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# **CARIBBEAN COMMISSION**

## **THE DEVELOPMENT OF LOW-COST HOUSING THROUGH COOPERATIVES**

**WITH SPECIAL REFERENCE TO THE AREA SERVED BY  
THE CARIBBEAN COMMISSION**

**Prepared for  
The West Indian Conference (Seventh Session)  
by**

**ERVAN R. BUENEMAN - HOUSING ADVISER**

**and**

**GEORGE R. JORDAN - HOUSING CONSTRUCTION ENGINEER**

**of  
The International Cooperation Administration of the United States  
Assigned to the Caribbean Commission**

**- 1957 -**

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## FOREWORD

This paper was prepared primarily for the purpose of discussing the procedures and methods utilised by successful cooperative building societies and governmental cooperative departments in other parts of the world, and how their experience in the complex field of cooperative housing can best be adapted to the programmes for low-cost housing development in the area served by the Caribbean Commission.

## INTRODUCTION

In many parts of the world people are reaching the goal of home ownership by banding and working together, with the common aim of securing adequate and livable homes for themselves and their families. They are accomplishing through a cooperative effort what could not be achieved individually. World experience has shown that cooperative programmes for providing housing for people with low income can best be developed through the joint efforts of government and the people.

It is important to have a clear understanding as to what the term "low-cost housing" implies in this paper. The term low-cost housing can best be defined as housing built to satisfy the needs and to be paid for by those persons whose incomes are within the lower levels of their countries' economy. What may be called low-cost housing in one part of the world may well be economically out of the reach of another. The income and buying power of the people within the low income levels in the Caribbean is not as great as many of those within the low income levels elsewhere, where cooperative housing now flourishes.

The question: "Just what is a cooperative housing association?" often arises. This question can be answered in the following manner.

Whenever consumers or producers organise democratically for the purpose of reaping mutual benefits by conducting either buying or producing activities, a cooperative is formed. Any returns or savings, in excess of the cost of operation, belong to the members. There are an infinite number of variations in form and circumstances in cooperative societies. The Rochdale plan, the father of modern cooperative movement which originated in Rochdale, England, in 1844, stipulates that a member must have a vote regardless of the amount of investment; that a fixed return shall be paid on share investments, and that any income in excess of the cost of doing business, be returned to the members as patronage dividends in proportion to the amount of business the enterprise has had with each member in a given accounting period. Many management type apartment or multi-unit

cooperative societies operate in accordance with the principles of the Rochdale Plan. There are also many cooperative apartments which provide individual ownership of each family dwelling unit. Maintenance and services are administered by the cooperative, with each owner of an individual unit charged in proportion to his investment.

The multi-family or apartment type cooperative building offers many advantages for urban or high density development. However, the amount of skilled promotion required, and the calibre of management that is essential to the high business standards that must be followed, suggest that caution must be exercised before venturing into this type of cooperative housing society.

#### Cooperative Building Societies for Developing Houses

Cooperatives designed to assist people in obtaining homes are normally divided into two types:

1. Cooperatives that are savings and credit societies providing members with money to build or buy homes; the principles and practices of which can best be summarised in the words of Sir Harold Bellman, a former president of the International Union of Building Societies and Saving and Loan Associations:

" A building society is a combination of investors and borrowers operating under a measure of government control to promote the ideals of thrift and home ownership. Investors - who are either member shareholders or merely depositors - supply the funds from which home purchases are made. The difference between the rate of interest received from the borrowers and that paid to the investors represents the margin which enables the society to meet its management expenses (a very modest figure in most cases) as well as build up and maintain reserves. "

2. Cooperatives that build houses for occupancy by the members.

There are successful examples of savings and credit societies in the Caribbean, but the potential of the cooperative building society has not yet been fully utilised by the area. Cooperatives of this latter type, which build houses for occupancy by the members generally fall into two categories:

1. The "management" or "all-the-way type" of cooperative, which acts collectively from the original organisation and purchase of the land, through the planning and development of the project, to the eventual cooperative management of the community and its facilities. In this type of cooperative, a member or cooperator holds stock in the organisation according to the value of his home or unit, but he never receives title. He does have a leasehold interest for periods up to 99 years, or for perpetual use, with the right to pass his property on to his heirs. There are many societies, however, in which the heir must be approved by the society before he may occupy the property, and
  
2. The "sales" or "co-venture type" cooperative which operates at only one of several stages of the venture, such as buying the land: developing the site and building the houses. When it ceases to operate at one or several of these stages, the individual member receives fee-simple title to his house upon completion and settlement.

There are many advantages to the first or "management" type of cooperative, and it is felt by many that the benefits which accrue to the individual members and the community are quite worthwhile. Because of the mores and folkways of the majority of the people in the Caribbean Area it is desirable to initiate a programme in which each cooperator will have title to his own home. Therefore it is suggested that the latter of the two, the "sales" or "co-venture type" of cooperative, is the scheme for initiation at the present time.

#### BASIC PROCEDURES FOLLOWED BY SUCCESSFUL COOPERATIVE BUILDING SOCIETIES

In order to examine the best possible way of adapting the experience of successful societies and the methods utilised by leading governmental cooperative development agencies to any specific

area within the Caribbean, a detailed description of the methods and procedures employed by successful building cooperatives and governmental cooperative development and housing agencies is outlined below:

#### Organisation

The nucleus of a cooperative building society should be a small compatible group of individuals possessing mutual interests, associations and ideals, and a strong determination to secure the best possible housing for themselves and their families. This is often essential to the initial formation of the society. However, many planners feel that in order to relieve the "company-town atmosphere" and achieve a harmonious well rounded community, there must be an eventual diversification of interests, associations and people. This is not always possible in the initial stages of organisation, but eventual diversification should be the goal, after the society or project is well established and additional members are being recruited.

It is also essential, within the early stages of organisation, for the group to select or establish a capable Steering Committee as the future success of the operation is based upon the effective and well planned initial organisation of the society. Every effort should be made to select a committee whose members have either experience or interest in the many technical aspects of launching a housing project. To maintain the continuity necessary to the effective planning of any housing project, thought should be given to the fact that the majority of this steering committee should continue as the elected officers or steering committee of the society in the later planning and development stages of the project.

Much emphasis should be laid upon the need for devoted, capable and hard working officers, who would be responsible for managing the affairs of the cooperative during the development stage. These officers should also be members of the steering committee and must be willing to devote much time to the project. In development, any uncertainties in reaching a decision or the making of a wrong decision can well prove to be disastrous. These officers must possess practical ideas in addition to ideals.

The members must be of the temperament to follow the leadership and technical advice rendered to the cooperative by its officers and advisers. This, however, does not mean that the officers and technical advisers of the group should not discuss and consider group or individual suggestions. A spirit of working and planning together is essential, since the entire cooperative must feel that the completed project is a product of their own imagination and planning. However, caution must be taken, that the exchange of ideas, or submission of suggestions, does not result in lengthy delays in the construction and development of the project. These delays can be extremely costly and demoralising to the group.

Only major decisions should be made by the entire society and these major points should have been well thought out and reviewed by the Committee, with the Committee recommending a course of action. Too many cooperative building societies fail because at every turn the entire group had to be consulted before a decision could be reached. This Committee must have the power, within the framework of policy approved by the group, to make decisions on their own initiative without obtaining group approval for each decision.

#### Planning and Developing the Project

In the initial stages of planning and developing, the steering committee must make a realistic appraisal of the resources of the society. From the beginning the society should be made to recognise the fact that it will need funds for organisation, which will include such items as legal fees, office expenses, publicity, site selection, and available funds for an option when a suitable site is located.

#### Technical and Organisational Assistance

Technical problems and problems of organisation occur at every stage in the planning and development of any housing project. The cooperative approach to housing development is extremely complex and requires much imagination and ingenuity in order for it to be successful. Much of the knowledge necessary is not often available within the cooperative and must therefore come from some outside organisation. Most successful cooperatives, from the very



beginning rely upon the advisory resources and assistance made available to them by their government or some other body offering services of this nature.

### Selecting the Site

A down to earth approach must be followed in selecting the site and planning the size of the project. In planning projects of single family homes, savings do not necessarily increase in proportion to the size of the project. In the selection of a site the following factors should be taken into consideration:

1. A reasonable price for the land.
2. The cost of the installation of utilities must not be so high as to make the low purchase price of the land uneconomical. A reasonable development of utilities can usually be accomplished by the easy extension of existing adjoining facilities.
3. The topography of the land must be of such a nature that it permits inexpensive development of the utilities and the houses. However, from an aesthetic point of view, thought should be given to acquiring a site with interesting contours.
4. The site should be convenient to community facilities such as schools, transportation, churches, parks, etc.
5. The absence or presence of zoning regulations should be taken into consideration. The absence of zoning regulations can have a dilatory effect in obtaining financing or in providing the necessary protection for the maintenance of property values and hence the investment of the lending institution and the cooperators. On the other hand, the presence of zoning regulations may make it difficult or impossible to construct the type of project desired by the society.

### Appraising and Securing Funds

A careful study of the needs and resources of the individual members must be made in the early planning stages to plan effectively the size and cost of the houses. Every effort should be made to secure, as early as possible, a commitment for the permanent financing of the project, because the lack of adequate permanent financing has resulted in the failure of many societies, with the individual members incurring a substantial loss on their initial investment. Equally as important as the availability of permanent financing is a source for financing the actual construction of the project. The actual funds from the lending institutions providing the permanent mortgages are seldom made available until the completion and final inspection of the project.

As was emphasized earlier in this paper, one of the most essential elements necessary to the successful development of a cooperative housing project is the ready availability of adequate mortgage money for financing. The problem of supplying adequate and suitable financing for the development of a low-cost cooperative housing project is even greater because the family must be able to meet normal living expenses in addition to the monthly payments on a subsistence level income. Therefore the following factors are essential to the financing of a low-cost housing project:

1. small down payments amounting to not more than 5 - 10% of the cost of the unit;
2. long term mortgages;
3. low interest rate.

In the absence of government financing, it is quite often impossible to secure such favourable lending terms from private sources. This is a problem which, together with many others, presents itself to the world and the Caribbean area.

The solution to the many problems facing the development of low-cost housing in the Caribbean will rest on the services of officials who possess much understanding, patience, ingenuity and imagination. A fresh approach to each problem should be made by persons familiar with the area and its people.

On the other hand, the following problems which face housing cooperatives in other parts of the world are easier to solve in many areas of the Caribbean.

1. Road and Utility Installation

In those areas of the world in which there is more capital for overall development, the installation of roads and utilities by the cooperative or housing agency is closely regulated by stringent subdivision regulations requiring expensive permanent installations. These important installations require a very large investment by the housing agency or the cooperative for the immediate development of the land before any house can be built. However, these necessary installations should not be minimized but should be included in a later long-range programme for the overall development of an area.

2. Securing Building Land

The cost of land in highly developed areas can in many cases be prohibitive. This often makes it mandatory for the cooperative to construct multi-family or apartment type projects.

3. Too many competitive outlets for the peoples' time and financial resources

In these areas where there are available many luxuries and many outlets for spending leisure time, it is very often difficult to channel properly the financial resources and time of the people into worth while development programmes.

## WORLD WIDE EXPERIENCE IN COOPERATIVE HOUSING DEVELOPMENT

### Sweden

Sweden's success as the acknowledged world leader in cooperative housing development, can best be attributed to its leadership in developing such organisations as the Stockholm Cooperative Society (SKB) which is today one of the principal real estate owners in Stockholm, and the Tenant's Saving and Building Society (HSB), which as far back as 1945 had developed 40,000 homes.

The National Society of the HSB operates as a financial centre obtaining loan funds from the Swedish government. It sells "Building Loan Certificates" and accepts deposits in its own savings fund. Within each city in Sweden there is also a society operating under the auspices of the National Society (HSB) which has under its jurisdiction each cooperative building project. These city Societies have the following functions:

1. preparation of site plan, utility installation plans, and house or building plans;
2. negotiating contracts for consideration;
3. supervision of construction;
4. financing the construction of the project;
5. granting permanent mortgages upon completion;
6. assisting in obtaining second mortgage money, if necessary;
7. settlement of the final legal and administrative arrangements necessary before the unit is turned over to the local cooperator, who assumes the responsibility thereafter.

The National Society which is responsible for the formulation of policy and the overall administration and direction of the programme has these additional functions:

- (a) It serves as a unified purchasing agency through which must pass all orders for materials going into an "HSB" house.

- (b) Its architectural office develops modern functional house plans, designed to provide the utmost livability and roominess at the lowest possible cost.
- (c) The National Society has within its jurisdiction numerous factories producing building materials which are adaptable to the self-help approach which has been successfully used in Sweden for many years.
- (d) The HSB has developed a special type of home protection insurance, planned to serve the needs of the society and its individual members.

#### The United States of America

In the United States, the Cooperative Division of the Federal Housing Administration offers advisory assistance in organization, planning, technical, administrative, legal and other services. The Cooperative Division of the Federal Housing Administration does not actually prepare the plans, supervise the construction or lend the money to the individual cooperative societies. However, when the cooperative society applies for mortgage insurance, as offered under Section 213 of the National Housing Act, much assistance is offered to the society. Section 213 of the National Housing Act provides mortgage insurance which makes it possible for the cooperative to acquire adequate financing for a term not to exceed 40 years at a 4½ to 5% rate of interest, and with as little as 5% equity. This stimulates cooperative housing development.

#### The Netherlands

The Netherlands have been a strong advocate of cooperative housing for many years. Two types of housing societies are promoted for which in either case government advances ninety to ninety-five percent of the capital:

- (a) Those providing or building homes or apartments for members.
- (b) Those of a semi-philanthropic nature which rent houses or apartments to low income groups.

Prior to World War I, one fifth of all buildings erected in the Netherlands were the result of cooperative efforts. The largest of the housing societies at this time was the General Housing Cooperative Society of Amsterdam, with almost 3,000 apartments under its management and a membership of 800 members, most of whom were low income workers. Loans were obtainable by the Society from insurance companies and trade unions and were redeemed by means of annuities payable over a term of 50 years. The Society employed highly qualified architects whose schemes had to conform with town planning regulations and were supervised by the Amsterdam government.

Membership and assets of savings and loan societies have grown rapidly in the Netherlands since the war.

#### The United Kingdom

In the United Kingdom building and loan associations have grown faster than housing cooperatives which build houses for their members. As early as 1937, there were one thousand building and loan associations in England alone with a membership of 3½ million. Also at this time there were 336 cooperative building societies with 37,000 members. These building societies fall into two main groups:

- (a) Tenancy societies which own the houses or apartments and rent them to members.
- (b) House purchase societies which provide homes for eventual ownership.

Today in Great Britain, savings and credit societies, which provide credit and encourage thrift, are also known as building societies, and are under the supervision of a government official, the Chief Registrar of Friendly Societies, who has various powers and duties under the Building Societies Acts.

These Acts of Parliament supplement the rules or bye-laws of the individual societies, providing that certain matters must be in the rules of each society. Beyond these specific matters the societies have virtually complete freedom regarding the form and content of their rules which must however be

registered with the Chief Registrar. The Registrar also obtains from each society detailed and annual accounts and has the prerogative to investigate the affairs of the society in cases of suspected fraud and mismanagement. Such government supervision protects the cooperative from resultant losses, but the ultimate authority is vested in the individual members with self-reliance the key characteristic of the association.

The present assets of these savings and credit societies in the United Kingdom total over £2,000,000,000, with a membership of more than 5,000,000 shareholders, depositors and borrowers. More than one-half of the homes built or bought are financed by the savings and loan movement.

#### France

In France, by the first decade of this century, there were 238 building societies, of which 68 per cent operated on a cooperative basis and the remainder as joint stock companies. By this time they had erected over 4,500 cottages and 3,600 flats.

Following World War I there began the experiment of "reconstruction cooperatives". As is the case with sound cooperatives these societies met a real need. People who had lost their homes and property faced many complex and difficult problems and the functions assumed by these societies were those which could not be dealt with by the State or by the people individually.

Reconstruction cooperatives undertook building activities in approximately 2,800 out of 4,400 communes destroyed or damaged in French battlefield areas after World War I. In the Department of Marne they operated in all but 10 of 268 communes. These cooperatives in Marne, within a few years, almost entirely rebuilt the city of Rheims where only 15 out of 14,000 houses had been left intact. It has been estimated that these reconstruction cooperatives did 58 per cent of all building work and 27 per cent of all repair work in the war devastated regions of France.

### Cooperative Housing Development in the Far East

In the Far East, there are two types of housing cooperatives:

- (a) The sales type cooperative, which normally assumes such functions as extending loans, purchasing land and materials, preparing the site plan or constructing the houses, and
- (b) the management type of society in which houses are owned in common by the members, with each member having tenancy rights subject to certain conditions.

#### India

Asian cooperative housing has experienced its greatest growth in India. The Bombay State has developed most successfully the management multi-family type of cooperative housing development because land costs are very high and there exists a precedent for apartment type structures. Sales type cooperative housing has been particularly successful in Madras State where it has promoted a high degree of personal interest in the planning and construction of the houses.

Cooperative housing development in Bombay began in 1915 with the establishment of the Saraswat Co-operative Housing Society. This Society grew rapidly during the twenties, only to encounter financial difficulties during the depression years. After World War II, housing cooperatives again expanded rapidly, growing to a total of approximately 900 societies with 45,000 members and a total share capital of Rs 17 million by 1951.

In 1948 the Bombay Government passed a Land Acquisition Act for cooperative housing, which provided for the government to grant public lands, wherever possible, and also to acquire private lands under the act. Presently under this act mortgages amounting to 75 per cent of the value of the land and structure are granted for the cooperative construction of a standard type unit, which consists of two rooms and a kitchen amounting to an area not exceeding 450 square feet. The mortgage is for a term of 35 years and in Bombay City and its suburbs must not exceed Rs 5,000 per apartment or in the rural areas Rs 4,000.



In order to prevent speculation, ownership of the units is retained by the cooperative.

A five year programme was also initiated in the early 1950's by the Bombay Government to assist in the organisation of cooperative building societies for the very low income group. Based on need, the programme offers:

1. 400 square feet of dwelling per urban family;
2. 580 square feet per rural family, the additional area supplied for a cattle shed and barn;
3. in rural areas up to Rs 1,500 or 25 per cent of the cost of the house including Rs 100 for the shed and barn;
4. in urban areas up to Rs 2,000 or 25% of the cost of the house;
5. balance of house financed interest free in equal instalments over a period of 20 years;
6. timber supplies by the Forest Department at concessional rates;
7. contributions towards the management expenses of the societies at the rate of Rs 10 per unit each year for the first two years and Rs 5 per unit until the government loan is repaid.

In 1947 a Cooperative Housing Foundation was established in Bombay for the purpose of acquiring land for members, procuring building material, performing advisory services, and to help members to acquire government loans.

The State of Madras provides assistance to housing cooperatives in many other ways:

1. priorities for building materials;
2. services of a land acquisition department, the cost of which is shared by the government and the societies;
3. low rates of interest for cooperative housing loans;
4. advisory assistance, valuation and inspection services from the Public Works Department.

A programme of "new towns" has also been initiated in Madras, where cooperative townships have been formed on the outskirts of congested urban areas. In this programme extensive lands are made available to the cooperative societies. These societies lease the land for housing sites, advance loans to members and build facilities such as roads, parks, sewerage, water supply and distribution systems, schools and hospitals. Gandhinagar and Venkatesapuram are examples of this type of community development.

#### PRESENT EXTENT OF LOW-COST COOPERATIVE HOUSING DEVELOPMENT IN THE CARIBBEAN

##### Individual differences within the Caribbean Area

In discussing and exploring any cooperative housing programme for development in the area served by the Caribbean Commission, it is essential to take into consideration that the cultural and economic differences between many areas of the Caribbean are quite pronounced. For example, a project which may work well in Trinidad or Jamaica, may not prove successful in the smaller islands, without modification and adaptation to their individual problems. Although we can learn from the experiences of cooperative societies and governments in other parts of the world, each cooperative building society or programme must be planned to fit the needs and aspirations of the people where it is to be initiated. Equally important, it must also be within the financial and administrative limitations of the government sponsoring the programme.

After considering the resources, needs, problems and characteristics of the various people within most of the areas of the Caribbean, assistance by a governmental agency capable of sponsoring and rendering advisory services to each cooperative housing society is deemed essential. Therefore, the "sales" or "co-venture type" of cooperative housing society, assisted and encouraged by the government, wherein it is located, is suggested for consideration as one approach to the solution of the housing problems within the Caribbean area.

In an effort to determine the extent of cooperative housing development in the Caribbean area, questionnaires were submitted to the officials responsible for housing in each country served by the Caribbean Commission. Response indicates that in those countries in which some type of cooperative housing was considered to be in the course of development or had been previously developed as a programme, partial or full use of aided self-help was utilised. Those officials responding stated in general that the aided self-help adaptation to cooperative housing was working very well, and in one case, that "it was the only method which they felt would succeed in an effort to raise the standard of housing in the low income group".

#### **AIDED SELF-HELP**

It is difficult to think of low-cost housing in the world and the Caribbean area without including the aided self-help philosophy, since, in many cases where cooperative low-cost housing has been tried, aided self-help has been a vital factor in the programme.

Individual cooperators can supply or contribute towards the necessary equity or down payment by furnishing the labour for the construction of the house. This has been found to be one of the best approaches to the solution of the financing problem. Experience has also shown that when some form of self-help is incorporated into a cooperative housing project, whether it be low-cost, moderate or luxury type housing, there were few failures. This same use of self-help also serves as a training ground and impetus for the incorporation of self-help into the building of community facilities.

Aided Self-Help is commonly known as a method of utilising the many man-hours that are available in most areas of the world in the form of unused leisure time, and to utilize this enormous reserve of man power together with some form of aid from the community. Throughout the world this vast reservoir of leisure hours is being harnessed by organised groups that now effectively use this time to build homes for their families.

### Economics

As members of the low-income group, in many areas of the world, have not been able to accumulate any appreciable cash savings, it has often been customary for government to finance the entire house over a term of some 15-20 years. However, the economic income of the family must be taken into consideration so that the family is able to meet normal living expenses in addition to the monthly payments due for the repayment of the mortgage. In order to obtain the maximum home for the minimum price, the groups pledge to furnish all labour and to repay the cost of the material which is financed through a mortgage. In practice, the members of the group work together in a cooperative manner under the direction of a trained building foreman, furnished by the government. Some governments also add to the cost of the house, the building foreman's salary and other administrative expenses. Low income groups everywhere have found difficulty in meeting monthly instalments on houses that are built by contract. Consequently, in order to reduce the principal of the mortgage, formation into cooperative groups with the contribution of labour has become an essential part of low cost housing programmes.

### Other Advantages

This group type of aided self-help housing, which is well known and which has proven to be successful in many areas of the Caribbean, is by its very nature a cooperative. It renders many advantages not only to the development of a specific cooperative housing programme, but also to the economic development of the country. A well planned and ably implemented cooperative housing programme incorporating the aided self-help housing principle, provides a means of utilising the numerous potential skills lying latent within the hands of many of the inadequately housed population. It also helps them to improve their own living conditions, and to acquire new skills while contributing to the economic development of their countries.

### Some Problems

As is usually the case with programmes based on the participation of individuals of different temperaments and personalities, there are many problems which arise. The pressing problem of obtaining

good workmanship is often cited. However, an examination of aided self-help projects discloses that in many cases the quality of workmanship quite often surpasses that of houses constructed by contractors. Naturally, this cannot be effected without adequate training, and development of skills. It is also true that after a period of time has elapsed, the individuals become tired, since many have full time jobs which require a great deal of strength and energy. The important thing to consider is that the advantages far exceed the problems. This is proven by the success of aided self-help housing throughout the entire world.

#### SUMMARY

It is apparent from the problems and the experiences of governments and cooperative societies throughout the world and particularly in the Caribbean that there are certain basic elements necessary to the success of any low cost cooperative housing programme. These elements can best be summarised as follows:

1. Adequate and flexible financing with:
  - (a) low down payments;
  - (b) long term mortgages;
  - (c) low rate of interest.
  
2. Availability of building land possessing the following qualities:
  - (a) reasonable price;
  - (b) low cost of utility installation;
  - (c) suitable topography of the land to ensure economic construction;
  - (d) proximity to community facilities such as schools, churches, shopping areas, etc.

3. Availability of technical and organisational assistance.
4. Good Public Relations:  

Provisions for the education of the public, explaining the need for and the principles of cooperative housing development.
5. A government agency or department equipped and willing to handle long range comprehensive low-cost housing planning, and also to provide assistance and/or advisory services to the societies.
6. A government interested and willing to sponsor and encourage the programme. The government must believe in the merits of the programme and also be aware of its problems.

#### CONCLUSION

Application of the above-summarised basic elements to low-cost cooperative Housing Development in the area served by the Caribbean Commission

Applying each of these elements to the needs and resources of the Caribbean Area, the following conclusions are offered for exploration and discussion by the Seventh Session of the West Indian Conference:

1. Adequate financing

Adequate financing for low-cost housing is the most difficult problem facing the Caribbean area. Government funds and resources must be channelled into so many other phases of overall development, and private money for housing is available only in a limited amount, at a high rate of interest and on a short term basis.

The obvious answer, therefore, to the immediate problem of financing low-cost housing is the incorporation of some form and degree of Aided Self-Help into the programme. The

labour contributed by the participant can be counted towards the necessary down payment or equity. If the contribution is sufficient the principal of the mortgage can be reduced with also a resulting overall reduction in the total amount of funds needed for the programme.

**Further development of Savings and Loan Societies**

The additional establishment of cooperative savings and credit societies can further help to solve the problem of acquiring the necessary equity. This is a method for establishing a potential reservoir for the financing of low-cost homes. These societies can also serve as a leverage for maintaining a continued interest in saving. Three methods for the stimulation of these cooperatives savings and credit societies are suggested:

(a) **Persuasion**

Advertising and exhortation by the government and local leaders, Churches and schools, with definite assurances as to the safety of funds deposited.

(b) **Inducement**

(i) Good interest rates.

(ii) Savings in the society as a prerequisite for entry into any low-cost housing programme.

(iii) Advantageous lending arrangements contingent upon savings in the society.

(c) **The institutionalising of permanent cooperative credit and savings societies**

The societies must become permanent institutions reflecting or becoming a way of life for the members and the public. The Credit and Savings Societies must be located conveniently within both the urban and rural areas.

2. **Available building land**

Available building land is necessary for the practical development of any low-cost housing

programme. If land cannot be obtained at a reasonable price per developed acre a low-cost housing programme cannot succeed.

All areas of the Caribbean should make provision for their future low-cost building needs. As the area develops, the cost for developed and raw building land will increase. This is not an easy problem to solve and its solution is based upon the imagination and foresight of governments concerned.

3. Availability of technical and organisational assistance

The need for this assistance for the group is essential. If there is no cooperative development agency, the source for such assistance could be, the Housing Department, the Department of Public Works, Social Welfare, Education, etc.

The Caribbean Commission has been following the policy of providing technical advisory services from either its Central Secretariat Staff or from agencies and organisations with which it has technical assistance agreements. Persons trained and equipped to assist governments in the area, in the overall planning and implementation of low-cost housing projects and the training of the necessary local staff are available upon request to the Commission.

There is also located at the Central Secretariat, a technical library, which will lend publications and films on cooperative and Aided Self-Help Housing Development. A list of publications and films available in this library for further study of low-cost cooperative housing development is appended.

4. Public Relations

The approval and acceptance of the cooperative idea and spirit must be sanctioned by the public in general if the programme is to be a success. The people of the Caribbean



are in a progressive state, possessing ambition and fertile minds and they appear to be willing to examine and experiment without preconceived opinions, the programmes directed to their attention, especially if it is felt that the benefits derived will be worth while. A concerted effort must be made to educate the people in general on the true meaning of cooperatives.

It would be helpful if a course on cooperatives could be incorporated in the courses of economics, sociology and social studies now taught to school children. Small informative booklets explaining in simple language how cooperative home ownership works could be printed and distributed to workers at the time they receive their pay envelopes at the various plants and places of employment. Films on cooperative home ownership could be run on the screens of the local theatres as special shorts before the main feature picture. Short talks could be delivered periodically over the radio and other methods not mentioned above could be used to advance the idea.

Besides the obvious value obtained from the successful implementation of a successful and well-planned cooperative low-cost housing programme many related benefits will accrue.

Once the participants realise the benefits derived from securing homes under the cooperative method, the cooperative idea can be enlarged to include many other community developments. Former participants or cooperators often join later in cooperative projects such as installing sewerage, building roads, bridges, playgrounds, community buildings and schools. This forms a bond of mutual understanding and friendship that helps to develop the community into a better place to live.

In those areas where Aided Self-Help Programmes are in operation, a programme to develop low-cost cooperative housing societies will also serve as a medium for retaining interest among those who are waiting to join the Aided Self-Help Scheme.

The number of benefits which can accrue to the cooperators and their governments are infinite.

**SUGGESTED READING LIST FOR FURTHER STUDY OF  
COOPERATIVE HOUSING DEVELOPMENT**

**PUBLICATIONS AVAILABLE ON LOAN FROM THE  
CARIBBEAN COMMISSION LIBRARY**

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HOUSING

**AIDED SELF-HELP (18 MINS.)**

SHOWS THE TECHNIQUES AND METHODS OF BUILDING HOUSES BY AIDED SELF-HELP GROUPS OF FAMILIES IN SURINAM. (Si.)

**AIDED SELF-HELP HOUSING IN BARBADOS (18 MINS.)**

SHOWS THE TECHNIQUES AND METHODS OF BUILDING HOUSES BY AIDED SELF-HELP GROUPS OF FAMILIES IN BARBADOS, B.W.I. (So.)

**THE CITY (30 MINS.)**

A SURVEY OF THE PROBLEM OF PLANNING COMMUNITY LIVING IN AMERICA, EMBODYING THE VIEWS OF THE AMERICAN INSTITUTE OF PLANNERS. CONTRASTS THE TURMOIL OF THE PLANLESS CITY WITH THE COLOUR AND SPACIOUSNESS OF THE SMALL PLANNED COMMUNITY. (So.)

**HOW TO IMPROVE YOUR HOUSE (11 MINS.)**

RECOMMENDS SIX IMPORTANT SERVICES ANY HOUSE SHOULD OFFER AND SUGGESTS ECONOMICAL METHODS FOR PROVIDING THEM: (1) CONTROL OF WEATHER, (2) ADEQUATE LIGHT, (3) FREEDOM FROM PESTS, (4) SAFETY, (5) FIRE PROTECTION, AND (6) PLEASING APPEARANCE. STRESSES A NEED FOR COMMUNITY PLANNING AS WELL AS FOR INDIVIDUAL HOME IMPROVEMENT. (So.)

**HOW TO THATCH (12 MINS.)**

A BERKSHIRE THATCHER SHOWS HOW TO DO A FIRST CLASS JOB OF THATCHING. (So.)

**TOGETHER WE BUILD (28 MINS.)**

SHOWS THE TECHNIQUES AND METHODS OF BUILDING HOUSES BY AIDED SELF-HELP GROUPS OF FAMILIES IN JAMAICA, B.W.I. (So.)

**IT CAN BE DONE \* (20 MINS.) (INTERNATIONAL COOPERATION ADMINISTRATION OF THE UNITED STATES)**

PRESENTS BRIEFLY THE APPLICATION OF THE PRINCIPLE OF SHELTER IMPROVEMENT AS IT IS BEING USED UNDER VARYING TECHNICAL CONDITIONS AND WIDELY DIFFERENT LOCAL SITUATIONS. IT IS INTENDED TO ACQUAINT GOVERNMENTS WITH THE SUCCESSFUL APPLICATION OF AIDED SELF-HELP TECHNIQUES. IN THOSE AREAS WHERE AIDED SELF-HELP HOUSING PROGRAMS ARE ALREADY OR ABOUT TO GET UNDER WAY, THE FILM CAN BE USED ON A DIFFERENT LEVEL TO ENCOURAGE THE PARTICIPANTS IN THEIR EFFORTS BY DEMONSTRATING DRAMATICALLY THE SUCCESSFUL ACHIEVEMENTS OF THEIR EXACT COUNTERPARTS IN MANY OTHER COUNTRIES.

**HANDS TO HOUSES \* (10 MINS.) (INTERNATIONAL COOPERATION ADMINISTRATION OF THE UNITED STATES)**

SHOWS LOW-COST HOUSING PROJECT, ON AIDED SELF-HELP LINES, CARRIED OUT BY THE DOCKWORKERS UNION IN KEELUNG AND KAONSIUNG, THE PRINCIPAL HARBOUR CITIES OF FORMOSA, WITH THE JOINT ASSISTANCE OF THE UNITED STATES MUTUAL SECURITY MISSION TO CHINA AND THE COUNCIL FOR UNITED STATES AID.

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\* FILMS CAN BE OBTAINED FROM THE CARIBBEAN COMMISSION BUT ONLY ON LOAN FOR A SHORT DURATION

COOPERATIVES - GENERAL

**UNITED WE STAND (20 MINS.)**

SHOWS THE ADVANTAGES OF A COOPERATIVE SOCIETY AND THE REASONS WHY ONE SHOULD BE LOYAL TO IT. (SO.)

**A TRIP TO COOPERATIVE EUROPE (20 MINS.)**

THIS IS A FIRST-HAND REPORT ON CO-OPS IN SEVEN OF EUROPE'S MOST COOPERATIVELY DEVELOPED COUNTRIES, FROM THE ORIGINAL TOAD LANE STORE IN ROCSDALE TO THE MODERN CO-OP FACTORIES IN SWEDEN. IT SHOWS HOW COOPERATORS IN ENGLAND, SCOTLAND, FRANCE, HOLLAND, DENMARK, FINLAND AND SWEDEN ARE REBUILDING THEIR WAR-TORN COUNTRIES. IT ALSO INCLUDES SHOTS OF THE 1946 CONGRESS OF THE INTERNATIONAL COOPERATIVE ALLIANCE. (SO./CO.)

**CO-OPS ARE COMIN', THE (35 MINS.)**

DEPICTS A GROUP ON A TOUR OF INSPECTION OF THE VARIOUS CONSUMER COOPERATIVES IN THE MIDDLE WEST AND THE SOUTH. (SI.)

**CREDIT UNION - JOHN DOE'S BANK, THE (25 MINS.)**

STORY OF CREDIT UNION MOVEMENT IN AMERICA. (SO.)

**FIVE-C CLUBS OF CUBA (11 MINS.)**

VIEWS OF CUBA'S COUNTRYSIDE ARE FOLLOWED BY CLOSER SHOTS OF TYPICAL FARM HOUSES. FACTS AS TO THEIR CONSTRUCTION ARE GIVEN AND ATTRACTIVE FEATURES POINTED OUT. THEN FOLLOW DETAILS OF WORK OF BOYS AND GIRLS OF CUBA IN THESE CLUBS. (SO.)

**GOOLIBAH TREE, THE (20 MINS.)**

THIS IS A CHARMING FILM, BASED ON THE STEVENS' PUPPET VERSION OF THE BOOK OF THE SAME TITLE, TELLING THE STORY OF MR. WRINKLE, KR. KRINGLE AND MR. SPINGLESFANGLE, HOW THEY LEARNED THAT THE GOOLIBAH TREE BELONGS TO EVERYONE AND THAT EVERYONE MAY SHARE ITS FRUITS IF THEY ALL COOPERATE WITH ONE ANOTHER. IT IS EXCELLENT FOR CHILDREN AND GROWN-UPS. (SO./CO.)

**LORD HELPS THOSE WHO HELP EACH OTHER, THE (40 MINS.)**

SHOWS HOW PEOPLE OF NOVA SCOTIA HAVE RAISED STANDARDS OF LIVING BY THEIR OWN COOPERATIVE EFFORTS. (SI.)

**MEN OF ROCSDALE (50 MINS.)**

BRITAIN'S STIRRING CENTENNIAL TRIBUTE TO THE ROCSDALE PIONEERS WHO OPENED THEIR TOAD LANE STORE IN 1844. THE STORY OF THEIR STRUGGLES AND FINAL SUCCESS IS PORTRAYED. (SO.)

**RIISING TIDE, THE (30 MINS.)**

THIS MOST RECENT FILM SHOWS THE DEVELOPMENT OF COOPERATIVE AND CREDIT UNIONS IN THE MARITIME PROVINCES OF CANADA. ITS BEAUTIFUL MARINE PHOTOGRAPHY HAS MUCH HUMAN APPEAL. (SO.)

**THERE WERE THREE MEN (10 MINS.)**

THIS ANIMATED CARTOON SHORT TELLS THE STORY OF IKE AND MIKE, THE FARMER AND THE WORKER, AND THE THIRD MAN, G.K. BOODLE, WHO WAS THE WORLD'S GIMCRACK KING. IKE AND MIKE BOTH HAD THEIR TROUBLES - HIGH RENT, HIGH PRICES, POOR CROPS, LOW PAY - UNTIL THEY DISCOVERED THAT THEY AND THEIR NEIGHBOURS ON THE FARM AND IN THE CITIES COULD HELP THEMSELVES TO SOLVE THEIR PROBLEMS BY WORKING TOGETHER TO BUILD COOPERATIVES. (SO./CO.)

**WHAT IS A CO-OP? (25 MINS.)**

**PRODUCED IN 1949 BY THE COOPERATIVE LEAGUE, THIS DRAMATIC DOCUMENTARY TELLS THE STORY OF WHAT A CO-OP IS AND HOW IT OPERATES. IT IS A COMPREHENSIVE FILM SHOWING MANY COOPERATIVE ENTERPRISES IN ACTION, INCLUDING HEALTH, HOUSING, CREDIT UNION, FARM SUPPLY, PETROLEUM, INSURANCE, GROCERY AND RURAL ELECTRIFICATION CO-OPS. (SD.)**

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