

HOUSING STUDY
FOR THE
REPUBLIC OF HAITI



Prepared
by
Philip W. Fomne /
Housing Consultant

In consultation with the
Office of the Administrator,
Housing and Home Finance Agency
Washington, D. C.

October 1948
Washington, D. C.

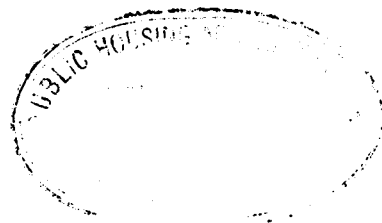
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Rev 11-12-48

INTRODUCTION

This Study of housing conditions in Haiti, incorporating suggestive comment on a type of housing program appropriate to that country, has been made possible by cooperation between the Government of Haiti, the United States Department of State under its program for scientific and cultural cooperation with other nations, and the Housing and Home Finance Agency. Its preparation, following a month's visit to Haiti by the writer in May and June, 1948, has been carried on in consultation with the Office of the Administrator of the Housing and Home Finance Agency.

Improvement of housing conditions for the large proportion of ill-housed Haitian families presents a problem of great magnitude. This Study briefly describes existing conditions and defines some of the more important problems; it does not attempt to present precise solutions, but rather to indicate a manner of approach for undertaking more intensive studies, and to develop a mental climate in which they may be conducted. It is suggested that such studies be initiated and carried on by an officially appointed body charged with the task of framing a definite housing program. Suggestions here expressed, in terms of organizational steps, numbers of dwelling-units to be built, etc., are made largely for illustrative purposes and with consciousness that they will require long and careful consideration by the appointed body and whatever permanent housing agency may ultimately be established.

The final section of the Study suggests steps that might be taken at a later date to round out and perfect a long-range housing program for Haiti.

Philip W. Bourne
Housing Consultant

PART A

The Housing Problem of Haiti and Resources Available for its Solution

Existing Housing Conditions: "Thousands of families, millions of people are in need of better housing in Haiti today". This strong statement made to the writer in Port-au-Prince is not supported by published statistics, but observations made during a month's visit reveal that there is a vital need for more and better housing for the low-income families and for active slum clearance programs in the cities of Haiti.

It is not only a housing problem, but an economic and social one. Consider these conditions briefly. The average Haitian peasant has an annual income of \$75 to \$100. On this basis, the family has limited resources with which to rent a home, let alone buy a house. Consequently, it has been the tradition over more than 100 years for most Haitians of low income to build their own homes. The typical home consists of a single room, usually with less than 100 square feet, bare dirt floor, wood frame construction, woven wood walls covered with mud or clay mixed with grass (not unlike the adobe walls found in the southwestern United States and in Mexico) and a thatched roof. The homes have no sanitary facilities or running water. The cooking is done on the ground outside, over a metal brazier and charcoal fire. A handmade bed, chair, chest, counter and metal eating utensils are all one usually finds inside. The more fortunate families have a community privy nearby. The land is frequently rented from a large land owner. Sometimes a plot of ground is handed down from father to son and is owned outright, and sometimes the dwelling or shack is built on public property. Thousands upon thousands of Haitian families in urban as well as rural areas live in this fashion. Generations have lived in this same way. 3

Character of the Housing Problem in Haiti: Haiti is not alone in facing a critical housing problem. Housing inadequate in amount, insanitary and dilapidated in quality, creates a problem of critical urgency in every country of the world. In magnitude, it appears that a larger proportion of all families are more poorly housed in Haiti than in countries where industrial progress is further advanced. In character, the Haitian problem varies because of climatic factors, traditional influences, and retarded industrial development from that in most northern nations, but it is not essentially different from that in many other tropical and subtropical states. It varies in no respect from that in all other countries in the urgency of the challenge which it presents to government: to promote the social and economic health of the nation by providing, for a preponderant mass of the population, more favorable conditions for family living and for the rearing of children who will form the coming generation.

Housing improvement in every country must begin as a housing movement led by leaders possessing social consciousness. There must be recognition and study of the need. There must be voluntary organization, the making of small beginnings. Each such movement takes a form suitable to the traditions, physical resources, and climate of its national background. In Haiti, a housing movement should not devote all its thought to a happy future day when new materials and new resources will make possible a transformation of all old housing into new. For the present, it should emphasize more sanitary living habits, more effective ways of using present facilities, a raising of standards without attempting at once to raise them too high.

Knowledge of steps that have been taken in other countries will aid the Haitian Government to find its own solutions, but the final answers will be successful in the degree to which they reflect the talents and capacities of the Haitian people themselves. Simple administrative machinery and simple houses will make limited resources go further. An important policy decision will be whether to bring benefit to the largest possible number of families, at a very low cost per family, or to attempt a more ambitious program benefitting a favored few at a much higher cost per family.

In addition to the tangible resources of government appropriations and loans, there are latent resources in Haiti which may be made tangible and which can contribute much to the success of a housing movement. The old tradition that every man may be his own house-builder creates a potential resource of enormous value. Traditional native-built houses form the starting-point; these may be improved by adding more generous and better arranged space, sanitary and easily cleaned surfaces, and more effective facilities of sanitation -- achieved by maximum utilization of the occupant's own labors. Development of this great potential resource may be fostered by public assistance -- provision of sanitary sites, small loans, donations of materials or the loan of tools -- to citizens who build their dwellings in accordance with a few simple and reasonable standards set up by the new housing agency.

The Problem Reduced to Figures: No census has been taken in Haiti since 1918 when the population was reported to be 1,631,000. We are informed that 4,000,000 is commonly accepted as the population today. The latter

figure shows an average annual increase, over the thirty intervening years, of 5% of the 1918 base figure -- a rate which we assume will continue. Although we have seen no data on family size, we know that low-income families in Haiti are large, very often having nine or ten children per family. With due allowance for single persons, childless couples, and the smaller families characteristic of higher incomes, we are assuming an average family size of five. This means 320,000 families in 1918 and 800,000 families today. A continuation of the past increase, computed at 5% of the 1918 base figure, will create 16,000 new families per year.

Standards have not been defined for determining when a Haitian house is substandard in quality and data are not available on the number of families who are ill-housed when measured against an acceptable standard. In the United States, it is commonly reported that ill-housed families amount to about one-third of the total. A fairly realistic figure for Haiti may be one-half of all families. On that assumption, we have today 400,000 ill-housed families. The population growth may create from 8,000 to 10,000 new ill-housed families per year. A long-range program of, say, 40 years, pointed toward a complete solution of the housing problem, may thus become a matter of improving or building houses at an annual rate of around 20,000. This would rehouse the "back-log" at the rate of 10,000 families per year and provide homes each year for a possible 10,000 new families who would be ill-housed if present conditions continue.

The rehousing of 20,000 families per year for 40 years with resources now in sight undoubtedly will seem to present a huge and difficult program. We believe that its magnitude may prove to be, not a deterrent to progress,

but a challenge to find ways and means for a start. The important thing is to make the start, set up an immediate short-range program, including a goal of a certain number of houses to be built over a certain limited number of years. We wish to emphasize that the principal purpose of this Study is to indicate a manner of approach. The final figures in terms of costs and number of houses can be satisfactorily established only after a complete study is made of conditions, conclusions reached, and a program formulated. This objective can be realized by appointment of the official body as recommended in this Study.

Probably at least a year, possibly longer, will be required for preparation of an Official Housing Report, enactment of legislation, creation of a housing bureau or agency, completion of its organization, and arrival at the point of initial construction of projects and houses. A five year period of construction might then follow, with a total goal of 10,000 rehoused families set as its aim. While an average of 2,000 per year is only 10% of the average annual rate assumed above for a 40-year program, we believe that a successful outcome from modest beginnings will provide greater encouragement for future progress than failure to achieve a program too ambitious for immediately available resources.

Resources Available for a Housing Program: In the following paragraphs, we attempt to suggest methods for evaluating the resources, governmental and private, which exist or can be created in Haiti for carrying out a long-range housing program and which can be applied promptly in the initiation of an immediate short-range program of, say, 10,000 rehoused families in a five-year period of construction.

(a) Occupant-Family Labor: One of the most important of the resources

available is the labor of families who are to occupy the dwellings. In our opinion, this may prove to be the largest resource. As stated above, it has long been the tradition in Haiti for the small home-owner to build his own house. The procedure is a simple one, and resembles the old-fashioned barn-raising method followed in the New England rural areas of the United States. No money is exchanged, but the golden rule applies - help me to build my house and I'll help you to build yours, or to furnish it, or to plant your fields. Under government direction, this tradition can become a contribution to the success of a truly Haitian housing program. It is worth while to evaluate it in terms of money.

If, in the 20,000 rehoused families per year estimated above as the magnitude of a complete 40-year program, two persons of each family should devote an average of one day per week to house-building or house improvement, the total effort would represent 2,000,000 "man-days" per year. By assigning a value of only 50¢ (U.S.) per "man-day," we find that this great resource amounts to \$1,000,000 per year, or \$40,000,000 for the 40-year period. If reduced to the modest goal of the immediate program - 2,000 rehoused families per year over a 5-year construction period - the resultant figure of \$100,000 per year is still a ponderable item of available resources. Although evaluated in money, this amount would not be a program expense but a free contribution from rehoused families.

(b) Occupant-Family Capacity to Repay Loans: A second principal resource lies in the ability of families to pay monthly or annually amounts in cash to secure or to improve their homes. It might be estimated that the average cash payment which families in substandard

housing can make is in the order of 5¢ (U.S.) per day, or \$1.50 per month, or \$18.00 per year. As matters now stand, similar or somewhat greater payments often go for rent. In the kind of program we are considering here, this cash outlay might better be used to repay a "character loan" over a period of years, the borrowed funds to be applied on the cost of improving or building a house.

For a loan repaid in 15 years, the yearly amortization rate is approximately 7%. Interest at 6% will average 3% per year on the original loan amount as it progressively diminishes; the two percentages combined make a total yearly debt-service charge of 10%. The \$18 yearly payment therefore would permit \$180 to be borrowed. With longer amortization and lower yearly interest, the amount would be greater. Therefore, a loan of \$180 or more, combined with the "family occupant" labor donated and with the benefit of government aid by grant of material, use of tools, etc., would be an important factor in the construction of a house, of the traditional type, improved as suggested above. This suggestion is advanced with recognition of the administrative problems that would arise in handling a large number of very small loans and of the probably high proportion of defaulted loans; its application and financial implications will require the further study of the body appointed to prepare the official housing report suggested elsewhere.

(c) Government Credit: The resource discussed in the preceding paragraph may be considered as creating government borrowing power. For an immediate program of 10,000 rehoused families in a 5-year construction

period, total requirements at an average of \$180 loaned to each family would be \$1,800,000. We suggest that a rounded out figure of \$2,000,000 be scrutinized by the officials charged with preparing the Official Housing Report as the amount of a loan which might be negotiated by the Haitian government for its immediate housing program. It is noted that this amount would produce an immediate increase of 20% in the national debt, which is reported to us to be \$10,000,000 in 1948.

(d) Government Appropriations: Yearly appropriations will, of course, be required to cover the administrative expenses of the new housing agency, to conduct a program of education, to provide aids such as donation of building materials and use of tools and equipment for families building their own houses, etc. Determination of a yearly amount which would be appropriately related to the total annual budget of the Haitian Government becomes an additional task for those who will prepare the Official Housing Report. We are informed that the budget for 1948 is \$13,000,000. A yearly appropriation of \$200,000., which would be approximately 1.5% of that amount, would form an important contribution to the success of the immediate program.

(e) Resources in Building Materials: The suggested Official Housing Report would obviously include data on materials of construction which are now produced in Haiti, of which present production can be increased, and of which domestic production can be initiated where they are now secured only by import. Timber and cement will figure importantly in such an analysis. Studies of the adaptability of native woods to

structural uses and increased production and processing of appropriate varieties are indicated activities. Increase in quantity and improvement of quality of brick, structural tile and roofing tile, all of which are now made in Haiti, are desirable objectives. Attention may well be given to the production of fibre wall-board from the waste products of the active sugar industry. We are informed that negotiations have been initiated with Venezuelan interests relative to the construction of a cement plant. The local production of cement should reduce its cost. As an item of import, as reported to us, it runs as high as \$2.00 per bag as compared with 80¢ in Puerto Rico. Furthermore, the local production of cement would benefit public works programs - roads, sewers, etc. - as well as housing. Such developments would increase the economic health of the country in overcoming the lag of total exports behind total imports, which we understand continues to be an unfavorable aspect of the Haitian economy. Where import of building materials continues to be necessary, a reduction or waiver of import duties, when the materials are to be used in a public housing program, would be a development deserving the government's consideration.

PART B

IMMEDIATE HOUSING PROGRAM

Part A of this Study has discussed general aspects of the overall housing problem and resources which might be utilized for its solution. Now, we suggest consideration of certain definite steps which might be taken in the initiation of an immediate program. Other activities requiring ultimate though not necessarily immediate consideration are discussed in Part C following. Immediate steps would be as follows and in the order presented.

Definition of Problem and formulation of a National Housing Policy:

We suggest, as the first step, that the Haitian Government initiate a detailed exhaustive study of existing conditions and resources, to define the size of the housing problem as precisely as now available or easily and quickly securable data will permit. The study should outline a government housing policy and a broadly stated program and recommend the type and character of legislation, including financing and organizational provisions, required to carry out the program. This study might be made by or under the direction of the Departement des Travaux Publics or by a special commission or committee. In either case, the body conducting the study should have adequate personnel, including technical experts, and adequate funds. Visits to foreign countries on technical missions might prove to be desirable and helpful. Conclusions would be expressed in an Official Housing Report which would be presented to the Haitian Government for its further action.

Legislation: After approval of the Official Housing Report, a bill would be introduced for enactment of legislation containing the following provisions.

(a) A well defined, clear-cut statement of the national housing policy.

(b) The creation of a national housing body. This might be an office or bureau in the ~~Department~~ des Travaux Publics, or in some other Department, or a separate national housing agency. We believe that the need of local municipal housing authorities is a question that can be deferred for future consideration, after the initial program is further advanced.

(c) Funds: Yearly appropriations for, say five years, in an amount feasibly related to the national budget. Since the amount cannot be great enough to build new housing for any considerable proportion of the large number of ill-housed families, the appropriated funds would probably be used for the administrative expenses of the housing agency, a program of education, and a program of "self-help" to provide materials, tools, instructions, etc., to families improving or building their own houses. There should be authorizations for government borrowing, sufficient for a five-year program, in an amount feasibly related to the national debt. From funds borrowed by the government, loans would be made to individuals or to groups or associations of home builders.

Organization would follow legislation as the third step. The national housing body, as the spearhead of the solution of housing ills, will be established, and an administrative director appointed. It will be his responsibility to recruit an administrative and technical staff. The new housing body will establish and carry out its policies and procedures. The broadly outlined objectives proposed in the Official Housing Report will

be scrutinized, amplified and perfected. Standards of design and construction will be developed. Typical plans of houses and sites will be prepared. Cost data will be assembled. Surveys will determine the localities most in need of housing and the slum areas of which clearance appears most urgent. Decisions will be made on the number of dwelling-units that can be improved or built with available funds, their distribution among the various types determined, and yearly production schedules established. The new organization will coordinate the housing program with other government agencies carrying on programs of construction of roads, water-supply and sewage-disposal systems.

Development Program: The following suggestions are presented in what seems to us a logical time-sequence for the steps of actual operation:

- (a) Education: We believe that no one element can contribute more to the success of the housing program in Haiti than a carefully worked out program of education to interest low-income families in the care of their homes and improvement of sanitation in home and neighborhood. Motion-pictures, illustrated talks, and all possible methods of visual appeal will be useful. The spirit of emulation can be aroused by neighborhood competitions, prizes and public recognition of achievement. In localities selected for new construction or structural improvement of existing houses, training courses in the use of native methods and the introduction on a simple basis of new schemes and materials of construction can find a place in the program. As new projects are built, their exhibition to off-site families for demonstration purposes, arranged as

publicized gala occasions, will have great educational value.

- (b) Rehabilitation and Improvement: Probably many instances will be found where housing conditions can be improved materially without building new houses and projects. Where municipal sanitary services are not and cannot be made available, provision may be made for individual privies or group latrines. Water of unquestioned purity, whether piped into each house or provided at supply points for groups of houses, is a sine qua non for all housing, rural or urban. In excessively congested neighborhoods, density may be reduced by removing part of the houses. Concrete slabs may be poured as a replacement for dirt floors. Repairs or replacement of leaking or vermin-infested roofs may be encouraged. These and many other similar improvements deserve early consideration.
- (c) Construction for New Housing: New projects might be of the three principal types described in the numbered paragraphs below. Our suggestion is based upon these premises: 1) the number of families in need of better housing is enormous (400,000 families); 2) the cost per family must be kept very low if any considerable number is to benefit from limited initial resources; 3) standards of modest and extremely realistic character, with emphasis upon a few basically-important items of improvement as described in the next section under "Standards", will aid in achieving a low cost per family; 4) to provide the largest possible number of families with better housing at a minimum cost per family, the principle of "self-help" may prove to be the most important contribution to the success of the program.

(d) Project Types: In the light of the above, we suggest consideration of the following project-types:

- (1) Rural: Detached single houses built by the occupant. The density can be very low. To be built on individual farms, in farm villages, and other small communities. Type of water supply will depend upon degree of dispersal of houses and local physiographic conditions. Each house to have an individual privy.
- (2) Suburban: Detached single houses built by the occupant. Moderately low density. To be built in outlying portions or suburbs or larger towns and cities. Water-supply, well or piped. Latrines or central grouped water-closets serving small groups of dwellings.
- (3) Urban: In congested municipal areas, high land costs and scarcity of sites may force adoption of row-house projects with high densities. For obvious reasons, the "self-help" principle does not lend itself easily to row-house construction. If "self-help" is adopted as a guiding principle, it follows that every effort would be made to find outlying or fringe areas, in the larger cities, where lower land costs would permit lower density projects consisting of individual occupant-built houses. In either case, sanitation remains a question of primary importance; its provision by means of municipal water-supply and sewage-disposal systems should present less difficulty in metropolitan centers.

The preceding paragraphs indicate that rehousing of the 10,000 families set as a goal for an immediate 5-year program would assume the four following forms:

- (a) Rehabilitation and improvement projects dealing with existing homes.
- (b) Rural projects, new construction.
- (c) Suburban projects, new construction.
- (d) Urban projects, new construction.

We do not attempt to suggest a numerical breakdown of the 10,000 families into these four categories. To do so would require a knowledge of existing housing conditions and of the cost per unit for rehabilitation and for new construction which can be accurately stated only after the suggested Official Housing Report and the new housing agency have gone deeply into the subject. It appears inevitable, however, that row-house projects of the "urban" type described above will be lowest in the number of units built. Such projects will have demonstration value in arousing a desire for better housing among low-income families. If utilized in clearing the slums such as La Saline or the slum areas of Fort St. Clair, the Fort National, or Bel Air in Port-au-Prince, they will be strategically located for demonstration value. Adherence to the simple standards which are suggested in the next section will ward off any inclination to make them into aesthetic housing monuments or devices to catch the eyes of visiting tourists.

Housing Standards: It will be found necessary to establish standards in order to evaluate the condition of existing housing and to govern future development. Thereby it will be possible to determine what housing is

inadequate and how many families should be rehoused. It will establish a basis by which to govern planning under the proposed program. Standards should be in the form of minima applicable to sanitation, density, access, and other matters of project and neighborhood planning, also to house design including space and living facilities and construction. Their preparation in broad outline may well be an early activity of the group created to prepare the Official Housing Report, with later amplification by the new housing agency. Familiarity with standards adopted in other countries will be useful, but practical adaptability to conditions peculiar to Haiti should govern their final form. As we see the Haitian problem, basic essential minimum elements will include, among others, the following items, in the order of importance presented:

- (1) Security in tenure of house and land.
- (2) Sanitation: i.e., provision of potable water and of sanitary methods, however simple, for disposal of human wastes.
- (3) Density (families per hectare or per acre) low enough to give each dwelling light, air and space for out-door activities.
- (4) In the house, sanitary floor, water-tight and vermin-proof roof and walls, adequate natural light and ventilation.
- (5) Separate sleeping space for parents; separate spaces for boys and girls exceeding a stated age.
- (6) Protection against heat.
- (7) Electricity for lighting.

Government Aids to Occupant-Labor: We suggest that the future housing agency secure information on the "self-help" methods used in Sweden and study their adaptation to Haitian conditions and needs. Under the

so-called "Stockholm Plan", a family which is building its own house receives from the government, at low cost and on easy terms, materials of construction which it cannot produce but which it can incorporate into the construction. In Haiti, for example, concrete block-machines might be loaned to groups of villagers, and cement donated or sold at low cost to provide material for walls. Cement thus furnished, with instructions for mixing and pouring concrete, would enable the home-builder to build a sanitary durable floor. Such methods would be aided by local production of cement, and the development of a Haitian portland cement industry becomes a matter deserving governmental consideration.

Sanitation: In concluding these comments on the immediate housing program, we wish to emphasize the all-importance of sanitation. High mortality in tropical areas is largely due to polluted water and to infections caused by insanitary and uncontrolled disposal of human wastes. Here we face a problem of which the solution becomes a primary responsibility of government. The problem of shelter in tropical areas can largely be solved by the individual, guided and aided. Problems of water-supply and sewage-disposal are too extensive for application of the "self-help" principle and their solution can well become the first concern of government in a national housing program.

PART C

A Long-Term Housing Program

In the preceding Section, we have endeavored to outline a simple practical method of approach for the consideration of the Haitian Government in the prompt initiation of a short-term housing program. Now we take up certain additional steps which might be taken later in a comprehensive long-term program pointed toward the ultimate solution, over many years, of the total Haitian housing problem. Some of the steps here mentioned already may be receiving the attention of the Haitian Government in connection with overall economic and social planning related to all phases of Haitian life, in which case their correlation with both the short-term and long-term housing programs will be an obvious need. Furthermore, other suggested long-term steps of strictly housing and town planning character may receive at least preliminary attention in the development of the short-term program without delaying its progress. Conduct of the immediate program will have great empirical value in creating experience and accumulating knowledge that can be utilized effectively in the development of a long-term program.

The following matters will deserve attention in the study of such a program:

1. National, Regional, and Locality Planning: In view of the important relationship of housing to other aspects of economic and social life, it would be highly constructive to appoint a national commission or other body to make a comprehensive study of existing and potential resources and to develop therefrom a national plan. Regional and local plans would ultimately follow. The Study would cover agriculture, industry, mineral and forest resources, needs for town and city expansion or

decentralization, establishment of new towns, transport by rail, highway and air, communications, hydroelectric possibilities, comprehensive water supply systems, etc. Such a study might well extend over a period of a year or more. Funds should be provided for adequate expert staffing, trips for observation in other countries, and visits from foreign experts.

2. Legislation: Based on the above report, new legislation could be adopted to provide the machinery for carrying out its recommendations. At this time, the housing legislation adopted for the immediate short-term program might well be scrutinized and possibly revised. The question might then arise of a partial decentralization of housing direction, with establishment of local housing authorities working under and with the central national body.

3. Census, Land-use Surveys, etc.: Assembly of extensive data on population, housing, employment, etc. is not, in our opinion, essential for the initiation of an immediate housing program. In any country where housing programs have never been started or are in their early years, the housing need is usually so great that precise adjustment of program to need is a theoretical rather than a practical necessity. For later operation, however, exact data on existing conditions will have great value. Perhaps the year 1950, when the United Nations will sponsor a census of the Americas, will be the opportunity to initiate a Haitian census. As a part of the long-range program, it will be helpful also to conduct surveys which will lead to preparation of statistics on land use, population density, location of substandard housing areas, agriculture, industry, etc.

4. Zoning: In its ultimate long-range program, the Haitian Government will doubtless find it desirable to adopt zoning regulations which will control town and country planning and assure the best possible environments for family living. A complete system of zoning would provide for appropriate uses of land - agricultural, industrial, commercial, and residential. In the housing field, it would cover such matters as sanitary and healthful sites, access, density in families per acre, public spaces for out-door recreation, etc.

It is our opinion that initiation of an immediate housing program need not be delayed by comprehensive study of zoning requirements and enactment of related legislation. For the first few years of the immediate program, it will probably be adequate for the new public housing body to adopt a few simple zoning principles which could be embodied in its code of housing standards. The principal objectives would be prevention of the spread of existing slums, thinning out of excessively crowded houses in existing communities, prohibition of use of swampy or otherwise unhealthy land for current and future housing and selection of new housing sites appropriate as to physical characteristics, relationship to employment and availability of municipal services and facilities.

5. Housing Standards: As the economic resources of the country increase, and in the light of knowledge gained in the conduct of the short-term program, the initially adopted standards can be reexamined, leading possibly to a higher level of minimum requirements.

6. Educational Programs: The educational programs initiated in the short-term period may well be continued and expanded in scope and area of operation.

7. Housing for middle-income families: From information available, we are aware that there are problems of housing families in the middle and upper income levels in Haiti, just as in all other countries, due to shortages of building materials, scarcity of skilled labor, and consequent high costs. In view of the enormity of the housing problem presented by families in the low-income brackets, the Haitian Government may wish to use immediately available resources for bettering their condition, reserving for its long-term program provisions for families in the higher income levels. In the United States and other nations, government programs are currently being conducted in this field, expressed in terms of mortgage insurance and encouragement of building loans of low interest and long terms of repayment. As the program for slum clearance and low-rent housing gets into full swing, the housing question for the middle-income group may be simultaneously developed on a similar financial basis.