



SOMETHING TO BUILD ON

*The Future of Self-Help Housing in the Struggle
Against Poverty*

by Richard J. Margolis

with a Foreword by Paul Douglas

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In Memory of Howard and Patsie Washburn

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Preface

THIS BOOK IS AN ATTEMPT TO INTERPRET THE COMPLEXITIES OF self-help housing—its history, its current uses and non-uses in the war against poverty and its large potential for good. It is less a how-to-do-it book than a why-don't-we-do-more-of-it? book. As a partisan of the self-help technique, I admire those government agencies, non-profit organizations and private citizens who have had the good sense to use it.

Organized self-help housing in America is only thirty years old, and it didn't come of age until late 1965 when the American Friends Service Committee (AFSC) sponsored the first National Conference on Self-Help Housing, at Airlie House in Warrenton, Virginia. The conference was underwritten by the Ford Foundation. It brought together seventy-five men and women from Canada, Mexico and the United States, all of whom were experts in one facet or another of the self-help process. They included: construction supervisors and community organizers; economists, social scientists and anti-poverty administrators; Federal officials and United Nations specialists; persons who had joined a self-help housing group and persons whose organizations had sponsored self-help housing projects.

At Airlie House they discovered what all self-help groups eventually discover—that they could best achieve their individual aims by acting in concert. And so they formed a new organization, International Self-Help Housing Associates (ISHA). Like the technique it espouses,

ISHA and the AFSC have together commissioned this book, for which I am most grateful. I am grateful, too, to Alfred Winslow Jones and the Foundation for Voluntary Services whose support made possible a portion of the research.

Many persons helped me by giving freely of their time and knowledge. Meeting them was perhaps the best part of what was, for me, the best of all possible assignments. Of course, they should not be held accountable for the views expressed in this book, which are strictly my own. The participating families were especially helpful. They welcomed me into their homes, cheerfully submitted to my prying and did their best to give me an accurate picture of the self-help process and the impact it was making on their lives.

A quartet of friends gave me sound advice along the way, and either cheered me up or put me down, depending upon the need. They are Mariana Alcock, the present chairman of ISHA; Clay L. Cochran, executive director of ISHA; Eleanor Eaton, assistant secretary of the Community Relations Division of the AFSC; and Elizabeth Herring, ISHA's first chairman. All were doing battle in the war against poverty long before it became a national slogan.

Officials of the several Federal agencies that are supporting self-help housing programs—the Bureau of Indian Affairs, the Office of Economic Opportunity, the Farmers Home Administration and the Department of Housing and Urban Development—were without exception most kind and informative. So were the staffs of the many private agencies I visited.

It is risky to name names—some worthies are invariably excluded—but even a short list of persons to whom I am grateful should include: Mason Barr, Edna Brooks, Joseph Burstein, William Byler, Eric Carlson, Robert Choate, Arthur M. Collings, Jr., Ida Edelen, John Hagely, Elfriede Hoeber, Tom Karter, William King, Platon Lerma, Stewart and Jane MacColl, Robert Marshall, Welton and Anita Myers, Mrs. Thayer Painter, Father Richard Pates, Ralph Reeser and Jim and Naomi Stein.

Lastly, a word of thanks to my wife Diane, whose uncommon sense modifies everything I write.

Richard Margolis

June 12, 1967 Georgetown, Connecticut

I

Something to Build On

A FEW YEARS AGO A WELL-KNOWN FOUNDATION ASKED ME TO write "a brief, objective report" on organized self-help housing, a method some of the world's homeless and near-homeless have used to improve their living conditions. When I hinted I knew nothing about the subject, they replied that my unrivalled ignorance made me just the person for the assignment. "We want a man without biases," they said reassuringly.

Since then I have had several additional chances to explore and write about the intricacies of this strangely compelling technique, and in consequence I am now slightly less ignorant and considerably more biased. I am convinced that self-help housing can play a major role in the war against poverty—that it constitutes an imaginative, efficient and humane method of helping families to get out of their shacks and tenements and into decent houses.

The self-help method varies from place to place and from program to program, but in general it offers families an authentic chance to build or rehabilitate their own homes. As a rule, an outside agency supplies money, credit, technical skills and an organizing hand, while the families themselves build the houses and help to shape the program's policies. Their labor and their voice are both indispensable to the self-help process. They are what make the process unique. Among the methods government and technicians have used in efforts to solve

ownership with family participation in the building process; only self-help opens the way to community organization and social action; and only self-help can renew a man's confidence in himself and sharpen his sense of achievement.

Since World War II an estimated one-million families in some fifty countries have acquired houses through the self-help technique. That is a very small figure when one considers that in the United States alone at least four million dwelling units are needed instantly to re-house families now living in rural and urban slums, and that in Asia, Africa and Latin America about one *billion* persons are at present homeless or living under incredibly wretched conditions. But it is at least a beginning: it is something to build on.

With the exception of Puerto Rico, which in less than two decades has built 30,000 self-help houses and is still going strong, only a handful of Americans has been exposed to organized self-help housing. In fact, until recently the technique has been regarded here as strictly an export item—a method to be sown abroad by American aid, but one not worth cultivating at home.

Now, thanks mainly to the war on poverty, the winds appear to be shifting. Several Federal agencies—among them the Office of Economic Opportunity (OEO), the new Department of Housing and Urban Development (HUD), the Farmers Home Administration and the Bureau of Indian Affairs—are beginning to spend dollars on home-grown self-help housing programs. And many poorly housed Americans, especially in rural areas, have sniffed the winds of self-help and are pressing Washington for the money they need to get started. Sharecroppers, migrant farmworkers and reservation Indians are all seeking ways to break out of their shacks. "The pressure is simply tremendous," according to an anti-poverty official in Washington. "If we could fund all the requests we get, there would be hundreds of self-help programs going on right now."

As it is, there are about fifty (as of April, 1967), and most of them did not exist before 1964. Among the more recently organized self-help programs are:

- *Housing for migrant farmworkers in California's San Joaquin Valley, sponsored by Self-Help Enterprises, Inc. (SHE).* The Office of Economic Opportunity pays the administrative bill for this program and the Farmers Home Administration supplies the mortgage money. Since 1965 SHE has completed about one-hundred houses—most of them containing three bedrooms—and expects to have finished 400

- *The mutual-help program on Indian reservations, sponsored jointly by the Bureau of Indian Affairs (BIA) and the Housing Assistance Administration (public housing).* Begun in 1964, mutual-help was to be a major effort at rehousing 40 percent of the approximately 100,000 Indian families who live on reservations. As of March, 1967, 150 homes had been completed and another 300 were under construction.
- *The Rosebud Transitional Housing program at the Sioux Rosebud reservation in South Dakota.* OEO and HUD have teamed up with several other Federal agencies in a \$2 million self-help housing program. A pre-fabrication plant has been built on the reservation to provide badly needed jobs and to speed up construction of the 375 houses.



Old and new transitional house, Sioux Rosebud Reservation, South Dakota.

- *Meadow Wood Acres, outside San Antonio, Texas.* Eighty-seven families—mostly Mexican-Americans—have organized to build houses and have completed construction of a community center, using salvage from old Air Force barracks.
- *Better Rochester Living, Inc.* This is one of the few organizations in the country ever to attempt urban self-help housing. Some seventy families in Rochester, N.Y. are renovating rundown houses through BRL's self-help program.

In addition, there are self-help projects in New Jersey, Kentucky,

Pennsylvania, Mississippi, Louisiana, Florida, Tennessee, Kentucky, Maine, Arizona and Alaska, nearly all of them supported either by the Farmers Home Administration or by the Office of Economic Opportunity, or both. For a more complete, but by no means exhaustive, list of self-help projects in the United States, see the Appendix.

The self-help technique does not produce instant housing. It is a relatively slow, complicated process—an all-out attempt by both the sponsoring agency and the participating families to breathe new life into a slum, either urban or rural. The process takes time. It is predicated on human incentives rather than mechanical systems. It is not a blueprint imposed upon the group from above; it is an idea cultivated from within.

Even so, the initial spark that kindles the self-help project is frequently struck by an outside agency—that is, by paid group organizers who go into a community to “talk it up.” As a rule, they must return again and again before convincing enough families that the idea has merit. Slum families do not readily respond to social workers who come bearing leaflets and promises; they have heard such promises before.

And when families do finally commit themselves to joining a self-help group, they have taken only the first step toward a distant goal. Now they must study the local building codes, learn the rudiments of construction and design, master the art of reading a blueprint, acquire a grasp of home-financing procedures, choose a homesite, start a savings program and reschedule their lives so as to permit at least twenty hours of construction work each week.

All this must be accomplished before ground can be broken. “And then,” as a self-help construction supervisor has remarked, “comes the hard part.”

The construction process generally lasts about eight months, although some projects have been completed in as little as three months, and others have dragged on for more than two years. The less time a group takes, the fewer the hazards. Delays can take the edge off a once hopeful enterprise. Participation may dwindle, dropouts may increase and the sponsor may run short of cash.

Even the most expertly managed of self-help programs has its problems for both the sponsor and the families. There are the technical considerations of acquiring enough land, designing the type of house that can be built by amateurs, ordering equipment and materials, and eventually training the work crews and insuring their regular attendance at the construction site. The sponsor may have to carry on a series

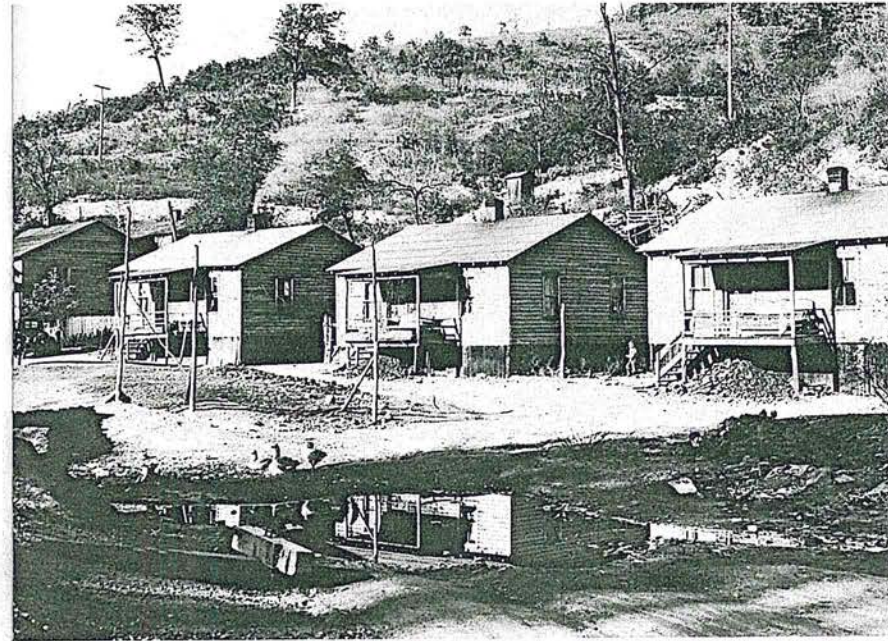
of delicate negotiations: with contractors called in to complete some of the more complicated tasks, such as plumbing, heating and electrical work; with union officials who may be reluctant to allow non-members to do "union work;" and with lending agencies whose mortgage money can make or break the project but who may hesitate to risk it on the poor.

Finally, there is the sponsor's more nebulous, but no less demanding, obligation to provide counseling to the families (Can they afford the house? The utilities? The taxes? The upkeep?) and to the group as a whole. A self-help group is a fragile organism. It can fall apart for any number of reasons: disputes over individual workloads, personal jealousies, plain weariness or three days-in-a row of rain.

"Nobody should get the idea that it's easy," warns Ervan R. Bueman, a battle-scarred veteran of self-help housing on Indian reservations and also in the Caribbean area. "It's a backbreaking method, and sometimes heartbreaking, too. If you haven't tried it, you can't possibly know how difficult it is."

Despite these many obstacles—or perhaps because of them—self-help seems to work more often than not, and more and more groups in America are giving it a try. The enemy of self-help is despair—and this applies to the sponsor as well as to the participants. Self-help housing requires that all parties concerned possess the will to try and the strength to continue.

A view of several of the stone homes in Penncraft constructed by self-help.

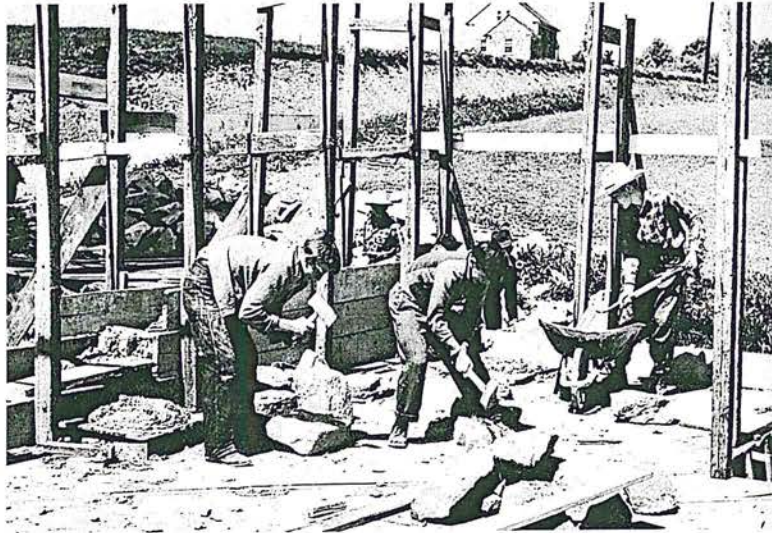


Coal miners houses in West Virginia, near Penn-Craft.

William Miller, an organizer of a new self-help project in West Virginia, has put the case concisely: "I know that businessmen will say it's impossible, that real estate men will say it's impossible, and that the public reaction will be it's impossible. We plan to get a bunch of people together who say it's impossible and then go out and do it."

It was the coal miners who first went out and did it, both in the United States and in Canada. In 1937 the American Friends Service Committee (AFSC) sponsored Penn-Craft, a community of fifty homes for out-of-work miners in western Pennsylvania. The two-story houses they built were made of stone and included central heating and indoor plumbing, features which many of their old houses had lacked.

A year later, in Nova Scotia, St. Francis Xavier University got some coal mining families together and helped them build Tompkinsville, the first self-help cooperative in Canada. Tompkinsville was named for the late Dr. J. J. Tompkins, who helped organize the project and whose approach can best be described as "self-help classic." First he assembled a study group to learn about housing. Six months later he announced, "We ought to have houses here. . . . Good houses. There



Building Penn-Craft.

are a lot of fellows studying. But they don't know much about it. Nobody here knows much about it. But we ought to have houses. Somebody ought to do something." Somebody did. The Tompkinsville experiment led to many other self-help projects, so that by 1967 in Nova Scotia there were more than 150 separate cooperative communities comprising about 2000 self-help houses.

As for Penn-Craft, the going was rougher—it took nearly six years to complete the project—but, then, the goals were more complicated and went far beyond adequate housing. The overall goal was to build an entirely self-sufficient community capable of supporting its residents.

Penn-Craft still stands, but it has lost many of its original residents and much of its original vitality. A cooperative store has been sold to a private party; the social center has fallen into disuse; and the children have grown up and left town in search of jobs and excitement. "Penn-Craft," says one AFSC official, "is a victim of its own success. It gave the children higher aspirations—so they got out."

Still in all, the Penn-Craft endeavor showed that families down on their luck could, when acting in concert, improve their housing through self-help. And the group's decision to build large, high-quality homes with all the modern conveniences—rather than homes that fell short of current middle class standards—set the pattern for future

projects. From that point on nearly all sponsors of self-help programs viewed the technique as a way of catapulting low-income families from shacks to fully-appointed homes ranging in price from \$6,000 to \$20,000. (This assumption is now being challenged on the Rosebud reservation, where HUD and OEO are sponsoring construction of 375 "transitional" houses—that is, houses which are considerably better than the tents and shacks the Indians now occupy, but which are considerably less complete than the standard suburban ranch house. The transitional homes, which have a floor space of 620 square feet, include wood-burning stoves and, in some cases, outdoor privies.)

Two important developments grew out of the Penn-Craft effort. One was a self-help rehabilitation project near downtown Philadelphia, jointly sponsored by the AFSC and the Friends Neighborhood Guild. The other was the start of Flanner House Homes' remarkable self-help program in Indianapolis.

The Philadelphia project, built in the early fifties, is a racially integrated cooperative, consisting of old brick houses which the cooperators renovated and converted into eighty-three apartments. Located in the middle of a tough, gang-ridden slum, the project encountered so many difficulties that it knocked AFSC out of self-help housing for nearly a decade. (For details, see Chapter 5.) Nevertheless, it stands today as a hopeful reminder of what self-help can accomplish in urban slums.

Flanner House Homes' self-help program, under the leadership of Dr. Cleo Blackburn, director of The Board for Fundamental Education, began in 1950. The first house took more than 5600 man-hours to build and cost more than \$17,000. But in due course the agency learned how to build larger houses (1250 square feet of floor space) in one-sixth the time and for less than \$15,000 per house. By the end of 1965 Flanner House Homes had sponsored construction of about 365 self-help houses.

The Flanner House Homes program was designed to serve Negro families who did not have the cash for a down payment on a house and who, because of their color, were barred from the usual channels of credit. By going to bat for them, Flanner House proved to bankers and builders that Negro home-buyers were good credit risks. And once they got the point, home developers rushed into Negro neighborhoods to compete for a share of the market. Their zeal pushed land prices sky-high—and pushed Flanner House out of the self-help business.

"Even if we could buy the land," explained a former Flanner House official, "there's no longer much need for our kind of service. Negro

families can get bank loans now. And private developers are requiring very small down payments which most families can afford. They don't need a substitute for cash."

In its heyday, Flanner House Homes had the most efficient self-help operation going, with a permanent professional staff of five and with its own workshop where participants could pre-cut the lumber and build the kitchen cabinets. By surviving and thriving for fifteen years, Flanner House Homes established self-help in the United States as something more than a one-shot technique (just as St. Francis Xavier did in Canada). It proved that organized self-help housing could succeed on a longterm basis, or as long as the need existed.

By 1962 Indianapolis, Philadelphia and Penn-Craft were the only places in the continental United States where organized self-help housing on a large scale had been successfully completed. And only Flanner House Homes was maintaining a viable self-help program. Then the AFSC, with an assist from the Farmers Home Administration, got back into the picture by sponsoring self-help projects for seasonal farm workers in Goshen, California. The Goshen effort, directed by Bard McAllister, ultimately led to Self-Help Enterprises, Inc., (SHE), which was founded by the late Howard Washburn and which quickly became the largest and most successful self-help organization in the United States. In less than two years its staff grew from two to forty-six; its sphere of influence spread from a single community in Tulare County to some twenty locales in a six-county area; and the number of persons it served grew from a handful to more than a thousand.

Thanks in part to SHE's success, organized self-help housing has become a reasonably respectable method of housing the rural poor. In effect, the California experiment has begun to play the same exemplary role in self-help housing that Jane Addams' Hull House played seventy-five years ago in the settlement house movement: it is establishing patterns of success, setting standards of excellence and giving concerned people everywhere a sense of new possibilities.

This is not to suggest that we are witnessing a national stampede in the direction of self-help housing. That may come later. As for now, six different Federal agencies are committed in some measure to support of self-help housing, and all of them have entered the field during the Sixties. Three of these agencies are under the aegis of the Department of Housing and Urban Development (HUD). They are the Housing Assistance Administration (HAA), the Low Income Demonstration Housing Program and the Federal Housing Administration. The other three agencies involved in self-help housing are the Bureau

of Indian Affairs (BIA), the Farmers Home Administration and the Office of Economic Opportunity (OEO).

In all, Federal agencies are now spending about five-million dollars annually on self-help housing projects in twenty-five states. That is hardly enough to clean up America's housing mess—after all, in 1965 non-farm residential construction alone totaled \$27 billion!—but it has been enough to establish self-help's claim to a place in the war against poverty. And the Federal funds, meager as they have been, have given self-help technicians a chance to test some of their own assumptions. As a result, self-help agencies have been shedding old habits and breaking new ground.

The most important trend in recent self-help projects has been the sponsor's inclination to offer a broad range of services that go far beyond housing. These may include everything from providing consumer education and courses for illiterates to organizing credit unions and home improvement associations. The trick is to bind such services to housing.

In Meadow Wood Acres, for example, Mexican seasonal farm-workers have been taking literacy courses in order to become American citizens, thus making them more likely candidates to participate in the Federally-funded self-help housing program. The incentive that self-help housing provides here is obvious.

Similarly, the staff of Better Rochester Living, Inc. spends as much time rehabilitating family finances as it does rehabilitating houses. To become eligible for a Federal Housing Administration (FHA) mortgage, the family must clean up its debts and budget its income. So, on frequent occasions, the sponsor acts as a kind of *ombudsman*, or representative, for the families, helping them to cope with creditors, employers and various welfare agencies. Here again—to quote Welton Myers, general manager of Better Rochester Living—"The house is the carrot. If the family wants it enough, it straightens out its finances."

At the Rosebud Sioux reservation, community development is keeping pace with home construction. Each of Rosebud's twenty-one villages is forming a home improvement association which will collect family "mortgage" payments (only five dollars per month) and see to it that the new houses are kept in repair. The money collected may be used by the home improvement association for any number of village-wide projects.

Programs such as Rosebud's and Rochester's represent departures from traditional self-help, which has always tended—in its list of things to get done—to place the construction of houses above the



Participant in BIA-PHS mutual-help, transitional housing program, shown in front of log cabin from which she will move when new home is completed. Rosebud Indian Reservation, South Dakota.

strengthening of family and community life. In part this older, strict-constructionist approach derives from the view that self-help is really an economic solution and *not*, strictly speaking, a social one. The participating family contributes labor instead of cash, and this labor—or “sweat equity”—serves as a down payment on the house. Longterm financing is arranged through a bank or a government agency. Subsidies to the family, under this system, are either very low or non-existent.

In recent years, however, the self-help idea has been expanded to embrace all manner of new arrangements, including programs which pay wages to the participants during construction and training time. Such programs combine self-help with subsidy, two devices hitherto thought to be contradictory, or at least incompatible. Nowadays they seem, in combination, to be particularly well suited to the “poorest of the poor”—for example, Indian families on reservations—whose low incomes require a subsidy but whose need to strike a blow on their own behalf rules out a giveaway. Some sort of self-help-subsidy blend is clearly indicated.

In brief, there has been a shift in self-help away from quotas of labor to make up for cash, toward encouragement of incentives to challenge despair. This puts an extra burden on the sponsor, who must now think in terms of offering a variety of satellite programs that revolve around self-help housing.

Nevertheless, the game seems worth the candle. It is, in fact, the sort of game President Johnson was talking about in his 1964 State of the Union message. “We can no longer think . . . in terms of decent housing alone,” he noted. “. . . Better housing, yes, but far more. Along with it schooling, training, health, employment, social comprehension, opportunity, hope, and a sense of belonging to a better community.”

Organized self-help housing may not be the straightest road to all these happy destinations, but it is one way of getting there. It is, after all, the only housing technique which encourages community members to work for each other and build for each other; which trains families in the crafts of construction and supports them in the arts of cooperation; which can lead to jobs for the fathers and education for the children (who, for the first time, have a room to study in and a future to believe in); which makes related efforts, such as literacy programs and community development projects, meaningful to the participants (because the *house* is meaningful); which, because the technique emphasizes home-ownership, instantly converts tax consumers into tax payers; and which helps to sweep away that sickly sense of uselessness which often afflicts the poor.

In addition, as we shall see, it is the only housing technique that capitalizes on man’s natural inclination to help himself.

Installing roof trusses . . . part of the six family group in Kingsburg, California.



II

Slums and the Self-Help Impulse

IN SOME OBVIOUS WAYS A MAN'S HOUSE IS HIS MIRROR. IT REFLECTS the rich man's triumphs, the workingman's hopes, and the poor man's frustrations. The suburbanite, gazing through his picture window, is rewarded with a view of his own success. He might agree with John Ruskin that home is "a place of Peace; the shelter, not only from all injury, but from all terror, doubt and division."

But the poor man, staring up at the hole in his ceiling, is reminded of his wretched condition. Home is the place where his troubles accumulate, where his terrors multiply and where his self-doubts are brutally confirmed. "We've moved around a lot," says a migrant farm worker in California, "but we've always lived in the same shack—the one that's full of leaks, debts and troubles."

There is evidence, say anthropologists, that the primitive farmer often built his house before he tilled his soil. His preference for shelter before crops was probably based on something more than a simple desire to get out of the rain. It may have had something to do with his instinct for self-protection and with a need to organize his resources. The word "house" is etymologically related to such words as "to hide," "to hoard" and "to husband."

A house, in brief, is more than shelter; it can be the sum and substance of one's strongest aspirations. The thousands of tin and rag shanties that have lately sprung up in cities throughout the world tend to support this view. They are a sadly inadequate translation of the

families' deepest yearnings. As Donald B. MacPhail, an official of the U.S. Agency for International Development, has noted, "There appears to be little recognition that the squatter communities represent one of the best examples of free private enterprise at work in the less developed countries and that these energies should be encouraged and helped in a constructive manner."

In Algiers, says Charles Abrams in *Man's Struggle for Shelter*, "tin-can towns . . . stand just five minutes from the center of the city in almost any direction. The tightly packed shanties with only narrow alleys for passage are built of old oil drums, scrap metal, tin cans and odd boards." In Tunis, the squatters live in caves dug out of hillsides. In San Juan, according to a Puerto Rican housing official, entire shantytowns seem to grow up overnight. "One day you see nothing but an open field. The next morning—poof—shacks and people everywhere!"

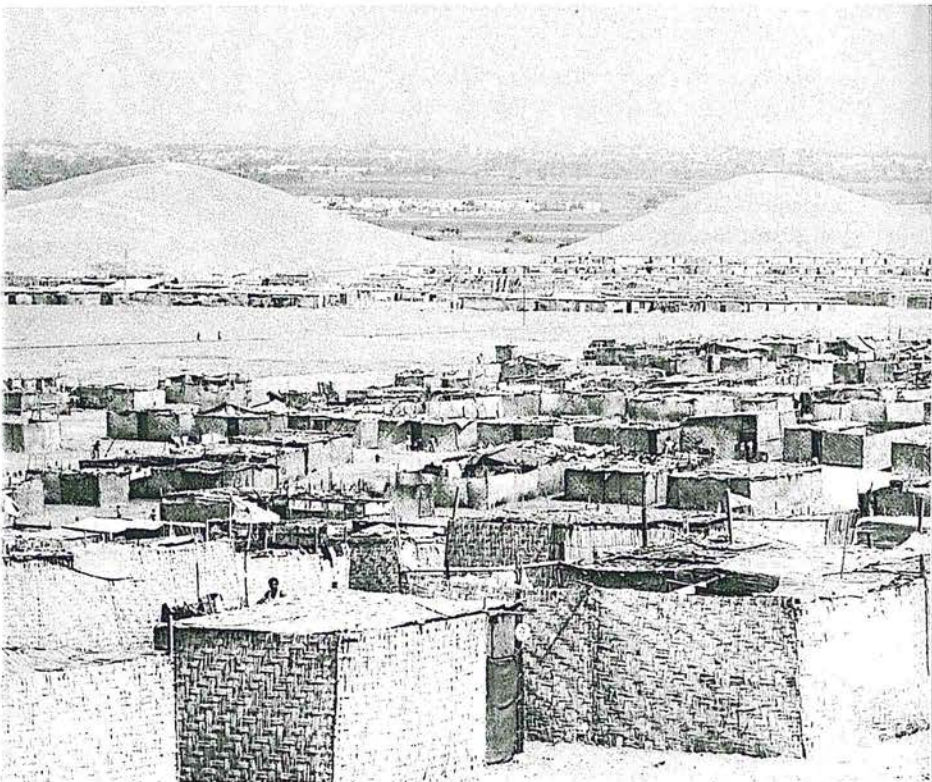
It seems clear, therefore, that any organized attempt to rehouse the world's poor can begin with the self-help impulse—that remarkable force which has produced tin-can towns and tent-cities throughout the world. But it also seems clear that the poor, left unaided and isolated, can achieve little more than shanties. "Pure" self-help, unleavened by the yeast of outside money and assistance, merely produces more slums and frustrations.

The suffering seems keenest in Africa, Asia and South America. There, according to a United Nations Committee on Building and Planning, "the overall housing situation . . . has continued to deteriorate and has reached a stage of crisis. . . . Millions of low-income families are increasingly forced to live under sub-human conditions in slums or swell the ranks of squatters and shanty dwellers."

A few illustrative statistics, taken from the United Nations' booklet on "World Housing Conditions," tell the story. Throughout Africa half the urban population "still lives in improvised housing, in slums, in overcrowded quarters and in various makeshift shelters." In Accra, the capital of Ghana, where the one-room house is commonplace, each house is occupied by an average of eighteen persons.

Fifty million new rural houses are needed in India to replace inadequate huts and shacks. Of Pakistan's seventeen million houses, only one-tenth are considered habitable. In Hong Kong, thirteen persons, on the average, occupy each dwelling unit.

Conditions in Latin America are no better. In 1951 the Pan American Union pointed to nineteen million buildings "not in keeping with human dignity" and recommended their demolition and replacement.



Housing for the poor in Peru.

But instead of disappearing, such buildings have multiplied. In Rio de Janeiro, for example, 900,000 persons—more than a third of the city's total population—now live in shanties of tar paper, tin and scrap wood. In 1947 the figure was 400,000. In Buenaventura, Colombia, shantytown is home to four-fifths of the population.

Housing conditions in the United States are generally better than in developing countries—which implies a greater humiliation for those Americans still deprived of decent homes. According to the 1960 U.S. Census, about eleven million dwelling units, or eighteen percent of the total, fall below minimum standards of decency. Of these, three million are completely dilapidated and another one million are partially dilapidated. The rest lack conventional plumbing facilities such as a private toilet, a bath and running water. In rural America there are more inhabited houses not fit to live in than in the slums of all our cities put together.

Whatever gains the United States has made in housing for the poor have been in percentages rather than actual totals. For example, be-

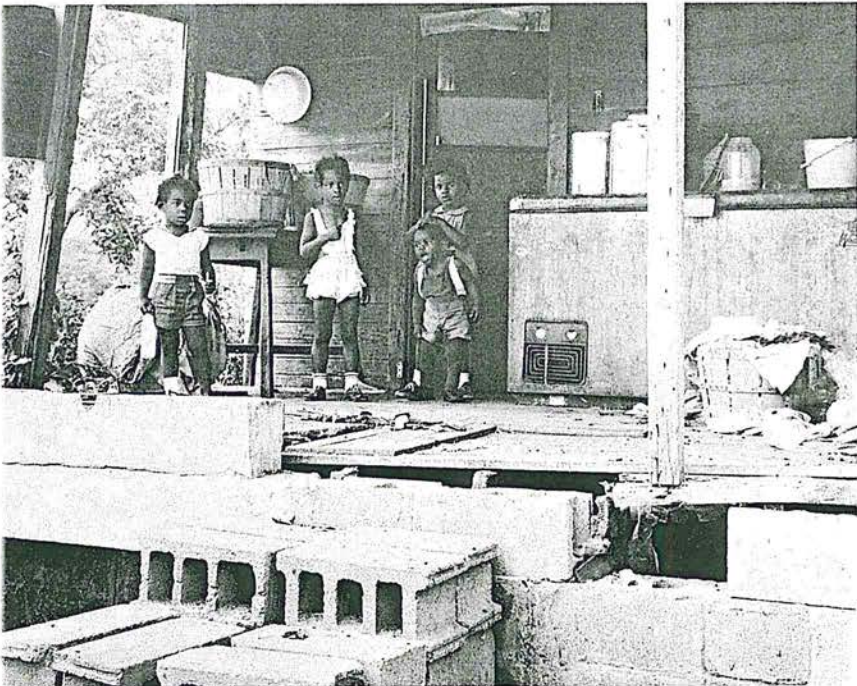
tween 1950 and 1960 the *proportion* of slum dwellings to total dwellings dropped from 37 to 18 percent. But the *number* of slum dwellings remained the same. "The decade of the fifties began and ended with 4.1 million dilapidated units," notes Ira S. Robbins, president of the National Association of Housing and Redevelopment Officials. "It is obvious that the volume of deteriorating housing in this country is exceedingly high and that we are only marking time in our attempts to cope with it."

Our tendency to mark time in this area is part of an old pattern that has featured more rhetoric than action. "We have, for too long, neglected the housing problem for all our lower-income groups," commented President Roosevelt in 1936. He was right. Thirteen years later Congress formally committed the nation to a policy of providing "a decent home and a suitable environment for every American family." But this policy has been, for the most part, a thing of paper; it has never been translated into bricks and mortar. As recently as 1964, President Johnson could publicly lament that four million *city* families were "living in homes of such disrepair as to violate housing standards." (*Italics added*)

To be sure, the public housing idea, which envisioned millions of decent units at cheap rents, once gave promise of answering the needs of America's low-income families. But in something like three decades of effort we have built only 600,000 public housing units. In other words, public housing now comprises less than one percent of the nation's total housing.

In Asia, Africa and Latin America about one billion persons are homeless or living under incredibly wretched conditions. Hong Kong, 1963.





This family moved into a new home they built through Farmers Home Administration self-help program in Cumberland County, New Jersey.

Mother working on kitchen cabinet in one of the self-help homes built under the Farmers Home Administration program, Cumberland County, New Jersey.



Besides, what little public housing we have managed to build has turned out to be a mixed blessing. In the thirties housing reformers had bought the notion that slums and poverty were practically synonymous—that to destroy one was to destroy both. "The moment we eliminate the slums and put people in better quarters," declared Senator Robert F. Wagner in support of his 1937 housing bill, "juvenile delinquency disappears, crime disappears, disease . . . disappears."

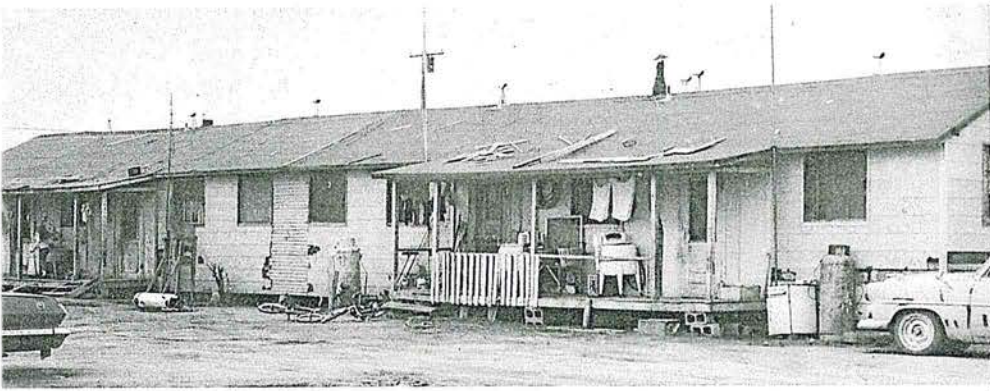
Today we know that public housing projects can themselves be incubators of new slums, and that families who live in a "project" are likely to see themselves as too many others see them—that is, as ne'er-do-wells who inhabit society's lower depths. And when segregation-minded authorities turn their projects into racial ghettos, the tenants are quick to understand that society is anxious to keep them at arm's reach.

It is small wonder, under the circumstances, that some projects encounter widespread indifference on the part of tenants towards home maintenance. The "maintenance problem" seems to be a symptom of a much deeper problem pervading many public housing projects—that of alienation. From the moment a prospective tenant becomes a number on the public housing waiting list he ceases to feel a part of the enterprise. Instead of participating in the housing process, he simply waits his turn; and if his number finally comes up, he does not, strictly speaking, *move* to the new apartment—he is *placed*. In short, he becomes a child of the Public Housing Authority and has no power to act and make choices for himself.

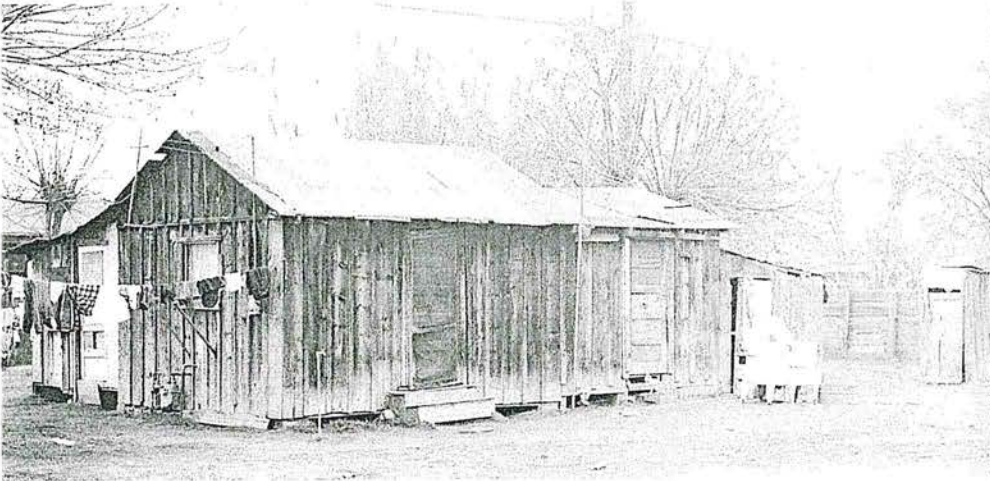
Once placed, the public housing tenant often finds himself bound by a chain of rules that make little sense except as reminders that he is there on public sufferance, and that charity for the receiver is essentially joyless. In New York City, for example, a public housing tenant may not: paint his own apartment, walk on lawns or ride bicycles on walks, keep pets, put in air conditioners or shake mops out of windows.

Too many rules tend to turn housing authorities into petulant policemen and tenants into cunning circumventors of the law. Each family feels isolated from the rest. There exists, in many of these projects, a "take-care-of-number-one" philosophy that prevents tenants from reaching agreements and acting in concert. Not surprisingly, the one issue on which tenants can sometimes unite centers on the local authority's seeming bullheadedness. But while this may be a valid cause, it is seldom sufficient to create a strong community of tenants capable of vigorous action on each other's behalf.

What such groups need, it is clear, are fewer rules and more oppor-



Rental apartments from which a family moved to a new home which they helped construct under the auspices of Self-Help Enterprises of Visalia, Calif.



A family with five children paid \$32.50 a month rent for this two-room house before they joined the self-help group and built a three-bedroom home in cooperation with 15 other families of the La Colonia Moderna group, Farmersville, California.

tunities to shape their own future—that is, to give in to the self-help impulse. In the few public housing projects where such opportunities are available, the tenants have been quick to seize them. Hampshire Heights, a 124-unit public housing project in Putnam, Connecticut, is a case in point.

Hampshire Heights was built to accommodate low-income families who had lost their homes in the 1955 flood. Completed in 1960, the buildings resemble many another plain piperack Federal housing project across the land. The difference is in attitudes, not structures. For example, many of the families there have installed their own playrooms and workshops in the basement. Each family takes care of its

own backyard—literally—and, as a result, there is a good deal of imaginative landscaping to brighten the scene.

Maintenance at Hampshire Heights is no problem. Five years after the project was opened, its architect—the late Arthur E. Thomas—happily observed that “Flower gardens abound . . . and each plot is maintained in true neighborhood fashion—by the occupants, and not by the housing authority. Many physical improvements have been lovingly made by the tenants at their own expense and labor.”

Somehow, Mr. Thomas added, the Putnam Public Housing Authority “managed to instill in the tenants of this particular low-rental project a pride of ownership and an appreciation of what they have in Hampshire Heights.”

What the Putnam Authority seems to have done is to let nature take its course. By keeping the number of regulations down and the tenants’ morale up, the Authority has permitted families to identify with the project and to share both in its rewards and in its responsibilities. Nothing could have been more sensible.

The success of Hampshire Heights tends to confirm what self-help specialists have been saying all along: namely, that it takes more than new housing to make a home. It takes a genuine commitment on the part of the family and an involvement in the entire housing process. The story of self-help housing is really the story of families who have sought to make such commitments. Some of them have failed; but enough have succeeded to establish the viability of the self-help impulse, and to give us a clear notion of what the process entails.

This eerie-looking structure was the home of one of the families who built a new home under Farmers Home Administration self-help program.

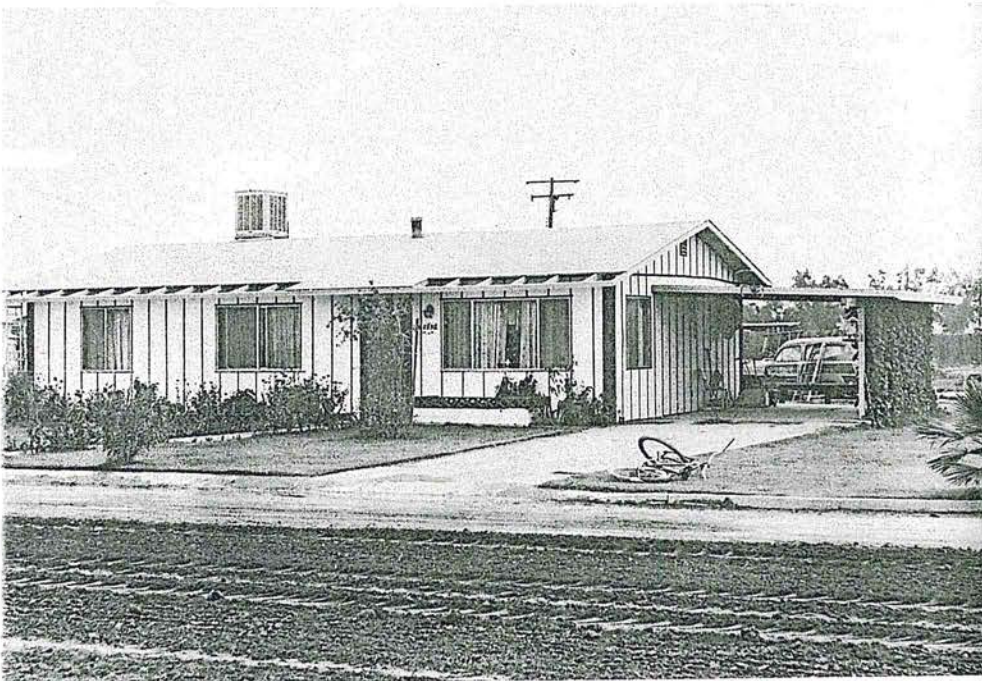


III

The Self-Help Process



Two outstanding examples of the attractive landscaping and careful maintenance of self-help homes in Goshen, California.



THE SELF-HELP PROCESS IS PART PERSPIRATION AND PART INSPIRATION. It is a delicate device: it must be democratic but not anarchic; technically competent but not arcane; structured but not rigid; and administratively sound but not—in the worst sense of the word—bureaucratic.

As a rule, the process evolves into three fairly distinct stages. First the families form a group, and the group works out a rough plan of procedure. Second the group prepares for construction—that is, it arranges financing, obtains land, chooses a suitable house design and tends to all the other details that must be arranged before ground can be broken. Finally, the group builds the houses. Each of these stages, as we shall see, has its peculiar hazards.

Get Ready . . .

Self-help veterans agree that the most costly errors are usually the ones made at the beginning. "A good start leads to a successful ending," notes Luis Rivera-Santos, former director of self-help housing in Puerto Rico. ". . . No risks should be taken when starting the first aided self-help program. The failure of the first . . . program will mean an end of such programs for a long time to come."

The saddest error a sponsor can make is to underestimate the size of his problem. There is a natural tendency among new sponsors to as-

sume that the self-help process is more or less automatic—that a set of blueprints and a rough plan of attack are all one needs to get the project started and keep it rolling smoothly ahead.

The consequences of such innocence are more often than not an undermanned staff and an oversized work load for each staff member. For example, when the Bureau of Indian Affairs (BIA) and the Housing Assistance Administration (HAA) launched their mutual help program on Indian reservations, they were under the impression that “existing personnel” could handle most of the new responsibilities. Project supervisors were to be hired to oversee construction, but all the other jobs were to be managed by BIA and HAA officials who were already busy doing something else.

As a result, there were few full-time persons available on many of the reservations to organize the self-help groups, to clear up the land problems (and most reservations are aswam with land legalities and technicalities) or to hold the groups together during and after construction. After nearly two years of such makeshift, the BIA wisely began to hire additional personnel for mutual help projects.

Similarly, the Farmers Home Administration in 1965 announced its intention to sponsor self-help projects wherever eligible families said they were willing, and it even distributed a fifteen-page “Mutual Self-Help Housing Handbook” to all its county and regional offices. But it has been unable to provide these offices with the additional manpower they needed to make headway in self-help. The not surprising upshot was a slow development of the self-help program under Farmers Home auspices. The key to a quick start in any self-help program is ample administrative funds—and wherever Farmers Home has had the money to put on additional manpower new projects have gotten underway.

The best sponsor, then, is one who is willing to commit full-time staff to self-help and allied programs—and who already enjoys the trust of prospective participants. Few sponsors are so fortunate; few prospects are so trusting.

“Lower income groups,” notes Jacob Crane, an old hand at self-help and coiner of the phrase *aided self-help housing*, “. . . do not understand or believe that anyone would want to help them to help themselves. Worse, once being convinced of this point, they question the motive. . . . What new scheme to exploit the poor is in the wind now?”

The first group is usually the hardest to organize. After the first houses are up many families who have been taking a wait-and-see attitude are at last prepared to join. That is why sponsors who are in self-



Reyes family self-help house with father putting up siding. Chester County, Pa. This father of 9 children, working for \$1.00 per hour was offered \$3.25 an hour as a construction worker, utilizing the skills he had shown in the self-help building project. He had to decline the better job because he lived in a house owned by his employer and no other landlord would rent him a house because of the number of children.

help for the long haul, rather than for a single hit-and-run project, tend to have better luck building their second group than they did their first—and still better luck attracting their third. In Goshen, California, the American Friends Service Committee (AFSC) had to settle for just three families in its first self-help group. The second group had six. Nowadays Self-Help Enterprises, Inc.—that remarkable, strapping offspring of the tiny Goshen experiment—has more families asking for self-help homes than it can handle.

In Chester County, Pennsylvania, Self-Help Housing, Inc. was having trouble signing up prospects. “They’d come to the meetings but they wouldn’t commit themselves to building houses,” recalls one of the staff members. “It was as if they didn’t believe it. You could almost hear them doubting.” The staff broke the logjam by taking families to visit three successful Farmers Home-sponsored self-help families in nearby Cumberland County, New Jersey.

Because organized self-help housing requires so much emotional cranking up to get it moving, the wise agency investigates an area’s housing history before leaping in with a self-help program. Self-help homes usually represent a giant step forward for the families. Yet there should already have been some evidence of housing progress in the area before self-help enters the picture. In the San Joaquin Valley, for example, many families were enlarging their shacks or putting up new ones long before the AFSC and Self-Help Enterprises came along.

At the San Carlos (Apache) reservation in Arizona, where the first ten BIA mutual help houses were built, many families had already switched from wikipups to wooden shacks, and some had moved on from shacks to cinder-block houses. On the basis of such unaided prog-

ress, officials there foresaw widespread interest in self-help housing. They were not disappointed.

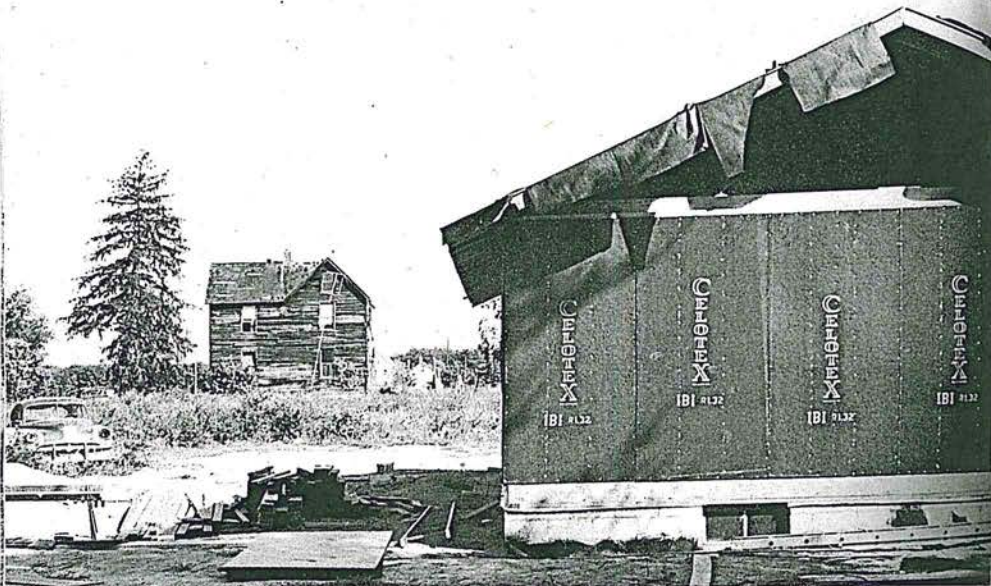
At Rosebud reservation two years ago each of the twenty-one villages held meetings to decide on what type of anti-poverty programs they wanted most. Their unanimous first choice was new housing.

There is, however, no law that says a community's general eagerness for new housing guarantees a successful self-help program. "You must recruit the people who *really* want a house," says Clarence Wood, who used to direct Flanner House's program. Flanner House had a social worker to interview every prospect, and one of the things she looked for was enthusiasm on the part of *both* applicants, not just the wife.

"So often joining up is the wife's idea," says Ida Edelen, the former social worker there. "The husband just goes along with her to avoid arguments. But he's the guy who's going to have to do the work." If the husband didn't turn off the television set when the social worker called, and if he seemed to be lending only half an ear to the interview, he was marked down as a doubtful risk.

In Puerto Rico, self-help officials attempt to create enthusiasm in each rural village by holding a series of four community meetings, where they explain the details of the program. The officials then tell

In the background the home of a rural family, replaced by a new home being built under the Farmers Home Administration self-help housing program in Cumberland County, New Jersey.



the sharecroppers to think things over and, if they should decide to organize a self-help housing group, to get in touch with the proper government aides. "We want them to want it," says Jose G. Gracia, director of the Social Program Administration there. "They must *ask* for it."

That is the point about all organized self-help housing programs: the participants must ask for it. This is easiest in places like Puerto Rico or the San Joaquin Valley, where self-help is a proven success and nearly every prospect knows someone who has benefited from the program. It is more difficult in slums and shantytowns where self-help is unknown, and where all new ideas are suspect, especially those which seem to promise a miracle.

On the other hand, it is possible to organize a group for some other purpose first, and let it come around to self-help housing later. In Vineland, New Jersey, a group of parents who first met because their children were attending a Head Start program later attempted to begin a self-help project. The families of Meadow Wood Acres, Texas, were organized with the help of a county anti-poverty agency called Actic for Community Development (ACD). The goal was not necessarily to initiate self-help housing but to form a genuine community and give it moving in *any* direction it might choose. About half of Meadow Wood Acres' eighty-seven families are migrant farm workers; the rest are former slum dwellers in San Antonio recently displaced by the bulldozers of urban renewal. In no sense did they think of themselves as a community until ACD entered the picture. "One day," a local leader recalls, "the community council met under a tree and voted to build a community center. It was what all the families seemed to want."

The Meadow Wood Acres pattern is not the only valid one. But it does suggest that a self-help sponsor need not begin with housing. He can begin with a meeting under a tree.

Ultimately, it seems, committing oneself to a self-help program amounts to an act of faith—or of hope. "I told my husband we just *had* to have a house for the children," recalls Mrs. Salvadore Gutierrez of Richgrove, California. "Once a salesman of those shell houses came to see us. But he must have found out we were poor. He never came back."

Then someone from Self-Help Enterprises paid them a visit. "He told us to get all our friends together who were interested and call a meeting at the school. So here we were running through the back alleys, getting the mothers interested. Oh, my—everybody was so excited." The Richgrove project was off to a flying start.

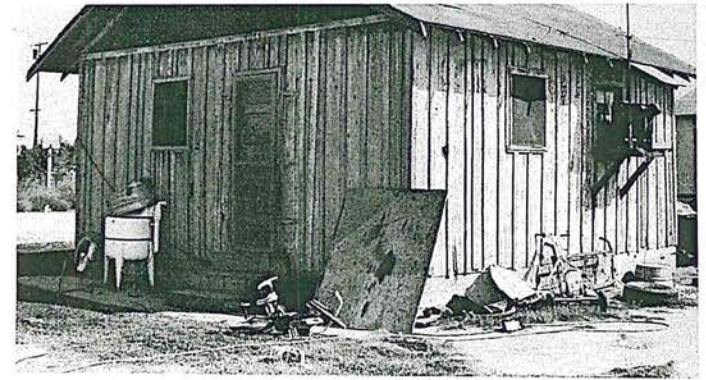
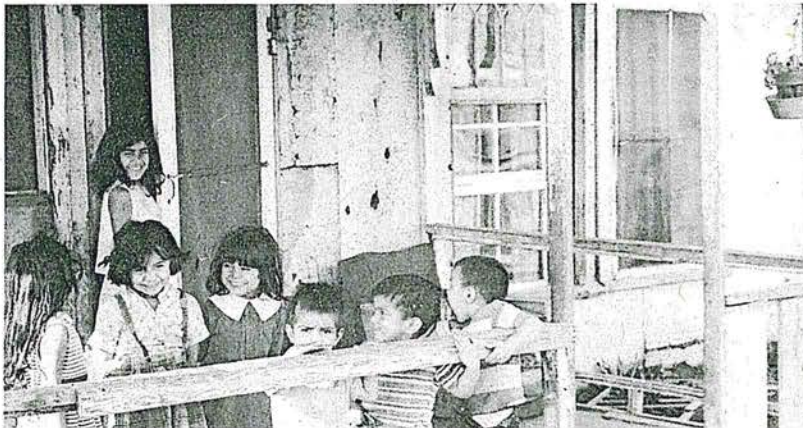
Between the signing up of families and the breaking of ground there is generally a confusing period of waiting and planning. The length of the period and the extent of confusion vary from project to project, but much depends on whether the sponsoring agency has lined up homesites in advance of recruitment. Much also depends on the kind of mortgage arrangements the agency has made on the families' behalf. (For a more complete discussion of finances, see Chapter 4.)

If homesites are not readily available, the families may spend the better part of two years hunting for land, with no assurance they will find any. And if the mortgaging agent insists upon terms too stiff, many of the original families will be forced to drop out, and new families will have to be recruited.

Such problems may seem sweet in retrospect—especially if they have been solved—but they are bitter at the time. A booklet on "What Others Have Done," published by St. Patrick's College in Ottawa, Canada, combines the bitter with the sweet in its description of a self-help group's early tribulations: "... the hundreds of hours of searching, the meetings, the arguments, the haggling with land owners and the discouragement that went in the effort of funding this site [on the shore of Lake Ontario] ... of obtaining interim finances, mortgages, building permits or even members. These are experiences that cannot be described; they must be lived through. And they are worth living through."

One reason they may be worth living through is that problems—provided they are not insoluble—have a way of uniting the group into

This family of seven children is looking forward to moving into their new self help home in 1967. Project sponsored by Self-Help Enterprises, with OEO and Farmers Home funds, Goshen, California.



A typical farm worker's house, San Joaquin Valley, California.

a working team. In fact, if there were no problems, the sponsor would doubtless have to invent some. In many projects the families begin as strangers to one another. They are shy and mistrustful. This is especially true in the United States, where tightly-knit "peasant communities" are a rarity. Sometimes, too, the group is interracial, which usually means that it takes a little longer for everyone to become fully acquainted.

The original self-help group in Chester County, Penna., had ten Negro families and six Puerto Rican families. "There was very little two-way communication," recalls John Moody, the community development director. One night, after eight months of meetings, the group elected officers, and every officer elected was a Negro. Moody, also a Negro, took the Negro families aside and gently scolded them for not electing any Puerto Ricans. Their response surprised him. "They told me they had wanted to elect some Puerto Ricans but they didn't know any of them well enough. After eight months!" Moody met the challenge by staging a picnic and pigroast for all the families. "It worked," he says. "Suddenly they were talking to each other."

Talking to each other is the key to the self-help process. Together the families must learn how to examine and debate a question thoroughly (e.g., Should members pay dues to the group? Should women and children be allowed to work on the houses?); how to grapple with such practical matters as building codes and blueprints; how to persuade a county commission to grant a zoning variance or put in roads and sewers; how to agree and how to disagree without sinking the ship.

The process can be painful—and sometimes disillusioning. But the



A 960 sq. ft. home with carport located so that it may be converted into a fourth bedroom. The family covered entire lot with lawn for a children's play area. Self-Help Enterprises, Inc., Visalia, California.

meetings do give prospective self-helpers a sense of the long haul in store for them. "At first we didn't believe it was going to happen," recalls a Goshen participant. "All those *meetings!* All those things to learn. We almost quit." Many do quit. But if the sponsor stays around long enough, some return to try again.

Besides, it is not always necessary that the sponsor gets what he wants—namely self-help houses. What some families need is not a self-help house but a larger sense of possibilities. Arthur Collings, Jr., the Farmers Home supervisor who directed a successful self-help project in Cumberland County, N.J., has pointed out that many self-help "dropouts" go on to *buy* a house. "They'd never really studied their situation before," Collings says. "They learned at the meetings that they could afford a house."

There are instances, too, of men dropping out, not because they became discouraged, but because they caught fire and obtained better jobs which took them out of the area.

When you organize a group, you must expect the unexpected. Members of the self-help group in Chester County formed a birth control committee long before they found homesites. The Yaqui Indians of Tucson began to build houses from scrap material before their harried sponsor could come up with either funds or blueprints. And a fishing village in Puerto Rico, after meeting with government self-help specialists over a four-year period, informed them that the village had decided to repair its old houses rather than build new ones.

There is still another important reason why the pre-construction labyrinth is worth negotiating: it creates leaders. Every group seems to have its natural leaders, but in the beginning they do not always lead. That is why the experienced organizer gives the group time to

"settle in" before pressing for the establishment of a formal organization with by-laws and officers.

"Quite often you find that the most articulate people in the group are not necessarily the most respected ones," points out Jim Stein of Self-Help Enterprises. "It would be a mistake to choose leaders simply on the basis of who does the most talking."

It would be a worse mistake not to choose leaders at all—that is, to assume that the sponsor's paid staff can supply all the leadership that is needed. No self-help group can go very far without both kinds of leadership—professional and heaven-sent. This is particularly true during the construction period, when everything depends upon a cohesive group, and when so many forces are conspiring to shatter it.

Go . . .

Even the best self-help groups tend to lose enthusiasm in the course of construction. The work, after all, is slow and tedious, and progress is often difficult to discern. One fine day, just when the foreman is beginning to think the worst is over, he may find himself alone. Or, if the men show up, they are strangely apathetic and ineffectual. They are in the mid-project doldrums.

Every sponsoring organization improvises a way of fighting the doldrums. Generally, the construction supervisor calls a meeting of the group, including the wives, and urges a final tremendous effort to finish the job. The wives are quietly encouraged to see that their husbands stick to their tasks. St. Patrick's college, for example, assigns the wife a crucial role: ". . . she can greatly influence her husband's participation. His contribution may well be measured by the extent of her patience, cheerfulness, understanding and encouragement."

At the same time wives have been known to upset a mutual help program by insisting that *their* house be finished first. In New Jersey, according to Arthur Collings, some families were allowed to move in ahead of the others "because the wives kept nagging us." If there is a lesson here, it is that the world of self-help is not entirely a man's world, and wives should be included from the start in all group proceedings. A project with which the women do not wholeheartedly identify is a project in trouble.

"The greatest danger we face," says Senor Gracia of Puerto Rico, "is that the men won't work." If a self-help participant there consistently fails to fulfill his work quota of thirty hours a week, his house is "skipped over." In other words, the work crew leaves his house un-

finished—and he is billed for the materials used up to that point.

When Flanner House Homes was sponsoring projects, a delinquent participant was fined two dollars for every promised hour of work he failed to put in. His house was not skipped over; but even when it was finished the man and his family were not permitted to occupy it until he had worked his full assigned share of hours. That could mean he had to help build the next group of houses—while his own stood empty.

Formal enforcement procedures such as these may “put teeth” in a contract, but self-help professionals are the first to admit that rules are not the whole answer. The real answer depends upon the morale of the group and the ingenuity of the administrative staff. The Puerto Ricans, for example, somehow manage to make a celebration out of each stage of the project. The arrival of a cement mixer is the occasion for cheers and applause. A good landscaping job quickly attracts a crowd of admirers. At each construction site the women provide a hot lunch—and often remain to watch the men at work, adding a grateful touch of color to the drab surroundings.

By persuading families to work together the sponsor hopes the group will ultimately achieve much more than new housing. The Puerto Rican groups often proceed after housing to build roads, sewers, schools, community centers and even clinics. Self-help housing is just one more component—albeit an important one—in an elaborate program of community development.

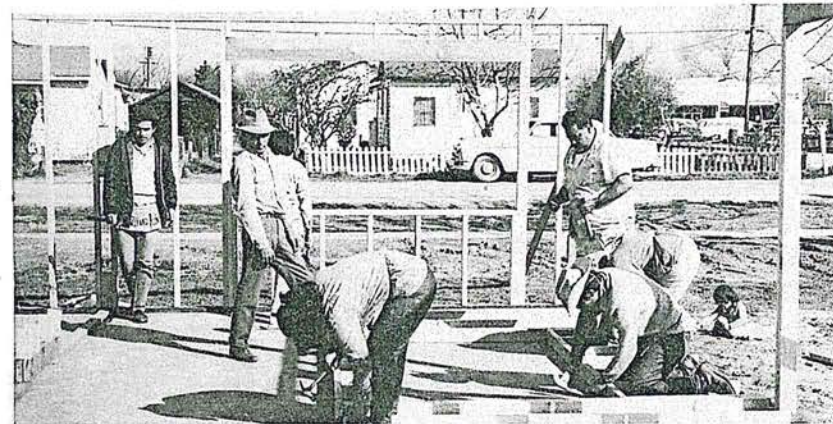
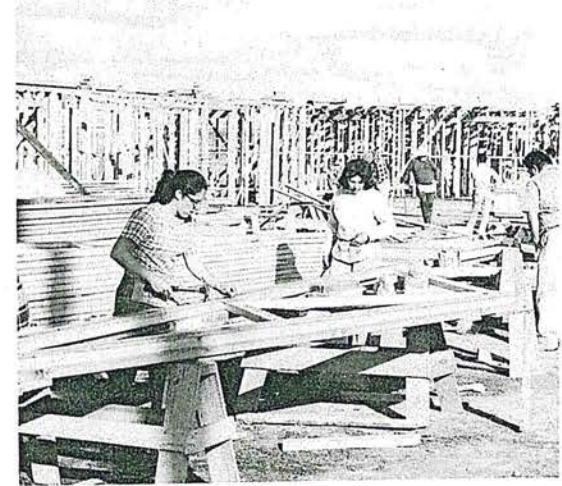
In Guatemala, self-help housing concentrates as intensely on building groups as it does on building homes—which may be why, when one of the participants died, “the whole group pitched in and finished the man’s house so that the widow and her children could move in and live there.” As in Puerto Rico, the Guatemala plan points toward future community development. “Wherever possible,” notes the sponsor, “it is the intention of the Institute [of Inter-American Houses] to keep alive the spirit of doing things together by turning over the ‘bodega’, i.e. the construction shed on the site, to the participants and their families as the nucleus of a community center. . . .”

And, as we have seen, recent self-help projects in the United States—such as Meadow Wood Acres and Rosebud—are combining community development with housing in hopes that the groups will keep moving ahead long after the houses have “settled.”

The construction supervisor who understands the self-help housing process can often accomplish wonders. It helps if he is half supervisor and half saint. He must cajole, teach, persuade, befriend, plead and



*San Joaquin Valley,
California houses
under construction.*



organize. Patience is his watchword. "Some of these guys had to be taught *everything*," a Flanner House foreman remarked cheerfully. "They didn't even know how to bang a nail in straight." At San Carlos, Arizona, some of the Indians, on being presented with a hammer, did not know what to call it.

The wise foreman or supervisor does more pitching in than bawling out. When a self-help participant in Pierre, S.D., was asked what he thought of his construction foreman, Nick Wyckoff, he replied, "Nick's a good man. He gets down on his hands and knees with the rest of us."

The foreman who stands around barking commands—who sees the workers as employees rather than participants, and himself as overseer—may be headed for trouble. As the participants often see it, the line between self-help and conscription is extremely narrow, and it is all too frequently crossed. That is why the shrewd self-help foreman would sooner crack a joke than crack the whip.

If some foremen do not offer a very convincing example of industry, others may err on the other side by going it entirely alone. A common weakness in self-help projects is the presence of a foreman who knows all about construction but very little about people. He may not even grasp what self-help is all about. One foreman remarked to a visitor, "I get a lot more done when there's nobody around here helping me."

It seems clear that the foreman should know a good deal more than construction if the self-help process is to develop. He needs to have the social goals of the program firmly in mind, and he needs to have more than a passing acquaintance with all the participants. This is the sponsor's problem. Generally, the sponsor who brings the foreman in *early*—allowing him to help in recruitment and to participate in all the pre-construction group activities—ends up with the better foreman. (And what it costs the sponsor in extra foreman's wages is more than made up for in later savings of time during construction.)

The sponsor can also help by training participants to supervise future projects. There exists, nationwide, a troublesome shortage of persons with skills and experience in self-help housing, and as the technique grows, more and more groups will feel the pinch. "We have a tough time finding sympathetic construction supervisors," says George Solinas, an official of SHE. "Most of them know a lot about homebuilding, but they don't understand self-help. They're impatient to build!" The only practical solution to this shortage is to convert participants into professionals. That is precisely the method Puerto Rico

has hit upon in its massive self-help housing program. Puerto Rico could never have constructed 30,000 self-help houses without a continuous training program that supplied it with a steady source of new professionals—men who understood at first-hand the dimensions of self-help. Sponsors in the United States would be well-advised to adopt a version of the Puerto Rican model.

It also seems clear that most self-help houses take a little longer to complete than do conventionally-built houses. This is a legacy of the process—after all, the builders are amateurs—and it need not be disastrous unless the sponsoring organization allows it to grow beyond reasonable bounds. The sponsor can take some obvious technical steps to speed up the process. For one thing, he can try to obtain homesites that are close to each other and not scattered all over the map. The group will work more efficiently when the foreman is available to answer questions and settle disputes. He cannot be "there" when most of the houses are somewhere else.

For another, the sponsor can try to make available house designs that simplify construction and save time. Very little effort has been made along these lines, although it is apparent that the self-help process can at times be most disheartening if the houses being built are of standard design. In Puerto Rico pre-fabricated houses have been ruled out because, in the words of a government official, "they would make the people too lazy."

But the risk of making the people lazy seems far less than the risk of making them discouraged. In early mutual help projects on Indian reservations, the Indians were required to dig the foundations with a shovel on the theory that it would "commit them" to the program. But the tedious task took three months and had the effect of undermining whatever commitment to the program the Indians had already made.

Nowadays a machine digs the foundations, allowing the families to proceed quickly to putting up the frames. The change, according to Mason Barr, former director of the program for the Bureau of Indian Affairs, not only permits faster construction but pays off in higher group morale. "Once they can see visible signs of progress," he says, "they begin to work harder."

Still, there remains the question of just how hard the participating families need to work and how much work should be done for them by machines and paid contractors. There is no easy answer but there are a few clues.

"A man builds a fine house," said Emerson; "and now he has a master and a task for life; he is to furnish, watch, show it, and keep it in



The new home of Mr. Jose Vasquez is ready for stucco. Meadow Wood, Texas.

repair for the rest of his days." This is true of the self-help participant, if the work has been sufficiently exacting and his contribution has been sufficiently meaningful. "I know where every stick and every wire is behind these walls," Clarence Custis, a participant in the Cumberland County program, has said. "When something goes wrong, I don't have to tear up half the house looking for it. I make straight for the trouble spot."

Another self-help participant, this one in Indianapolis, has explained that he will never move to another house because "I banged my fingers too many times building this house. Man, I got my blood and sweat in this house. And I mean *blood!*"

In Santiago, Chile, a self-help project and a conventional low rent project have stood side-by-side for more than a decade. The self-help project is reasonably clean and in good repair; the other, according to an American observer, "is turning into another slum."

The Pan-American Union's "Self-Help Housing Guide," in examining the effects of various self-help projects in Latin America, observes that "The majority of self-help builders have already started to expand and improve their homes. . . . The social benefits obtained . . . is seen in the excellent state of maintenance of the houses, gardens and common areas . . . in visible contrast to other sections of the same neighborhood where the common procedure of providing ready-built homes was employed."

What the sponsor wants, then, is enough "blood and sweat" to create pride of ownership and good maintenance. But what he does not want is a grim climate of conscription. That is why most sponsors try



Johnny Valdez, installing an electric outlet in a self-help home, Meadow Wood, Texas, a joint OEO-Farmers Home Project.

to steer a delicate course between giving the house away—i.e., almost no self-help—and turning the project into an endless agony of labor.

The project in Grayling, Alaska, funded by HUD's Demonstration Program, came close to the latter; and the Meadow Wood Acres program may be approaching the former. In Grayling, a tiny Indian village on the banks of the Yukon, the villagers did practically everything: they felled the trees, rafted them down river to the community site, sawed them into lumber and, of course, built the houses.

It was an impressive display of community labor, but it was slow. Because of the short building season and the long list of assigned tasks,

Jose Torries and Frederico Gutierrez working on self-help housing, OEO/Farmers Home project, Meadow Wood Acres, near San Antonio, Texas.



the twenty-three houses took three years to complete. Moreover, the building season there corresponds to the employment season, which meant that many of the men had to abandon the project in pursuit of income; and some of those who stayed to build houses did so at a considerable sacrifice.

"Next time," says Elfriede Hoerber, a former Washington housing official who visited Grayling, "we must pay the participants for their work."

That is what is being done at Meadow Wood Acres, where the average family income is only \$1900 a year. The Office of Economic Opportunity is paying each participating family \$50 a week. "We call this a training grant," says an OEO official, "but it's a human investment, too. I don't think the people of Meadow Wood Acres could have built that community center if they hadn't been getting a weekly stipend. They would have been too busy scratching for income."

Between the two extremes of Grayling and Meadow Wood Acres there is doubtless a middle course that combines subsidy with self-help in a way that gets value from both but gives dominance to neither. At Rosebud reservation the Indians are being paid for their work—both in the pre-fabrication plant and in the field—but the plant and construction workers are not necessarily the same people who are getting houses. This is good, because it puts needed dollars into the reservation economy—the average family income at Rosebud is \$600 a year—and it is bad, because it muddies the self-help waters.

Aware of this, OEO and HUD have agreed on an arrangement that requires each family to make a contribution to the project, such as cooking lunch for the construction crew, cleaning up the sites, installing shelves, putting up storage sheds and painting and decorating the houses. It is still too early to tell whether this type of participation, which is being administered by the different village home improvement associations, is sufficiently real to the families, but the Rosebud blend of self-help and subsidy is the first attempt in this country to have the best of both worlds.

The decision, in any case, will be entirely the families', because at bottom the self-help process is a subjective one. What matters always is whether the participant, not the agency, thinks his contribution is relevant and in keeping with his best opinion of himself. If so, he may go on to enjoy many of the longterm benefits which self-help has been known to yield.

And the agency may go on to organize more groups and build more houses—that is, if it has the money.

IV

Dollars, Doubters and Debtors

DOES ORGANIZED SELF-HELP HOUSING COST LESS THAN OTHER kinds of housing? It all depends.

In underdeveloped countries, where skilled labor and modern building materials are scarce, the technique can effect genuine economies. "It seems clear," notes Donald R. Hanson in his United Nations report on *Self-Help Housing in Africa*, "that self-help is the main way to keep building costs low and the only way to build quickly and on a large scale. For the next decade, at least, skilled and efficient labor forces will be available only at high cost and then only in small numbers. Industrialization, monetary reserves, transport systems and training schools are only at the initial stages. Only self-help programs . . . can fill the vacuum that exists in the building industry today."

In the United States the picture is less clear. No one has done a satisfactory cost-accounting analysis of a self-help program and no one knows for certain how well the technique, as it is currently being practiced, would stand up to an economist's scrutiny.

Actually, it has become unrealistic to assess expenses strictly on a cost-per-house basis. Self-help agencies nowadays are offering considerably more than housing. They are offering literacy programs, vocational training, counseling in household finances and a variety of community development programs. A more sensible approach, then, may be to think in terms of cost-per-family rather than cost-per-house. The

Department of Housing and Urban Affairs and the Office of Economic Opportunity claim their 375 transitional houses at Rosebud cost about \$3,000 apiece, but when one adds in all the additional services which have been fed into the program—the digging of wells and septic tanks, instruction in home maintenance and landscaping, on-the-job training and community action programs—the cost is slightly more than \$5,000 per family (some of which is being met by the Bureau of Indian Affairs and the Public Health Service).

Accepting the Rosebud multi-purpose approach as more or less typical, it is probably fair to say that the self-help technique does not save money; what it saves are families and communities, and the price is reasonable.

If the participating family, by virtue of its labors, needs little or no cash, the sponsoring organization needs large quantities of it to pay the staff, the office rent and other administrative expenses. Moreover, the families require either a direct subsidy for building materials and land, or else longterm credit—i.e., a mortgage.

Everything depends upon how much money is available, how it is obtained and what it costs to get it. The terms of the mortgage, for example, will dictate which families are eligible for the benefits of self-help: the stiffer the terms, the more affluent the families. And the agency's source of original capital may determine the kind of program it will ultimately undertake.

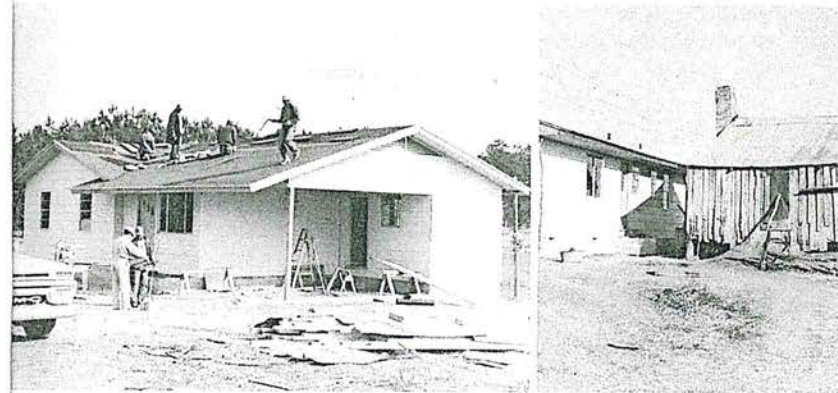
For example, the sponsor of Meadow Wood Acres received an OEO training grant for the purpose of teaching construction skills to self-help participants. Under this plan the trainees were paid a weekly stipend, an arrangement that plainly altered conventional self-help relationships. It knocked out the "sweat equity" concept and it made eventual employment of the participants at least as important a goal as the construction of houses. None of this was necessarily bad, but it did demonstrate how a program is nearly always tethered to its source of cash.

Similarly, HUD underwrote a demonstration self-help project in Fort Pierre, South Dakota, in order to test the efficacy of certain home-building materials. The emphasis in this project would be more on construction than on social goals.

Until recently, most sponsors in the United States relied on a single large donation to get them started, and then sought to get it all back from the participants upon completion of the project. They achieved this by figuring their administrative costs, *pro rata*, into each of the in-

dividual mortgages, thus creating a revolving fund and assuring their program a measure of permanence.

Flanner House Homes began in 1950 with a donation of \$200,000 and kept it intact, getting the money back each time the banks took over individual home mortgages. Thus, with a \$200,000 investment, Flanner House Homes was able to build five-million dollars-worth of houses. At Penn-Craft the American Friends Service Committee began with \$125,000 donated (then anonymously) by the United States Steel Corporation, and got most of it back from the mortgagees. The Committee then sank the money in the Philadelphia self-help cooperative—and lost it. "After that," says an AFSC spokesman, "we decided that urban self-help housing was no place for amateurs." (For a discussion of self-help in the big city, see Chapter 5.)



Self-help housing, Farmers Home Administration sponsored, Winston County, Mississippi.

The lesson here is that a revolving fund is a little like a rocket to the moon: to launch it is to risk losing it. In any case, the idea of revolving funds has been nearly submerged in the recent spate of direct government grants generated by the war against poverty. These grants have made Federal agencies—especially OEO—the prime movers of self-help housing in rural America.

The Farmers Home Administration supplies longterm credit to rural families and, on rare occasions, sponsors its own self-help projects; the Bureau of Indian Affairs and the Housing Assistance Administration, as co-sponsors of mutual help on reservations, provide all the capital and all the credit; HUD occasionally gives money for building materials; and OEO frequently contributes money for training and

technical assistance. Together these agencies account for nearly all the self-help programs currently operating in the United States. Only the Rochester program does not require government capital, but it does look to the Federal Housing Administration to insure its home mortgages.

In a way, direct government grants are kinder to the participants than were the revolving funds, because they make it unnecessary for families to defray the sponsor's expenses via mortgage payments. In other ways the grants work a hardship on both families and sponsors. The money is never certain and nearly always temporary. OEO's funding methods, for instance, are on a strictly year-to-year basis. That is the way Congress wrote the anti-poverty bill. In consequence, the various programs are susceptible to all the political breezes that blow through Washington. "We never know where we stand in Washington," complains one self-help sponsor. "Will they cut us back next year? Will they scrap the project? They don't tell us—which means we can't tell the families. All this causes a lot of needless anxiety and gives us one hell of a morale headache."

It is worth noting in this connection that as recently as the spring of 1966 Self-Help Enterprises in California was on the brink of dissolution because of governmental delays and hesitations. The crisis made it plain that SHE's economic superstructure, resting entirely on OEO largesse, was really a house of cards which Washington could topple at any time.

In brief, no organization with long-range objectives can afford to depend on Federal programs that exist on a shaky year-to-year basis and which many Congressmen view as strictly temporary. Yet at this point in self-help's interesting evolution most sponsors have no other choice.

The sponsor's freedom is further restricted by the kind of mortgage terms he can arrange for participating families. As noted above, it is really the mortgage-giver, and not the agency, who decides which families are eligible for self-help. Opportunities for the very poor exist only when the mortgage bears a very low interest rate and when payments are spread over a thirty- or forty-year period. Otherwise, self-help skips over the lowest-income families in favor of the not-so-poor.

That is precisely the case in most United States self-help projects, including those funded by OEO—which is the only Federal agency publicly committed to serving the poorest of the poor. The problem is that OEO is not permitted by Congress to provide money for "bricks and mortar"—i.e., building materials—so the cost must be borne by the

families themselves, by means of whatever long-term credit they can secure. (A recent Senate interpretation of Title III-B of the anti-poverty law allows OEO to give direct grants to seasonal farm workers up to \$1,500 for building materials, but thus far no grants have been made.)

In rural areas credit usually comes from the Farmers Home Administration which until recently could make 33-year loans at four percent for self-help projects. In March, 1967, it was announced that the four percent funds were exhausted and subsequent loans would have to be at five percent. Even the original four percent, although liberal compared to rates charged by private mortgage sources, put credit out-of-reach to a large majority of the rural poor. The new five percent rate, resulting from President Johnson's policy of eliminating direct government loans, closes the door in the faces of many more. An interest rate of two or even one percent would be far more realistic.

The marriage of OEO funds with Farmers Home credit is really a shotgun wedding—necessary but awkward. OEO operates under a mandate to reach the very poor, but Farmers Home has its own and different mandate from the President and the Congress, i.e. to extend credit only to those who are "creditworthy." In other words, despite the fact that Farmers Home lends money only when no private lending agency is willing to take the risk its requirements are still too high for most of the rural poor. The White House has severely limited direct loans at low interest rates while the Congress has refused to vote funds to provide needy families with outright grants for part of the cost of the housing.

The result of the obviously conflicting agency aims has been a cruel eligibility squeeze, with prospective self-help families caught between OEO's idea of who is poor and Farmers Home's idea of who is a good enough risk. It is very difficult for one family to meet this double standard. The eligibility squeeze is cruel because the promise of housing through self-help raises the hopes of many families who finally turn out to be financially ineligible for the program. For these families self-help housing is just one more disappointment in a lifetime of dreams gone sour. As Claude Hurst, training officer of Self-Help Enterprises, points out, "It is pretty heartbreaking to go through all those meetings and then be rejected by Farmers Home."

In 1966 OEO offered to insure Farmers Home mortgages. "That would make them risk-free," explained an OEO official. "Farmers Home could have lent money to anyone without fear of losing it." Farmers Home rejected the offer on the grounds that the arrangement

would have been illegal. But, later in 1966, Congress amended the law, and OEO and Farmers Home are negotiating an insurance arrangement which should reduce the eligibility squeeze to some extent. There is a general conviction that Farmers Home personnel is far from free of racial prejudice and class bias and that both find their way into the program. Certainly it is true that Farmers Home selection procedures vary from region to region, depending on who is in charge and on the intensity of Congressional pressure. The Department of Agriculture and the Congressional committees which control its funds and authority are loaded with Southerners with lots of seniority, and much of the inability of the Department to operate better and more uniformly stems directly from that fact.

It is only fair to point out that the Farmers Home Administration dates back to New Deal days when it was the most crusading and uninhibited agency of the Federal government in combatting rural poverty. It brought about a revolution in farm credit, launched a farm-ownership program for landless people, sponsored cooperatives and experimental programs on a big scale and built the first—and last—decent communities for hired farm workers ever built in this country. Under the strong pressure of commercial farming interests, Farmers Home's predecessor agency, the Farm Security Administration, was slowly hacked down to little more than a "feed and seed" operation.

In recent years, with new rural programs like housing, community facilities loans and Economic Opportunity loans, the agency has been revitalized, but it is being required to carry on a loan program which has virtually tripled in five years with an increase in operating funds of only 30 percent. The agency's difficulties are further aggravated by a White House freeze on replacements to fill personnel vacancies.

Nevertheless, as a result of these influences the eligibility squeeze has the effect of denying the opportunity of self-help housing to most of the rural poor. The average annual income of self-help recruits in the San Joaquin Valley in 1966 was \$3900, up about \$400 over 1964, and nearly \$1,000 above the mean income for farm-working families in the area.

Such figures show that the benefits of self-help housing are not reaching the people who are most badly in need of them. No lending agency will extend mortgage credit on reasonable terms to these families and, with one or two rare exceptions, no government agency will offer them a direct subsidy for building materials. "The yearning of poorer families for ownership," writes Charles Abrams in *The City Is The Frontier*, "is no less and often greater than the desire of the middle

class or the rich. Possessing other assets, the more affluent can enjoy the feeling of security with or without a freehold, but 'the roof over the head' is the poor family's highest aspiration. Yet although billions have been extended in housing credits and subsidies, no device has ever been framed to give poorer people the homeownership opportunity." When it comes to rehousing the poor, the war against poverty has been a paper tiger.

There are, to be sure, several current approaches to the financing of self-help housing programs which bespeak an effort to reach bottom-income families. One of these is the Bureau of Indian Affairs-Housing Assistance Administration system, which pegs the interest rate at from two to three percent and allows families to pay as little as seven dollars a month. But the BIA-HAA house comes complete with electricity and oil (or gas) heat—utilities which the Indian families are expected to pay for each month. Thus, while the "cost of the house" may be only seven dollars a month, the cost of keeping it warm and well-lit may be another twenty to thirty dollars. Assuming, for the sake of argument, that upkeep of a house should cost no more than one-fourth of a family's income, then a mutual help family must earn an income of at least \$1500 per year—and that is considerably more than a majority of Indian families earn.

Even so, it would be a step in the right direction if the mutual help program enlisted families with income under \$2000; and it would be in line with the program's original purpose, which was to reach the lower layers of reservation society and to provide meaningful work to the unemployed. But as things have worked out, most of the participants earn between three- and four-thousand dollars per year, which, on Indian reservations, ranks them among the affluent.

A mutual help house, Sioux Rosebud Indian Reservation, South Dakota.



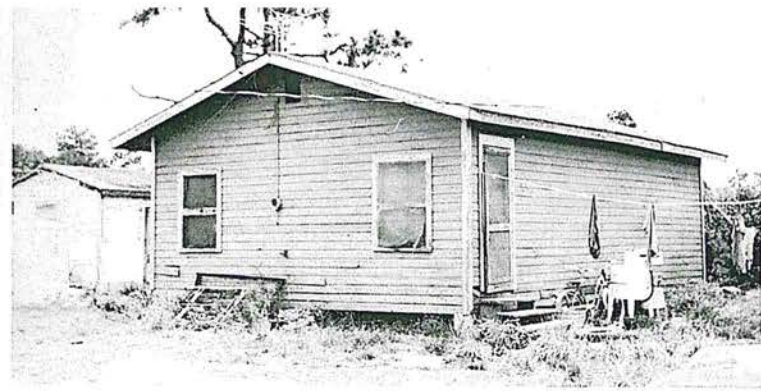
The reason is that on Indian reservations self-help participants are generally selected by tribal public housing authorities, whose inclination is to choose only men who have good reputations and steady jobs. The authorities act on the not unreasonable theory that a man who has already established his willingness to work is more likely to succeed at self-help than one who does not (or cannot) support his family.

But exclusion of the very poor makes it impossible for self-help specialists to push the technique to its limits. We will never know how many Americans can reasonably be expected to benefit from organized self-help housing if we keep turning down all the doubtful cases: the welfare families, the unemployed and the seemingly defeated. They are too apathetic, the argument runs; they would be hard to organize and harder still to supervise. But this argument tends to be self-fulfilling: the more self-help housing is denied to the very poor, the more certain we all become of their unreadiness for it. In effect, we label them losers without letting them play the game.

And we forget that self-help housing may in the long run be cheaper for the poor family than slum rental housing. Most poor families pay absurdly high rents for outrageously bad housing. They could afford mortgage payments as easily as rent payments, and they would be getting something in return. Moreover, a family who owns a decent house tends to stay put and not wander all over the map in search of employment. This is particularly true of migrant self-help participants who, once they have moved into their new house, frequently leave the "migrant stream" and find jobs nearby. "It's cheaper to work around here," a former migrant in Meadow Wood Acres explained. "Before, I'd go up to Minnesota for work, and by the time I got back—no more money." In short, a house is usually more economical than a shack.

There is evidence that the very poor are as prepared to make use of self-help as any other group. Puerto Rico's 30,000 self-help families are mostly sharecroppers, the poorest of the poor. And Rosebud's 375 self-help families have the lowest incomes—under \$600 on the average—of any self-help group in the United States.

Early signs at Rosebud suggest that the families will assume considerably more initiative than was generally expected. The village of Two Strike, for example, voted to include *every* family in its home improvement association, not just the twelve families designated for new houses. At a recent community meeting in Two Strike an elderly missionary stood in the back of the room and watched the proceedings with wonder. "They are making more decisions tonight," he said, "than they have made in their entire life."



Last year, Mrs. Mary Starr Joe and her six children paid \$1040 in rent for this house in Immokalee, Florida. Sometime this year they will move into a modern, 3-bedroom, self-help house on which payments will be \$430 per year. Joint OEO/Farmers Home project, Southwest Florida Self Help Housing, Inc.



This does not add up to proof. But it does suggest that the question of whether or not the poor are ready for self-help housing is less urgent than the question of whether or not self-help specialists are ready for the poor. If they are, they will have to devise a system of financing that is considerably more generous than any system now in use. Such an approach would combine long-term home mortgages at very low interest rates with direct, non-cancellable grants to the sponsor. The grants would be sufficient to permit the sponsor to carry on community development programs related to housing, to buy land in advance of family recruitment, and to pay wages to the self-help participants in areas where unemployment is acute or where the employment season conflicts with the building season.

In addition, the old revolving fund idea—so dear to the hearts of early self-help sponsors—should be disinterred and dusted off for current use. There is no reason, for example, why some mortgage-paying

families cannot help to defray the sponsor's expenses. These might include families whose incomes, while far from comfortable, are nevertheless too high for OEO's eligibility standards. The self-help staff in Chester County reports that many of the families who attended the first meetings were later found to be "over income" and ruled out. There was no device to permit them to pay a portion of their own way and be included in the program. A new OEO regulation now makes it possible for 20 percent of the participants to have incomes over the maximum.

A revolving fund would also free the sponsor from the well-intentioned tyranny of government grants and from the continuous spectre of obtaining too little money too late. It could also expand the sponsor's role from that of organizer and administrator to that of banker. As the lending institution, the non-Federal sponsor would at last be in a position to say who is eligible for self-help and who is not, who must pay a sponsor's fee (to keep the revolving fund revolving) and who need not.

Finally, the sponsor-as-banker would possess the skills and means to help families save their money, budget their incomes and meet their financial obligations. This is crucial, because the straightening out of family finances is part and parcel of the self-help process. In England the self-help participants have become, in effect, their own bankers by forming thrift societies. These societies, according to Jacob Crane, have proved to be an effective way of "bringing into significant sums the dribbles of money deposits . . . that are made by individuals."

Experience with self-help families in the United States suggests that the prospect of decent shelter can convert spenders into savers and red ink into black. The coordinator of the self-help group in Chester County has observed "a remarkable change in budgeting among the self-help families." Fifteen families "who owed for just about everything" have sharply reduced their debts.

Throughout the San Joaquin Valley, where Self-Help Enterprises practices its craft, dozens of families who had been living in the shadow of debts have now straightened their accounts and begun to save. In Woodlake, for example, ten self-help families have started a savings fund for new furniture. Each member has his own page in the group treasurer's account book. In Earlimart, all the wives of a nine-family self-help group went to work in the fields for \$1.45 an hour in a drive to clear up family debts and start saving for their future homes. "Some of them felt lots of pain from sore muscles and sunburn," says an observer. "But they kept working."

Such families exemplify the self-help impulse. But many other families are too firmly chained to debts ever to extricate themselves without outside assistance. "Most of our dropouts are prisoners of their own debts," notes an official of SHE. "In some cases their monthly debt burden is larger than their monthly income."

Anyone who has ever endured a period of heavy debts and carping creditors will recall its nightmare qualities—and, often enough, its paralyzing consequences. "I think I owe everybody," a rural slumdweller told a visitor. "I don't look at the bills any more. When you get that down you stop thinking. You run."

And when you get that down not even self-help housing can pick you up—unless it offers you a full-scale program of services in debt counseling, consumer education and legal aid.

In the United States, the sponsor who has come closest to maintaining such a program is Better Rochester Living, Inc. The purpose of the Rochester program is to rescue families—some of them former rural residents—who have lost their way in the urban labyrinth. No other self-help program in this country has quite the same goals. No other program can tell us so much about the mysteries—both financial and social—of self-help housing in the city.

V

"Soul Equity" in the City

WE MIGHT BEGIN WITH MR. AND MRS. MARTIN RAMOS, WHO CAME to Rochester from Puerto Rico fifteen years ago. Mr. Ramos is a presser in a dry cleaning store and makes about \$5500 a year. The Ramos' (that is not their real name) have five children and until last year they all lived in a crowded, rundown four-room apartment that cost them \$75 a month in rent and another \$23 a month for utilities. "It was awful," recalls Mrs. Ramos, "but we never thought we could get anything better."

One day a friend told Mrs. Ramos that a new organization called Better Rochester Living (BRL) offered families a chance to buy a house without paying cash. So Mrs. Ramos asked her husband to call Welton Myers, the founder and general manager of BRL, to make an appointment.

At the first interview Myers asked the couple to give him a list of all their bills and debts, which were considerable. Ramos had co-signed a \$700 loan for a friend and the friend had skipped town. The loan company had promptly put a garnishee on Ramos' wages. In addition, he had been in a car accident two years before and the other man's insurance company was threatening to sue. The family also owed money to a furniture store, an appliance store and a hospital.

"I see you got behind on a few things," Myers said. He explained that in order to buy a house they would have to prove to the bank and



Slum housing. Boston, Mass.

to the Federal Housing Administration (FHA), which insured the mortgages, that they were good credit risks. "You'll have to work off some of these debts," he said. "And please, if you want to own a home, don't buy anything on credit for awhile." He promised to help them make a household budget and pay off their bills.

Myers was as good as his word. He went to the hospital's bill collector and persuaded him to cut the bill in half for a quick settlement. Then he managed to consolidate most of the other debts and stretch the payment period, so the payments would not take such a big monthly bite out of the Ramos' income. As for the furniture store, Myers discovered the family had already paid in full—but since the Ramos' kept no records and no receipts they had taken it for granted that the furniture store's claim was legitimate. Myers got the furniture store to stop dunning the Ramos'.

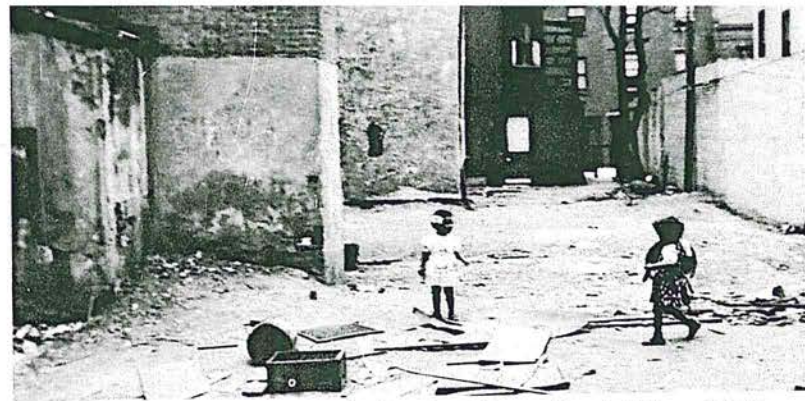
Meanwhile, Mr. Ramos was "moonlighting" to earn extra cash, and Mrs. Ramos was beginning to sew slipcovers for their old furniture. Four months after the first interview, Myers began taking the couple around to look at houses.

When they finally found one they liked—a two-story, eight-room house in a racially mixed neighborhood—they sat down with Myers to analyze their prospects and to study the economics of housing. The house was selling for \$7800 but it needed a lot of work. Among other things, it needed: foundation repair, blacktop for the driveway, new flooring for the kitchen and bathroom, two new floor joists, roof insulation, painting inside and out, sixteen new electrical outlets and new gutters on the roof.

Then, too, Mrs. Ramos decided to put in a new bathtub because the old one was "too old-fashioned," and to buy new kitchen cabinets (which Myers said he could "get cheap"). The cost of all this renovation, including fees to subcontractors, came to \$2800, and the Ramos' estimated they could "pay" \$900 of this through their own labors—especially if someone helped them buy the materials and showed them what to do. Myers then added in a sponsor's fee of \$650, bringing the total estimated price of the house, when renovated, to \$11,250.

At this point BRL bought the house for \$7800 and rented it to the Ramos' for \$70 a month. The Ramos' moved in and were given six months in which to bring the house up to FHA standards. They had to pay an FHA processing fee of \$35, and if they missed the six-month deadline, they would have to pay another \$25.

As it turned out, they took ten months to finish. Myers worked along with them the whole time, buying their materials, examining



View of interior court of Friends Housing Cooperative buildings before self-help rehabilitation. Philadelphia, Pennsylvania.

their work and cheering them up when the going got rough. A volunteer from St. Paul's Episcopal Church—in this case, a retired contractor—visited the Ramos' each week to advise them on technical problems.

When the house was ready, an FHA mortgage evaluator appraised it for \$11,255. Since FHA insured bank mortgages at 5¾ percent and for 97 percent of total value, the appraisal meant that the Ramos' needed less than \$350 for a down payment. Closing costs, including advance payments on taxes and fire insurance premiums, required another \$550.

Adding the two together, the Ramos' found that their \$900 contribution in "sweat equity" equalled their cash requirements, and that the only real cash outlay they had been required to make during the entire time was \$60 in FHA processing fees. Moreover, their mortgage payments, utilities and maintenance came to \$100 a month, or about the same as they had been paying before in rent and upkeep. The mortgage, of course, included BRL's \$650 sponsor's fee which fed the revolving fund and permitted BRL to stay in business.

Better Rochester Living went into business in February of 1965, after Welton Myers, a former building contractor, had persuaded local bankers and industrialists that self-help could work in Rochester. "I didn't know any of those people at first," Myers recalls. "I just went and knocked on their doors and introduced myself. They were mostly skeptical to start with, but I kept coming back until they finally got tired of me and gave in, hoping maybe I'd go away."

Myers didn't go away. He put together a blue-ribbon board of Rochester's most influential citizens, got Eastman and Xerox to contribute \$21,000 in seed money, and started recruiting self-help families. "We didn't have to advertise," he says. "Word got around fast." By the fall

of 1966 BRL had sold fifteen houses to self-help families and were renting some forty others which were in various stages of renovation.

"We have all learned a great deal," notes a Rochester bank president who is on the BRL board of directors. "We have learned that anybody can rehabilitate a house—the trick is to rehabilitate the families."

As the Ramos' discovered, the first step is to get out of debt and the second step is to stay out of debt. One man who applied to BRL for a house had eight different judgments against him. He is trying to clear them up, one by one, in hopes eventually of becoming eligible for self-help housing. Another prospective self-help family was using thirteen different credit cards in a seemingly never-ending buying binge. Myers told them to throw away the cards. They did, and about a year later they moved into a BRL house.

"The house," says Myers, "is what makes them want to straighten out their finances. Our job is to stay with them and show them how to accomplish this."

It is not just the house, it is *owning* it that does the trick. "You call this *sweat equity*," says Gracie Cooper, who with her husband and six children rehabilitated a BRL house. "I call it *soul equity*. You can pay rent for a hundred years and it's still some other guy's house. But this—when you work hard at something, you really appreciate it. Paying the mortgage is more a pleasure than a problem."

Myers estimates the program could eventually serve 100,000 persons in the Rochester area, if it were adequately financed. At present the money and credit come from three different sources:

(1) The sponsor's fees create a revolving fund which meets administrative expenses. If the organization expands, however, the fund may be sorely taxed. Myers works long hours for little pay, and his wife, Anita, works equally long hours for no pay at all. BRL's office is in the Myers' house and it is rent free. The rest of Myers' staff, with the exception of a paid "construction expediter," are strictly volunteer, and they bring to the program all the customary volunteer enthusiasms and handicaps. Sooner or later, it seems clear, BRL will have to "go professional"—and unless there are several other Welton Myers in Rochester, which is unlikely, it will have to find new ways to grease its revolving fund.

(2) The commercial banks in Rochester have formed a pool to provide BRL with a \$300,000 line of credit. Assuming the price of each house averages \$10,000, the line of credit allows BRL to own—and rent out to families—thirty houses at any one time.

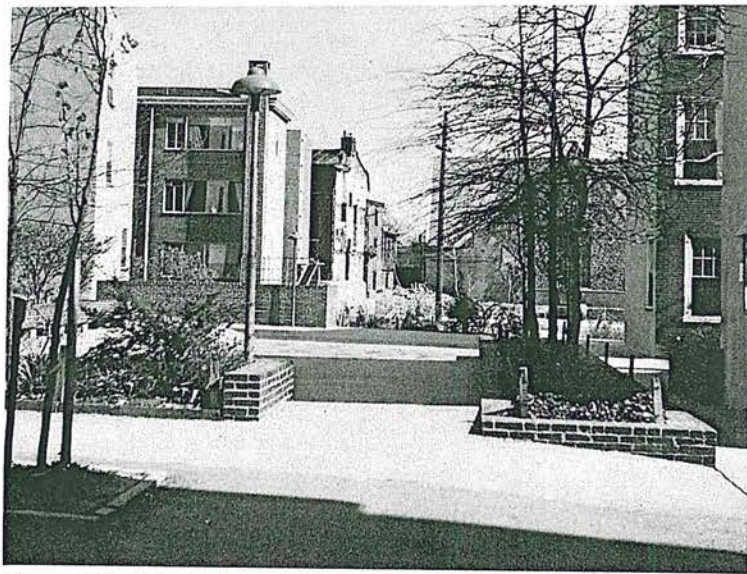
(3) The city's savings and loan institutions have also formed a

pool, this one to provide FHA-insured mortgages to the self-help families. In cooperating with BRL the savings and loans associations made two concessions: they waived the one percent "processing fee" customarily charged to home-buyers; and, more important, they went along with the idea of a three percent down payment. Before BRL appeared, there was not a financial institution in Rochester that would allow a home-buyer to pay down less than ten percent.

All of which suggests that today's self-help sponsor who does not seek government aid must turn to the banks instead. That was the case in Indianapolis and it is again the case in Rochester. The weakness here is the usual one of offering stiff mortgage terms which exclude the families most sorely in need of self-help. On the other hand, there are obvious strengths in a program that has the endorsement and cooperation of the city's power structure. It is probably the reason why some of the churches have sent volunteers to help the families; why the trade unions have not made a fuss; and why local Realtors have lent their support to the program.

Myers has frequently depended on Realtors to show self-help prospects around and help them choose a suitable house. "We've opened up a new market for them," he explains. The new market consists of several different races and nationalities—but, according to Myers, the Realtors adhere to BRL's policy of showing houses in all neighborhoods where the price is right, regardless of ethnic makeup. As a result, BRL and the real estate people have helped to integrate several previously all-white neighborhoods. (In one, a few days after the Negro family moved in, Myers found himself facing an angry cluster of white neighbors on the sidewalk. They accused him of trying to "wreck the neighborhood." Myers pointed out that the previous white owners had left the house a shambles—"Look at those leaky gutters! Look at that filthy yard!"—and that the new family intended to fix it up. The neighbors went home. Within a few months they had accepted the Negro family, and some of them were beginning to fix up *their* homes.)

BRL's blue-ribbon credentials insure a degree of cooperation from the political establishment. This is particularly important in urban situations, where there are generally a great many welfare and housing programs going on at one time, many of which should be related to self-help. For example, one of BRL's sources for prospects is the local public housing authority, which is anxious to help its more prosperous tenants move on to something better. To date, eight of BRL's families have been former public housing tenants. Similarly, BRL has worked



Views of the Friends Housing Cooperative, after self-help rehabilitation. This was the first racially integrated project built under the Federal Housing Act and stands today as a hopeful reminder of what self-help can accomplish in a tough, gang-ridden, urban slum.

out a plan with Rochester's urban renewal agency to help relocate families displaced by the urban bulldozer. In the Third Ward alone there are 200 displaced families, and while BRL will be able to find houses for only a small number of them, the general plan suggests what a larger self-help organization might achieve—both in Rochester and elsewhere. In 1963 about 25,000 American families were displaced by public housing and urban renewal, and another 100,000 families will be displaced by projects now underway.

While the BRL program is interesting for its own sake, it may be still more interesting for the sake of its potential. There are already a Better Albany Living and a Better Geneva (N.Y.) Living, and there will doubtless be others as the Rochester idea becomes more widely known. All this is to the good. By preaching the merits of self-help rehabilitation, and by showing the way, BRL brings other cities a little closer to solving their huge housing problems.

Yet we need not be deluded that BRL's present program is "the answer," either in Rochester or anywhere else. The Rochester banks have made no more than a token commitment to it—the very small line of credit they have proffered to BRL will hardly make a dent in the ghettos of Rochester—and the FHA mortgage excludes both the unemployed and the under-employed. These families comprise the core of the Negro ghetto; and they were among the first, as nearly as anyone

can tell, to join the summer riots in 1964. BRL's program, as it is presently constituted, will never touch them.

Moreover, BRL focuses on individual families working on individual houses. This makes sense in a city where there are relatively few apartment buildings and where even the slums are made up mostly of single-family houses. (It would make sense in Watts, too.) But it is hardly the answer to housing demands in Harlem, Bedford-Stuyvesant or North Philadelphia, where multiple dwellings predominate. If such places are ever to be resident-owned, they will have to be owned cooperatively. And if they are ever to be rehabilitated through self-help, they will have to be worked on cooperatively.

But if Rochester's self-help program falls dishearteningly short of the need, other cities have even less to offer. In Washington, D.C., according to Senator Robert Kennedy, "one small group has shown that it is possible to buy slum tenements—to put them in acceptable repair—and using the labor of tenants and volunteers, to do so without raising the rents. Yet how many of us have organized groups to do this work? How many civil rights organizations or poverty programs have attempted to use available federal funds to such ends?"

Only the Friends Neighborhood Guild in Philadelphia, in partnership with the AFSC, has done this kind of work on a fairly large scale, and the Guild stopped doing it a decade ago. In the late forties the Guild's neighborhood in North Philadelphia was an incredible mess. The old brick houses, once the gracious dwellings of the rich, were by then the jungle dwellings of the poor. Six families would sometimes occupy a single loft. Light was supplied by kerosene lamps, and heat by pot-bellied stoves. Raw sewage was thrown into the streets at night.

Accordingly, the Guild and the AFSC decided to co-sponsor a self-help rehabilitation cooperative. At the same time the city passed a law permitting it to condemn slum property and sell it to a non-profit developer, such as the Guild, at a substantial write-down.

"The plan looked beautiful on paper," recalls Francis Bosworth, the Guild director, "but we ran into all kinds of unforeseen problems." One of the problems was posed by Federal Housing Administration officials who were skeptical of the self-help technique and even more skeptical of the Guild's announced intention to integrate the cooperative. FHA withheld mortgage approval for more than five years. Meanwhile, the Korean War broke out and building costs skyrocketed. The sponsors were in danger of going broke.

Another unforeseen difficulty was the city's failure to make good on its promise to renew the entire community surrounding the coopera-

rive. Except for a limited-income rental housing development a block away from the cooperative, the neighborhood was left unimproved for many years—and, in consequence, unattractive to many prospects, both white and black. Considering these difficulties, the remarkable thing about the cooperative was that it got built at all. That it succeeded, observers agree, was due primarily to the perseverance of one man, A. Hurford Crosman, who as self-help Housing Director never lost faith in the idea.

During the construction period, some of the work was subcontracted, but participants did much of it themselves, including demolition of walls, pouring cement walks and basement floors, painting interiors, building kitchen cabinets, laying tile, plaster-patching, landscaping and removing rubbish. The subcontractors worked by day, the participants by night—under floodlights. “Goldbricking was not a problem,” recalls George Gerenbeck, the project supervisor. “Just the opposite, in fact; there were times when we didn’t have enough work to go around.”

Because many of the white participants were reasonably well-to-do and many of the Negro participants were comparatively poor, there was economic integration as well as racial. And it is Bosworth’s view that the self-help process smoothed the way to genuine cooperation between the two classes. At the first meetings, he says, the articulate middle class whites dominated discussions. But at the construction site, the blue-collar participants took the initiative and out-classed the others. This gave many of the Negroes confidence to speak up at later meetings. “Self-help,” concludes Bosworth, “helped to bridge the social distance. Otherwise, the two groups would have been years getting together.”

Today the Guild cooperative of eighty-three families is a going concern—well maintained and still racially integrated. That it succeeded in the face of Federal hostility and, for the most part, of municipal indifference, is a tribute to the doggedness of sponsors and participants alike. How much easier it would have been if the public agencies had lent their support. How much easier it would be now if these same agencies were to throw their weight behind large-scale self-help rehabilitation programs in our urban ghettos.

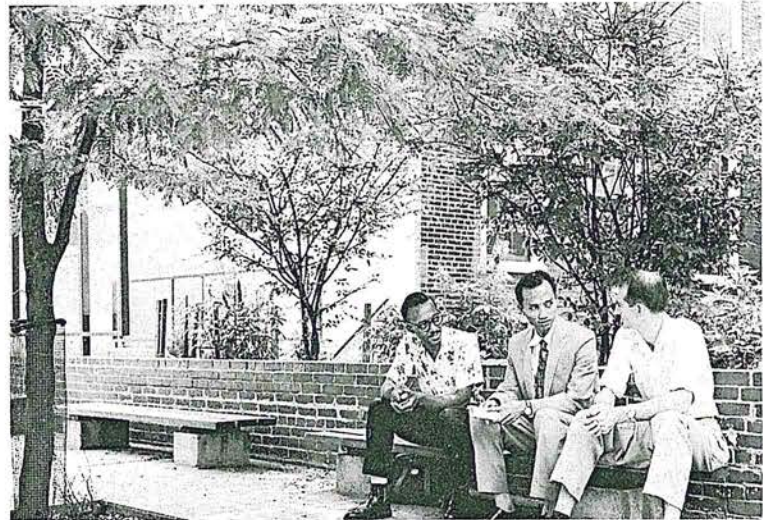
What is needed are rehabilitation projects that put slum dwellers to work and train them for jobs in the building trade. This could be an urban version of the Rosebud plan, which requires a degree of family participation but also pays a living wage to both plant and construction workers. Another variation might be to organize groups of

slum dwellers to build houses in the suburbs. Such a plan has been suggested by Herbert J. Gans, of the center for Urban Education in New York City. “Ideally,” he says, “the slum dwellers should be hired to build the new housing they and their neighbors will occupy, and to clear or rehabilitate the slums which they have left behind.”

Whatever the adaptations, it seems clear that self-help can offer city people the same opportunities it has offered rural people: a new chance, a new skill and a new stake in their neighborhood. But to put the self-help impulse to work in our cities, Federal agencies—especially the Department of Housing and Urban Development—must reexamine their accustomed attitudes toward housing for the poor. They will have to begin thinking not just in terms of neighborhood rehabilitation but also in terms of neighborhood participation; not only about services to tenants but also about incentives to resident-owners. And they will have to do more than merely stimulate business in the construction industry. Their goal should be to create hundreds of thousands of solid, take-home-pay jobs for the men who live in our cities’ slums.

None of this will be easy; but all of it will be necessary if we are ever to give more than lip-service to the war on poverty and to its avowed purpose of “helping people to help themselves.” There is no shortage of self-help prospects in our urban and rural slums—only of funds and of sponsoring agencies.

View of interior court of Friends Housing Cooperative after self-help rehabilitation, Philadelphia, Pennsylvania.



VI

A Stranger in Athens

TO THE AMERICAN PIONEER THE FIRST STEP TOWARD PROSPERITY was always to clear his land and build a cabin. To the poor man the first step out of poverty is usually to clear his debts and build or find a decent place in which to live. As it happens, the idea of self-help does recall the pioneer spirit; it fits comfortably into the American tradition, suggesting axe-swinging frontiersmen and neighborly barn-raisers. "If the world's a wilderness," wrote a nineteenth century American poet, "go, build houses in it!"—and that is just what the pioneers did.

Yet it would be a mistake to push the analogy too far, because the poor man of today bears but a superficial resemblance to the pioneer of yesterday. The salient difference between them is one of prospects: the pioneer's were reasonable; the poor man's are dismal. It is one thing to accept temporary poverty, as the pioneer did, in hopes of later good fortune; it is quite another to be born a captive of poverty, with little hope of escaping. The pioneer had a surfeit of land; the poor man has no land at all. The pioneer had an appreciative society cheering him on; the poor man faces an indifferent world boxing him in. The pioneer was impelled by a large sense of possibilities, a confidence in his ability to shape the future; the poor man, being a realist, makes few plans beyond day-to-day survival. The many disappointments in his past have frequently eroded his faith in the future.

Indeed, if the past were invariably prologue, we would have to con-

clude that the poor man and his slums will always be with us. The struggle for adequate shelter is an old one, and much of it has been waged anonymously, silently, in the tents and tenements of unrecorded history. A large part of ancient Rome, lamented the poet Juvenal, was given over to tenements which "shook with every gust of wind that blew," and often collapsed entirely. Inside those flimsy warrens millions of the Roman poor suffered and died, while close-by, according to Lewis Mumford, their patrician neighbors enjoyed "spacious, airy, sanitary [houses] equipped with bathrooms and water closets. . . ."

Even glorious Athens had its slums. To quote a commentator twenty-one centuries ago, "A stranger would hardly believe that this is the Athens of which he had heard so much. . . . The streets are nothing but miserable lanes, the houses mean, with a few better ones among them."

Our world today hums with technological energy, but little of this energy has been brought to bear on housing, and still less on housing for those who cannot compete in the open market. Science has provided a touch of irony but few solutions. As Abrams has observed, "Despite man's unprecedented progress in industry, education and science, the simple refuge affording privacy and protection against the elements is still beyond the reach of most members of the human race." By and large, Rudyard Kipling's bit of turn-of-the-century doggerel still applies:

I tell you this tale, which is strictly true,
Just by way of convincing you
How very little, since things were made,
Things have altered in the building trade.

It is not technology that has lagged, but our will to use it for everyone's benefit. In America technology is king, yet many observers here feel rather like the stranger in Athens: they can hardly believe that this is the America of which they have heard so much. (On the other hand, some Americans, on passing a row of shacks perched forlornly on the prairie, are shocked by the television aerials atop the roofs, but *not* by the shacks.)

Thus far the American performance has been less than encouraging. A rich nation that can officially declare nearly one-fifth of its dwelling units to be below minimum standards of decency, and then proceed to do nothing about it, is clearly a nation in trouble. We have been eager to demolish but reluctant to build; quick to displace but slow to relocate; loud in our lectures to slumdweller but deaf to their own solu-

tions; pious in our proclamations of equality but cynical in our failure to unlock the ghetto gates; zealous in defending the rights of homeowners but timid in securing home-ownership as everyone's right.

It would be both cruel and obtuse to continue the charade—to bask in the sun of our affluence while the poor shiver in the winter of their discontent. We need to begin anew, this time in solid partnership with the families most in need of housing, and I have tried to suggest a way. Organized self-help housing is hardly utopian; but it is utilitarian, because it puts to work the best that Americans have to offer—the untiring self-help impulse of the poor and the money and technical skills of the more affluent. And it does work. The groups do get organized, the houses do get built and many of the families do “take hold.”

One dusty day in August I visited a Goshen housewife whom I had met two years before, just after she and her husband had joined a self-help group. I had called on her then in her one-room shack and had stood just inside the doorway. A child was playing with beer cans on the floor, while she had sat listless and sullen on the unmade bed, not wanting me there. I had left quickly.

This time, as I knocked on the door of their new, three-bedroom house, I wondered how she would receive me, and when she appeared I started cautiously to introduce myself. “I remember,” she said solemnly. “You came to the other place. Come in and see now. It’s like a dream.”

It *was* like a dream, and for an hour we sat in her bright living-room, sharing it.

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Self-Help housing projects in the United States

FOLLOWING IS A PARTIAL LIST of self-help housing projects in the United States. It is as complete as the information at hand permits at time of publication. Since a number of agencies, public and private, are at work establishing new projects, it was necessary to draw a line somewhere between the initial discussion, planning or authorization stage and completion; therefore, an arbitrary decision was made to list only those projects which are completed, under construction, or on which actual construction is expected to begin in 1967.

Inquiries for more detailed information should be directed to local addresses indicated in the table.

State	County or Indian Housing Authority	Source of Educational Funds	Source of Mortgage Credit	Address
Alabama	Tuscaloosa	OEO ¹	FHA ²	Southwest Alabama Self-Help Housing, Inc. 812 29th Avenue Tuscaloosa, Alabama 35401
Alaska	Metlakatla Housing Authority	BIA ³	HAA	Metlakatla Housing Authority c/o Area Director BIA Box 1751 Juneau, Alaska 99801
Alaska	Alaska State Housing Authority	BIA	HAA ⁴	Alaska State Housing Authority Hoonah Project c/o Area Director BIA Box 1751 Juneau, Alaska 99801

¹ OEO — Office of Economic Opportunity

² FHA — Farmers Home Administration, U.S. Department of Agriculture

³ BIA — Bureau of Indian Affairs, U.S. Department of Interior

⁴ HAA — Housing Assistance Administration, U.S. Department of Housing and Urban Development

Arizona	Camp Verde Housing Authority	BIA	HAA	Camp Verde Housing Authority c/o Area Director BIA P.O. Box 7007 Phoenix, Arizona 85011
Arizona	Colorado Riv. Indian Reservation	BIA	HAA	Colorado River Indian H.A. c/o Superintendent BIA Colorado River Agency Parker, Arizona 85344
Arizona	Egar	FHA	FHA	c/o County Supervisor FHA Springerville, Arizona
Arizona	Gila River Indian Reservation	BIA	HAA	Gila River Housing A. c/o Superintendent Pima Agency Sacaton, Arizona 85247
Arizona	Colorado Riv. Indian Reservation	BIA	FHA	Hualapai Housing A. c/o Superintendent BIA Colorado River Agency Parker, Arizona 08344
Arizona and New Mexico	Navajo Indian Reservation	BIA	HAA	Navajo Housing Authority c/o Superintendent BIA P.O. Box 1060 Gallup, New Mexico 87301
Arizona	Pima	FHA	FHA	c/o County Supervisor FHA 1305 Scott Street Tuscon, Arizona 85701
Arizona	Salt River Indian Reservation	BIA	HAA	Salt River Housing Authority c/o Superintendent BIA Route 1, Box 907 Scottsdale, Arizona 85251
Arizona	San Carlos Indian Reservation	BIA	HAA	San Carlos Housing Authority c/o Superintendent BIA San Carlos Agency San Carlos, Arizona 85550
Arizona	White Mtn. Apache Housing Authority	BIA	HAA	White Mountain Apache Housing Authority c/o Superintendent BIA Fort Apache Agency Whiteriver, Arizona 85941
Arizona	Quechan Housing Authority	BIA	HAA	Quechan Housing Authority c/o Superintendent BIA Colorado River Agency Parker, Arizona 85344
Arkansas	Cross	FHA	FHA	FHA County Supervisor 518 Merrimon Street P.O. Box 389 Wynne, Arkansas 72396

California	Fresno	AFSC ⁶	FHA	El Porvenir Development, Inc. P.O. Box 56 Cantua Creek, California
California	Fresno	OEO	FHA	Self-Help Enterprises, Inc. 220 South Bridge Street Visalia, California 93277
California	Kings	OEO	FHA	Self-Help Enterprises, Inc.
California	Merced	OEO	FHA	Self-Help Enterprises, Inc.
California	Tulare	OEO	FHA	Self-Help Enterprises, Inc.
Florida	Collier	OEO	FHA	Southwest Florida Self-Help Housing, Inc. 2830 St. Charles Street Fort Myers, Florida 33901
Florida	Hendry	OEO	FHA	Southwest Florida Self-Help Housing, Inc.
Florida	Lee	OEO	FHA	Southwest Florida Self-Help Housing, Inc.
Florida	Seminole Indian Reservation	BIA	HAA	Seminole Housing Authority c/o Superintendent BIA Seminole Agency 6075 Sterling Road Hollywood, Florida 33042
Idaho	Coeur d'Alene Housing Authority	BIA	HAA	Coeur d'Alene Housing Authority c/o Superintendent BIA Northern Idaho Agency Lapwai, Idaho 83540
Idaho	Nez Perce Housing Authority	BIA	HAA	Nez Perce Housing Authority c/o Superintendent BIA Northern Idaho Agency Lapwai, Idaho 83540
Indiana	Marion County	°	°	Board of Fundamental Education 146 East Washington St. Indianapolis, Indiana 46204
Kentucky	Pike	FHA	FHA	c/o County Supervisor FHA Hager Building Paintsville, Kentucky 41240
Louisiana	St. John	FHA	FHA	FHA County Supervisor Room 812 Courthouse Gretna, Louisiana 70053
Minnesota	Fond du Lac Housing Authority	BIA	HAA	Fond du Lac Housing Authority c/o Superintendent BIA Federal Bldg., P.O. Box 489 Bemidji, Minnesota 56601
Minnesota	Leech Lake Housing Authority	BIA	HAA	Fond du Lac Housing Authority c/o Superintendent BIA Federal Bldg., P.O. Box 489 Bemidji, Minnesota 56601

⁶ AFSC — American Friends Service Committee

[°] — Educational Funds from diverse private sources. Mortgage Credit from banks, insurance companies, etc.

Minnesota	Red Lake Indian Reservation	BIA	HAA	Red Lake Housing Authority c/o Superintendent BIA Red Lake Agency Red Lake, Minnesota 56671
Minnesota	White Earth Housing Authority	BIA	HAA	Fond du Lac Housing Authority c/o Superintendent BIA Federal Bldg., P.O. Box 489 Bemidji, Minnesota 56601
Mississippi	Choctaw Indian Reservation	BIA	HAA	Choctaw Housing Authority c/o Superintendent BIA Choctaw Agency Philadelphia, Miss. 39350
Mississippi	Greenville	OEO	FF ⁷	Delta Opportunities Corp. P.O. Box 457 Greenville, Miss. 38701
Mississippi	Hancock	FHA	FHA	FHA County Supervisor Agriculture Center P.O. Box 207 Bay St. Luis, Miss. 39520
Mississippi	Jefferson Davis	FHA	FHA	FHA County Supervisor County Courthouse P.O. Box 579 Prentiss, Miss. 39471
Mississippi	Winston	FHA	FHA	FHA County Supervisor Fair Office Building P.O. Box 230 Louisville, Miss. 39339
Montana	Blackfeet Indian Reservation	BIA	HAA	Blackfeet Indian Housing A. c/o Superintendent BIA Blackfeet Agency Browning, Montana 59417
Montana	Chippewa Cree Housing Authority	BIA	HAA	Chippewa Cree Housing A. c/o Superintendent BIA Rocky Boy's Agency Box Elder, Montana 59521
Montana	Fort Belknap Indian Reservation	BIA	HAA	Fort Belknap Housing A. c/o Superintendent BIA Fort Belknap Agency Harlem, Montana 59526
Montana	Fort Peck Indian Reservation	BIA	HAA	Fort Peck Housing Authority c/o Superintendent BIA Fort Peck Agency Poplar, Montana 59255
Montana	Northern Cheyenne Indian Reservation	BIA	HAA	Northern Cheyenne Housing A. c/o Superintendent BIA Northern Cheyenne Agency Lame Deer, Montana 59043
Montana	Salish and Kootenai Housing Authority	BIA	HAA	Salish and Kootenai Housing Authority c/o Superintendent BIA Flathead Agency St. Ignatius, Montana 59865

⁷ FF — Ford Foundation

Nevada	Dresslerville Housing Authority	BIA	HAA	Dresslerville Housing A. c/o Superintendent BIA Nevada Agency Stewart, Nevada 89473
Nevada	Duck Valley Housing Authority	BIA	HAA	Duck Valley Housing Authority c/o Superintendent BIA Nevada Agency Stewart, Nevada 89473
Nevada	Fort McDermitt Housing Authority	BIA	HAA	Fort McDermitt Housing A. c/o Superintendent BIA Nevada Agency Stewart, Nevada 89473
Nevada	Pyramid Lake Housing Authority	BIA	HAA	Pyramid Lake Housing Authority c/o Superintendent BIA Nevada Agency Stewart, Nevada 89473
Nevada	Walker River Housing Authority	BIA	HAA	Walker River Housing A. c/o Superintendent BIA Nevada Agency Stewart, Nevada 89473
New Jersey	Cumberland	FHA	FHA	County Supervisor Germanio Bldg. Burlington and Buckshutem P.O. Box 240 Bridgeton, New Jersey 08302
New Jersey	Mercer	HUD	FHA	Cranberry Housing Associates 110 N. Main Street Cranberry, New Jersey 08512
New Mexico	Jicarilla Apache Housing Authority	BIA	HAA	Jicarilla Apache Housing A. c/o Superintendent BIA Jicarilla Agency Dulce, New Mexico 87528
New Mexico	Nambe Pueblo Housing Authority	BIA	HAA	Nambe Pueblo Housing A. c/o Superintendent BIA United Pueblos Agency P.O. Box 1667 Albuquerque, New Mexico 87103
New Mexico	Tesuque Pueblo Housing Authority	BIA	HAA	Tesuque Pueblo Housing A. c/o Superintendent BIA United Pueblos Agency P.O. Box 1667 Albuquerque, New Mexico 87103
New Mexico	Zuni Indian Reservation	BIA	HAA	Zuni Housing Authority c/o Superintendent BIA Zuni Agency Zuni, New Mexico 87327
New York	Monroe	°	FA°	Better Rochester Living 4941 Ridge Road West Spencerport, New York 14459

°FA—Federal Housing Administration.

New York	Suffolk	OEO	FHA	Suffolk County Economic Opp. Commission 83 East Main Street Patchogue, New York
New York	Ulster	FHA	FHA	FHA County Supprvisor 243 Fair Street UPO Box 768 Kingston, New York 12401
North Carolina	Macon	OEO	FHA	Macon County Program for Progress, Inc. 50 E. Main St. Franklin, N.C. 28734
North Carolina	Qualla Housing Authority	BIA	HAA	Qualla Housing Authority c/o Superintendent BIA Cherokee Agency Cherokee, North Carolina 28710
North Dakota	Fort Berthold Indian Reservation	BIA	HAA	Fort Berthold Housing A. c/o Superintendent BIA Fort Berthold Agency New Town, N. D. 58763
Oklahoma	Caddo	OEO	FHA	FHA County Supervisor Tice Building 101½ First Street P.O. Box 807 Anadarko, Oklahoma 73005
Oklahoma	Cherokee Nation Housing Authority	BIA	HAA	Cherokee Nation Housing A. c/o Superintendent BIA Federal Building Muskogee, Oklahoma 74401
Pennsylvania	Chester	OEO	FHA	Self-Help Housing Inc. 122 W. Evergreen Street West Grove, Pennsylvania
Pennsylvania	Philadelphia	AFSC	FA	Friends Housing Cooperative 703 N. Eighth Street Philadelphia, Pa. 19146
Puerto Rico	Orocovis	°	FHA	City Hall Building Orocovis, Puerto Rico 00720
South Carolina	Charleston Dorchester Sumter Williamsburg	OEO	FHA	South Carolina Commission for Farm Workers, Inc. 116 Broad Street Charleston, South Carolina 29483
South Dakota	Cheyenne River Indian Reservation	BIA	HAA	Cheyenne River Housing A. c/o Superintendent BIA Cheyenne River Agency Eagle Butte, S.D. 57625
South Dakota	Crow Creek Housing Authority	BIA	HAA	Crow Creek Housing Authority c/o Superintendent BIA Pierre Agency Pierre, South Dakota 57501
South Dakota	Lower Brule	BIA	HAA	Lower Brule Housing Authority c/o Superintendent Bureau of Indian Affairs Pierre Agency, Pierre, S.D. 57501

°—The Social Programs Administration of Commonwealth Government of Puerto Rico.

South Dakota	Rosebud Indian Reservation	BIA	HAA	Rosebud Housing Authority c/o Superintendent BIA Rosebud Agency Rosebud, South Dakota 57550
Texas	Bexar	OEO	FHA	FHA County Supervisor 651 S. Main Building 12 San Antonio, Texas 78204
Utah	Ute Indian Tribal Housing Authority	BIA	HAA	Ute Indian Tribal Housing A. c/o Superintendent BIA Uintah & Ouray Agency Fort Duchesne, Utah 84206
Vermont	Lamoille	FHA	FHA	Morrisville Hyde Park c/o County Supervisor FHA St. Albans, Vermont
Washington	Quinault Housing Authority	BIA	HAA	Quinault Housing Authority c/o Superintendent BIA Western Washington Agency 1620 Hewitt Avenue Everett, Washington 98201
Washington	Swinomish Housing Authority	BIA	HAA	Swinomish Housing Authority c/o Superintendent BIA Western Washington Agency 1620 Hewitt Avenue Everett, Washington 98201
Washington	Yakima Housing Authority	BIA	HAA	Yakima Housing Authority c/o Superintendent BIA Yakima Agency Toppenish, Washington 98948
Wisconsin	Bad River Housing Authority	BIA	HAA	Bad River Housing Authority c/o Superintendent BIA Great Lakes Agency Ashland, Wisconsin 54806
Wisconsin	Lac du Flambeau Housing Authority	BIA	HAA	Lac du Flambeau Housing A. c/o Superintendent BIA Great Lakes Agency Ashland, Wisconsin 54806
Wisconsin	Mohican Housing Authority	BIA	HAA	Mohican Housing Authority c/o Superintendent BIA Great Lakes Agency Ashland, Wisconsin 54806
Wisconsin	Oneida Housing Authority	BIA	HAA	Oneida Housing Authority c/o Superintendent BIA Great Lakes Agency Ashland, Wisconsin 54806
Wyoming	Wind River Indian Reservation	BIA	HAA	Wind River Housing Authority c/o Superintendent BIA Wind River Agency Fort Washakie, Wyoming 82514

ORDERS

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