housing options in the area, which has a homeownership rate of less than 25 percent. Community stakeholders encourage home purchases for revitalization. While homebuyer fairs and down-payment assistance programs for the area are common, Chamizal has limited supply and market demand for single-family homes.⁵⁵ The neighborhood revitalization plan⁵⁶ for Chamizal highlights the benefits of homeownership, calling it “one of the only vehicles available in this neighborhood for wealth creation.”⁵⁷

House prices have appreciated only slightly over the past five years. The average tax value on a single-family house in Chamizal is approximately \$50,000.⁵⁸ However,

even at these relatively reasonable sale prices, there is a significant gap between prevailing wages in Chamizal and the typical cost of a single-family house. “Many of the rental units are cash cows, meaning there is no incentive to upgrade the property when they are at 100 percent capacity,” explained El Paso Affordable Housing President Larry Garcia. “The renters are not complaining because many are undocumented, poor, and unwilling to criticize out of fear of retribution.”⁵⁹

Community Isolation

According to one community stakeholder, Chamizal and other low-income neighborhoods south of Interstate 10 in El Paso are viewed as a haven for illegal immigrants, gangs, and drug activity.⁶⁰ Such negative perceptions, along with economic underdevelopment and physical highway construction, have effectively segregated Chamizal into one of the most health-, housing-, and retail-deprived sections of El Paso, according to a Federal Reserve Bank of Dallas economist.⁶¹ Some former residents have expressed an unwillingness to move back to Chamizal, citing the neighborhood’s poor-quality schools, perceived crime, and hard-to-find market-rate housing comparable to other parts of El Paso County.⁶²

Although the city has invested in upgrading the infrastructure around the Chamizal National Memorial, including sidewalks, streets, parks, signage, and drainage, the community of Chamizal still falls below the standards of a major U.S. city or the suburban areas of El Paso. Municipal resources are strained, making it difficult to deal with the range of physical, social, and economic problems in the area, according to city officials. In addition, business and residential parking continues to be a top concern among the residents.⁶³ These conditions, fostered by the lack of public investment and planning, as well as inertia on the part of property owners and residents within the community, deter development and add to the overall impression that the area is not commercially viable.⁶⁴

Despite all the challenges facing the area, Chamizal residents have pride in their neighborhood and are optimistic about the future. In fact, the locale is known for its family-oriented businesses, neighborhood pride, and Bowie High School, which has one of the strongest alumni networks in Texas. Many prominent members of El Paso’s Hispanic population claim roots in Chamizal and keep strong connections to family, friends, and the neighborhood itself.⁶⁵

Learning to Build Wealth

Chamizal has a considerably higher percentage than El Paso of residents who are unbanked; many rely on alternative financial service providers.⁶⁶ Without good credit or credit in general, they have limited options. At least four businesses in the neighborhood are alternative financial institutions, and many more are located just outside the neighborhood. Only one financial institution—a credit union—operates in the immediate community.⁶⁷ Most of El Paso’s banks and credit unions have a presence in the city’s downtown area, a five-minute drive from Chamizal.⁶⁸

One Mexican-American resident of the neighborhood mentioned that “our community is also overrun by check cashing, payday lenders, and rent-to-own furniture businesses that are draining assets. Our people only ask what the monthly payments are, not how much interest I’m paying.”

Minority and low-income families are more likely than other families to use alternative financial services.⁶⁹ In Chamizal, marketing of these services is not subtle; billboards and oversized signs are plentiful in both English and Spanish.⁷⁰ Access to conventional credit can be difficult, as more than 36 percent of Chamizal residents’ credit files are too thin to be rated.⁷¹ The American Association of Retired Persons (AARP) recently reported that Texas has one of the highest subprime lending rates in the nation, with El Paso near the top for Hispanic borrowers. This suggests a systemic problem in the county and a need for greater personal financial education.⁷²

According to Barbara Robles of Arizona State University, financial education is the foundation for asset building among low-income families in distressed neighborhoods like Chamizal. Avoidance and mistrust of mainstream financial institutions, then, present a challenge to the financial services industry and to financial education outreach initiatives by community-based organizations. In interviews, residents noted that currency devaluations and the instability of financial institutions in Mexico have negatively affected their opinions about financial institutions.⁷³ “In working with a population with little formal education and a lot of mistrust, mastering financial skills is often quite daunting,” added Anita Werner of Bank of the West.⁷⁴

Understanding income tax responsibilities and rights are additional wealth-building skills that could be addressed by social services providers in the Chamizal area. Studies indicate that the Earned Income Tax Credit

(EITC), for example, has been successful in providing substantial economic relief to the growing Hispanic market. Hispanic families, however, do not take advantage of the EITC refund to the same extent as other groups.⁷⁵

■ CONCLUSION

Lack of education, economic and social isolation, and obstacles to quality housing are major contributors to the perpetuation of poverty in Chamizal. Resources to address chronic issues are expensive, especially amid recent pressure in El Paso to reduce the tax rate in response to increases in property assessments. Services are available, but, according to Martha Maldonado, Chamizal neighborhood association president, “Too many of our residents are scared, intimidated, or simply uninterested. They fear immigration officials, police, or know that their stay in the neighborhood is for a short period, so [they ask], ‘What is the point?’” Some even choose to walk across the border into Mexico for social and health services.⁷⁶

Despite the neighborhood’s sobering demographic characteristics and persistent poverty, there is a resiliency and strong sense of community in Chamizal. As one resident expressed it, “If I won the lottery, I still wouldn’t move out of Chamizal. This is what I know; these are my people.”⁷⁷ Community planning efforts—with bilingual outreach as a component—that focus on access to educational opportunities and high-quality affordable housing could be the catalyst for change, according to local officials.⁷⁸ “It is an encouraging sign to see community groups come together,” observed Jerry Romero, director of community development for Wells Fargo–El Paso. “Chamizal has been neglected for far too long.”⁷⁹

This case study was prepared by Roy Lopez, community affairs specialist, Federal Reserve Bank of Dallas.

Endnotes

- 1 The census tracts being reviewed include 0021, 0028, 0029, which encompass most of the Chamizal neighborhood as defined by the neighborhood association boundaries. “City of El Paso Census Tracts,” June 2007. Available at <http://www.dataplace.org>.
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- 6 Bill Schlesinger, Project Vida. Personal interview in El Paso, June 20, 2007.
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- 33 Zahira Torres, "Better Jobs in El Paso Would Help Beat Poverty," *El Paso Times*, April 22, 2007.
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- 35 M. Robin Dion et al., *Reaching All Job Seekers: Employment Programs for Hard-to-Employ Populations* (Princeton: Mathematica Policy Research, 1999). U.S. Census Bureau, 2000 data.
- 36 Resident interview in El Paso, June 19, 2007.
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- 39 Personal interview in El Paso, March 16, 2007.
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- 43 Ibid.
- 44 Ibid.
- 45 U.S. Census Bureau, Census 2000.
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- 47 Bill Lilly, City of El Paso. Personal interview in El Paso, April 4, 2007.
- 48 Martha Maldonado, Chamizal Neighborhood Association. Personal interview in El Paso, February 22, 2007.
- 49 U.S. Department of Housing and Urban Development, *Comprehensive Housing Affordability Strategy (CHAS)*, 2000.
- 50 U.S. Department of Housing and Urban Development, *A Picture of Subsidized Households, 2000*. Available at <http://www.huduser.org/picture2000/index.html>. Percentage is calculated by dividing the number of HUD-subsidized units by the number of rental housing units in the geography.
- 51 "City of El Paso Housing Authority: Maps," May 2007. Available at <http://www.hacep.org>
- 52 Ibid.
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- 56 The goal of the revitalization is to concentrate community resources in the neighborhood. The city has partnered with neighborhood residents, business owners, community organizations, and educational institutions to create and implement revitalization strategies such as tax increment finance districts, targeted rehabilitation, and concentrated private and public investment in small businesses. Nonprofit housing developers, such as La Fe Community Development Corporation, El Paso Collaborative, and Project Vida, will take part in neighborhood-based strategies
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- 58 El Paso Central Appraisal District, June 2007. Available at <http://www.elpasocad.org/search.htm>.
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- 60 Martha Maldonado, Chamizal Neighborhood Association. Personal interview in El Paso, February 22, 2007.
- 61 Robert Gilmer, Federal Reserve Bank of Dallas, El Paso Branch. Personal interview in El Paso, February 23, 2007.
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⁷⁹ Jerry Romero, Wells Fargo Bank. Personal interview in El Paso, April 3, 2007.

