

Carlos A. Reimers, Ph.D.

School of Architecture and Planning
The Catholic University of America
Washington, D.C.

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Informal Suburbia

There is a relevant amount of housing in the US that is produced out of the formal policy and planning frameworks and even at the margin of housing codes and building regulations. It is a phenomenon that has been going on around many American cities in a discreet, almost unperceivable way that has reached relevant proportions because of the number of people involved and its impact on the U.S. housing sector. This paper looks at *colonias*, a peri-urban phenomenon characteristic of the border states with Mexico although not unique to them. In fact this type of irregular settlement has been common on the outskirts of small and mid-size urban centers such as Peoria, Illinois; Flint, Michigan; and Modesto, California, since the beginning of the 20th century.

Put in perspective, this phenomenon is not a contemporary isolated event. Throughout history housing processes that enter the category of “informal” occur in urban and suburban areas of American cities; adding relevantly to the housing stock each year, but absent from censuses and other formal records.

Three decades ago Rudel ⁱ identified units built within owner-occupied suburban family homes without building permits and breaching zoning and codes as “accessory apartments”, and highlighted their importance as a housing alternative for low-income households. Accessory apartments were constituted by basements, attics, and garages turned into rental facilities by single family homeowners. Rudel pointed out that accessory apartments were found in about a fifth of suburban single family houses in New York, and to more than two thirds in areas closer to metropolitan locations. Research determined that though most accessory apartments were built to gain additional income, they did provide housing to a sector that otherwise could not afford federally subsidized housing.

Twelve years later, Hardman ⁱⁱ found out substantial additions made to the housing stock from what she identified as “informal sources.” The term was borrowed from the better known concept of *informal housing*, which describes the illegal means by which people create their own shelter in cities of developing countries. Hardman argued that this portion of the housing market had been ignored by census data and that, like in developing countries, it represented a significant addition to the housing stock. More comprehensively, this type of informal housing included undeclared accessory units produced by the *subdivision of single family dwellings*, *conversion of non-residential structures* into housing, and *illegal tenements in public housing*, and other rental agreements within single family housing. Hardman estimated that a fourth of the new demand, 4 million households, found housing from informal sources between 1970 and 1980.

This study looks at Colonias, which are extra-legal subdivisions in unincorporated land surrounding major cities in which a basic layout of unpaved streets and very basic infrastructure serve housing that ranges from precarious temporary structures to very well finished dwellings and is characterized mostly by incremental construction.

The interest in colonias dates back a couple of decades. Research shows that colonias existed where there was: a) insufficient supply of low-income housing; b) weak or no enforcement of land use, building codes and sanitary regulations; c) available suburban land. Colonias involve land developers and low-income groups seeking affordable housing alternatives. Developers worked in association with land owners or owned the land themselves. The majority of colonias emerged in the 1950s as a large sector of aspiring home buyers could not afford conventional housing or access bank mortgages. These families devoted most of their income to rent housing in the nearby city. For them, a lot in a colonia was an investment that would always revert on the resident while services and standards improved.

The character of colonias was not illicit but “extra-legal” since there was no legal provision that prevented subdividing and selling un-serviced rural land for residential purposes and codes and standards were not applicable to rural land. Unequivocally, colonias in the US were developed in peri-urban land in the extra-territorial jurisdiction areas of cities having no agricultural interest or other economic value. A colonia began by simply subdividing large tracts of private land and selling the lots. The land did not include on-site services or infrastructure beyond an unpaved access road and, perhaps, the promise of water and sanitation in an undetermined future. Sales were agreed upon using a contract for deed with no or a very low down payment and modest monthly installments until the property was totally paid off. Contracts usually had severe penalties in case of default that included foreclosure and loss of all improvements made on the land.



Fig. 1 Location of Colonias in the U.S.

Thereon, colonias' housing relied mainly on self-built and self-managed efforts. Services came slowly if they came at all. Though most land was destined for residential use, the lots adjacent to main roads and highways were usually devoted to small industries and commercial use such as auto parts, junkyards, and warehouses that concealed the residential development from the view of major transit and roads. Isolated from the public sight, this process of informal suburbanization went on for many years without official acknowledgement. By the middle of the 90s, approximately 350,000 inhabitants lived in more than 1,400 colonias in Texasⁱⁱⁱ. This number rose to 1,600 colonias by the turn of the century.^{iv} The

precarious infrastructure of these communities received no improvements and services were never provided, even if offered in contracts. Foreclosures to residents, however, became an imminent threat and, in extreme cases, were executed for missing a single payment.

During the late 1980s, the media coverage of households evicted from colonias in Texas raised awareness of what was seen as “third world” living conditions in the US.^v The pressing attention drawn by these revelations generated reactions from the Texas Senate and the US Congress. During the next two decades, federal and local policy, programs, and public attention poured in to address the most pressing sanitary and legal aspects of colonias in an effort to eradicate their ills.



Fig. 2 Example of Colonia Housing Compound in Webb County, Texas (Aerial from Webb County Appraisal Office, Panoramic from Carlos Reimers)

Colonias today

Because local, regional and federal policy efforts to isolate and reduce colonias framed the way colonias in the US are understood and perceived, the phenomenon still shows aspects insufficiently assessed and unknown. Critics argue that the prevention of colonia expansion diverted attention from the more important issue of access to conventional low-income housing alternatives for colonia inhabitants. The

implicit consequence being that, despite all efforts, colonias are likely to prevail because no conventional housing will be able to offer a competitive affordable alternative to the poor.

Despite the progress experienced by colonias during the last decades, policy based assistance in colonias has fallen short of expectations. The problems of colonias are likely to continue as long as the structural issues causing them are not addressed. City governments are reluctant to annex colonias as there is uncertainty that colonias can generate the tax base required to install and maintain the service infrastructure they need. Colonias that were once located out of the city limits have been engulfed by urban growth but remained as isolated areas within the expanded urban fabric.



Fq. 3 Incremental construction of housing in a Texas Colonia (Webb County Appraisal Office)

There is an argument that includes colonias and other extralegal settlements in the US into a larger global framework. This perspective sustains that the phenomenon observed in colonias transcends local and regional boundaries and parallels low-income housing of less developed countries. US colonias, North American irregular settlements, and informal settlements in developing countries are included in what is known as the “phenomenon of informality,” a claim that informality is a phenomenon “of diverse and complex natures” that entails the simple idea that these arrangements occur out of the formal planning framework of cities, regions, and countries.

Notably, the ways in which the colonias are nonconforming inside the United States are also the ways in which these settlements share the characteristics of informal housing settlements throughout the world. Thus colonias are not an ad hoc peculiarity of our borderlands, but rather a patterned alternative to what the United States knows as the “normal” practices of housing development (Larson, J. and C. Rodriguez 2005:145).^{vi}

Although these generalizations should be carefully made, some reflections on the future of this informal development of suburban areas should be considered to improve their quality as built environments and the life of their residents. The process observed was fluid, diverse, and complex, and though not without difficulties and unexpected negative outcomes, there were many operational aspects that tilt the balance positively. This is important because current conventional low-income housing development, production, and financing methods are not competitive with the mechanisms observed in informal

settlements. These mechanisms are based on individual practices of self-management construction, capital accumulation and equity building through housing. Stimulating the process of construction observed in colonias could contribute to turning them into consolidated and sustainable built environments.

Authors have already mentioned that less rigid standards, controls and flexible regulations could promote consolidation. In turn, consolidation would bring a denser and more developed residential environment that would increase the demand for facilities and services. There is also room for improvement coming from the participation of the public and private sectors that need to be revised.^{vii}

Regional and local legislatures have the opportunity to stimulate the positive aspects observed in colonias by promoting consolidation, and thus promoting growth of the tax base supporting the development of infrastructure. The simple sight of active consolidation has the potential to attract new residents who could in turn help to diversify the community and contribute to the revaluation of property. Land revaluation would certainly help to build up equity and stimulate higher construction standards. However, local governments cannot address the expansion of informal development without addressing its causes. Developing policies, programs and projects that stimulate housing and infrastructure construction would be a positive sign. Policies that aim to improve and develop colonias ought to prioritize community needs, matching them to appropriate resources, programs, and projects, in the same way that housing is improved in colonias.

The housing industry has also room to participate in colonias. The manufactured housing industry could incorporate incremental construction notions to design, supplying innovative housing systems that follow the patterns of the phased process observed in colonias, where housing is rarely built at once. Affordability in colonias relies on a close balance between household's resources and needs. Financial resources play a part in this equation, but other factors such as the cost of labor, the household's management of the process, and the cost of materials are equally relevant. Designers and engineers in the manufacturing industry can contribute to this process. Items such as open schemes of house parts, off-site production of pods that can be incorporated into the existing house form by small crews of workers could have a high impact in the development of these settlements.

The private financial sector could also contribute to colonias with financial products and programs based around the type of small, short-term loans that characterize incremental construction. The lower risk of smaller loans would be attractive to colonia inhabitants who would be more willing and able to meet short time financial commitments. NGOs and private development agencies, such as CDCs, would have more flexibility to implement this kind of financial programs than conventional financial entities and banks. Successful experiences in micro-financing could also serve as models for colonias.

Joint participation between private and public sectors can work to improve colonias housing. For instance, small-scale builders have a relevant participation in the construction of housing in colonias. Training forces of small-scale builders in meeting construction codes and relevant regulations could have an impact in increasing construction standards. Both public and private educational sectors can organize and coordinate training programs for local construction workers around the importance of meeting

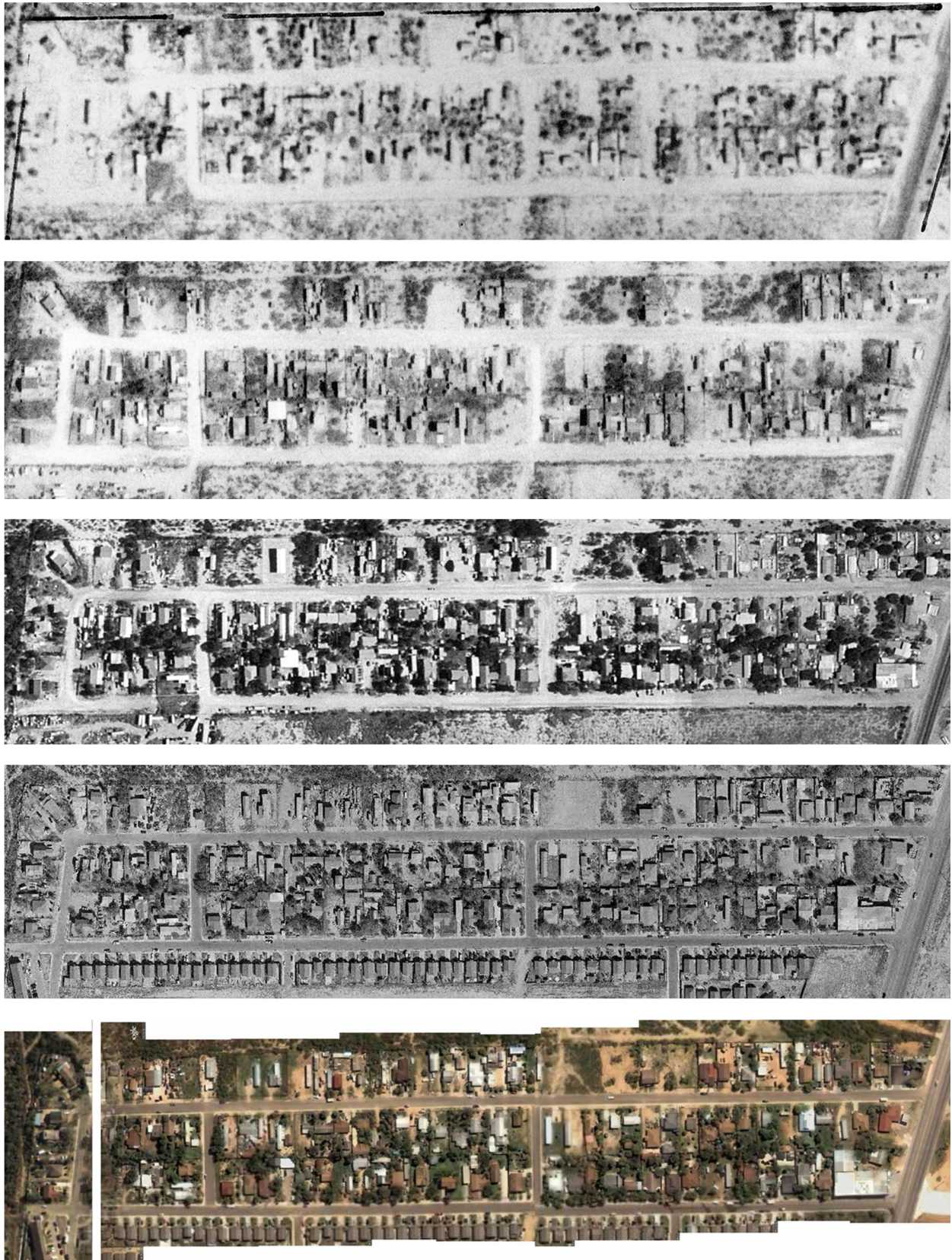


Fig. 4 Incremental development of a Texas Colonia throughout 25 years between 1980 and 2005 (Webb County Appraisal Office)

construction regulations and safety codes. Alternatives to rigid standards could come out of combining the accumulated local experience and the objectives of building standards.

Any of the previous suggestions invites the participation of the environmental design disciplines, particularly architects and planners. Without established paths or formulas, professionals working in this type of development will require the capacity and technical knowledge to make proposals that can effectively work in these low-income environments, but will have the advantage of working with engaged communities with demonstrated capacities to assume their role as stakeholders. These professionals must understand these communities as potential clients who need specialized expertise and technical knowledge, but with the managerial skills and local know-how to actively take part in the responsibilities involved in building their environments. These professionals will have a leading role in organizing the housing demand of these low-income communities and connecting their informal mechanisms to the formal institutions working in housing. Legislation, funding and financing, planning and development, infrastructure, innovation in building technologies and systems, community building and organization are some of the areas that can contribute to create these connections.

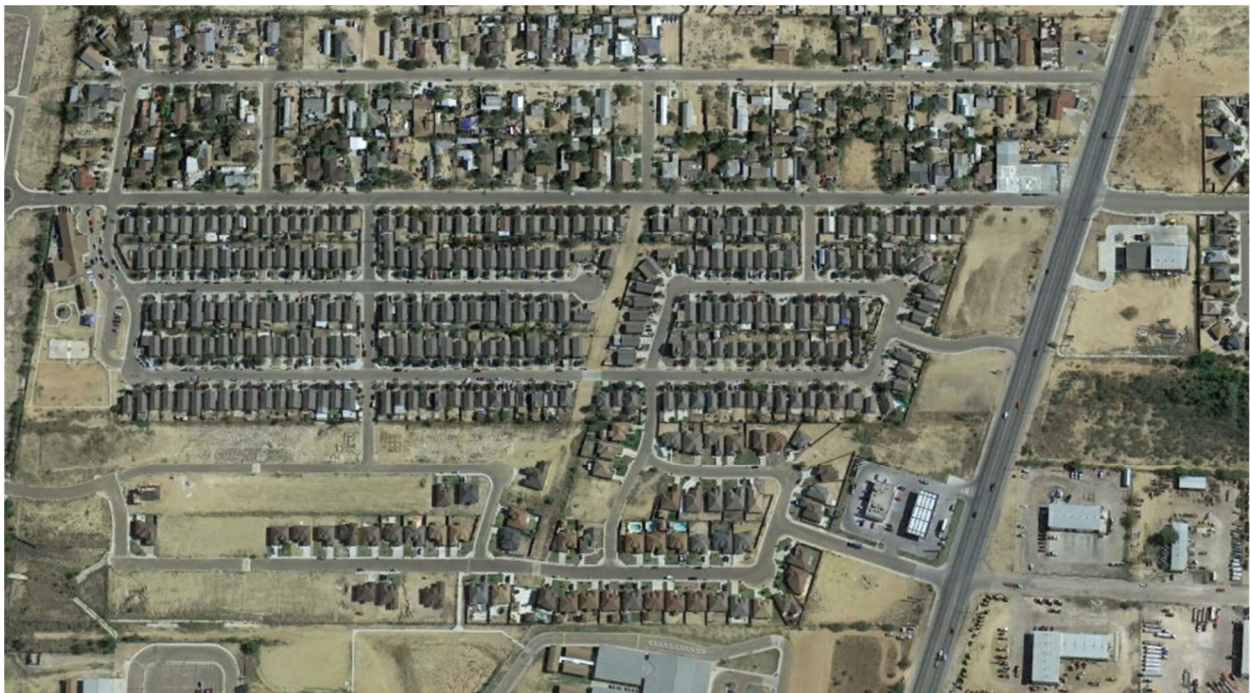


Fig. 5 Conventional housing developed next to an incorporated Texas Colonia (Webb County Appraisal Office)

We are living in an age that requires novel ways to approach problems, even old and conventional problems, but certainly new problems characteristic of our times. Work in any of these areas will require novelty and creativity in devising these connections, and a great deal of perseverance and resourcefulness from professionals in getting them to work well and efficiently. As poverty keeps transcending geographic boundaries associated with broader phenomena that involve cultures and

societies as well as economies and political systems, the chances to make even a small contribution also increase. As the flow of old and new ideas becomes part of our globalized reality, it is important to understand the particular issues concerning housing for the poor as these issues also become more complex.

ⁱ Rudel, Thomas K. 1984, Household Change, Accessory Apartments, and Low Income Housing in Suburbs in Professional Geographer, Association of American Geographers, #36(2) pp.174-181

ⁱⁱ Hardman, Anna 1996, Informal Additions to the U.S. Housing Stock: Changing Structures and Changing Uses in Under One Roof: Issues and Innovations in Shared Housing Edited by Hemmens, George C., pp. 33-47, Ebsco Publishing.

ⁱⁱⁱ Office of the Attorney General 1996

^{iv} Ward, Peter, Robert Stevenson, and Angela Stuesse 2000 Residential Land Market Dynamics, Absentee Lot Owners and Densification Policies for Texas Colonias, LBJ School of Public Affairs Policy Report, University of Texas at Austin.

^v Press media included the Washington Post, Newsweek and Life. TV programs such as CBS' 60 Minutes presented "The Other America" and the video "The Forgotten Americans" (Galan 2000, Hill 2003)

^{vi} Larson, Jane E. 2005 Negotiating Informality within Formality: Land and Housing in the Texas Colonias in Law and Globalization from Below by de Souse Santos, Boaventura and Cesar A. Rodriguez-Garavito, Cambridge University Press.

^{vii} Reimers, Carlos 2011 Roaming the Boundaries: The Less Explored Roles of Architects in the Low-Income Settlements of Texas in Local Identities Global Challenges, proceedings of the ACSA Fall Conference in Houston, TX.