Commonwealth of Puerto Rico
Department of Agriculture and Commerce
SOCIAL PROGRAMS ADMINISTRATION

Low Cost Housing Bureau

THE AIDED SELF-HELP HOUSING PROGRAM IN PUERTO RICO

Most of the aided self-help housing in Puerto Rico is carried on under a program of the Social Programs Administration. The Aided Self-Help Housing Program is a direct follow-up of the Rural Resettlement Program, which is the main and basic program of this Administration. Under the Rural Resettlement Program, more than 50,000 landless rural families have been resettled on plots of land in planned rural communities.

Up to the present time we have been working mostly with people of the rural area. The rural families are landless farm laborers that has been resettled by the Social Programs Administration in lots of land ranging from 1/4 to 3 acres, provided to them for life usufruct (free rent basis). Therefore, security of tenure over the land is guarantee to all of them.

The Social Programs Administration provides economic and technical assistance to help these families improve their existing living conditions through the Community Action Plan. This plan aims to impart to the people the tendencies and the ways of making use of their own efforts for the solution of many of their own problems of health, education and housing through cooperative action towards a more fruitful life. Such teaching, addressed to the families meeting in groups, in rural and urban communities, is imparted through moving pictures, radio, books, pamphlets, posters, lectures and group discussion.

Puerto Rico has an acute housing problem. In spite of the progress that has been made many thousands of low income families still lives under severe or moderate housing conditions.
Government alone, following traditional construction methods would not be able to cope with the housing problem even under the most optimistic long term plan. A sense of realism made us think that if the housing problem of these families is effectively to be improved, such improvement should be accomplished, to a large extent, by the low income families themselves. This is both an economic need and a most desirable approach.

Following this basic philosophy, the Social Programs Administration has tried the method of aided self-help. After some successful experience in housing, organizing consumers cooperatives, providing water at low cost, and general physical improvement in many communities, we feel we have found an answer to many of the social and economic problems that affect directly the mass of our low income families.

Spearhead of the Community Action Plan is the Aided Self-Help Housing Program, started on an experimental basis to discover and develop techniques for effective groups action.

The participating families have become accustomed to working together in community planning and development as a result of their group activities in improving roads, sanitation, etc. Under the housing program they attend a series of meetings prior to starting work on their houses and during the construction period. These meetings are intended to bring the group together on their common task, towards an adequate understanding of what is involved, both socially and technically.

The fact that the potential candidates have small uncomfortable dwellings is not enough stimulus for them to be willing to participate in an aided self-help housing program. They have to be taught on the problem and the possibility to solve it. They have to be conscious of the problem.

A feeling of belonging and of being part of the community and the importance of the role that every individual is going to play in solving the problem, has to be awakened. The whole program has to be carefully
explained and discussed with the group before they start the construction.

A general meeting of the community is held to discuss the existing problems and the methods they have tried to solve them. Emphasis is given to the housing problem and the importance to improve them.

A general survey of the community is made during this first meeting to determine if the community is eligible for the Program. If there seems to be a possibility of success, a Saving Society, is organized whose officers (a president, a secretary and a treasurer) are elected by the group. The officers are in charge of collecting the money for the down payment and the labor insurances. The minimum amount for down payment is $20.00 and the labor insurance is $2.35 for person. They can pay as much as they want for down payment.

Since available funds are limited, the communities selected for inclusion in the housing program must meet rigid requirements. Housing must be inadequate and the interested families must have demonstrated a positive attitude toward cooperation in group action by successful participation in group programs for the construction of roads, community centers, etc. The community must have adequate roads for the transportation of building materials and a local supply of sand, gravel, and water must be readily available. In a selected community, families are carefully screened for participation. Eligibility is determined after general investigation, a visit to the home, analysis of living conditions, economic resources, family size and composition, and attitude toward the community in its ultimate development. To qualify, a candidate must be a family head, be inadequately housed, desire to improve his housing, have a good record in the area, title to the site upon which he would build, and have financial resources sufficient to meet the obligations resulting from the construction of the housing. In addition, he must agree to demolish his existing sub-standard
house upon completion of the new one and to construct a kitchen addition with the savagable material.

Under the Aided Self-Help Housing Program, which was started in 1949, rural houses of concrete blocks and reinforced concrete, with an area of 324 square feet, have been construct at a cost of about $350 per dwelling unit. Though we are dealing with low income families we ought to be conscious that even $350 for the rural families constitute a large sum of money for them. If the aim is to serve these families, a reasonable risk has to be taken by somebody to provide the financial aid. In this program, the Government is assuming that risk. A down payment of $20 is required to each family before the construction actually starts. The rest is to be paid in 120 monthly installments of about $2.75. They do not have to pay interest for the loan.

The solution in many respects is extremely well thought out. Until February 29, 1960 the Aided Self-Help Housing Program has provided more than 8,300 of durable, sanitary, and hurricane resistant houses with an appraised value of $1,200 when completed. More than 2,650 houses were under construction and there are 25 groups organized to start the construction of 900 houses before the end of these fiscal year. A plan to construct 2,750 houses the next year, was under way up to the same date.

Action does not end with the completion of the three-room house. In a short time, families are enlarging their houses or planning to do so, flowers are being planted in the front yards, food grown in the gardens. In addition, classes in home economics are organized so that housewives can learn child care, sewing, furniture making, and good housekeeping practices. The results of these lessons are soon visible. The houses become tangible evidence of improved living conditions, continual reminders of what people can do to improve their own condition through cooperative self-help.

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