

Indiana Commission on Hispanic/Latino Affairs (ICHLA)
Commission Meeting Minutes
Indiana Government Center South, Conf. Room A.
8-30-05

Attendance:

Rep. John Aguilera, House Democrat – Chair
Margie Chavez, Designee- Family and Social Services Administrations-Vice Chair
Myrna Maldonado, House Lay Member
Sal Soto – Senate Lay Member, Fort Wayne
Juana Watson – Senate Lay Member, Columbus
Director Gregory Kellam Scott – Civil Rights Commission
Carmen Quintana – Designee, Dept. of Health
Claudia Ontiveros-Fuentes - Designee, Indiana Economic Development Corp.
Ronnie Cantu - Governor Appointee
Adolfo Solis - House Lay Member, Portland
Rev. Samuel Ruiz - House Lay Member, Indianapolis
Manuel Gonzalez, Senate Lay Member, Carmel
Ryan Clem- Proxy for Rep. Richard McClain
Rita Cano- Senate Lay Member, Lafayette

Staff:

Executive Director Amy Mendoza
Lawrence McCormack
Intern Ryan C. Marques

I. Establish Quorum

A quorum was established that consisted of 15 Commissioners

II. Guest Speaker Presentations

Chair Aguilera introduced the three new commission members: Adolfo Solis of Portland, Rev. Samuel Ruiz of Indianapolis and Rita Cano of Lafayette. He also mentioned the Hispanic/Latino Conference on October 13th. Chair Aguilera stated that this is the Commission's signature event and called for more participation. Chair Aguilera also expressed that the theme of this meeting is housing. Chair Aguilera introduced the guest speakers and invited them to begin their presentations.

Guillermo Caldelas, President of National Association of Hispanic Real Estate Professionals

Mr. Caldelas stated that his company is a non-profit company that identifies professionals in the real estate community that will help the Hispanic consumer. Mr. Caldelas expressed that the main problem concerning home ownership among Hispanics stems from the lack of information of buying a home among the Hispanic population. Mr. Caldelas stated that his company is working with different counties throughout the State of Indiana and in conjunction with other State agencies in compiling information about home buying. Mr. Caldelas also stated that it is

important to create home buying documents in Spanish to increase efficiency and effectiveness. Mr. Caldelas expressed a key event on September 14th with Lt. Gov. Becky Skillman.

Chair Aguilera commented that BankCalumet is helping make loans for Hispanics in Northwest Indiana. Chair Aguilera mentioned the trip to Mexico in consulting with the Mexican government about homeownership among Hispanics.

Commissioner Manuel Gonzalez stated that there are Hispanic real estate agents taking advantage of customers by charging unnecessary fees.

Mr. Caldelas responded by making sure Commissioner Gonzalez pass along those names of the persons who are committing this type of fraud.

Mr. Lee Robertson, who previously worked for Attorney General's office, stated that people can file a complaint with the Attorney General's office in reference to real estate fraud.

Ernesto Herrera, Hispanic Outreach Coordinator for the Attorney General's office, identified himself and provided his number 233-4737

Commissioner Ruiz asked for a list of banks that help Hispanic homeownership.

Mr. Caldelas stated that there is a link on the company's website that has a list of banks.

Chair Aguilera stated that some newspapers are negative toward entities that are helping Hispanic Community and who support the Matricula Consular.

Moira M. Carlstedt, President of Indianapolis Neighborhood Housing Partnership (INHP)

William Brown, Bi-lingual training coordinator

Ms. Carlstedt stated that this program is to secure and leverage financial resources to promote affordable homeownership and rental. Ms. Carlstedt stated that her program prepares people in securing a mortgage. Ms. Carlstedt stated that if people are unable to secure a mortgage with a lender then her program will extend a 30 year mortgage for those people by establishing a line of credit from the pool of credit of 15 lenders. Ms. Carlstedt expressed that her program's goal is to close 300 loans. Ms. Carlstedt addressed the question of how do Hispanics understand the process of homeownership by introducing her colleague William Brown who trains INHP staff in Spanish and who also teaches the educational classes for homeownership. Ms. Carlstedt stated that her program's goal is to have 700 households graduate from the educational classes. Ms. Carlstedt also expressed that her program is involved in employment outreach programs where INHP staff will come to the homeowners' businesses and work sites in providing services. Ms. Carlstedt stated that her program helps finance multifamily rentals. INHP is involved with 12 developmental

companies through Marion County and has a research development to identify gaps in the housing market. Ms. Carstedt explained a pilot program that took place in Northwest Indiana that provided a product to lend a 30 year fixed mortgage by a tax identification number in lieu of a Social Security # and then sell these loans into the secondary market. Ms. Carstedt explained that a large problem in obtaining a loan was that a majority of Hispanics did not have a Social Security Number. Ms. Carstedt explained that there is a high demand for this program. Ms. Carstedt stated that of the 30 pilot loans, 17 have passed. Ms. Carstedt explained that the single female of household is the main customer and 77% of people who claim loans from INHP are women. Ms. Carstedt goes on to explain the Post Purchase program which secures homeownership among families and promotes the payment of the loan by the homeowner, not by INHP.

Commissioner Gonzalez commented on how credit history would be reported (tax ID #) to the secondary market and wants to see data and facts of credit policy from Indiana.

Ms. Carstedt explained that the most important thing for the secondary market is to become more liquidated.

A representative from Fifth Third Bank commented on his business with the Hispanic market and the secondary market in regards to homeownership and loans.

Chair Aguilera stated that it is important that information must be exchanged between the Commission, INHP and Fifth Third to become more effective for Hispanic homeowners.

Commissioner Gonzalez suggested the creation of legislation that will create a program similar to Wisconsin that the State (Indiana) will create a secondary market. This is due to how Fifth Third Bank cannot absorb the large demand of loans.

III. Commission Business

A nomination was made for Commissioner Myrna Maldonado to be the Commission's Secretary.

A motion was made and seconded for Commissioner Maldonado to serve as Commission Secretary. Motion carried by all in attendance.

Commissioner Gregory Kellam Scott suggested his proxy, Christine Cde Baca, Deputy Director of the Indiana Civil Rights Commission, to chair the Commission's Education Subcommittee.

Chair Aguilera appointed Christine Cde Baca as the new Education Subcommittee Chair if no conflict is found to exist with the Commission's statute.

Vice Chair Margie Chavez presented a proposal for the Hispanic Heritage Month Proclamation Reading Ceremony for September 15, 2005. The Ceremony would include the reading of a proclamation in English and Spanish read by Lt. Governor Skillman and the unveiling of the Commission's historical timeline. The Commission would host the ceremony. A motion was made and seconded to accept and host the Proclamation Ceremony for Hispanic Heritage Month. Motion carried by all in attendance.

Chair Aguilera commented on how the Matricula Consular Identification card is no longer accepted as proper identification for a driver's license. He suggested that legislation be proposed similar to Utah and Tennessee that grants certificates of identification in order for undocumented and documented immigrants to drive.

IV. Subcommittee Reports

Budget

Commissioner Claudia Ontiveros-Fuentes reported that the commission is still working from the roughly \$16,000 from the 2003 allocation, and that there remains approximately \$118,000 from 2004 and 2005's allocation.

V. Adjournment

The meeting was adjourned at approximately 12:15pm.