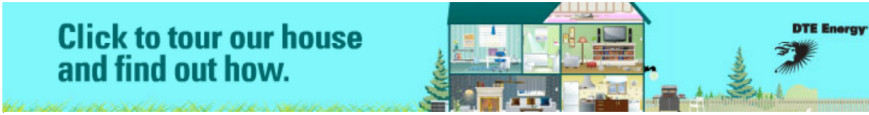


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Hispanics buy more homes in region

Census data shows 31% jump in Wayne Co. homeownership

Mike Wilkinson and George Hunter/ The Detroit News

On just about any weekend in southwest Detroit, the sweet smell of home-cooked meals mixes with the bang of hammers and the buzz of saws.

Across the area, families and friends regularly get together to share some food — and their construction skills.

Eschewing banks and contractors, the Hispanic community has seen a surge in homeownership in the last decade, Census data released this morning shows, pooling their money to buy and fix thousands of homes in Detroit and throughout Wayne County and the region.

And that's good news for Jose Ortiz, who co-owns D&L Hardware on Vernor Highway. He's a regular stop for families who want to update a bathroom or fix the wiring. "Most of my business is Hispanic homeowners who live in the area," Ortiz said.

Though the recession forced thousands out of their homes in Michigan and pushed overall homeownership down, Hispanics — and Asians as well — bucked the trend.

They increasingly have opted to buy at a time when others were looking to rent - even in Detroit, where the population fell by a quarter during the decade.

"It's a sign of investing in the city," said Kurt Metzger, director of Data Driven Detroit, a nonprofit independent data center for the city.

Wayne County alone saw the number of Hispanic owner-occupied homes jump 31 percent, pushing the overall home ownership rate up from 54.9 percent to 58.3 percent, at a time when black home ownership was plummeting and white ownership was stagnant.

The increases were seen in Detroit, Southgate, Melvindale, Sterling Heights, Westland and elsewhere as the Census data reveals an ethnic community making a commitment to the region.

So too did the decade see a steep rise in Asian homeownership. Earlier census data has shown that many of the Asians are educated Indians and Chinese moving into the region to take high-tech jobs with the automotive industry. Much of that increase took place in the suburbs of Oakland and Wayne counties, including Troy, Rochester Hills, Canton and Novi.

Overall homeownership in Michigan fell to 72.1 percent from nearly 74 percent. White homeownership fell slightly and black homeownership fell 5 percentage points to 45 percent. But Asians picked up 8 percentage points to 58.5, while Hispanics rose too, to 56.2 percent from 54.9 percent.

Today's release is the most detailed picture from the 2010 Census, including multilayered data on age, sex, households, families and household status.

The surge in Hispanic homeownership came without much help from banks, said Oscar Hernandez, a bank branch manager in southwest Detroit. Many Hispanics are buying homes on land contract or paying cash, borrowing from family to avoid mortgages. They then rely on help from others to take care of major repairs or additions.

"It's like the old immigrants who came to America years ago: Hispanics are very community-oriented, and a lot of us know each other," said Adela Rivera, an investigator for the Detroit Board of Police Commissioner's Office of the Chief Investigator.

Driving much of the recent growth in Hispanic homeownership is a combination of desire and cost. Second- and third-generation families look to ownership as a symbol of "making it" and the price of homes in southwest Detroit and the region makes it affordable.

"It is an area that's not too expensive," said Robert Hernandez, who paid \$10,000 for his home on Whittaker three years ago after moving to Detroit from Texas. "It was a good deal."

And with construction skills plentiful, fixing or upgrading is not prohibitive.



D&L Hardware owner Jose Ortiz says he's seen an uptick in Hispanic customers buying renovation supplies. (Brandy Baker / The Detroit News)



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The Detroit News is planning special coverage of the 10th anniversary. If you would like to contribute your thoughts, please e-mail your story and photos by Sept. 1 to readers@detnews.com

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"A lot of (Hispanics) are in the construction business, so someone will buy a house and their cousins and uncles will all come help them fix it up," said Rivera, who owns her own home and four rental properties. "Then, when the next family comes in, they help them with their house. A lot of places in southwest Detroit are being rehabbed like that."

It's a new version of an old Detroit story, following trends set by immigrant Greeks, Poles, Jews, Chaldeans and others who once comprised ethnic neighborhoods across the city. But many in those groups joined the population exodus that began in the 1950s. Now, it is the Hispanic community solidifying roots.

"Owning a home is part of the American dream," said Oscar Hernandez, the bank manager. "They see the value of owning rather than renting."

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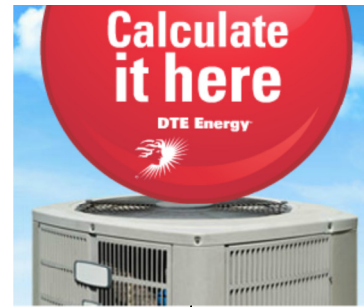
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