AFFORDABLE HOUSING IN BARBADOS

The relevance of the chattel house

Erin Lafreniere

Supervised Research Project

Under the supervision of Raphaël Fischler
Little Houses

Anonymous

Little houses built of wood,
Sash windows and jalousies
Fretwork filters dim the light
To set the shade and cool breeze free

Skilled and crafted
In precise scale
Of detail like the villa grand
With pride upon the blocks you stand

Home
Where Grandma Settle lived
And where all eight brothers grew
Living in a room or two

Little houses falling down
Rumble tumble to the ground
Patchwork, nailed and hammered fast
Loved and cherished to the last
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Figure 1 With Professor Glenn in Barbados
Preface

Barbados is a small island nation with a population of 271,000, located in the southeastern Caribbean. At 431 square kilometres, Barbados is roughly the size of the island of Montreal. The country ranks 37th on the Human Development Index list, third highest in the Americas behind Canada and the United States. Its per capita Gross Domestic Product (GDP) of $26,870 BDS or $16,736 CAD ($1.00 BDS = $0.62 CAD) is more than double the average for the Caribbean (IDB 2008: 1.1; UNDP 2008; XE 2009).

Over time, the country’s economy has shifted away from agriculture into a predominantly service-oriented economy based on tourism. The sugar industry, which contributed 20% of the GDP in 1965, reached a low of 1.6% in 2003, while the service sector climbed from 56% to 74% during the same period. As a result, Barbados has a small, open economy, heavily dependent on tourism, and significantly influenced by foreign capital inflows (IDB 2008: 1.2).

Today, over 99% of homes have indoor plumbing, over 90% have electricity, telephones, and televisions, and there are 118,000 cars and 250,000 cell phones on the island (Simmons 2008). Despite the country’s seemingly high level of development, huge disparities exist between low-income and middle- to upper-income households, especially when it comes to housing quality and affordability. While there are no shantytowns, and virtually no cases of squatting or homelessness in Barbados, there are over 30,000 people, over 10% of the population, on the government’s various housing and land waiting lists (BGIS 2009). More than 7,000 households live in substandard neighbourhoods in need of street improvements, street lighting, playgrounds and open spaces, pedestrian and emergency vehicle access, sanitation, solid waste collection, flood protection, or security of tenure (IDB 2008: 1.9). And each year, an
estimated 900 new housing units are needed in order to serve new household formation, and an additional 800 units are needed to replace deteriorated housing stock (IDB 2008: 1.8).

While the Government of Barbados (GOB) has acknowledged the need to provide adequate housing and infrastructure for all Barbadians and has made home ownership a fundamental policy goal, the level of general improvement in housing has lagged well behind the island’s overall level of economic progress since independence in 1966 (Arthur 2007b: 12; GOB 2007: 33; Potter 1992: 59; UN 2004: 1). Households below the fourth decile of income have largely had to depend on a very limited supply of government-built housing or, in most cases, to fend for themselves using self-help through incremental construction and upgrading (IDB 2008: 1.9). Escalation in the cost of both land and construction materials has only sharpened the urgency with which issues related to affordable housing must be addressed (Arthur 2007a: 9).

Ironically, the gap between the demand and the supply of affordable housing in Barbados has occurred in an environment where the island’s own vernacular architecture\(^1\) has demonstrated the value of self-built, expandable, and upgradable housing (Watson 1998: 228; Watson & Potter 2001: 349).

Colonialism and slavery gave birth to the chattel house, a very unique form of movable housing strongly associated with the development of the tenantry system. Designed to suit local climatic, social, and economic conditions, the chattel house is an excellent example of appropriate vernacular design.

\(^1\) The *Encyclopedia of vernacular architecture of the world* defines vernacular architecture as:

the dwellings and all other buildings of the people. Related to their environmental contexts and available resources they are customarily owner- or community-built, utilizing traditional technologies. All forms of vernacular architecture are built to meet specific needs, accommodating the values, economies and ways of life of the cultures that produce them (Oliver 1997: 1).
(Watson & Potter 2001: 67, 350). Twice as long as wide, the wooden chattel house has evolved as a highly suitable form of housing yet remains stigmatized and undervalued by certain segments of the population, in both the public and private sectors (Watson & Potter 2001: 350). In Barbados and throughout the Caribbean, vernacular styles of housing have been overlooked and denigrated by governments in favour of more costly and arguably inappropriate solutions, despite the enduring persistence of the former (Conway & Potter 1997: 243; Watson 1998: 214).

Meeting the housing needs of low-income households continues to pose a major challenge on the island, while the longing to own a piece of the rock remains ingrained in every Barbadian (Maynard 2003: 3). Current public- and private-sector housing remains costly, limited in number, and unaffordable for low-income households, while the chattel house remains a flexible, cost-effective, and sustainable form of housing. By ignoring the potential of the longstanding tradition of self-help housing through the incremental construction of chattel houses, both the GOB and the private sector are effectively passing up the opportunity to foster the island’s unique vernacular heritage as they meet urgent housing needs. The chattel house is an invaluable architectural resource of significant historic and cultural importance, in danger of disappearing, when it should be embraced as workable means by which the housing crisis in Barbados can be addressed.

The GOB should recognize the value of the chattel house as viable low-income housing solution, facilitate its construction, and design future housing policy and programmes that foster its conservation and proliferation. This paper provides a brief history of Barbados from settlement to emancipation, leading up to the development of the chattel house and tenantry system. The self-built chattel house model is then contrasted to housing solutions provided by both the public and private sectors, after which issues of affordability and financing related to low-income housing are discussed. Based on the results of this research, I have assessed the appropriateness of the chattel house as a desirable low-cost model and have provided recommendations regarding the future direction of GOB housing policy and programmes.
Research was based on both primary and secondary sources. Resource materials included books, journal and newspaper articles, reports, theses, government speeches, plans, policy, press releases and websites. Field observations were made over the course of a six-week stay in Barbados during the summer of 2008.
ABBREVIATIONS

BDS Barbados Dollars
BFP Barbados Free Press
BGIS Barbados Government Information Service
BLP Barbados Labour Party
BNT Barbados National Trust
CAD Canadian Dollars
CCCS Caribbean Commission Central Secretariat
GDP Gross Domestic Product
GOB Government of Barbados
HELP Housing Every Last Person
IDB Inter-American Development Bank
JVP Joint Venture Programme
MHL Ministry of Housing and Lands
NHA National Housing Authority
NHC National Housing Corporation
PHP Primary Home Programme
UDC Urban Development Commission
UN United Nations
UNDP United Nations Development Programme
VAT Value Added Tax
1

**History**

**Initial Settlers**

The Portuguese first discovered Barbados in the mid sixteenth century. Although they did not settle the island, they named it *Los Barbados*, meaning *the bearded ones*, for the long-hanging roots of the native bearded fig trees (Leitch 1997: 31). It was not until 1624, however, that a British man by the name of John Powell set foot on the island again and claimed Barbados for King James of England. Powell did not stay long, but he returned in 1627 with a group of settlers, and established a settlement in the name of the king at Jamestown on the west coast, present-day Holetown. In 1628, a wave of rival settlers founded Bridgetown on the southwest coast, and by the end of that year, Barbados had a population of 1,600 (Gosner 1982: 99).

The initial settlers and their indentured servants cleared the land and planted tobacco crops. Unfortunately, the tobacco grown in Barbados was of poor quality, of no match to that grown in Virginia, and was replaced with cotton in the early 1630s as the island’s main crop. Indigo took over as the main crop in 1640, but only until sugarcane became the crop of choice in 1643 (Beckles 2006: 17-18). In fact, sugarcane was first introduced to Barbados six years earlier from Brazil, brought over by a Dutch man named Pieter Brower. Initially, sugarcane was not used for the manufacture of sugar: it was grown as cattle feed, and was used to make a sweet drink, as well as manure and fuel. But Dutch merchants began to provide the settlers with farming equipment and slaves on credit from West Africa, so that by 1640 Barbados was the first British colony to start systematic sugar cultivation, and by the middle of the decade was considered the most financially attractive of all the colonies (Beckles 2006: 16, 27; Crain 1994: 51; Gosner 1982: 100).
As sugarcane became more popular, successful farmers bought up the land of the smaller farmers, who were still growing tobacco. The small farmers began to leave Barbados; some went to Jamaica, others to St. Lucia, and still more to Charleston, South Carolina. By 1660, almost all the arable land in Barbados was under sugar cultivation, and by 1667, Barbados had become an island of a few large plantation estates. The departure of many white farmers and the arrival of African slaves drastically changed the makeup of the colony’s population: in 1643, there were 18,600 whites and 6,400 blacks; by 1666, there were only 8,000 whites and over 50,000 blacks. Barbados made the transition from a struggling frontier community into a wealthy sugar-producing economy in less than half a century (Beckles 2006: 29-30; Gosner 1982: 100).

**Early Housing**

Upon arrival, the colony’s initial settlers built replicas of their native English country houses. According to Richard Ligon, in *A true and exact history of the island of Barbadoes* published in 1657, the solid timber houses with small windows, which were cozy during the English winters, soon became ovens in the tropical Barbados heat. And although they realized the drawbacks, the settlers were reluctant to move away from their traditional building methods (Gosner 1982: 9). Ligon suggested a house adapted to the climate, replacing glass windows with *jalousies*, operable slatted wooden shutters that admit air and light but keep out the rain (Anderson 2004: 27). But the house was not adopted for two reasons: because of the common belief in the ill effects of having too much ventilation, and because it did not follow the English style (Gosner 1982: 10).

As for the African slaves, Ligon reported that upon arrival, they were forced to build their own shelter in the form of huts made from twigs and branches, with roofs of plantain leaves (Vlach 1997: 1705).

Eventually, the more successful settlers would become sugar plantation owners living in large estate homes known as *great houses*. Made of local coral limestone, the earliest surviving great houses in
Barbados, Drax Hall and St. Nicholas Abbey, both in the Jacobean style, date from the 1650s (Gosner 1982: 106).

![Figure 4 Drax Hall](image1) ![Figure 5 St. Nicholas Abbey](image2)

The slaves, as well as white indentured servants from England, Ireland, and Scotland, also lived on the plantation, but in much more modest accommodations. Both parties lived in rectangular timber houses similar to the cottages found in seventeenth century southern England. The houses shared many of the basic structural characteristics of the folk dwellings the slaves lived in before they were transported from West Africa. In both cases, the house was a basic two-room, expandable rectangular module, twice as long as wide, with the door placed asymmetrically on the long side of the dwelling, and the roof taking the form of a thatched gable (Hudson 1997: 17; Watson & Potter 2001: 49-50 after Edwards 1980). According to Ligon, the cottages evolved in response to prevailing environmental and climatic conditions, giving rise to a creolized form of classical architecture distinguished from English models by features such as louvers, jalousies, and verandas, creating a distinctive style, sometimes referred to as *Caribbean Georgian*. The cottages were also oriented towards the prevailing winds, and were raised off the ground to prevent infestation and destruction by vermin and insects (Watson & Potter 2001: 50 after Edwards 1980; Hudson 1997: 16-17).

Unfortunately, disastrous fires virtually destroyed all of Bridgetown in 1658, 1659, 1668, and 1675. Hurricanes and severe earthquakes also ravaged the island. Because the destruction was so massive and good building materials were hard to come by, Barbados sent to Boston for pre-fabricated house

Upon completion of their period of servitude, the indentured servants moved off the plantations and built coral limestone suburban houses that resembled the larger great houses built in the Caribbean Georgian style, which had become popular throughout the British island colonies. The style ultimately trickled down to the design of the small timber cottages, which began to take on more Georgian features, including verandas and porches, with a strong tendency toward symmetry of the front facade. The eventual outcome of this evolutionary process would be the chattel house (Potter 1992: 14; Watson & Potter 2001: 50).
THE TENANCY SYSTEM

Emancipation

During the post-emancipation period in other British colonies such as Jamaica, Trinidad, Dominica, Grenada, St. Lucia, St. Vincent, and the Grenadines, many of the newly freed slaves became independent farmers and landowners. This occurred for two reasons, the first being the presence of available arable land that they could claim and the second being the opportunity to take over the estates of absentee plantation owners (Gosner 1982: 100; Watson & Potter 2001: 55).

Unfortunately, this was not the case in Barbados, where available land was scarce and where the white plantation owners were not absentees. In fact, when the Emancipation Bill was passed in 1838, 508 plantations occupied almost all of the arable land in Barbados: over 400 of the island’s 431 square kilometres were under sugarcane cultivation (Arthur 2007b: 8; Branch 2006: 18; Davy 1971: 109; Gosner 1982: 100).

As a result, the 83,150 freed slaves were left landless without the right to a home or the security of food supplies. But this was no accident. While the Emancipation Bill was being discussed, some plantation owners, looking to the future, began to conceive systems by which they could maintain rigid control over their labourers. Desiring a continuous supply of labour, George Carrington, who owned three large plantations, thought the only way to secure labour was to devise a regime that would capitalize on the situation of a large body of houseless and landless persons by encouraging a system of tenantry. The emancipated slaves had no choice but to leave the island or sell their labour back to their former masters in return for a small piece of land on which to live. Essentially, the tenancy system exploited their landlessness and entrenched their social subordination through a veritable system of debt bondage, not
 unlike the system of slavery they had lived under for the previous two centuries (Arthur 2007b: 8; Beckles 2006: 156-158; GOB 1980a: 1; Watson & Potter 2001: 55).

The Masters & Servants Act and the Landlord & Tenant Act

In 1840, the Masters & Servants Act was passed, making the located labour arrangements of the tenancy system into law. Under the act, ex-slaves were assigned house spots upon which they could build their own dwellings in exchange for their exclusive labour in service to their former owners at stipulated wages. These spots were located on infertile, rocky, and inaccessible tracts of land along the edge of the plantations, on what was known as rab land.

A member of the white plantation elite described the woeful conditions of the ex-slaves during the early years of the tenancy system in 1858:

[M]any of us, who live close to our Negro yards, would stand aghast if we knew what was being perpetrated and enacted within a stone’s throw of our habitation. The melancholy circumstance is, that we do not know, and that many of us, alas! take no pains to know. Furthermore who has ever entered one of those wretched hovels, those almost loathsome scenes of human existence, without being shocked at the misery and extreme degradation in every corner of the dwelling? In a wooden hut, not twenty feet by ten, [...] you not uncommonly find families of eight, ten, twelve in number, of every age and sex, crowded and herding together more like the beasts that perish than members of a Christian household (Pinder 1858 in Beckles 2004b: 58-59).

As tenants, the ex-slaves occupied the land at the pleasure of their landlords. Without security of tenure, the tenants could be evicted with little notice for any breach of duty. The Landlord & Tenant Act of 1897 was a slight improvement from the 1840 act, permitting either party to terminate occupancy by providing one month’s notice to quit (Arthur 2007b: 8; Noble 2007: 34-36; Watson & Potter 2001: 55 after Abrams 1963, Potter 1989, and Potter 1992).
In response to this system of insecure tenure, the tenants developed a movable form of housing called the chattel house. The house could easily be dismantled and relocated in the event of an eviction, and groupings of these houses on rab land gave rise to village-type settlements known as plantation tenancies. By the early twentieth century, tenancies developed in the Bridgetown area as a result of remittances from Barbadians working in Panama on the construction of the canal. The increased availability of finance and the increased demand for house spots saw the development of urban tenancies on the outskirts of the city (Branch 2006: 34-35). Both the plantation and urban tenancies evolved in an ad-hoc manner, and as a result, little consideration was given to lot configurations, or to the provision of roads, water and proper toilet facilities (Arthur 2007b: 8; Jones 1987: 54; Watson & Potter 2001: 55).

Tenancies are still located throughout the island today, and in 1993, tenancy houses accounted for approximately one third of the total housing stock (Watson & Potter 1993: 376). The majority of tenancies in the Parishes of Christ Church, St. Michael, and St. James are considered urban, while those in the Parishes of St. Philip, St. John, St. George, St. Joseph, St. Thomas, St. Andrew, St. Peter, and St. Lucy are considered plantation or rural.

**Figure 9** Plantation tenancy, 1928 (source unknown)  
**Figure 10** Urban tenancy, 2008
THE CHATTEL HOUSE

Design

Because the tenants did not own their house spots, chattel houses had to be small, easily dismantled, and readily movable to a new location when necessary. The term chattel, literally meaning movable property, was an appropriate name for the type of house that developed as the vernacular architecture of the post-emancipation period. The term is derived from the word cattle, its use dating back to Roman times when the only significant item of personal property was the animal. Cattle were items of value because of their mobility; they could be accumulated, bought, and sold (Jackson 1984: 92).

Similar to the gabled timber cottage of the pre-emancipation era, the chattel house was symmetrical in its design, with a central door on the long façade flanked by a window on either side. The chattel house retained the ten-by-twenty-foot design of the prefabricated house frames sent from Boston, because the small, modular dimensions facilitated dismantling and transporting (Fraser & Hughes 1982: 49; Noble 2007: 34-36; Watson & Potter 2001: 53 after Fraser 1990). While timber frame houses built by former slaves were found throughout the Caribbean islands, the Barbadian chattel house distinguished itself not only by its mobility, but also by the steep pitch of its gabled roof and the presence of elaborate fretwork (Gosner 1982: 113).

The chattel house was built on a base of coral limestone blocks or loosely packed rubble stone, piled three to four feet high, below which air could circulate for cooling (Fraser & Hughes 1982: 49; Watson & Potter 2001: 53 after Walker 1987). On top of the base, four lengths of timber were mortised and joined to form a bottom plate or groundsill, and a similar top plate was constructed. Next, the four sides of the house were framed and pinned together using the mortise and tenon joint, with provisions made for the window and door openings. The sides were then inserted into the mortised holes of the
groundsill and covered by the top plate. Wooden
sleepers were put in place for the floor, and
rafters were built to support the gabled roof. The
roof was assembled with the use of wooden pegs
and covered in wooden shingles, which were
eventually replaced with corrugated galvanized
iron sheeting, and more recently with aluminium
sheeting (Anderson 2004: 23; Branch 2006: 25;
Haggins 2000: 31). Finally, the corners of the
house were reinforced with double bolts (Branch
2006: 25).

The exterior of the chattel house was covered in wooden clapboards, which were sometimes
covered in shingles. The early window covering was the boiler shutter, patterned after those used in the
sugar boiling factories (Branch 2006: 25). The boiler shutter eventually gave way to the triple jalousie with
three sets of hinges, two vertical and one horizontal (Branch 2006: 30; Haggins 2000: 31). In addition to
jalousies, top hinged Demerara shutters, resting on sloped latticed window boxes, were often used on the
short sides of the house right beneath the gable (Anderson 2004: 27). The entrance of the house was
typically marked by a pair of narrow, 18 inch wooden casement doors, featuring a combination of raised

Because most of the island’s forests were cleared in the seventeenth century to plant sugarcane,
timber was unavailable in Barbados; but it was readily accessible through the English inter-colonial trading
system during the nineteenth and early twentieth century. Greenheart, purpleheart, crabwood, mora,
and wallaba were imported from British Guiana, while white and pitch pine were imported from the
United States, and Douglas fir, spruce, and southern yellow pine were imported from Canada (Branch
2006: 27-28). The natural hue of the wood determined the colour of the chattel house, since paint was
unavailable in the Caribbean until after the First World War. When paint became a commonly imported
item, chattel houses began to be brightly painted and trimmed in contrasting colours (Anderson 2004: 24; Vlach 1997: 1705).

While wooden decorations were common in the English Caribbean, the ornamental embellishment of the Barbadian chattel house was exceptionally elaborate (Berthelot & Gaumé 1982: 121; Gosner 1982: 113). The invention of the fretsaw in the mid-nineteenth-century made possible much of the decorative fretwork or gingerbread found in Barbados (Crain 1994: 60). Inspired by the Victorian style, fretwork commonly found on the facades of the island’s large suburban houses began to appear on even the smallest chattel houses. Inspired by natural curves, lacework, and geometric shapes, fretwork was used to decorate eaves, porches, verandas, and especially gables, despite their perpendicular orientation to the road (Anderson 2004: 30; Berthelot & Gaumé 1982: 121; Crain 1994: 64; Fraser & Hughes 1982: 49). Both functional and aesthetic, fretwork offered shade from the sun and shelter against the rain, while allowing air to pass through. It also provided structural support, while enhancing the house’s facade, as in the case of decorative wooden brackets (Anderson 2004: 30; Haggins 2000: 31; Watson & Potter 2001: 53 after Berthelot & Gaumé 1982).

Although local variations in the design of chattel houses exist, it is possible to identify four main house types, from the simplest to the more ornate. The first type features an entrance on the long side flanked by two windows with hinged jalousies. The second combines sash windows with bell-pelmets covering the top half of the window and a pair of hinged jalousies covering the lower half. The third type features the addition of a small, decorative, pedimented entrance porch supported by timber posts. A double set of steps may be found. The fourth includes a veranda with a roofed gallery and timber balustrade along the full length of the front facade (Fraser & Hughes 1982: 49; Watson & Potter 2001: 53 after Hill 1980).
The upgrading experience

The interior of the basic chattel house was divided into two spaces by a partition wall separating the sleeping area from the living, dining, and kitchen area. A pit latrine toilet was located outside, in the yard behind the house. Over time, as financial circumstances allowed, the tenants upgraded their houses through piecemeal improvements in three recognizable phases of expansion.

The first stage of upgrading involved the construction of a timber shed off the back of the house, creating a bipartite chattel house. This expansion provided a second bedroom, and separated the living area from the cooking and dining area. The next upgrade, known as the tripartite chattel house, added a second gabled unit between the original unit and the shed, creating a third bedroom as well as separate
living, and dining and kitchen areas. The second gabled unit was identical to the first, except often a bit wider to encourage cross-ventilation. In a final upgrade, if tenure became secure, the timber shed was converted into a concrete block structure housing the bathroom, creating the chattel house with walled back (Crain 1994: 64; Jones 1987: 55; Potter 1989: 85; Noble 2007: 34-36).

While many tenants were able to improve their houses, the upgrading experience was slow, costly, unfair, and limited. Tenants could only upgrade their homes when they had the funds on hand to do so. No formal borrowing strategies existed to help finance building improvements, so upgrading was a slow, piecemeal process. The process was also unfair. Often one household would have to bear the costs of bringing in electrical lines or water mains, but the entire tenancy would benefit from the installation of such infrastructure at little or no extra cost. And, although noticeable building and infrastructure improvements were made, the overall upgrading experience was quite limited. Because the tenants did not own the land they built on, and always faced the possibility of eviction, they did not use permanent construction materials or build on solid foundations (Jones 1987: 54-56; Potter 1989: 85).

The constant threat of eviction associated with insecurity of tenure made the tenants feel unable to upgrade their housing to the extent they wanted to and were able to. Consequently, housing conditions in the tenancies were generally poor (Watson & Potter 2001: 110). In addition, landlords did not feel that it was their responsibility to provide the tenants with access to basic infrastructure. Worse
still, the landlords would rarely grant the tenants permission to make improvements on their own, even if it meant replacing the outdoor pit latrine toilet with an indoor water-borne system (Jones 1987: 54; Watson & Potter 2001: 57). And the GOB did not hold the landlords accountable; in fact, government offered little in the way of direct help or housing policy.
Tenancy legislation

The Security of Tenure of Small Holdings Act

Aside from the aforementioned Master & Servants Act of 1840 and the Landlord & Tenant Act of 1897, housing policies in Barbados were few and far between. In fact, it was not until 1955 that further tenancy legislation would be passed.

In the 1950s, Barbados was still very much a plantation economy; the majority of blacks still lived in chattel houses on tenancies without security of tenure (Maynard 2003: 3). In 1951, 77.2% of the island’s total housing stock was owner-occupied, but over 60% of occupants did not own the land their house sat on (CCCS 1951: 24). It was under these conditions that the GOB passed the Security of Tenure of Small Holdings Act in 1955. The act stated that the tenancy of a small agricultural property or house spot could not terminate except under certain specific circumstances. It was an improvement from the 1897 act since it permitted either party to terminate occupancy by giving six months’ notice to quit, instead of one. But in the end, the tenants still could not become landowners; all the act really did was provide some mental relief to the tenants for six months at a time (Maynard 2003: 3).

The Tenancies Control & Development Act

In 1965, the Tenancies Control & Development Act was passed, providing tenants with some security of tenure, but again not allowing them to purchase their land. Under the act, landlords no longer had the right to evict their tenants unless they committed a breach such as failing to pay the land rent or committing a nuisance. The act was amended in 1974, putting a freeze on rent increases to a maximum of 20% above what was charged on May 30th of that year, and limiting further increases unless an application was brought to court. And while this legislation did not enable tenants to own the land under
their houses, it did give them security of tenure at reasonable rents (Maynard 2003: 3-4). As a result, some tenants began to build more substantial chattel houses on permanent foundations, while others converted their timber houses into wall houses, by building in concrete blocks around the wooden frame (Watson & Potter: 1999).

Despite the benefits of the Tenancies Control & Development Act, many chattel houses were in need of repairs, and most tenancies had very poor infrastructure. The unavailability of timber during the Second World War had caused many chattel houses to fall into disrepair after long periods of neglect and destruction by termites (Branch 2006: 47). Each house was connected to the water distribution network by its own half-inch pipe, generally lying on the surface of the ground or buried just a few inches deep. This system led to large water losses and caused serious health risks in areas where the ground water was penetrated, particularly where there was a high incidence of pit latrines (Watson & Potter 2001: 107; personal communication with engineer Chris Peachment, on April, 19, 2009). By 1980, over half of the chattel houses on tenancies still had outdoor pit latrines, almost 20% went without electricity, and none of the tenancies had formal waste collection or disposal because their roads were not wide enough to accommodate the garbage trucks (Potter 1989: 85).

Because the tenants were still not landowners, it was not uncommon for them to move house spots even as late as 1980. House moves were only allowed on Sundays, with permission from the Ministry of Housing and Lands (MHL). The chattel house was dismantled in the morning, by separating the roof from the sides and removing the bolts, and transported and reassembled at its new location by sundown (Branch 2006: 50; Potter 1992: 85). Over the course of 1980, 700 chattel houses, or roughly 1% of the total housing stock, were moved (Potter 1992: 85).
The Tenancies Freehold Purchase Act

A major change came in November of 1980 with the passing of the Tenancies Freehold Purchase Act. Held by some—including the prime minister, Tom Adams—as revolutionary, the act granted qualified tenants the right to purchase their house spots and become landowners (Maynard 2003: 4; Potter & Watson 1999: 242). To restate the legislation:

> Notwithstanding any other law or any term or condition of any lease, contract or licence relating to a tenancy, it is a term or condition of every tenancy within a plantation tenancy or other tenancy that the tenant, as of right and at his option may, if he is a qualified tenant, purchase the freehold of the lot of which he is a tenant (GOB 1980b: 4.1).

Under the act, tenants who had occupied their house spots for at least five consecutive years, or five of the past seven years, were given the right to purchase the land. The price was fixed at rate of $0.10 BDS per square foot, with a minimum selling price of $300 BDS on plantation tenancies, while the cost per square foot on urban tenancies was set to the open market price (Maynard 2003: 4; Potter & Watson 1999: 242).

By 1995, almost 60% of 5919 surveyed house spots were sold to eligible tenants on 325 plantation tenancies, while less than 20% of 3000 house spots were sold to eligible tenants on 200 urban tenancies, mainly due to the fact that the open market price was simply unaffordable to most urban tenants (GOB 1997: 9-11). As a result, the act was amended in 2001 to allow urban tenants to purchase their house spots at a fixed rate of $2.50 BDS per square foot for the first 5,000 square feet. The GOB subsidized the difference if the open market price exceeded $2.50 BDS, and the tenant paid the open market price for any remaining land over the initial 5,000 square feet (Maynard 2003: 5). In addition, the Urban Development Commission (UDC), a social service department working under the Ministry of Social Transformation, was brought in to accelerate the sale of house spots to qualified tenants on urban
tenancies through the *Transfer of Title Programme*. The programme, still in operation today, provides legal, mapping, and surveying services to facilitate the sale of urban house spots to sitting tenants (GOB 2004b; Griffith 2006: 9; Maynard 2003: 7).

Overall, the *Tenancies Freehold Purchase Act* has had a radical and irreversible effect on land ownership in Barbados. At the turn of the twentieth century, thirty elite plantation families held 80% of the land in Barbados, while the former slaves were left landless and dispossessed. By the end of the century, however, 56% of Barbadians had become landowners, due in large part to the sale of land under the act (Maynard 2003: 5-6). The most recent statistics indicate that the act has helped 13,000 households purchase their house spots (Arthur 2007a: 75).

**The Tenancies Development Act**

The *Tenancies Development Act* was also passed in 1980 to complement the *Tenancies Freehold Purchase Act*. The goal of this act was to replan tenancies that did not meet minimum town planning standards, by upgrading existing infrastructure and introducing new infrastructure, such as replacing standpipes with proper trunk pipes and providing paved roads with gutters. The improvement projects were to be carried out under the jurisdiction of the MHL in conjunction with other statutory bodies such as the Ministry of Transport and the Water Authority, as well as private contractors (Potter & Watson 1999: 242; Watson & Potter 2001: 116).

There were two ways in which a tenancy could be selected to receive improvement projects: the MHL could designate a tenancy as substandard and in need of state intervention, or the majority of tenants on a particular tenancy could put in a request to the MHL. In either case, it would have to be proven that the tenancy was poorly serviced, or not at all, at least in one of the following: roads, drainage, sewage disposal, water or electricity supply (Watson & Potter 2001: 116). But although a substantial number of tenancies were designated as being in need of upgrading, formal improvement schemes proved difficult to implement (Watson & Potter 1993: 387).
While combinations of paved roads, street lighting, drainage, water, and electricity were provided in certain tenancies, comprehensive upgrading in terms of infrastructural development was highly selective (Watson & Potter 2001: 122, 214). Based on its own surveys, the MHL only allocated infrastructural investment to tenancies where most of the tenants had expressed a strong desire to purchase their house spot (Watson 1998: 226). On tenancies where a strong pattern of decay was observed, but where the vast majority of tenants were keen to purchase, the MHL provided additional assistance to finance revitalization and upgrading projects (Watson & Potter 2001: 250-251).

On large, well populated, and expanding tenancies, the scale of infrastructural development was also extensive. And on tenancies in which politicians had a keen interest, upgrading occurred as well (Watson 1998: 226). In 1985, Trents Tenancy in the Parish of St-Lucy was transformed from an area of mainly rock, mud, and vegetation into a well-developed settlement, thanks in part to a $400,000 BDS road whose construction was sanctioned by then Minister of Transport Vic Johnson, who just happened to own the tenancy (Watson & Potter 2001: 123-124).

The tenancies that were not earmarked for improvement projects, however, remained in a state of inertia, underdevelopment or neglect, reflected in the general poverty of their infrastructure and housing conditions (Watson 1998: 227). Tenancies with existing patterns of decay located in parishes that were not slated for redevelopment under the National Physical Development Plan, were deemed too costly to improve and were not considered for development assistance (Watson & Potter 2001: 250-251). These were usually small, isolated, rural tenancies, with elderly populations, where the desire to purchase house spots was low (Watson 1998: 227).

The MHL was not the only statutory body to unfairly earmark certain tenancies for infrastructure improvements. Both the Ministry of Transport and the Water Authority circumvented the act, carrying out piecemeal development projects on an ad-hoc basis, regardless of the comprehensive upgrading priorities set by the MHL (Potter & Watson 1999: 242-244; Watson & Potter 2001: 122). This was not only unfair but also potentially dangerous, in that piecemeal improvements made in one infrastructure sector could
adversely impact another sector. For example, an increase in the level of water supply, unless matched by similar improvements in wastewater removal, could result in poorer sanitation and increased health risks. Just as failure to provide solid waste collection could result in dumping in sewers and storm drains causing blockages and flooding, which could in turn damage roads and bridges (Kirke 1984: 235).

There were also problems with the private contractors hired to carry out certain infrastructure projects. The most notable example was the case of Venezuelan contractors ABA Inversiones, in 1990. The company was instructed to install new paved roads in 300 tenancies. Phase one of the project envisaged the completion of 88 roads, but by October of the following year, only 32 roads had been completed. Subsequent phases were never completed and the project was scrapped (Watson & Potter 2001: 123).

Overall, the MHL undermined the goals of the Tenancies Development Act, failing to accept the challenge of ensuring that adequate levels of development and improvement were met throughout the island’s tenancies, favouring certain tenancies over others, poorly coordinating with other statutory bodies, and neglecting to hold private contractors accountable for their actions.

**Results**

Despite many shortcomings, the passing of tenancy legislation, most notably the Tenancies Freehold Purchase Act and the Tenancies Development Act, had a noticeable effect on tenancy housing conditions, as reflected in the improvement of overall housing conditions since 1980. According to the latest population and housing census, the number of houses made solely of wood has decreased by over 50%. The increase in security of tenure gained through land ownership as a result of the Tenancies Freehold Purchase Act has undoubtedly caused many tenancy residents to build concrete bathroom and kitchen additions or even build around the existing house in concrete blocks. In addition, infrastructure upgrades made under the auspices of the Tenancies Development Act have certainly contributed to the overall rise in the number of houses with electricity and water, which are now present in over 96% and 99% of homes respectively. The most noticeable improvement, however, is the almost 70% decrease in
the number of pit latrine toilets (GOB 2002a; Potter & Watson 1999: 248). Despite this decrease, 13,684 households were still using pit latrines in 2000. Pit latrine toilets are common among two groups of people: tenants who rent housing without proper facilities, and tenantry residents who still do not own their house spots and who have landlords who will not permit the digging of a well. In both cases, the households are provided with pit latrines from the Environmental Sanitation Unit (GOB 2002b: 9).

<table>
<thead>
<tr>
<th>Index</th>
<th>1980 (%)</th>
<th>1990 (%)</th>
<th>2000 (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full wood construction</td>
<td>57.31</td>
<td>39.89</td>
<td>26.87</td>
</tr>
<tr>
<td>Electric lighting</td>
<td>83.02</td>
<td>92.58</td>
<td>96.30</td>
</tr>
<tr>
<td>Water from public standpipe</td>
<td>9.96</td>
<td>1.84</td>
<td>0.74</td>
</tr>
<tr>
<td>Pit latrine toilet</td>
<td>52.22</td>
<td>32.09</td>
<td>16.45</td>
</tr>
</tbody>
</table>

*Figure 18 Overall housing conditions (GOB 2002a; Potter & Watson 1999)*

Despite the persistence of pit latrines, general housing conditions in Barbados have improved significantly from those prior to the passing of the *Tenancies Freehold Purchase Act* and the *Tenancies Development Act*. 
5

GOVERNMENT HOUSING POLICIES

The Housing Board

Government-provided housing did not exist in Barbados until the mid 1940s. In 1936, the Housing Board was established under the Bridgetown Housing Act, to build rental housing for low-income families within the Bridgetown area. But it was not until 1944, following a study of the city’s slums, that any housing was built. Functioning in a limited capacity, the Board only managed to build 390 terraced housing units on three estates by the mid 1950s. The units, located in the suburbs of Bridgetown at the Deacon’s Farm, Belfield, Bay, and Pine housing estates, were critiqued because they were not built with water-borne toilets. Instead, the tenants of both the ground and upper floor in the two-storey units were forced to use pit latrine toilets located in the backyard (Harris 2007: 451-452; Potter 1992: 88; Potter & Watson 1999: 240; Watson & Potter 2001: 88, 90; Watson & Potter 1993: 382-384).

The National Housing Authority

Following the devastation caused by Hurricane Janet in 1955, the GOB was forced to restructure and enlarge the scope of its Bridgetown-focused housing efforts. The Housing Act of 1955 created the National Housing Authority (NHA) in 1956 to replace the Housing Board. In 1957, the GOB set up the General Workers’ Housing Loan Fund under the NHA to assist low-income households with loan financing for housing (Watson & Potter 2001: 79). The fund still exists today and will be discussed in greater detail in Chapter 8: Affordability and financing.

The NHA built low-income rental units island-wide, experimenting with terraced, row, and detached housing solutions (Potter 1992: 90; Potter & Watson 1999: 240; Watson & Potter 2001: 90; Watson & Potter 1993: 384-385). But right from its inception, the NHA found it impossible to satisfy
annual housing requirements, which were in the vicinity of 2,000 units per year (Watson & Potter 1993: 385).

In September of 1963, the GOB decided that tenants who rented NHA detached units should be given the opportunity to purchase their house along with the land upon which the house stood, and between 1964 and 1968, 225 tenants purchased their units. As a result, the NHA shifted its focus away from the provision of low-income rental units toward the construction of units for purchase by the lower-middle and middle classes. And while a few attempts to build subsequent rental units were made, a lack of both funding and suitable land prevented any projects from getting off the ground. By the early 1970s, the NHA had become burdened with a range of problems: heavy rental arrears from its tenants; increased construction and maintenance costs; general inefficiency within the authority; and a lack of funding from the GOB (Watson & Potter 2001: 96-97). In fact, the GOB viewed housing as economically non-productive, and financing badly needed for the NHA was channelled into the development and promotion of tourism (Watson & Potter 1993: 385).

The National Housing Corporation

On April 1, 1973, the National Housing Corporation Act was passed, effectively creating a new statutory body to replace the ailing NHA. The National Housing Corporation (NHC) assumed responsibility for all NHA properties, which amounted to 4,305 units spread across 27 estates (Barnes 1998: 11; ECLAC 2001: 2-3; Watson & Potter 2001: 98). Initially, the NHC resembled the early NHA, building small numbers of low-income rental units each year, but it went on to carry out development, construction, and maintenance projects, providing essential infrastructure services such as gas, electricity, water, and sewerage. Eventually, the NHC became the executive arm of the MHL, but it remained plagued with problems inherited from its predecessor, finding it impossible to satisfy the demand for lots and houses, due to a lack of funding and suitable land. And the situation only got worse. In the 1980s, the NHC was responsible for two major failures with the West Terrace Gardens and Starter Home projects (Watson & Potter 2001: 98; 267-268).
In 1980, the NHC acquired West Terrace, a 50-acre site overlooking the west coast in the Parish of St. James, and planned for the development of 526 house-and-land packages geared toward the lower-middle class. The NHC sought private-sector involvement, inviting eight contractors to design model units costing around $50,000 BDS. The price of each package was projected to range from $72,000 to 80,000 BDS for both house and land. However, the project was riddled with cost overruns, and by February of 1982, only 40% of the units had been completed, with prices ranging from $102,000 to 120,000 BDS. By the following year, the GOB reported losses of over $500,000 BDS from the West Terrace Gardens venture, and the MHL stated that the money used to finance the project should have been spent on housing low-income families, declaring that the NHC was inefficient and corrupt (Watson & Potter 2001: 271-272).

After the failure of West Terrace Gardens, the NHC attempted to redeem itself in 1985 when it entered into negotiations with the World Bank for a $24,400,000 BDS loan, under the auspices of a National Low-Income Housing Project. The project was to include 473 fully serviced lots, 315 core units, 143 starter homes, and 42 row houses on seven different sites, six of which were tenancies. And while the loan application was declined, what emerged from the application were two proposals for expandable house models: the Twin Core Starter Home and the NHC Starter Home. The Twin Core Starter Home was basically a concrete wet core unit containing a kitchen and bathroom, alongside which a timber chattel house could be placed, while the NHC Starter Home was simply a small concrete house with a low-pitched roof. Despite embracing the virtues of the incremental nature of the chattel housing system, the Twin Core model was ignored in favour of the NHC model. Three private contractors built 54 NHC Starter Homes at Oxnards Crescent in St. James. The units were subsequently sold for $34,000 BDS, not including the land. In spite of receiving 750 applications for the initial 54 units,
the NHC was only able to build an additional nine units at Apes Hill in St. James, and 21 at Grazettes in St. Michael. Once again, the NHC ran into huge cost overruns and scrapped the project (Potter & Watson 1999: 244; Watson & Potter 2001: 265-267, 273; Watson & Potter 1993: 387-391).

Today, the NHC has accumulated over 1000 acres of vacant land to be made available for housing development. It continues to run a house-building programme, with units being constructed for sale and for rent. The rentals are generally extended to low-income households, while sales have focused predominantly on lower-middle and middle-income households (ECLAC 2001: 2-3; Maynard 2003: 7).

Over the last several years, the NHC has been providing housing for purchase through its Joint Venture Programme (JVP). Under the JVP, houses are built by private contractors on NHC-owned land. Both the development costs and profits from the sale of these houses are split between the NHC and the contractors. While this scheme has been successful at developing homes for the middle class, it has not been used to provide any low-income units (ECLAC 2001: 3; IDB 2008: 1.22-1.23). Since the inception of the JVP, 223 houses have been built and 298 lots have been conveyed. Over the next two years, the NHC projects that 107 more houses will be completed and 165 additional lots will be conveyed. Construction is already in progress at Coverley in Christ Church, and Bulkeley Meadows in St. George (NHC 2009).

In 2004, the NHC launched its Primary Home Programme (PHP) (IDB 2008: 1.23). Under the PHP, 126 houses were built, but once again, the units were not geared toward low-income households. In 2008, the programme was suspended and replaced with the Housing Every Last Person (HELP) Programme. The goal of this new programme is to provide further assistance to low-income groups through the

Figure 20: NHL 4/5 sq ft wall house
   elevation and plan (NHC 2009)
construction of affordable houses ranging in price from $100,000 to 175,000 BDS for a completed house, plus $17,500 to 35,000 BDS for the land. Applicants can choose from seven house designs including the Contessa, Pearl, and Orchid. All together, there are six different concrete models with two or three bedrooms, ranging from 476 to 820 square feet in floor area, and a two-bedroom timber model of 644 square feet. The applicants’ household income must not exceed $4,116 BDS per month, and they must not own any other property. To date, the NHC has received over 2,154 applications. It has completed the construction of 60 houses, with another 186 underway at six sites at Four Hill and French Village in St. Peter, Work Hall and Marchfield in St. Philip, and Greens and Constant in St. George. It is interesting to note that of the 186 houses, only 19 are the timber model. The NHC is on target to complete 133 houses by the end of the current financial year and is projecting that 569 houses will be ready by the end of the following financial year (NHC 2009).

Rental units are also available through the NHC to eligible tenants with monthly household incomes of less than $3,778.37 BDS. During the past financial year, the NHC received 619 applications, but
was only able to accommodate 33 families. As a result, the NHC has identified six sites for the construction of additional rental units. Construction is already underway at Country Park Towers in the Parish of St. Michael, where 56 two- to three-bedroom units are being built in four three- or four-storey apartment blocks. Eventually, 153 additional units will be built across five sites at Haggatt Hall, Stuarts Lodge, Sayes Court, Clapham, and Eckstein Village. The intention of the NHC is to continue to build apartment blocks, as opposed to single and terraced units (NHC 2009).

In January of 2008, the NHC announced that tenants renting terraced units, who had occupied their units for at least twenty years, qualified for the free transfer of their units. To date, 1,697 tenants have signed on and are no longer required to pay rent. It is anticipated that a total of 1,986 units will be transferred, resulting in a loss in rental revenue of approximately $4,000,000 BDS per year. The NHC has also begun to sell off the remaining terrace units to interested tenants who do not qualify for the free transfer. Between April 2008 and January 2009, the NHC received deposits from 34 tenants, and it anticipates that around 70 units will be sold over the next two years, generating about $2,200,000 BDS (NHC 2009).

Finally, the NHC has also developed a sites-and-services programme for the sale of land to those who wish to build their own house or to have one built by a private contractor. Currently there are 392 lots for sale: 187 middle-income lots and 205 low-income lots. As of January of this year, the Chief Town Planner has approved an additional 136 lots. The NHC anticipates that surveying work will commence in the next few months, after which the lots can be serviced and sold (NHC 2009).

The Housing Incentives Act

Low-income housing projects built by the private sector have been few and far between. To date, the involvement of private developers has largely consisted of participation in projects where the NHC has hired them to build or where they have entered into JVPs with the NHC. Most private sector firms in Barbados specialize in high-end commercial and residential projects, with little interest in or financial
incentive in building low-cost housing. Some smaller firms produce much of the island’s middle-income housing, but they have yet to venture into the low-income market (Watson & Potter 2001: 303). And while there has been talk of introducing a required percentage of affordable units in all new residential developments, no policy legislation has been passed.

What was passed, however, in December of 2007, was the Housing Incentives Act. Under this act, contractors who build low-income developments of at least 15 affordable units are exempt from paying the Value Added Tax (VAT) on building materials. The houses must be built on lots no larger than 400 square metres or approximately 4356 square feet and be sold with the land for a maximum of $150,000 BDS. The units are available to first-time homeowners earning less than $42,000 BDS per year. At the moment, the annual cost to the GOB for removing the VAT is $7,100,000 BDS. This amount is expected to increase to $11,000,000 BDS per year, when more contractors take advantage of the tax break (Arthur 2007a: 72; Thompson 2008: 46-48, 128).

Results

Notwithstanding several name changes, the problems faced by the GOB under the Housing Board, NHA, and NHC have largely been the same. Many of their housing solutions have involved relocating residents, which has proven to be expensive and disruptive to existing communities (IDB 2008: 1.13).

In the case of the rental housing estates built by the Housing Board and the NHA, it was obvious from the outset that the cost of building new housing would exceed the revenue from the nominal rents collected. The limited revenue collected combined with high tenant rental arrears, transformed the estates into perpetual financial drains. And while the estates were meant to promote social welfare, many have interpreted them as classic examples of oppressive housing, pointing an accusing finger at the non-indigenous design of the units (Harris 2007: 451-452; Potter 1992: 90; Potter & Watson 1999: 240; Watson & Potter 1993: 384-385).
Throughout this period, aided self-help did not form any part of GOB housing policy, despite the existing system of indigenous and appropriate self-help housing, and regardless of the advice given by visiting experts such as Charles Abrams and John Turner (Harris 2007: 451-452; Potter 1992: 90; Potter & Watson 1999: 240).

Abrams, an American planner and housing expert, often acted as a consultant to developing world governments. He was hired in 1963 by the GOB to evaluate the country’s housing policy. Abrams severely critiqued the rental housing estates, arguing that the state should stop putting its money into the construction of complete housing solutions and instead redirect it into delivering land, services and utilities (Watson & Potter 1993: 384-385).

Based on his own involvement with low-income households in Peru throughout the 1960s, Turner, a British architect, argued that they were consistently hard working and diligent in their efforts to improve their situations. The main outcome of his let the people build for themselves philosophy was that governments of developing countries were best advised to help low-income households help themselves. Turner recommended that the GOB turn to aided self-help strategies, involving upgrading, site-and-services schemes, and the provision of core housing (Potter 1989: 82).

Unfortunately, the recommendations of Abrams and Turner were ignored for the better part of 25 years, until the NHC’s brief and failed attempt to introduce core housing.

In fact, NHC housing projects continue to experience cost recovery problems. Rent defaulting, poor maintenance and poor management persist in the housing estates. And where the NHC built housing, hired private sector contractors, or entered into JVPs, cost overruns and low replicability have been the inevitable outcomes (Watson & Potter 2001: 291). As a result, the GOB was forced to find $33,000,000 BDS in its 2008 budget to clear NHC’s overdraft (IDB 2008: 1.18; Thompson 2008: 7).

And, despite the presence of numerous residential contractors on the island, only one specializes in the construction of affordable housing: Eastern Land Developments Ltd. (ELD). ELD’s latest completed
project is a housing development called Emerald Park West, located at Six Roads in St. Philip. The development consists of concrete wall houses with five different models to choose from: the Evergreen, a 480 square foot house with two bedrooms and one bathroom; the Flamboyant, a 704 square foot house with three bedrooms and one bathroom; and three different variations of the Apple Blossom, a 924 square foot house with three bedrooms and two bathrooms. The houses were built on lots of 3,444 to 8,019 square feet, on land that cost $17.80 BDS per square foot. House and land packages are available for purchase starting at $160,617 BDS, all the way up to $310,066 BDS. Despite ELD’s slogan, *Specializing in affordable housing for all Barbadians*, even their least expensive package is priced $10,617 BDS higher than the GOB’s definition of affordable housing (personal communication with Lisa Marshall, from ELD, on February, 26, 2009).

The cost of ELD houses makes them inaccessible to low-income households, and raises issues concerning the affordability of housing in Barbados which will be discussed, along with access to financing, in the following chapter.
Affordability and Financing

The cost of finished housing

The formal supply of finished housing in Barbados is usually only accessible to households above the fourth income decile. The most affordable housing currently offered on the market, typically a small two-bedroom unit built of timber, is priced at around $75,000 BDS. At the lowest available lending rate of 6%, these houses require a minimum household income of $18,000 BDS, an amount that corresponds to the threshold between the third and fourth income deciles. Unfortunately, there are very few, if any, houses on the market at this price; most new homes are priced above $100,000 BDS, affordable only to households in the upper fourth income decile (IDB 2008: 1.8).

The most affordable government-built housing on the market is well over $100,000 BDS in price: the cheapest house and land package available through the NHC’s HELP Programme is $117,500 BDS, with other packages costing up to $210,000 BDS. As for the private sector, ELD’s affordable models only start at $160,617 BDS (ELD 2009; NHC 2009).

As was mentioned previously, the GOB defines affordable housing as a house and land package with a maximum lot size of 400 square metres or 4356 square feet, priced at no more than $150,000 BDS. While the GOB may claim that $150,000 BDS is affordable, only households in at least the seventh income decile can purchase a house at that price (Arthur 2007a: 72; Thompson 2008: 46-48).

An island-wide real estate search conducted at the time of writing revealed there were only two houses priced under $150,000 BDS on the market. One was an unfinished concrete block structure on 5500 square feet of land, located on Butler’s Avenue in St. Michael, priced at $115,000 BDS. The other was a two-bedroom, 825-square-foot, dilapidated timber house on 2,672 square feet of land in Eden Lodge, St. Michael. At $85,000 BDS, it was listed as a great fixer upper (Cariblist Inc. 2009).
The cost of land

Part of the reason housing is so expensive in Barbados is the value of land. With a population density of nearly 629 people per square kilometre, and a small land mass of only 431 square kilometres, land in Barbados is a precious commodity (IDB 2008: 1.1). The perception of land shortage leading to panic buying, the shift from multi-generational households to smaller nuclear households, and the large demand for land by affluent buyers, many of whom are foreign, have put strong limitations and inflationary pressures on the supply and cost of land for affordable housing (Arthur 2007a: 66-67; IDB 2008: 1.3). And because Barbados has no alien holding land legislation in place to restrict the amount of land owned by non-Barbadians, foreign-owned hotels have bought up large swaths of land with good residential development potential (BLP 2006).

Since 1999, the average cost for residential land has more than tripled, climbing from $4.44 to 14.81 BDS per square foot (IDB 2008: 1.3). Land that was bought for two residential developments in the parishes of St. Philip and Christ Church in 1987 cost an average of $3 to 5 BDS per square foot; in 2007, land purchased for new developments in the same parishes averaged $15 to 18 BDS per square foot, climbing as high as $25 BDS per square foot (Arthur 2007a: 65). A search for land at the time of writing revealed four lots in the 4,000 square foot range that would fall under the GOB’s affordable housing
criteria. The cost of the lots, which also happened to be located in St. Philip and Christ Church, ranged from $20 to 33 BDS per square foot, or $82,000 to 135,000 BDS per property. The purchase of these lots would only leave $15,000 to 68,000 BDS for the construction of a house that fits within the $150,000 BDS definition of affordability (Cariblist Inc. 2009).

As a result, low-income households cannot compete with middle- or upper-income households for the limited supply of land, forcing the GOB to take a stronger, more direct, role through compulsory land acquisition. As was previously mentioned, the GOB does purchase land, which is then vested to the NHC for low-income and middle-income residential development (NHC 2009; IDB 2008: 1.3).

**Formal financing**

Although no official figures exist, it is approximated that only 25 to 30% of new housing in Barbados is financed through the formal mortgage market (Watson & Potter 2001: 321). The main factor that limits the entry of low-income households into to the formal finance market is the high cost of housing and land relative to income (Watson & Potter 2001: 342).

Véronique Fortin surveyed the island’s six formal financial institutions during a McGill internship in 2005 to evaluate the financial options available to low-income households. Each of the institutions was asked to simulate the financing of a concrete two-bedroom house and land package from ELD, which cost $120,500 BDS at the time. It was found that the minimum household income required to qualify for financing from each of the six institutions ranged from $22,275 to 29,586 BDS, meaning that only households above the fourth income decile would qualify (Fortin 2007: 15). This is why the island’s financial institutions are not seen as viable options for most low-income households seeking housing finance (Watson & Potter 2001: 342).
Informal financing

Effectively barred from entering the formal housing finance market, the majority of low-income households are forced to resort to the process of incremental housing construction and improvement (Watson & Potter 2001: 342). This is a longstanding process in Barbados, successfully demonstrated within the island’s tenancies, through the incremental construction and subsequent upgrading of chattel houses with the help of short-term loans, savings, or remittances (Watson & Potter 2001: 322).

Typically, a low-income household will acquire a short-term, informal loan from relatives or a local building material supplier in order to expand their house incrementally as their income allows. In the case of loans obtained from relatives, the household will usually complete one stage of upgrading at a time, repay the debt within two to three years, and then repeat the process when its budget permits. A low-income household may also receive money for housing in the form of remittances from relatives living abroad. In the case of loans from building material suppliers, the household can usually borrow around $3,000 BDS at a time, in the form of revolving credit. The household must then make weekly or
monthly payments to reduce the outstanding balance, before they can access more credit. As a result, it can take up to ten years to complete a house (IDB 2008: 1.16; Watson & Potter 2001: 322).

Nonetheless, as it stands today, 30% of the island’s total housing stock consists of incrementally built homes, and 57% of all the houses in Bridgetown were built incrementally (IDB 2008: 1.14).

**Government financing**

Low-income households who have been denied mortgage financing from formal institutions or who choose to build incrementally can apply for government financing from the General Workers’ Housing Loan Fund administered by the NHC. The NHC operates an extensive lending scheme, granting loans of up to $30,000 BDS for the purchase of land or up to $100,000 BDS for the purchase of a house in the form of a legal mortgage. Applicants purchasing land or a house are advanced their loan in full (BGIS 2008; Barnes 1998: 11; NHC 2009; Watson & Potter 2001: 79).

The NHC also provides small, short-term loans for house repairs, from $1,000 to 5,000 BDS, and larger loans of up to $100,000 BDS in the form of a mortgage for the construction, expansion, or completion of a house. The NHC will create a legal mortgage for landowners wishing to build or make improvements, using their land as collateral. For those who do not own the freehold of their house spot, the NHC will loan up to $80,000 BDS toward the construction of a chattel house, through a chattel mortgage using the house itself as security. Short-term loans are advanced in full, whereas mortgages are advanced in instalments. Mortgage holders are required to produce bills and receipts for materials and labour, after each instalment. Short-term loans must be repaid within seven years, chattel mortgages within 20 years, and legal mortgages within 40 years. The current interest rate is 12% for short-term loans, 9% for mortgages or 6% in the case of first-time homeowners (BGIS 2008: September 18; Barnes 1998: 11; NHC 2009).

Between April of 2008 and January of 2009, the NHC approved 113 loans totalling $5,800,000 BDS. It is projected that a total of 400 loans, amounting to some $20,000,000 BDS, will be approved by
then end of next year (NHC 2009). This amount does not seem like much when compared to the reported $600,000,000 BDS spent by the GOB to build a new cricket stadium and prison (BFP 2009).

Results

Unfortunately, finished housing built by both the public and private sectors are priced above the reach of most low-income households. The high prices of existing houses and land listed on the real estate market do not offer much hope either. Even if a low-income household does find a home to purchase, the minimum income requirements for mortgages set by the island’s formal financial institutions often preclude them from doing so. Mortgages offered through the NHC might be a more viable option, but the process can often be long and arduous, with over 25,000 people on the NHC’s various waiting lists.

While the incremental construction process also takes a long time, it has proven to be the most affordable and financially sustainable option for low-income households. Often times it is their only option.
7

RECOMMENDATIONS AND CONCLUSION

Summary

The evolution of indigenous housing in Barbados, as a consequence of the tenantry system, gave rise to a distinctive form of shelter. Displaying a beauty and a charm of its own, the chattel house is a true example of sustainable design. It is a highly flexible and innovative model, designed in harmony with local climatic, social and economic conditions. The chattel house embodies the principles of vernacular architecture and incremental construction, and demonstrates what can be achieved through self-help (Potter 1992: 88; Watson & Potter 2001: 53, 60-61).

Unfortunately, the housing solutions produced by the public and private sectors are almost the antithesis of those supplied by the island’s indigenous housing system (Watson & Potter 2001: 292). Low-cost public and private housing solutions have been too few in number and largely unaffordable to those in the lower income deciles. The high cost of finished housing in Barbados, in addition to the preclusion of low-income households from the formal financing market, has ultimately led to the conservation of the system of incrementally built self-help chattel housing (Potter 2000: 72).

The chattel house remains an appropriate and sustainable model of low-cost housing, but one that is yet to be accepted by the GOB as a viable means by which the housing crisis in Barbados can be addressed (Watson 1998: 228; Watson & Potter 2001: 292). The GOB should acknowledge and capitalize on the severely undervalued willingness and ability of low-income households to build their own homes, by facilitating the incremental construction process and embracing the tenets of aided self-help (Watson & Potter 2001: 257, 320). This can only be achieved, however, if the GOB adjusts its housing policies and programmes accordingly.
In order to increase the viability of the chattel house as a successful low-cost housing solution, the GOB should improve its housing policy and programmes by facilitating land ownership, providing core housing and infrastructure, encouraging timber construction, and recognizing the heritage value of the chattel house.

Facilitate land ownership

It has been a longstanding argument that security of tenure encourages households to put their own energy and resources into improving their shelter (Matthews Glenn, Labossière, & Wolfe 1993: 2). This was recognized and capitalized upon by the GOB when it passed the Tenancies Control & Development Act in 1965 and the Tenancies Freehold Purchase Act in 1980. As a result of the legislation, and with the help of the Transfer of Title Programme run by the UDC, 13,000 households were able to make the transition from tenants to landowners (GOB 2004b). However, there are still over 3000 tenants living on urban tenancies and approximately 500 living on rural plantation tenancies that have not purchased their house spots. This is not because the tenants are not interested in purchasing, but because the attorneys required to notarize the sales do not act with any urgency given the comparative paucity of remuneration for the work involved (NHC 2009). The GOB needs to focus on ensuring that the more than 3,500 eligible tenants are able to purchase their house spots in a timely manner.

The GOB should also improve access to land for low-income households living outside the island’s tenancies. The NHC does provide loans of up to $30,000 BDS toward the purchase of land, but this amount does not go very far towards the purchase of lots available on the market, priced upwards of $80,000 BDS. While the NHC could increase its loan amounts, the Corporation would be better off concentrating on offering low-income land packages. Using its land bank of over 1,000 acres, the NHC should continue to develop serviced lots for purchase through its new sites-and-services programme. Any new land packages should be priced for low-income households, because thus far, almost half of the 392 packages produced by the NHC were priced for middle-income households (NHC 2009).
Increased land ownership rates among low-income households will have a positive effect on overall housing conditions. Owners will be able to build better quality chattel houses on solid foundations, knowing that their tenure is secure. They will also be able to use their land as collateral to gain access to financing, in order build a new house or make improvements to their existing house.

**Provide infrastructure and core housing**

Instead of delivering limited numbers of expensive complete housing solutions, the GOB should focus on the delivery of essential infrastructure and basic core housing.

As it stands, 7,000 households throughout Barbados still live in substandard neighbourhoods in need of street improvements, street lighting, playgrounds and open spaces, pedestrian and emergency vehicle access, sanitation, solid waste collection, and flood protection (IDB 2008: 1.9). The MHL needs to step in and ensure that all neighbourhoods have adequate infrastructure. This requires improved coordination between responsible statutory bodies, namely the Ministry of Public Works and Transport and the Ministry of Energy and Environment. The MHL should oversee that all infrastructure improvements are made in a fair, systematic way, holding the statutory bodies accountable for their actions.

Rather than build finished houses for a select few, while thousands sit on housing wait lists, the NHC could provide partial housing solutions in the form of wet core units that would serve the needs of many. After all, the conversion of the timber bathroom shed at the rear of the chattel house into a concrete structure is already a step in the traditional upgrading process. Unfortunately, linking a chattel house to a basic concrete wet core unit has not been recognized as a serious policy option (Potter 2000: 72; Watson & Potter 1993: 387). While the NHC made a brief attempt to introduce core housing in the 1980s, the model they selected was too costly to replicate. Ultimately the project failed, but the fact that the NHC received some 750 applications for the 54 units built, reveals that the demand for core housing was high. The NHC should capitalize on this demand and approach the private sector to develop models...
of relatively inexpensive wet core units. The contractor with the most replicable and cost-efficient model would then be hired to build units on NHC land. This way, the NHC could cease its costly construction efforts and leave building up to the private sector, in order to focus on the maintenance of its existing units, on the delivery of land and on financing. Moreover, the provision of wet core units equipped with waterborne systems would also contribute to the eradication of pit latrine toilets and problems of ground-water contamination.

**Encourage timber construction**

Even though one of the model homes offered through the NHC’s HELP Programme is a timber unit, over 90% of the homes built under the programme thus far have been concrete models (NHC 2009). In fact, construction of new timber units peaked in 1987 with 232 houses, but declined in subsequent years to between 50 and 100 per year (Watson & Potter 2001: 305). In 1921, 86.6% of the total housing stock was of wooden construction. The latest statistics from 2000 indicate that only 27.4% of the island’s houses are made of timber, while masonry units, including those made of concrete blocks, now make up almost half of the housing stock.

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<td>48.5</td>
</tr>
<tr>
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<td>4.4</td>
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*Figure 29 Construction material of total housing stock (CCCS 1951; GOB 2002b)*

While concrete seems to have become the construction material of choice, the timber chattel house was designed with the island’s tropical climate in mind. Timber chattel houses provide better ventilation in tropical environments than concrete houses, due to the superior insulation of concrete (Watson & Potter 2001: 310). Not only is a concrete house more expensive to build than one made of timber, it is also costly when it comes to cooling. As opposed to the chattel house, which was designed for
natural cooling, a concrete house requires electric systems such as fans and air conditioners, which cost up to $30 BDS per month in electricity just to cool one room with a standard air conditioner (BGtS 2006). In addition, house designs that reduce energy demand, like that of the timber chattel house, are recommended in the Barbados Sustainable Development Policy (GOB 2004a: 11.8).

Many Barbadians have been led to believe that a timber house is not as safe or durable as one made of concrete, because of the fear that the wood will rot, get attacked by termites, or catch fire. While this may be true with some types of wood, both greenheart and purpleheart, two hardwoods readily available and imported from nearby Guyana, are immune to decay and termites, highly resistant against fire, and have a lifespan of up to 150 years (Watson & Potter 2001: 311). As the GOB has already removed the tariff on imported building materials used to build affordable homes by the private sector, it should consider removing the tariff on imported timber used to build low-cost housing. By reducing the cost of building materials, more low-income households would be able to build and expand their own homes (Abeles 1982: 61; CCCS 1951: 77).

Recognize heritage value

While its pastel shades and gingerbread fretwork may be perceived as merely quaint, the chattel house has an important architectural history. The design and evolution of the chattel house is a testament to the hard work and innovation of the emancipated slaves of Barbados. Not only is the incrementally built chattel house a sustainable form of low-cost housing, it is also an integral part of the island’s architectural heritage in danger of disappearing.

After the Second World War, many tenantry residents began building timber bungalows in lieu of chattel houses. The imported bungalow design, which became increasingly popular throughout the Caribbean, consisted of a

![Figure 30 Bungalow outside of Bridgetown, 2008](image)
basic rectangular plan under a broad gabled roof with wide eaves and projecting support beams, under which there was an open porch. Arguably, less architecturally appealing than the chattel house, the bungalow design was also less structurally resistant to hurricanes (Branch 2006: 97). The steep gabled roofs of the chattel houses were designed to suit heavy rains and winds, and actually stood intact after the passage of hurricane Janet in 1955 (Branch 2006: 52; Haggins 2000: 31).

And while the passing of the Tenancies Control & Development Act in 1965 guaranteed security of tenure, it also threatened the very existence of the chattel house (Branch 2006: 94). No longer forced to build movable units on impermanent foundations, many tenants built concrete block walls around their timber chattel houses, and even bricked up their porches and verandas. Wooden jalousie windows were replaced with metal louvres, and steep gabled roofs were often changed for much flatter ones (Branch 2006: 81, 96; Fraser & Hughes 1982: 10; Gosner 1982: 73-74).

Today, many of the island’s 33,000 remaining chattel houses are in disrepair, while others have been pristinely maintained (Haynes 2009). Most of the latter are chattel houses that were purchased by businesses and are now used for commercial purposes. Along Highway 1 in Holetown alone, chattel houses are home to a realty office, a bar, and a scuba shop. There is even the Chattel Village, a grouping of tourist trap stores designed to look like chattel houses. As Barbados is heavily dependent on tourism for its survival, conserving such an important part of the island’s built heritage should be a pressing issue.
The Barbados National Trust (BNT), an independent, non-profit preservation society in operation since 1961, was concerned with the deterioration and loss of chattel houses. The BNT compiled a list of particular chattel houses considered as buildings of historic and architectural interest to be protected and maintained (Branch 2006: 104-105). Unfortunately, without any real powers the BNT cannot prevent the houses from being altered or demolished, raising the need to include provisions for the conservation of chattel houses within contemporary GOB housing policy. This could mean the introduction of legislation that would prevent the further destruction of existing chattel houses, and even encourage the construction of new chattel houses. Perhaps the GOB could introduce tax breaks or grants for chattel house-owners that would subsidize maintenance costs.

*   *   *   *   *   *
In any case, the GOB should recognize and accept the incrementally built chattel house and its self-help tradition as a viable affordable housing solution. Well-adapted and designed in harmony with prevailing climatic, social, and economic conditions, the chattel house has proven itself as an excellent example of sustainable low-cost housing since the days of emancipation in 1838. In contrast, both the public and private sectors have failed to provide adequate affordable housing solutions, while low-income Barbadians have continued to demonstrate their ability to house themselves through incremental construction and self-help. The GOB should give up its role as an inadequate provider of affordable housing and take on a new role as an enabler, encouraging low-income households to build for themselves. This can be achieved through innovative housing policy and programmes that facilitate land ownership, provide core housing and infrastructure, encourage timber construction, and recognize the heritage value of the chattel house. The subsidized incremental construction and conservation of timber chattel houses might well be a viable solution to the island’s housing crisis, a solution that was sitting under the GOB’s nose all along.

The success of such policy and programmes is dependent on their acceptance by low-income Barbadians. While the chattel house is desirable from an economic and environmental standpoint, it is difficult, without any documentation indicating so, to determine whether this form of housing is desired by low-income households. But the fact that 33,000 of the island’s dwellings, roughly one third of the total housing stock are chattel houses, indicates they are still a popular choice. It seems there is a strong sense of pride in being a landowner and homeowner in Barbados, suggesting that low-income families would prefer to own a chattel house as opposed to rent a unit in a housing estate.

2 In the hope of getting some Barbadian opinions on the desirability of the chattel house, I posted some related questions on Barbados Free Press, an online news forum. The post elicited numerous responses, both for and against the chattel house. The responses, although not scientifically representative, were interesting nonetheless. Some viewed the chattel house as a charming and quaint historically important form of housing, while others feared its resistance against hurricanes, fires and termites. Someone said there is no stigma associated with owning a chattel house, but owning a concrete wall house is seen as a step up. Another added that the stigma is diminishing due to the construction of quality wooden houses made from Guyanese hardwoods, while another person believed that timber construction should be avoided because it depletes forestry resources. The mixed feelings expressed by the owner of a chattel house built in the 1940s do a good job of summarizing the opinions generated by my post. She wrote to say that she enjoys her house and how cool it is in the tropical heat, but complained about its high maintenance costs. In the end, what it all boils down to for some Barbadians, it seems, is the dilemma of nostalgia versus practicality (BFP 2009).
Further research on the desirability of the chattel house from the perspective of low-income Barbadians is needed. This could involve island-wide surveys to ascertain whether low-income households would jump on board with a GOB programme that subsidizes the incremental self-help construction of chattel houses.

The housing crisis in Barbados is real. Hopefully the GOB will step up and adopt policy and programmes that will help meet the housing needs of all Barbadians in the not so distant future.
Postscript

I was pleased to find a government press release made just a few days ago. Minister of Housing and Lands Michael Lashley disclosed that the GOB recently signed for a loan in Miami to improve the efficiency of the NHC and to assist with housing in urban areas. He stated that “the loan is to benefit families in their incremental construction and to enable them to start low income houses” (BGIS 2009). Now that is music to my ears.


