

## **FEATURE PRESENTATION- SITING OF HOUSING DEVELOPMENT TO ENGENDER SUSTAINABLE DEVELOPMENT**

**Prepared for presentation to Jamaica Mortgage Bank Housing Development seminar on Thursday December 2, 2004 —**

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**Jamaica Mortgage Bank Housing Development Seminar  
Key Issues in Planning & Implementing a Successful and Profitable Housing Development  
December 2, 2004**

Terra Nova Hotel

**Title: Siting of Housing Development to Engender Sustainable Development**

Introduction:

Although I am only 35, I have lived much longer in this body. Hurricane Ivan and some of the gripping scenes displayed on TV highlighted the fact that too many people live in houses sited in areas where no one should live. Unfortunately this is not a new phenomenon. I still have vivid memories of living in St. James, particularly in Montego Bay and seeing large trees, parts of houses, mattresses, large and small pieces of furniture floating down the North Gully to the sea. And I remember it happening year after year, for many years, until the problem was tackled to prevent the flooding. I have lived in Kingston and saw the same thing happening on the McGregor Gully.

My address will not be technical because Technical advice about sites that are suitable for building sustainable housing is available! Also I believe from experience that the majority of individuals in Jamaica who have built and continue to build their houses on the banks of rivers, on hillsides that are unstable, too near the sea, on sandy foundations etc. know that these sites are dangerous, or are potentially dangerous.

Because of improved technology, more people throughout Jamaica and the world saw the devastation caused in areas like Caribbean Terrace, in Old Harbour Bay and in Portland Cottage, the worst examples of Hurricane Ivan. I think, in fact I am pretty sure, that Caribbean Terrace is an approved housing scheme built by reliable housing developers.

I have been to Old Harbour Bay and seen the devastation there also. It also seemed to have been inevitable, sooner rather than later. I have seen the damage done in Kintyre, St. Andrew, where houses and churches slid into the Hope River. That was also inevitable especially since the very people who were living so dangerously on the banks of the river were themselves removing stones etc. and undermining their own security. I have been to rural St. Andrew where landslide totally demolished a house, endangering the others to the right and left of it. And on and on.

**If it is true, that maybe with the exception of Caribbean Terrace, most of the people who built their houses and live in these dangerous spots know of the danger, why do they continue?**

I work in an organization, Habitat For Humanity Jamaica, that provides housing solutions to low-income families with great need for decent and affordable houses. The problem is that in order for us to serve these families, they have to own or have long term access to the land. We will not build on lands that are not owned by the individuals – so no squatter settlements - and because we need to recover the sums used to provide housing, we also have to ensure that they will survive floods, earthquakes and hurricanes. Our loans are interest free so we have nothing to cushion us, if the houses are destroyed.

Because our houses are not free, there is also a challenge because we really cannot assist most of the hundreds of thousands living in poverty housing throughout the island. I don't need to tell any one here that there is a housing crisis in Jamaica, especially for the poorest of the poor.

I was invited to visit Old Harbour Bay by one of the leading Community organizations there. May I tell you that there are still families living in the Community Centre, although the building lost its roof during Ivan and there is a tarpaulin flapping in the breeze. The community members have had to put a tarpaulin inside the building to keep the beds dry during the rain. That's very sad! But the worse part of the Old Harbour Bay situation is that although the families were scared witless during the Hurricane, the majority of them are willing and have even began to repair or replace their houses exactly where they were, before Ivan!

**The reason for this, explains the dilemma of the poor families in Jamaica and their need for protection and sustainable housing solutions!**

- **Operation Pride was an attempt to assist the low-income families, but that is not yet enough !**
- **Low-Income families have very little access to land or only access to the poorest parcels of land**
- **Habitat's experience is that you have to be like mountain goats to get to lands owned by low-income families – rocky, sloping almost inaccessible, and costly to build on.**
- **Low-income families usually have no titles to the land, even when the families have been in possession for 40/50 years.**
- **They can't afford the fees involved, including surveyors, legal expenses including transfers etc.**
- **Even when they do have the land, they have no money to build decent, affordable houses. What gets erected are unsafe houses that will not withstand time and surely not floods, hurricanes, or earthquakes**
- **Unscrupulous landowners sell or lease lands that are totally unsuitable for housing to these people and the result is devastation and disaster as we saw from Hurricane Ivan.**

I submit that lack of access to land is a major reason for squatting – and the never-ending urban migration adds to the problems every year. The Mayor reminded us this morning that land space for housing is limited.

Even after disasters, the families move right back to these unsafe sites., because they need to live somewhere.

My past experience does not allow me to do any government bashing, so I am not doing that! But Hurricane Ivan happened September 10 – 11, more than two

(2) months ago. Technically, it is not a long time, but it is too long for families who lost their homes; whether they are sheltering in school buildings, in community centers, or with family-members who already live in overcrowded situations, and can hardly offer housing accommodation for additional members of their families.

As the dispossessed persons see it, they either outstay their welcome with families, friends or public shelter, or they try to repair or rebuild their houses on the same dangerous sites. Once they have done the reconstruction, they will not be willing to move next year, because it will be additional problems for them, and because we are creatures of habit!

**As a nation we have to help the poorer families to own decent, affordable houses, because poor living conditions and unsafe housing will eventually impact on all of us! This means access to land on safe sites!!!**

**Some of the recommendations to improve siting of housing development to engender sustainable development are;**

1. As with the Caribbean Terrace situation, government officials must do their jobs and do them thoroughly. They must never approve a housing development unless it is safe for the prospective investors. [I know that the research is available].
2. In the case of the housing schemes that are already developed and occupied, steps must be taken to correct the problems to prevent further disaster. The developers need to be part of the solution. Caribbean Terrace is one of those sites that must be dealt with expeditiously.
3. As our population grows, and as the demands for housing solutions increase, we need to investigate and provide assistance to the population. For example, can modern technology be harnessed to make "marginal" lands safe for housing development? For example, river training? [I visited Guyana and they found ways to keep the sea from flooding the land which lies below sea level.]
4. In the case of those devastated by Hurricane Ivan – plans for reconstruction need to be accelerated. The residents have been told that they need to relocate. Those families affected need to be given specific information about help that will be available, how much and the time-line involved. There must be no more uncertainty. [I personally do not support "freeness", but where there is no alternative, people must be also assisted to become productive members of the society. The plan needs to be two-fold!]
5. There needs to be public education for prospective house owners, so that they know how to protect themselves from unscrupulous landowners, and housing developers. The information about unsafe housing sites must be made public. [I visited the hills of St. Andrew because one of our clients found out after Ivan, that the land that he used his life-savings to purchase and build on, could have easily been washed away by landslide on the other side of the road above him, and is still in danger unless protective work is done!]

I believe that the Building Societies and the Mortgage companies can play an important part by investigating the sites before they provide funding. The suffering and devastation caused by Ivan can be prevented if we all do our part!

I thank the organizers – Jamaica Mortgage Bank for the opportunity to hear what is going on in the housing development sector and hope that the findings and

recommendations will prevent losses as occurred from Hurricane Ivan.

I thank you!

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