

PUERTO RICO

AIDED SELF-HELP HOUSING

by Ervan R. Bueneman

Mr. Ervan R. Bueneman, International Co-operation Administration Housing Adviser, assigned to the Caribbean Commission, began his assignment in the Caribbean area in March, 1957. In addition to many years experience as a residential contractor and builder, Mr. Bueneman, a graduate of the University of Maryland, U.S.A., worked with Mr. Jacob L. Crane, who is internationally known for his work in Aided Self Help, and other fields of planning and housing, in the planning and operation of an Aided Self-Help Scheme in the United States, and as assistant to Mr. Crane in the planning of a 1,000 acre, completely planned "Green Belt" type subdivision, which is to be built near Washington, D. C. Before joining the staff of the International Co-operation Administration, Mr. Bueneman was Senior City Planner with the Urban Renewal and Housing Agency of Baltimore, Maryland, U.S.A. Mr. Bueneman and Mr. George Jordan, Housing Construction Engineer, ICA, are at present serving as advisers to the Government of Trinidad and Tobago on their housing programs, on assignment from the Caribbean Commission.

"3,001 HOMES CONSTRUCTED AND 1,282 HOMES UNDER CONSTRUCTION AS OF JANUARY 1, 1957, THROUGH AIDED SELF-HELP". So reads a headline in the Puerto Rican newspaper La Junta. However, as is the case with headlines and statistics only a small part of the whole story is told by these figures.

The key to the success of Aided Self-Help Housing in Puerto Rico rests in the hands of the dedicated, hardworking officials responsible for the administration and operation of the programme, and the inspired Puerto Rican families to whom eventual ownership of a decent home is one of the most important goals in their lives. These essential elements, vital to any successful Aided Self-Help programme are found in each territory in the Caribbean.

This article is not intended to be a complete analysis of the Puerto Rico scheme. It is based upon my observations of the administration and operation of the programme. In this respect it is difficult to adequately describe the intense look upon the face of the prospective participant as he listens to the community organizer describing the programme, or the look of happiness, achievement and satisfaction, as a participant takes title to his home. This must be the compensation which inspires the officials of the Social Programs Administration to work many hours overtime, without compensation, in the operation and administration of the programme.

Organization for Administration and Operation of the Programme:

The Aided Self-Help Housing Programme in Puerto Rico is administered and operated by a division within the Social Programs Administration of the Department of Agriculture and Commerce of Puerto Rico. This Housing Division is organized into three staffs which are responsible for the following:

1. Social Orientation (community organization and education);

2. Construction;

3. Administration (secretarial, transportation and maintenance).

Community Organization and Education:

Of basic importance to the successful operation of an Aided Self-Help Housing Programme is an adequately staffed, well trained Community Organization or Social Orientation staff. This staff should consist of people who have had experience in working with the type of families who will participate in the programme. The staff in Puerto Rico is comprised of former Social Welfare Workers, Cooperative Officers, and Rural Sociologists, all of whom have had successful experience in the field of community organization, education and welfare, with both the rural and urban Puerto Rican families.

The Social Orientation staff, under the direction of the Chief of the Housing Division, is responsible for these facets of community organization and education within the programme:

1. Selection of communities and participants;
2. Orientation and education of the communities with regard to the programme;
3. Planning and programming;
4. Preparation of public information;
5. Recommending the priorities for various projects;
6. Co-ordination of the orientation and education phase with the construction phase of the programme;
7. Co-ordination of programme with the various municipal and state governmental agencies concerned.

One of the most useful tools used in organizing and educating the community and the Aided Self-Help groups is the orientation meeting.

In Puerto Rico there are three carefully planned, regularly scheduled orientation meetings following an initial exploratory meeting.

The organization of the families begins with this exploratory meeting held within, or near, a carefully selected community. This meeting is for the purpose of enlisting candidates for the programme. The programme and the requirements for participation are explained in general. Following the meeting a list of interested people, who feel qualified, is assembled.

Approximately one week after the exploratory meeting, the first of three "Orientation Meetings" is held. Attendance at these meetings is a prerequisite for acceptance into the programme. At this meeting the first item of business is the organization of a Mutual Savings Society for the purpose of helping the group save the \$20 down payment and \$2.50 accident insurance premium. This society is organized with the assistance of the Social Orientation Staff and administered by the group. After the organization, the government then acts only in an advisory capacity. Members who are not saving regularly are often successfully urged by the group to do so, since the group cannot begin construction until at least 30 families have accumulated the necessary \$22.50.

The second item of business at this first meeting is the election of a President, Secretary and Treasurer by the group. The Mutual Savings Society is the Treasurer's responsibility. Following this item of business, the programme and the Social Investigation Survey is explained in detail to the people. The Social Investigation is conducted by former trained social workers within the Social Orientation Staff. This plays a vital part in the selection of good candidates. The

success of the project is dependent upon the careful gathering and analysis of all relevant information regarding the family. Only information secured from the head of the family is acceptable.

Orientation meeting No. 2 is for the purpose of explaining why this particular community was selected.

Since the funds available for the rural housing programmes are very limited, only a small number of rural communities can benefit each year. As it is very difficult to select the few communities in which work will be done, some criteria for community selection was established. Among the factors considered are: the active participation of the families in the social activities of the community; the desire of the families to improve their own living standards by helping themselves and each other; the existence of consumer co-operatives; and the attitude of the families towards physical improvement and beautification of the community.

A committee composed of officials of the central office of the Social Programs Administration and its district and local supervisor, studies all the communities that might qualify, and selects those in which the rural housing projects will be established.

The community must have the following prerequisites:

1. Inadequate housing;
2. Interested families who are able to give freely of their own labour;
3. Roads adequate for the transportation of building materials;
4. Proximity to sources of construction materials such as stone, sand, and gravel;
5. Some form of water supply;

6. Families with a positive attitude towards co-operative and group action;
7. An active community council;
8. Completed works of general community improvement accomplished by the families, e.g. road construction, community centres, etc.;
9. Willingness to abide by the regulations established for the operation of the projects.*

Following the discussion on community selection, the Community Organizer discusses with the group the status of the Mutual Savings Society and the amount paid to each member. Many persons who are behind in their deposits are quite often embarrassed into increasing their rate of saving.

A preliminary explanation of the method of selecting candidates is the final item of business, since the purpose of the next orientation meeting is to explain the rules for the selection of candidates. After the meeting is adjourned, any inconsistencies on Social Investigation forms are discussed with the various candidates concerned.

Orientation Meeting No. 3 discusses the selection of candidates. To qualify, a candidate must satisfy the following qualifications:
He must:

1. Be the head of the family;
2. Live with his wife and children on a lot covered by Title V of the Land Act;
3. Have a house in bad condition;

* From literature distributed at orientation meeting; Selecting the Communities for Aided Self-Help Housing Demonstrations, Commonwealth of Puerto Rico, Department of Agriculture and Commerce, Social Programs Administration, Santurce, Puerto Rico, April 1955 (Revised).

4. Have co-operative ideals and a record of co-operating with his neighbours in community improvement;
5. Be honourable and have a reputation as a good worker;
6. Be of good conduct;
7. Be physically and mentally healthy and able to do the type of work required;
8. Have a desire to learn; the construction of concrete houses is new work for the larger part of the rural families;
9. Have the desire to improve his living standard through his own efforts;
10. Have the financial resources to pay the debt that he will contract in building the house;
11. Be an active participant in community improvement activities;
12. Be a man who can be trusted on his word. (This is necessary as he is not bound by a written contract);
13. Agree to tear down the present house (when the new one is completed) and to construct the kitchen, doors, and windows of the new house from the reusable material. (This is to prevent any attempt to have two houses on a lot);
14. Agree to work on the days stipulated until the completion of the project;
15. Be willing to abide by the rules of the programme;
16. Agree to take good care of the construction materials and equipment used in the work;
17. Attend all the meetings held on the projects, and when it is not possible, that his wife attend in his stead.

In order to determine the eligibility of the candidates interested in the Low-Cost Rural Housing Programme, a careful investigation is made of each prospective candidate. Each family is visited at home and a written report is submitted to the Social Programs Administration. This report contains valuable information about the living condition, economic resources, number of people in the family, attitude of the candidate towards the physical improvement of the community and other data necessary for the study of each case. The report is made by a trained Social Worker with the co-operation of the local Social Programs Administration Supervisor.

After all necessary investigations are made, a committee of the Social Programs Administration composed of the Executive Director, the Chief of the Title V Division, the Chief of the Engineering Division and the Rural Housing Planner, study all the candidates that might qualify and select those according to existing standards. The officials of the Social Programs Administration place great emphasis on the selection of candidates, as the success of the project is dependent on the participants.

Candidates are selected among the many interested families to form an initial group of not less than 30 households. In this way each household provides one man-day each week based on a six-man working team required by the construction methods and materials used.*

As a final item of business before the close of the third and last orientation meeting, work days are assigned to the head of each family. A participant must work one full day during the week, and one full day

* From literature distributed at orientation meeting; Selecting the Candidate, Commonwealth of Puerto Rico, Department of Agriculture and Commerce, Social Programs Administration, Santurce, Puerto Rico, April 1955 (Revised).

during the week-end. He must not send any substitutes.

It is interesting and important to note that most of the regulations are flexible, and may be altered to suit an individual situation, at the discretion of the Chief of the Housing Division, but in each case, there must be group approval.

Construction and Engineering:

The Construction and Engineering Staff is responsible for site preparation, the construction and inspection of the homes, the purchasing, storing and distribution of building materials, and the maintenance of construction and transportation equipment.

This staff is under the direction of the Chief of the Housing Division and is headed by an experienced civil engineer, assisted by a civil engineer of lesser experience. Assisting are a number of former vocational school teachers with practical building experience, and also several former participants in the programme.

For the purpose of administrating and directing the construction phase of the programme, Puerto Rico is divided into two regions, each of which is the responsibility of a regional construction supervisor. These supervisors are men with practical construction, teaching and administrative experience. A region is divided into a number of divisions, each of which is headed by a divisional construction supervisor, who has within his jurisdiction many projects. These divisional construction supervisors are men who possess, to a lesser degree, the same skills, experience, and background, as the regional supervisors. Within the division, each project is supervised by a foreman, who is quite often a "graduate" of a recent project. The projects also serve as excellent training programmes for developing skilled and semi-skilled

building labour as many men move from Aided Self-Help Schemes into the rapidly expanding Puerto Rican Construction Industry.

Each division within a region is assigned a 10 cubic yard dump truck for the purpose of distributing material, tools and equipment. Each project is assigned a mobile concrete mixer and other necessary tools and equipment. All of this equipment is the responsibility of the divisional supervisor in the former instance, and the project foreman in the latter.

The Puerto Rican Aided Self-Help home is of reinforced concrete construction designed to withstand any hurricanes which may strike the island. It measures 18' x 18' and consists of living room, kitchen, and two bedrooms, plus a small open gallery attached to the front of the house. The price of the house includes electrical conduit, but does not include inside plumbing. However water service is provided each lot for future installation of bath and running water.

In the light of the higher aspirations and increased capacity of the people to pay, an architect experienced in small house design is working with the Housing Division in revising the design of the rural home. A larger improved design, with greater possibilities for expansion, is expected.

Recently, three complete sets of steel, plywood backed forms called "Uniform Panels", manufactured by the Universal Form Clamp Company, Chicago, Illinois, were purchased. Although they impose a high initial cash outlay, everyone feels that these forms will save much in the cost of form material over a long term. Because they are durable and simple to place there is also a considerable saving in time, supervision, and maintenance.

The organization and coordination of construction is well planned. The ideal project size is 45 units. All steel is pre-cut to the desired length at the Housing Division warehouse and delivered to the site. There, together with the other material, it is consigned to each home site. Each owner must sign for this material, and is held completely responsible for its well being. The government warehouse also constructs door and window frames, maintains forms and equipment, and stores all material purchased in quantity at a considerable saving.

The actual construction of the houses within a project are the responsibility of a foreman, under the direction of the divisional construction supervisors. Since most of the construction supervisors were formerly vocational school instructors, they also assist the project foreman in teaching some of the necessary skills involved in building the homes.

Organization of Groups for Construction:

In the rural projects, each house is built on the participant's lot. In these projects, it is imperative that work on all houses progress at the same rate, with no one house being completed before the rest. In some of the urban projects the selection of the house is done by drawing lots. In these projects work may proceed on those units which are considered advantageous to the group.

The following plan was initiated with the group's approval in an urban project in San José. In this project, participants with the highest number of hours may draw three houses and select one from those three; men working the next highest number of hours may draw two, and select one of the two, and those with the least number of hours have to take what is left. This seems to work well in an urban community,

where the participant must travel a long distance and does not have time in the evening to work on his own home. In the rural areas where the participant lives on the same lot on which his new home is being constructed, he has much opportunity to work on his own home, when not working with the group. This arrangement in rural areas tends to produce higher standards of workmanship and to speed up the completion of the projects.

Project Economics:

One of the contributing factors to the success of the Puerto Rican programme is the well planned system for charging costs and supporting the economics of the programme. The programme is planned to reach as large a segment of the population as possible.

There are no charges for administrative and supervisory expenses other than that for the foreman. The following costs are chargeable to the project and therefore proportionately to each participant.

- a. Foreman's wages;
- b. 1% of the cost of the wooden forms;
- c. Use of transportation and truck including:
 - (1) Gasoline
 - (2) Depreciation of transportation equipment

Note: There is no charge for the driver's salary.
- d. Depreciation cost of operation of concrete mixer;
- e. Cost of all materials:
 - (1) Steel and fastenings
 - (2) Aggregates
 - (3) Cement
 - (4) Paint

(5) New lumber for window and door frames.

Note: All salvageable material from the old home is used.

The cost to the participant of an average house is approximately \$325 to \$350. Deducted from this amount is the \$20 down payment paid to the Mutual Savings Society. The \$2.50 Accident Insurance premium is non-refundable.

The balance is financed free of interest for a term of 10 years in monthly instalments of \$2.50. When a balance of \$150 is reached, usually after 5 years, the mortgage is considered paid in full. This is considered the best way to administer a \$150 subsidy provided by the government. No home may be financed by anyone over 65 years of age although there is no restriction against anyone possessing the necessary funds participating, with the group's approval, in the programme.

Arrangements for land:

The land or house site for most families is given them by the government through Title V of the Puerto Rican Land Act, the family retaining it on a leasehold basis. This is part of another Social Programs Administration programme for creating new communities. About 44,000 families have been re-established in 263 rural communities, through this programme. These communities consist of from 100 to 500 families who in addition to building their own homes work through a scheme of self-help and mutual aid for the establishment of such services and facilities as schools, health centres, parks, improved roads, consumer co-operatives and many other community facilities.

New Aided Self-Help Programme for higher income families:

In the planning stage is a housing programme, planned to relieve the acute housing problems confronting the low middle income group.

This very interesting programme is being developed within the Housing Division of the Office of Co-operatives. At present a co-operative project for policemen is being initiated utilizing the aided self-help principle. This project will consist of 3-bedroom homes with inside plumbing. They will have five basic designs and will inaugurate many heretofore luxury features. The project will be mechanized much more than those projects under the Social Programs Administration. Present plans call for the use of ready mixed concrete, pre-hung doors, aluminum "Miami" type windows, native ceramic tile floors and carpots on some models. The average house will be approximately 900 square feet in size and will cost the participant \$3,000.00.

Conclusion:

The Puerto Rican formula for improving the living conditions of many people at a relatively small expenditure per family, outlined in this article is not necessarily one which will work without modification in other countries in the Caribbean. Although new programmes can learn from others, each programme must be planned to fit the needs and desires of the people where it is to be initiated. The size of the staff to administrate and the equipment needed to operate the programme should be adequate, but must also be within the financial resources of the government sponsoring the programme. The homes to be built through the programme should be of a size, design, and cost, tailored to the resources and aspirations of the people who will build, live in, and pay for them. These homes should also be readily expandible, to accommodate an increasing family and to keep pace with the economic development of the territory. Of equal importance must be a method of financing these homes which will make it possible for the programme to reach as large

a portion of the population as possible. To plan and implement a program which retains a harmonious balance between these vital prerequisites, requires the services of officials who possess much patience, ingenuity, and imagination. A well planned and able implementation of such a programme provides a means of utilizing the potential skills laying latent within the hands of the inadequately housed population and will help them to improve their own living conditions in addition to contributing to the economic development of their country.

(From "THE CARIBBEAN", Vol. 11 No. 1, August, 1957, monthly publication of the Caribbean Commission with editorial offices at The Central Secretariat, Trinidad).