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Diversity & Human Rights

focus

Facing a Housing Dilemma

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The Universal Declaration of Human Rights, Article 25, (1) reads, *“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the rights to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”*

Housing is a continuing concern for every community. A stable community is one where residents own their homes and have a vested interest in the quality of life in their neighborhoods and city. Yet presently there is much uncertainty in the face of the looming threat of recession.

Nationally, the Center for Responsible Lending, a nonprofit organization dedicated to protecting homeowners, monitors home purchases and home loans. The Center’s most recent report on unfair lending (May, 2006) indicates that **African-American and Latino borrowers are more likely to receive higher-rate home loans and are more likely to receive prepayment penalties on the same loans as other buyers with the same credit.**

Locally the Olene Walker Housing Loan Fund, which has a history of creating and preserving affordable housing in Utah, offers information that points out the price of housing in Utah has been skyrocketing over the last few years. As housing costs continue to

outpace inflation, those who are least able to achieve the American dream and purchase their own home are left on the outside looking in.

Like most Americans, most Utahns just don’t know much about home buying or consumer credit. Add current headlines like “Credit Crunch”, “Mortgage Meltdown”, and “Foreclosures on the Rise” and no wonder confusion is at an all time high. Because of this, The Salt Lake City Library will partner with Mountain America Credit Union to offer two monthly seminars as a community service. **Gratis!** Upcoming seminars will be held in May at The Salt Lake City Library (Conference Room A). For future seminars, refer to the City Library website and newsletter (www.slclpl.lib.ut.us). May 8th 7:00 pm – 8:00 pm, Home Buyer Seminar: *“Buying a house is the first step to a secure financial future and is the largest investment of a lifetime for most Utahns. The process of buying a home can be overwhelming to a first-time buyer yet understanding the process helps to prevent this. In this course we look at each step of the home buying process, everything from house hunting to the closing table.”* One participant going on to buy her second house commented; *“The seminar has made this purchase my most stress-free thus far.”*

May 8th 8:00pm – 9:00pm, Consumer Credit Seminar: *“It’s really hard to win a game when you don’t know the rules! Most of us get out of school and never learn anything about credit yet we all have a few credit cards in our pocketbook.*



The Consumer Credit Seminar is designed so that you can get the most out of credit scores and credit reports. Know how the system works and what you can do to get better credit card, auto loan and mortgage offers.” Knowledge goes a long way to minimize stress and turn the house buying process and credit maintenance into enjoyable life-changing experiences.

The seminars will also be offered in Spanish at the Day-Riverside Library beginning the first Tuesday of July. Other information will be provided regarding local non-profit programs that assist residents looking to buy a house which include the Community Development Corporation, the Utah Housing Corporation and Neighborworks Salt Lake.

In-State Tuition for Children of Undocumented Workers: Unpacking the Rhetoric of “False Hope” and the “Rule of Law”

By Prof. Teresa A. Martinez
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Recent public comments in the local press on the issue of in-state tuition for children of undocumented immigrants and the issue of immigration in general have often been hateful, racist, and even violent in their tenor. It is important to dispel some of the myths and unpack some of the rhetoric that these commentators seem to thrive on in their attack on undocumented immigrants and anyone who speaks with compassion for children of undocumented workers and their parents. Many of the comments of those who attack in-state tuition for children of undocumented workers use the “false hope” argument. This argument tends to come in the guise of compassionate concern, but actually can be even more insidious and harmful in some ways than obviously xenophobic rants. In this argument, the supporters of repeal of in-state tuition argue that they feel “just terrible” that children of undocumented workers—in their words, “illegals”—receive a college education and then cannot find employment. This argument is disingenuous for several reasons. Those who make this argument fail to point out that the children in question are thriving in Utah schools despite the odds and already showing the promise they would undoubtedly demonstrate if we allowed them to reach their full educational and career potential. Critics also fail to point out that a college education is not only about obtaining a job, but also about developing critical thinking skills and so much more that contributes to the development of a human

being. In addition, they fail to point out that we are investing in the education of children of undocumented workers for several years before they attend college and that it makes no common sense to abandon the child at that point in their trajectory. Finally, they fail to point out that there is no reason that such barriers to future careers need exist in the first place. We can choose to change existing law.

This raises another important argument that those who comment frequently use—the “rule of law” argument. This argument labels children of undocumented workers and their parents as “illegal” and illegitimate. One problem with this argument is that those who make it speak of the “rule of law” as if our laws are always and everywhere manifestly just and above suspicion. However, the truth is that laws can be manipulated for reasons of political expediency. Laws can be illegitimate and completely unjust. Our nation enforced laws that enabled the genocide and disenfranchisement of American Indians, enslaved Africans, denied women the right to vote and own property, provided for the rights of factory owners at the expense of immigrant laborers and child labor, aided and abetted laws supporting violent religious persecution of Catholics, Jewish Americans, and Latter-day Saints, and of course, enforced infamous Jim Crow laws in the American South and similar unjust laws in the American Southwest. Clearly, the rule of law leaves something to be desired unless wise and thoughtful citizens keep a watchful eye over the

political nature of the law as well as the power and privilege involved in the crafting of the law. In addition, this argument runs straight into another obvious logical wall, for laws must reflect the needs and understanding of a populace over time. When laws do not reflect current economic realities, then laws begin to make no common sense. More than that, when laws fail to uphold human dignity and human life—the needs of children and their parents—then laws become cynical, harmful, and destructive. It seems the rightful place of any freethinking human being to stand up against such damaging and unjust laws.



I know that the Rev. Martin Luther King Jr. thought this way and so did George Washington and Thomas Jefferson. Wasn't it Washington and Jefferson among many others who fought a revolutionary war against unjust laws? It seems clear that our immigration laws have reached this critical juncture—they no longer make sense in today's economic climate. This is especially true when we consider that it is American citizens who benefit from the goods and services made possible by the labor of undocumented immigrants

and that some of those same Americans want to deny the children of immigrants an education and deny civil rights to their parents. Such an arrangement is obviously immoral and smacks of the worst kind of hypocrisy, hearkening back to something like feudalism or at the very least indentured servitude. All of this is to say that existing immigration laws can no longer speak for the common good, nor do they speak for the dignity of human life. In the end, a nation is often judged by history not for how it treated its most privileged and powerful members, but for how it treated its most vulnerable and disenfranchised members. In many ways this ethic was shaped by age-old proverbs such as “love thy neighbor,” and “do not oppress the widow or the orphan, the stranger or the poor,” and “whatsoever you do to the least of my brothers (and sisters), that you do unto me”—all of these from the Old and New Testaments. In this country, one of the most vulnerable populations is children. They depend so much on the world we, their elders, shape for them. In the Utah State Legislature, our lawmakers have repeatedly debated in essence whether children have the right to an education. It can be dressed up or masked or veiled, but that is the heart of the matter. Adopting a bill that would deny so many children an education and hope for a better future for themselves and their families seems once again a mockery of the “rule of law.” I would hope that no one would want to leave a legacy that denies children the right to reach their full educational potential, something that might have implications for us all should we lose the creativity of children due to our lack of vision.



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