From Bomb Zone to Boom Town: Real Estate Trends and Community Based Practice in Vieques, Puerto Rico

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FROM BOMB ZONE TO BOOM TOWN:
REAL ESTATE TRENDS AND COMMUNITY BASED PRACTICE IN VIEQUES, PUERTO RICO

BY

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B.S. BIOLOGY
INTER-AMERICAN UNIVERSITY

THESIS
Submitted in Partial Fulfillment of the Requirements for the Degree of

MASTER OF COMMUNITY AND REGIONAL PLANNING
MASTER OF ARTS IN LATIN AMERICAN STUDIES

The University of New Mexico
Albuquerque, New Mexico

MAY, 2009
Acknowledgments

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Ivis
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ABSTRACT OF THESIS

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Abstract

The departure of the Navy in 2003, paired with extensive media coverage throughout the U.S., resulted in increased demand for real estate in Vieques. Most properties were bought by land speculators and baby-boomers from the U.S. The increase in demand caused prices to skyrocket, quadrupling prices in just four years. Activists, residents and government officials are now concerned that low-to-middle income Viequense families, who account for the majority of the population, are unable to afford property in their own community. The aim of this thesis is to document the real estate market trends in Vieques, demonstrate how rising prices and an influx of outsiders have impacted the local community and report local housing initiatives.
# Table of Contents

Preface .................................................................................................................................................. ix  
**Chapter 1: Introduction** ........................................................................................................ 1  
   Historical Background ................................................................................................................. 1  
   Naval Occupation ....................................................................................................................... 1  
   Social Mobilization .................................................................................................................... 2  
   The Issue ................................................................................................................................... 7  
   Research Question ..................................................................................................................... 8  
   Purpose .................................................................................................................................... 8  
   Methodology .............................................................................................................................. 9  
      Quantitative Analysis ............................................................................................................. 9  
      Qualitative Analysis .............................................................................................................. 12  
      Questionnaires ...................................................................................................................... 12  
         Household Questionnaires ............................................................................................... 12  
         Business Owner Questionnaire ......................................................................................... 13  
         Broker Questionnaires ....................................................................................................... 13  
      Interviews ............................................................................................................................. 13  
      Relevancy of Applied Research Methods .............................................................................. 16  
      Database Management Tools ............................................................................................... 17  
      Structure of Thesis ............................................................................................................... 17  
**Chapter 2: The Housing Boom** ............................................................................................... 19  
   The Little Outlier ....................................................................................................................... 19  
   A Seller’s Market ......................................................................................................................... 21  
   Speculators ............................................................................................................................... 23  
   The Second Home Market ........................................................................................................ 27  
   Outsiders .................................................................................................................................. 29  
   The Business Drive .................................................................................................................... 31  
   Construction Industry .............................................................................................................. 35  
**Chapter 3: Community Conflicts** .......................................................................................... 36  
   Young Viequenses Cannot Afford Homes .................................................................................. 36  
   Overcrowding ............................................................................................................................ 40  
   Predatory Speculation ............................................................................................................... 44  
   Untitled Land ............................................................................................................................. 47  
   Unethical Practices .................................................................................................................... 50  
   Outsiders Ownership ............................................................................................................... 52  
   Perceived Displacement ........................................................................................................... 55  
   The Area Plan ........................................................................................................................... 57  
   Outsiders Not Welcome ............................................................................................................ 59  
   Language .................................................................................................................................. 61  
**Chapter 4: The Affordable Housing Gap and Existing Initiatives** ........................................ 62  
   Housing Affordability Measures ............................................................................................... 62  
   Economic Constraints and Cultural Preferences ..................................................................... 65  
   Governmental Initiatives .......................................................................................................... 65  
   Non-Profit Sector / Community Organizing ............................................................................ 69  
   Conclusion ............................................................................................................................... 72
Appendices

Appendix A: Household Questionnaire ........................................................................ 86
Appendix B: Business Owner Questionnaire ................................................................ 88
Appendix C: Realtor / Broker Questionnaire .............................................................. 90
Appendix D: Subject Position of Interviewees ............................................................. 93
Appendix E: Map of Esperanza Survey Coverage ...................................................... 98
Appendix F: Realtor’s / Broker’s Matrix ..................................................................... 99
Appendix G: Sales by Year (Esperanza) ..................................................................... 102
Appendix H: Land Uses ............................................................................................ 103
Appendix I: Residences and Businesses .................................................................... 104
Appendix J: Primary Residences and Second Homes .............................................. 105
Appendix K: Nationality of Buyers .......................................................................... 106
Appendix L: Part Time and Full Time Residences ..................................................... 107

List of Figures

Figure 1: Crosses in Front of Navy Fence ................................................................. x
Figure 2: Vieques Not For Sale ................................................................................. xiii
Figure 3: Map of Vieques .......................................................................................... 1
Figure 4: Population Distribution in Vieques Before the Expropriations of 1941 ... 2
Figure 5: Population Distribution in Vieques After the Expropriations of 1941 .... 2
Figure 6: Land Uses Before May 2003 .................................................................... 7
Figure 7: Land Uses Before May 2003 .................................................................... 7
Figure 8: Summary of Methodology ........................................................................ 9
Figure 9: Example of Entry Found on the Registry of Property ............................... 10
Figure 10: Summary Table, Subject Position of Interviewees ................................. 15
Figure 11: Data Collection Matrix ............................................................................ 16
Figure 12: Properties Re-Sold and Price Increases .................................................. 25
Figure 13: Number of Properties Sold by Year ......................................................... 26
Figure 14: All Properties Sold by Price and Year ....................................................... 26
Figure 15: Primary Residences and Second Homes ................................................. 27
Figure 16: Buyer’s Origin .......................................................................................... 29
Figure 17: All Commercial Properties Sold Between 2003 and 2007 ...................... 32
Figure 18: Home Values 2007 .................................................................................. 63
Figure 19: Vieques Income-Housing Gap ................................................................. 64
Figure 20: Affordable Housing Projects in Vieques .................................................. 67
Preface

I purchased my $2.00 ferry ticket to cross the watery expanse between Fajardo, Puerto Rico, and the small island municipality of Vieques, Puerto Rico, only an hour earlier; not knowing what to expect upon arrival. Now, as the boat neared the Vieques dock, I was quite struck by what I saw.

From the overlook atop the ferry: The Vieques coast. The depth of the ocean and the clarity of the water form a brilliant blue hue that seems to permeate the air. The urban landscape is made up of modest buildings, strung like beaded necklaces across the hillsides, cultivated onto small plots, and divided only by thin roadways. Hundreds of people wait for their loved ones at the ferry dock, flooding the street, and weaving intricate trails between the long lines of cars.

Large boxes litter the empty spaces between the traffic and the crowds of people—boxes of goods brought back from Fajardo, filled with supplies that can’t be purchased in Vieques. Público drivers shout offers for rides at people as they trickle through the gates, pool into crowds on the sidewalks, and slowly meander their way into the streets. “$2.00 any destination, Esperanza, Martineu Bay… vámonos, vámonos!” they announced.

To the left of the gates sits the fishermen’s co-operative. A bright green building with a mural of Rubén Berrios Martínez on the wall, and a caption that reads: “Rubén, siempre te recordaremos.” Yes indeed, the people of Vieques do remember him. A modern libertador who preferred a rugged protest camp at the Naval bombing grounds over a cushy seat in the Puerto Rican Senate offices.

To the right of the gates, just a few dozen meters away from the ferry dock, lay a rusted and partially sunken ship with graffiti down one side saying: “Vieques Libre” (Free Vieques). Just an abandoned civilian boat, but its colossal size gives allusion to being a defeated naval ship.

“One más para Esperanza,” a público driver shouts at me as I finally wade my way through the gates and off the dock. “Si, voy para Esperanza,” I say while six other passengers squeeze together
to make a slot for me. Inside the old van, there are two very distinct and separate groups: Tourists and locals. The locals all know each other, and Ardilla, the driver, initiates the conversation in Spanish. While the locals converse in a lively manner, the tourists stare out the windows at Isabel Segunda, admiring—many for the first time—its endless line of brightly-colored houses and distinctive storefronts.

Outside town, the sierras are covered with Flamboyans, or “fire trees”—magnificent red leaves flow across branches that stretch out like the arms of old elms and crisscross the landscape; accenting the uniquely green, gold, and red forests. The narrow roads rise and fall and twist and turn with the mountains, and the farther we travel over the man-made paths, and the further we extend the distance between us and Isabel Segunda, the more I am in awe of the grand open space that can only be occupied by nature.

Drawing closer to the barrio Esperanza we pass El Campamento Justicia y Paz, which once served as home to the many activists whom antagonized the boundaries of the U.S. Naval base across the street. The encampment served as the battlefront between civilian activists and the Navy’s bombing ranges, and continues to serve as a radio station and rallying point for the many ongoing efforts for Viequense rights.

Crosses are strung on a fence opposite the encampment to honor the many victims of cancer—the byproduct of over 60 years of naval testing on the island. Behind the fence sits an imposing metal archway offering passage onto what was once U.S. Naval testing.

Figure 1: Crosses in front of the Navy fence. Personal photograph by author, June 18, 2006.
grounds—now this archway offers passage to highly-trafficked dirt roads leading to many of the island’s most popular beaches, which were only recently opened to the public.

A few miles past the former bombing grounds sits the barrio of Esperanza. Twisting down Flamboyan, a street that runs parallel to the Malecón (a sea-front boardwalk that has become an attractive hangout-spot for locals and tourists alike), the driver slowly maneuvers his way through the streams of people that zigzag between the Malecón and the neighboring bars, restaurants and small shops that line a strip nearly half a mile long.

Just past the Malecón, a right-turn on La Calle Tintillos reveals narrower streets and long rows of houses that leave only small gaps between them, and small front yards that are overflowing with a variety of brightly-colored foliage. No sidewalks here, though a few pedestrians wander their way down the street as drivers carefully move between them and the cars that protrude from their undersized driveways.

At 405 Tintillos, the driver stops and opens the door for me; I thank him, pay him and wander towards the gate of a large, white, two-story house. “Blanca!” I call. “Ivis!” In Vieques, much like my hometown in Puerto Rico, knocking on doors is not acceptable. Instead, a loud yell announcing your presence is preferred. Besides, most houses are covered, albeit ornately, in wrought-iron cages that prevent people from reaching a doorway unescorted. “Entra,” a voice answers. As I make my way through the fence I am greeted by a very excited dog and a woman opening a screen-door to see me.

Blanca stands and waits patiently for me to stop petting her dog, then offers a warm hug and a peck on the cheek as a greeting. We exchange pleasantries as she escorts me to the room I will be renting from her during my stay in Esperanza. I quickly settle my bags into the room and bounce back into the kitchen where Blanca is preparing for a dinner she’s hosting tonight. After a quick ‘q and a’
about where I can find a store or restaurant or anything else I might need, I excuse myself and set out to explore the neighborhood.

It’s mostly dark outside when I emerge, and the sounds throughout the barrio are intoxicating. Merengue, Salsa and Reggaeton music echo all around. People congregate on every street corner and in every driveway as if the entire town is gathered to celebrate some undefined holiday. Viequenses watch and cheer their friends as they race horses up La Calle Tintillos; the thunderous clacking of hooves on the dry pavement quickly trails off into the distance, though the excitement of the crowds lingers on. The faint odor of Empanadillas and Tostones frying on a grill somewhere is an ever-present sign that it’s almost time to eat.

Following the loudest source of music around a corner, on a concrete slab in front of a large white and flat-faced building, I reach a gathering spot for the older Viequenses. Large speakers are placed on either side of the slab to fully envelop the crowd with music. While some dance Bachatas center-stage, others congregate around the makeshift dance floor watching or playing checkers and dominoes on concrete picnic tables. The building is a local storefront of imposing height; though a series of doors on the ground level are all flung wide-open and seem to cut a giant off at the knees. Above the central doorway reads a sign proudly displaying its name: “La Nasa”.

In front of the shop, between the dancers, the street, and the long row of houses that run in somewhat predictable square-shaped patterns all throughout the barrio, the street is painted with the words: “La Nasa no se Va” (La Nasa is not leaving). These slogans are splattered across the streetscape: “Foreigners take your $ home”; “Vieques not for sale”; “Gringos GO Home!” Though, "For Sale" signs are pinned to chain-link fences and nailed to light posts everywhere.

In the summer of 2007, I conducted some of the most meaningful work of my planning career thus far. In a small community of 10,000 people, I identified the causes and effects of what we now
know as the “global housing boom” and the “biggest bubble in history” (The Economist, 2005) on the tiny island of Vieques, Puerto Rico. What is most compelling about Vieques’ story is that the struggle for land and cultural preservation is not a new trend—first they fought the Navy, now they fight for homeownership and their right to stay in their community. I hope that in one way or another, this document provides useful insights about this current challenge for all Vieques community members—including activists, residents, real estate agents and government officials—as well as everyone who seeks to understand the relationship between economic forces and their implications on poorer communities.

Figure 2: Vieques Not For Sale.
Personal Photograph by Author, June 29th, 2006.
Chapter 1: Introduction

Historical Background

Naval Occupation

During World War II, President Roosevelt began constructing roadways throughout the U.S. and its territories to allow for easier troop and equipment movement (McCaffrey, 2002). The “Roosevelt Roads” plan also installed military bases throughout the U.S. that presented strategic advantages (McCaffrey, 2002). In Ceiba, Puerto Rico a naval base was built for this reason; appropriately named, “Roosevelt Roads Naval Base” (McCaffrey, 2002). The location represented a strategic military point that allowed the United States to have equilateral access to North, Central and South America, as well as latch-key access to Cuba, and a jump-off point to the Atlantic Ocean (L.R. Hamersley & Co., 1903).

Vieques, miles from the Roosevelt Roads Naval base, across a small inlet, also presented a strategic point to defend the Caribbean Ocean (McCaffrey, 2002). In 1941 the Navy expropriated by eminent domain four small sugar mill plantations (Santa Maria, Arcadia, Puerto Real and Playa Grande), several small farm owners, and their agregados (landless people who worked for the sugar cane plantation in exchange for the right to live on the landowner’s property) in order to build the...
military facility (Ayala, 2007). The Navy compensated landowners with a rate of $50.00 to $120.00 per acre (Ayala, 2007).

![Figure 4: Population Distribution in Vieques Before the Expropriations of 1941 (one dot = 20 people).](image)

Source: Bonnie Donohue, Personal GIS Archives.

![Figure 5: Population Distribution in Vieques After the Expropriations of 1941 (one dot = 20 people).](image)

Source: Bonnie Donohue, Personal GIS Archives.

Most agregados, however, were expropriated without compensation for their land or their structures (Rabin, 2007). From 1941 to 1950, about 78% of Vieques’ land mass (26,000 of 33,000 acres) had been expropriated (Rabin, 2007), and agregados were relocated to the towns of Isabel II, Monte Santo and Santa Maria. The Navy assigned agregados small lots in the resettlement areas, though they were given virtually no assistance to build new homes (McCaffrey, 2002). Though the tract of land that was left open to the public, the remaining 22%, was vast and arable, the land given to the people was the middle part of the island, and much of the 22% was mountainous, and uninhabitable (McCaffrey, 2002).
Initially, any hardship the Navy induced was tolerated because the Navy employed many Viequense workers with construction on munitions warehouses, roads, and other facilities (McCaffrey, 2002). In 1942, the Navy made plans for construction of a bridge that would stretch from the southwest tip of Vieques to Roosevelt Roads Naval Base in Ceiba, Puerto Rico (McCaffrey, 2002). The Navy intended to combine the facilities into one base that was large enough to accommodate the entire British fleet in case it was needed (McCaffrey, 2002). However, the bombings at Pearl Harbor challenged the rationale of centralizing forces, and the construction boom slammed to a halt—leaving many unemployed (McCaffrey, 2002). As a result, many of these citizens immigrated to mainland Puerto Rico and to the Virgin Islands in search of jobs and new opportunities (El Mundo, 1938).

**Social Mobilization**

In 1943 Viequenses carried out several protests against the worsening economic situation; they walked around town and waved black flags in the air, objecting to the expropriations, asking for work, and demanding attention from the authorities (McCaffrey, 2002). Although, there were several attempts by the Puerto Rican government to boost the economy of Vieques—from restoring sugar cane plantations to completely changing the strategy and growing pineapples—all efforts failed. By 1950, after the second wave of expropriations, the economy of Vieques finally collapsed (Ayala, 2007). The lack of economic alternatives and the need to survive influenced a lot of people to become fishermen (McCaffrey, 2002).

There was always civilian opposition to land expropriations and on several occasions the people of Vieques demanded the decentralization of naval land for community use; then in the 1960’s a group of Viequenses began constructing illegal settlements on Naval and municipal land (McCaffrey, 2002). Most times the illegal settlements were successful and the Navy was forced to give the tenure of land that was occupied by residents to the government of Puerto Rico—though, on occasion, the Navy was able to remove the people from the land (Ayala, 2007).
In the 1970’s a group of fishermen organized by Carlos Zenon, president of the Fisherman’s Association, protested the Navy’s intrusion upon their ability to fish (McCaffrey, 2002). Since the Navy controlled the majority of the fishable areas, the fishermen were not allowed to fish in ideal locales; moreover, fishing equipment was constantly destroyed by the Navy which resulted in great losses of income (McCaffrey, 2002). In 1978 the Asociacion de Pescadores and La Cruzada Pro Rescate de Vieques organized a protest that stopped naval maneuvers by blocking their ships with fishing boats (GAPT, 2002).

In 1979, groups of activists crossed into Navy land as an act of civil disobedience (GAPT, 2002). From January to May, a number of nonviolent demonstrations took place on Navy land and on May 19th an ecumenical service was being held with over 200 participants; the service was broken up and 22 of the participants were arrested (GAPT, 2002).

In 1982, the Government of Puerto Rico sued the Navy for accidentally bombing non-naval waters, without obtaining a permit from the Environmental Protection Agency (EPA, 2007), and on the basis that it might result in environmental contamination (US Supreme Court, 1982). The case, Weinberger vs. Romero-Barcelo, was dismissed on 1983 by the government of Puerto Rico in exchange for the Navy’s promises to follow federal environmental statutes and help the economic development on the island (GAPT, 2002). The stipulations were specified in a Memorandum of Understanding (MOU) between the two parties; however, the proposal only resulted in “minor changes” that didn’t result in the betterment of the environment or the economy (Rabin, 2007).

In 1993 El Comite Pro Rescate y Desarrollo de Vieques (CPRDV) was formed with the objective of investigating and denouncing the negative effects of the Navy on Vieques’ environment, health and economy (Rabin, 2007). The CPRDV collected 4,000 signatures on postcards petitioning
President Bill Clinton to cease military practices in Vieques and to give the land occupied by the Navy to the people of Vieques (Rabin, 2007).

On April 19, 1999, David Sanes, a civilian security guard, was killed accidentally by two bombs that were dropped on an observation tower where he was working for the Navy (McCaffrey, 2002). His death became a symbol of the Viequense struggle; activists placed a twelve foot high cross on a mountain close to where the accident took place and named the mountain after him: “Monte David.” Activists camped on Monte David, acting as a sort of ‘human shield’ in an attempt to stop bombing maneuvers, and a week after the death of David Sanes the Navy suspended their bombing practices indefinitely (McCaffrey, 2002).

Peace activists kept their momentum. The CPRDV organized a procession to put smaller white crosses near to the Sanes cross representing the people who had died from cancer because of contamination from bombs dropped by the Navy (Mullenneaux, 2000). The Puerto Rican Independence Party (PIP) started a new civil disobedience camp at Yellow Beach (Mullenneaux, 2000). Ruben Berrios, president of the PIP and a former Senator, stayed in this camp for almost a year until he and all of the other activists were arrested (McCaffrey, 2002).

From 1999 to 2000, the number of protests and supporters grew continuously; hundreds of protestors trespassed into the Navy's restricted zone (Mullenneaux, 2000). The Navy didn’t remove protestors from their encampments for over a year because of discrepancies between Bill Clinton’s and Pedro Rosello’s (then governor of Puerto Rico) administrations’ about how to proceed (McCaffrey, 2002). However, on May 2000, federal agents came to remove protestors from their camps on the bombing range, arrested them and put them in prison (Mullenneaux, 2000). This only made the situation more heated, as activists and other supporters intensified their struggle against the Navy (McCaffrey, 2002). After the arrests, celebrities and politicians from different parts of the United
States and Latin America gained interest in the issue. People from all over America traveled to Vieques to support the cause; making it an international social movement.

On July 29th, 2001, Sila Maria Calderon, governor of Puerto Rico, organized a referendum in Vieques with three options: 1) Continue “military exercises and bombings by the Navy on Vieques, using inert ordinance, until their conclusion, no later than May 1, 2003”, at which time the Navy would be expelled from Vieques and the eastern portion of the island would be transferred to the Department of the Interior of the United States; 2) Immediately and permanently cease, “military exercises and bombings by the Navy on Vieques”, as well as to clean, “and return the land of Vieques to its people”; 3) “Permanently continue the military exercises and bombings of the Navy and the Armed Forces on Vieques with the option of using live ordinance” (Comision Estatal de Elecciones, 2001). Seventy percent of Viequenses voted for the immediate cessation of military training exercises (The Associated Press quoted in Puerto Rico Herald, 2001).

However, since this referendum wasn’t produced by the Navy, it couldn’t be enforced by law (BBC News, 2007). In 2000, President Clinton announced that the Navy would continue operations in Vieques, and Viequenses responded with more protests (GAPT, 2002). On June 14th, 2001, President George W. Bush announced the end to the Navy’s bombing on the island of Vieques (O’Rourke, 2001). The Navy finally left Vieques on May 1st, 2003.

After the Navy’s departure in 2003, under Title XV of the 2001 Defense Authorization Act, the Navy transferred a total of 8,148 acres on the western side of Vieques, the Mosquito Area: 4,248 acres of land to the Municipality of Vieques for Economic Development Projects and 3,900 acres to the Puerto Rico Conservation Trust and the Department of Interior (Global Security, 2007). Nearly 15,500 acres of Vieques’ landmass was retained by the U.S. Department of the Interior and designated as a Wildlife Refuge, and all but 900 acres were opened to the public (Snow, 2003). In February of
2005, 490 acres were placed on the Environmental Protection Agency’s ‘Superfund National Priorities List’ and scheduled for analysis and clean-up (EPA, 2007).

**The Issue**

Sixty-years of U.S. Naval occupation in Vieques, Puerto Rico, culminated in the undervaluation of commercial and residential properties. The low demand for real estate by foreigners was exacerbated due to environmental contamination and continuous military operations, and, moreover, the Navy was the largest landholder of open space, owning 2/3 of the island; most of which was closed to the public, thus inhibiting the potential for development.
After years of protest and resistance, a powerful, yet peaceful, movement forced the departure of the Navy from the island. Thousands of acres of open space and beautiful beaches were suddenly re-opened to the public; the former Navy lands became the largest natural refuge in Puerto Rico and the U.S. Virgin Islands, and public perception of the island shifted from “That place that they bombed,” to that of a “virgin tropical paradise”.

The media attention that encapsulated the island after the Navy’s departure in May of 2003 was so captivating to American and Puerto Rican consumers that it created a resounding influx of tourism and increased demand for real estate on the island. Floods of outsiders flooded the housing market; including entrepreneurs and land speculators anxious to capitalize on the island’s re-development.

High demand and a low supply, combined with the unparalleled purchasing power of outsiders, has created an unapproachable housing market for Viequenses; generating tremendous concerns among activists, residents, and governmental officials, as middle to low-income Viequense families are unable to afford property in their own community and as they fear that their cultural values and ethnic identity will be undermined.

**Research Question**
This thesis seeks to answer the following question: What are the causes, manifestations and effects of real estate price increases in Vieques, P.R.?

**Purpose**
The purpose of this research paper is to investigate the factors that have driven rent increases; document the current market trends; build a knowledge base on the impact of the purchase and sale of homes; explore the feelings, thoughts, and concerns of stakeholders in the community; and investigate current and future planning efforts that may help the community assure affordable housing for future generations of Viequenses.
**Methodology**

This thesis is based on data gathered by the author during three research trips: A two-week trip to Vieques in the summer of 2006; a two-week trip to Fajardo in December, 2006; and an eight week field study on the island of Vieques in the summer of 2007. The main data gathering techniques utilized were quantitative analysis and qualitative analysis. The following figure summarizes the methodology.

![Diagram of Methodology]

---

**Quantitative Analysis**

Research was conducted at the ‘Registry of Property’ in the town of Fajardo, on mainland Puerto Rico. Puerto Rico’s Registry of Property, however, has major limitations. First, indexing for title transfers is only available on computer after 2003; second, full information on a specific property is not digitized, it can only be cross-referenced to a hard-copy—though the hundreds of volumes of sales were searched painstakingly, it can only be assumed that at least a few properties were
overlooked; and third, there is no legal requirement to register a transaction with the Registry of Property—though it is becoming common practice (especially for American buyers) to register because it ensures legitimacy of the transfer.

That being said, a total of 463 transactions were found for properties (residential, commercial and vacant land) registered from January 2003 to June 2007 in the municipality of Vieques (see below for an example of the information found in the Registry of Property). This number, however, is not accurate as many Vieques neighborhoods do not have titles, and thus cannot be registered with the Registry of Property. However, all of the properties in the barrio of Esperanza are titled, and most sales were legitimized with the Registry of Property—because many other cities in Vieques were either founded as illegal settlements (and therefore the land is untitled) or were not otherwise titled; Esperanza, being the second largest city on the island and being fully titled made for the simplest case study, therefore, Esperanza became the focus of this work. Though, the data for Esperanza is by no means perfect. While only 78 properties (residential, commercial and vacant land) were registered with the Registry of Property between 2003 and 2007, conversations with residents of Esperanza showed that at least 14 transactions (which would account for 17% of total, legitimized sales) in Esperanza were not registered.

Personal presentation: Reference number 737 Diary 266: MARK C. JIMENEZ presents at the nine hours and five minutes on the thirty of January, year two thousand and four. Scripture number, of purchase transaction, granted on 3/2004, San Juan, day sixteen of January of year two thousands and four before the notary DON MARK C JIMENEZ, so that it is registered in favor of WILLIAM JAMES MILNE the property number 2164 of the municipality of Vieques, Parcel number 491 of the Rural Community Esperanza of 356.65 square meters. With a value the transaction of $ 80,000.00. Rights: $ 270.00. Presentation and Political Code: $10.50.

Figure 9: Example of Entry Found in the Registry of Property.

Another major flaw with the available empirical data is that it cannot account for instances of ‘flipping’. Flipping, as defined by Housing and Urban-Development (HUD), is “the practice whereby a property recently acquired is resold for a considerable profit with an artificially
inflated value, often abetted by a lender’s collusion with the appraiser.” In an attempt to diminish instances of property flipping—which can often have significantly negative impacts on poor communities—HUD developed a rule in 2006 that prohibited Federal Housing Authority (FHA) financing “for any property being sold within six months after acquisition” (Gaffney, 2006).

But HUD’s rule was established too late, and with too little emphasis to have significant impact on the negatives of flipping. The collusion between speculators and appraisers from the late 90’s through much of 2006 did, however, meet some resistance in early 2000—as shown in a statement given before a US Senate Subcommittee on Investigations, under the Committee of Governmental Affairs, by Susan Gaffney, Inspector General of HUD:

Now let me turn to the phenomenon of property flipping. Buying a home at a low price and then reselling it at an inflated price within a short time frame, often after making only cosmetic improvements to the property, is in and of itself not illegal. It’s no different than you and I making a few dollars on the stock market by buying low and selling high. In playing the market, we take a risk and sometimes it pays off with profits. But, we know there are laws to ensure that our stock profits are the result of arms length transactions and that our gains are not based on insider trading. What makes a property flip illegal is when there is something amiss in the transaction. When we see properties with FHA mortgage insurance bought and sold the same day for a 50% or a 100% profit, we can be reasonably certain that something is wrong. In most cases, the profit results from false and fraudulent documentation provided by one or more of the parties to the transaction, such as the lender and/or the appraiser. In almost every case where we’ve seen a property flip—i.e., a wide disparity between the purchase price and the resale price of a property, and a short turnaround between the two transactions—something illegal has happened. Unfortunately, these flips feed on each other as the inflated value of one flipped property becomes the valuation measure for the next property and so on and so on. Before long, these transactions have a devastating effect on neighborhoods (Gaffney, 2006).

Because purchasing a home as an investment is not “in and of itself” illegal, and therefore, inflationary pressures in communities throughout the country are not necessarily illegal, drawing a line between what could be considered regular inflation and artificial inflation is extremely difficult—though it is not the intention of this work to simply ignore the ramifications of predatory speculation, or artificially driven inflation within housing markets, its reach and its ramifications are far too
complex to be within the scope of this paper. In this way, flipping, as defined previously, cannot be accounted for.

**Qualitative Analysis**

**Questionnaires**

All questionnaires were semi-structured, with a combination of multiple choice and open ended questions. Three sets of questionnaires were conducted: household’s questionnaires; business owner’s questionnaires; and broker questionnaires. (Questionnaires can be found in Appendices A, B and C, respectively.)

**Household Questionnaires**

A total of 125 household questionnaires were administered on a one-to-one basis with residents of Esperanza (See Appendix A). Cluster sampling methods were used based on geographically defined areas; in which respondents were selected from particular streets on a particular days—in many cases this required repeat visits to get someone to answer the questionnaire. Using this method, questionnaires were administered to 27% of the population of Esperanza (125 households from 461). The response rate was about 80% (125 from 140 households approached). Maps were created to illustrate which households were invited to complete the questionnaire (See Appendix D). The major problem that was encountered was that many American second home-owners could not be contacted during the summer, as they mostly visit Vieques during the winter time. The surveys were conducted through months of July and August of 2007. On average, administering the survey took from 20 to 40 minutes, though, some took several hours. Many surveys became small focus groups as family
members, neighbors, and friends offered their thoughts and comments about the subject. A subject position table of the interviewees can be found in Appendix E.

**Business Owner Questionnaire**

A separate questionnaire was developed for Business owners in Esperanza. Businesses sampled included: restaurants, clothing stores, video stores, warehouses, gift shops, bakeries, convenience stores, etc.

Questionnaires were administered to all 28 business owners in Esperanza, and 27 (or whatever) responded. The survey included both standard and open-ended questions and took on average from 20 to 30 minutes. Business owners were approached during slow business hours (morning and early afternoons), but, if the owner felt it was bad-timing, interviews were scheduled at times that best suited their needs.

**Broker Questionnaires**

Another questionnaire was developed for brokers. The questions included background information about the realty companies and general real estate trends in Vieques (See Appendix C). This method was chosen to allow for comparison between the respondents. All six realty companies answered the questionnaire (See Appendix F). The questionnaire was followed with an in depth interview. The entire process took from 1 to 2 hours, and all interviews were scheduled in advance.

**Interviews**

Interviews were planned ahead of time and conducted with all realtors. Pre-planned interviews were also conducted with government officials, contractors, community leaders and activists. These interviewees were identified using the snowball sampling method, in which
interviewees were asked to recommend other potential interviewees that they considered knowledgeable in areas pertinent to this study. The initial interviewees were chosen because of their visibility in public forums (e.g. community leaders from local community organizations and government officials).

In addition, unscheduled interviews were also conducted while administering the household and business owner’s questionnaires as some participants engaged in more in depth conversations or when the author was interested in knowing more about their particular subject position: renters, outsiders, overcrowded units, etc.

Interviews were conducted in both Spanish and English. Interviews conducted in Spanish were translated by the author for this work and are included in footnotes for reference. Because the author is not a native English speaker, translations might not be in the Standard English Version (SEV).

All interviewees who wanted to remain anonymous were given pseudonyms to ensure confidentiality. If the interviewee gave his/her nickname instead of his/her real name, the nickname was kept to identify the interviewee. In order to assemble a subject position table, five subject positions were identified: realtors, business owners, government officials, community leaders and community members. Four subject positions were identified and categorized; these cohorts proved to be instrumental in understanding the point of view of the different subject positions, these were: Age (18-30, 30-60, and 60+), Sex (male and female), Origin (Viequense, Puertorrican and Outsider) and Tenure (Before May 2003, After May 2003) (See a complete Subject Position Table on Appendix D). See summary table on next page:
Some pertinent definitions are as follows:

**Origin**: Refers to a combination between where the person was born and/or raised.

**Viequense**: A person who was born in Vieques or was born on the Main Island and then was raised in Vieques.

**Puertorrikan**: A person who was born and raised outside of Vieques but within the Commonwealth of Puerto Rico, or, having been born in Puerto Rico, moved to Vieques as an adult.

**Outsider**: A person born and raised somewhere else besides Vieques or Puerto Rico. E.g.: American; European; from St. Croix; etc.

**Tenure**: In this document, tenure is defined as the amount of time that someone has been part of a particular community. The time frame identified is May 2003 (before or after the Navy leaving Vieques):

*Before May 2003*- Residents who moved to Vieques before the Navy left and the “real estate boom” occurred.

*After May 2003*- People who have moved to Vieques after the “real estate boom”.

### Table 1: Subject Position of Interviewees

<table>
<thead>
<tr>
<th>Age</th>
<th>Sex</th>
<th>Origin</th>
<th>Tenure</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-30</td>
<td></td>
<td>Vieques</td>
<td>Before May 03'</td>
</tr>
<tr>
<td>30-60</td>
<td></td>
<td>Puerto Rico</td>
<td>After May 03'</td>
</tr>
<tr>
<td>60+</td>
<td></td>
<td>Foreign</td>
<td>Non-resident</td>
</tr>
<tr>
<td>Total (n=144)</td>
<td>23</td>
<td>85</td>
<td>36</td>
</tr>
</tbody>
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Relevancy of Applied Research Methods

The following table makes a correlation between applied research method and issues relevant to answer the research question: What are the causes, manifestations and effects of real estate price increases in Vieques, P.R?

<table>
<thead>
<tr>
<th>Data</th>
<th>What this data measures?</th>
<th>Quantitative</th>
<th>Qualitative</th>
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<td></td>
<td></td>
<td>Property of Registry</td>
<td>Questionnaires</td>
</tr>
<tr>
<td></td>
<td></td>
<td>All Vieques</td>
<td>Esperanza</td>
</tr>
<tr>
<td>1. Volume of real estate sales</td>
<td>Real Estate Bubble, Gentrification and Speculation</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>2. Price of real estate sales</td>
<td>Real Estate Bubble, Gentrification and Speculation</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>3. Number of times the same property was sold</td>
<td>Speculation</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>4. Property characteristics: second home, business, vacant land, etc.</td>
<td>Gentrification, Speculation, Economic &amp; Social Impacts</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>5. Nationality of buyers</td>
<td>Gentrification</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>6. Relative age of buyers (retirees)</td>
<td>Gentrification</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>7. Reasons for selling</td>
<td>Economic &amp; Social Impacts</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>8. Tenure</td>
<td>Gentrification, Economic &amp; Social Impacts</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>9. Numbers of renters</td>
<td>Economic Impacts, Affordable Housing Needs</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>10. Average rents prices</td>
<td>Economic Impacts, Affordable Housing Needs</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>11. Overcrowding</td>
<td>Economic &amp; Social Impacts, Affordable Housing Needs</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>12. Levels of education</td>
<td>Gentrification, Purchasing Power</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>13. Employment status</td>
<td>Gentrification, Purchasing Power</td>
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<td>X</td>
</tr>
<tr>
<td>14. Household income</td>
<td>Gentrification, Purchasing Power</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>15. Segregation</td>
<td>Social Impacts</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>16. Attitudes towards the buy/sale</td>
<td>Economic &amp; Social Impacts</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

Figure 11: Data Collection Matrix.
**Database Management Tools**

I used two main database management tools to analyze my data:

**Access** (Quantitative)- Quantitative data for my thesis consisted mostly of property registry data collected from Esperanza Registry of Property. A total of 78 sale transactions (including residential, commercial and vacant land), dating from January 2003 to June 2007, were collected to create an Access database in order to make associations of sales that correlated by year, number of properties sold and median home price.

**Atlas ti 4.0** (Qualitative) – The qualitative data, including transcriptions of interviews and completed questionnaires were entered into the Atlas.ti database. Information was then coded and queried by theme. For example, using this program I coded the interviews with the subject position (realtor, community member), subject position characteristics (age, sex, origin, etc.) information and the different topics (e.g. housing prices, rents, etc.) This tool helped me to create a more complete story of the subject positions and query information by theme.

**Structure of Thesis**

This thesis is divided into four chapters. The first chapter opens with a short historical background, states the issue and purpose for the study and ends with research methodology.

The bulk of the research findings and analytical data are presented in the second, third and fourth chapters. The second chapter starts with a background on how housing became a popular investment and how increased demand impacted Vieques. This chapter also explores how a former naval base became a trendy tourist spot and how speculation drove real estate prices up in a very short period of time. In addition, it provides readers with information about the types of buyers of residential real estate, as well as documents business and construction related investment activities.
Chapter three is about the effects on real estate prices in the community at large. Details about the contention between the different actors are presented in this chapter, showing the detrimental economic and social effects of real estate investment trends on the local community.

Chapter four discusses the affordability concept and studies the affordability gap that resulted from rising real estate prices. It also reviews historical trends and cultural preferences for informal settlements and ‘self-help’ housing. This chapter also presents governmental and non-profit activities dedicated to create more affordable housing.

This work concludes with final thoughts about the impacts of a booming housing market on the Viequense population as well as discusses possible near-future challenges and proposals for the establishment of a community land trust.
Chapter 2: The Housing Boom

*The Little Outlier*

The bust of the dot-com stock bubble in the late ‘90s brought new excitement for investment opportunities in the housing market. This, in turn, eased the flow of credit. A 2003 article in ‘The Economist’ affirms this by stating that, “In the absence of attractive investment opportunities elsewhere, home buyers have needed little encouragement”, going on to say that from 1996 to 2003, “house prices in many countries have risen at their fastest rate ever in real terms” (Woodall, 2003).

At the same time, competition between banks to make loans pushed them to lower their standards, as the Federal Financial Institutions Examination Council (FFEIC) noted in a 2004 press release: “In 1993, the overall denial rate for conventional home purchase loans was 17 percent; by 1998 this rate had increased to 29 percent. The denial rate fell to 28 percent in 1999; to 27 percent in 2000; to 21 percent in 2001; and to 14 percent in 2002 and 2003” (FFEIC, 2004).

Because of the lowering standards for qualifying for home loans, credit was often cheap and easy to obtain. “According to estimates by The Economist, the total value of residential property in developed economies rose by more than $30 trillion [from 2000 to 2005], to over $70 trillion, an increase equivalent to 100% of those countries' combined GDPs” (The Economist, 2005).

While historical increases in residential property prices were occurring throughout the developed world, Vieques remained largely unaffected by the booming housing market. Vieques was a small and isolated island that few people knew about, and those who knew avoided the island because they thought of Vieques as a naval bombing range; not exactly the ideal vacationing spot. “People didn’t buy because there was a high price; we just didn’t have the buyers,” recalled one long-standing island realtor: “Vieques was looked at as that place that they bombed. We had that image everywhere” (Whetherby, p.c., 07/13/07).
Though, as the May 1st deadline for withdrawal Navy neared, newspapers began picking up on the beauty of the island. A March 9th headline in the New York Times, titled ‘Frugal Traveler; A Quiet Island With Occasional Rumblings’, read: “Frugal traveling doesn't get much better than this […], a deserted Caribbean beach, and back roads that wind through forests where wild horses run free and egrets glide above the mangroves edging the water” (McLane, 2003).

Upon the Navy’s departure, much of the un-bombed land was opened to the public for the first time in over 60 years; the public’s perception of the island quickly shifted from ‘that place that they bombed’, to that of an ideal virgin tropical paradise. Headlines flooded media outlets, such as: “The Caribbean's Last Secret” (Roston, 2003); and, “Vieques, The Next Big Thing in the Caribbean” (The Ottawa Citizen, 2003). The Miami Herald said: “It's close, it's gorgeous, and there's hardly anybody here” (Wooldridge, 2003).

More than a ‘gorgeous’ deserted island, Vieques offers tourists the benefit of an escape to a foreign country without leaving the U.S. protectorate, as well as short travel times from Eastern states and an exceptional climate. “It’s summer all year round!” exclaimed one tourist. A new resident, when asked why she decided to live in Vieques, said: “All my family is in New York; if I happen to have a family emergency, I can just get on a plane and be there in a couple of hours” (Atkin, p.c. 07/08/07).

Vieques became so captivating to American and Puerto Rican consumers that it created a resounding influx of tourism, and outsiders swarmed the undervalued Viequense housing market. The new interest in housing on the island also brought interested brokers and speculators. Before 2003, Vieques’ real estate market was nearly non-existent, subsisting on only two realtors. As a result of increased demand, four new realty companies were established on the island in 2003 alone. Even
though Vieques is a small island—only 51.7 square miles—having only one bank and two supermarkets; there are a resounding six real estate companies.

Realtors, too, intensified the media storm and helped shift public perception. Crow’s Nest Realty, for example, promoted Vieques as, “a miracle: an unspoiled Caribbean island off the coast of Puerto Rico, easily reached from the United States and Canada. There are no traffic lights, no movie theatres and no bowling alleys […] There are no hawkers on the beach, no fast food joints, no neon signs. Under the U.S. flag, Vieques is safe for property owners and for tourists” (Crow’s Nest Realty, 2007).

_A Seller’s Market_

The quaint appeal to underdevelopment that is felt by American consumers leaves much to be desired for the island’s permanent population. “Vieques is like the tail of Puerto Rico,” says Elda Guadalupe, “we are always behind” (Guadalupe, p.e., 06/20/07). “There is nothing here,” affirms Ismael Guadalupe, Elda’s uncle and a prominent community leader. Mr. Guadalupe emphasized that many people have to go to the Puerto Rican mainland to meet their basic needs:

“If you have cancer, you need to take a boat and go to Fajardo to receive chemotherapy. Do you know what it is like to feel extremely sick from chemo and wait an hour for the boat and then wait two more hours on the boat? There is no dialysis machine here, people need to go five days of the week to receive treatment in Fajardo […] There is no University here, our young ones, if they want to study, they need to move to Puerto Rico, and many of them don’t come back. There are no movie theaters… nothing; there is nothing to do here! Besides we live like in a prison; the ferry stops running

1 These are: Connections Real State, Crow’s Nest Reality, Vieques Island Realty, Rainbow Realty, Vieques Realty and Rentals and Guayacan Realty. From these real estate companies, only two of them, Connections and Rainbow Realty, were established before the departure of the Navy, with 17 years and 10 years of practicing real estate in Vieques, respectively. The rest were established after the Navy’s departure.

2 Vieques es como la colita de Puerto Rico, siempre estamos mas atrás.
at 6:00 p.m., the airplanes stop flying at 8:30 p.m.—after that we are isolated from the world. If something’s happens we need to wait until the next morning” (Guadalupe, p.c., 06/20/06)³.

The lack of resources on the island is a major determinant in the decision to sell. “I sold my house in 1994 because my oldest daughter was diagnosed with a sarcoma,” recounts Nanette Rosa. “She was only two at the time. She has a very rare type of cancer; they couldn’t even treat it in Puerto Rico. I had to move to New York.” (Rosa, p.c., 07/08/07)⁴. Health facilities in Vieques are rare and often inadequate; many need to leave Vieques in search of treatment on the main island. And often, when permanent health issues arise, people need to move Puerto Rico permanently. Care for the elderly is also lacking, and many elders are forced to sell their homes and move in with their children—whether they live on the island or not.

With so few necessities available to the island’s population, it’s easy to see why many could be tempted to sell their home and move from the island. However, the sale of a property has ramifications too—both on the seller and the rest of Vieques’ population: “If you build a house for $40,000”, says Tanya Cruz, a young Viequense activist, “and an American comes and offers you $300,000 for it—it’s very difficult to say no. But if they sell the house, they cannot buy again in Vieques. Viequenses will disappear if this behavior continues” (Cruz, p.e., 06/20/07).

Tin, another Viequense activist, echoes concerns that, “when people sell their home for $100,000, they are just thinking of all the things that they are going to buy with the money, […] the last thing that crosses their mind’s is that they are not going to be able to buy a house for less than

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³ Si tu tienes cancer tienes que montarte el el ferry para ir a Fajardo a recibir quimoterapia. Tú sabes lo que es sentirte enfermo por la quimoterapia, esperar por el Ferry por una hora y después viajar por dos horas más en el ferry? No hay maquinas para dar dialisis, la gente que necesita dialisis tiene que ir a recibir tratamiento en Fajardo cinco veces por semana. No hay universidad, nuestros jovenes si quieren ir a estudiar tienen que irse para Puerto Rico, muchos ni regresan. No hay cines, no hay nada, no hay nada que hacer aquí. Además vivimos en una prisión; el último viaje del Ferry es a las 6:00 de la tarde y los aviones dejan de volar a las 8:30 de la noche. Después de esa hora, Vieques queda completamente desconectado del mundo. Si algo llega a pasar tenemos que esperar hasta por la manana.

⁴ Yo vendí mi casa en 1994 porque mi hija mayor fue diagnosticada con sarcoma. En ese entonces ella tenía solo dos años. Ella tiene un cancer bien raro, que no se podía tratar en Puerto Rico, así que me tuve que mudar a Nueva York.
what they got for their house. It’s just a bad deal; they spend all the money on pointless things, losing the goat and the bow at the same time” (Tin, p.c, 2006).5

Though many people are selling their homes because they need or want cash, interviewees agree that most of the people in this subject position are not in need of the property—many times it is an ‘extra’ piece of property or a family inheritance. Nilda Medina, spokesperson for the Committee Pro-Rescue and Development of Vieques, said: “A lot of the people who are speculating are from Vieques. These were people who ‘rescued’ land and then re-sold it” (Medina, p.e, 06/26/06).6

Carlitos, a local resident, shares his story about how he acquired his land and later resold it for a profit: “In 1968, I bought an acre of land for $200, then I started to move the fence over untitled land, I ended up having 10 acres of land, one mine and nine that didn’t belong to anybody. I sold this property two years ago; an American paid me $120,000. At the age of 54 I am able to retire, I will go to Pennsylvania—all my family lives there; I will go and retire over there.” (Feliciano, p.c., 2006).7

“There are two kinds of people who rescued land,” explained Ismael Guadalupe, a community activist, to El Nuevo Dia, “Viequenses who needed a little lot to build their home and Viequenses that even when they already had a house wanted extra land and a second group that mostly is selling their only property” (Guadalupe quoted in Hopgood, 2006).

Speculators

Speculation on housing markets throughout the world is not new. Investing in a home or empty lot, waiting—sometimes for many years—and when the surrounding market begins to take off selling the property at a higher price, is not illegal or even abnormal. Though, with the surge in the

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5 Cuando la gente venden sus casas por $100,000, sólo están pensando en todas las cosas que van hacer con su dinero…, la última cosa que se le pasa por la mente es que con ese dinero no se van a poder comprar una casa por menos de lo que pagaron. Es un mal negocio; se gastan todo el dinero en cosas que no valen la pena. Pierden la soga y la cabra.
6 Muchos de los especuladores son de aquí mismo, de Vieques. Muchos de ellos rescataron terrenos para luego venderlos.
7 Yo compré una cuerda de terreno en el 1968, que me costó 200 pesos. Bien poco a poco comenzé a mover la verja, tomando terreno que no era de nadie, terminé teniendo 10 cuerdas de terreno, una que yo había comprado y otras nueve que no eran de nadie. Hace dos años le vendí el terreno a un Americano que me pagó $120,000. A la edad de 54 años me puedo retirar y pienso irme para Pennsylvania, donde está parte de mi familia, me voy a retirar allá fuera.
U.S. housing market throughout the late 90’s and into the early 2000’s, new and often much more ominous forms of housing speculation were brought into the American mainstream.

Recently, the most popular method for speculation has been a concept known as flipping. Flipping comes in several forms, though, for the purposes of this paper, flipping will simply mean to buy a property, often in an under-invested or blighted neighborhood, sometimes (though not always) performing minor repairs on the home, and sell the home for a profit within a fairly short time-frame.

Flipping isn’t always sinister or illegal. Many have purchased “Handyman Specials;” repaired damage, and improved the overall aesthetics of a home, and sold it for more than they paid. It seems reasonable enough. The only problem is when a lot of people start doing it in one neighborhood, and when people who are interested in the “quick flip”—that is, people who want to quickly turn over a home without making anything more than superficial improvements—begin rushing into a ‘hot’ market. Those interested in the quick flip will often forgo legal requirements, or, in the more egregious cases, collude with real-estate agents and appraisers to artificially inflate a home’s price tag. In Vieques, two main factors have driven speculation:

Arbitrage- Occurs when a person buys or sales a financial instrument, such as a house or land, in order to profit from price differentials between two markets (Gibson, 2003).

Expectations- Investors are attracted to invest in hot markets because they expect to make higher profits in the future; consequently, these expectations have driven up speculation (Stiglitz, 1990).

Based on the Property of Registry data collected for this study, the average time to resell between 2004 and 2006 was 17.08 months (one year and five months) and the average price increase was 160%. These calculations show very short holding times and very high profits, and demonstrate the existence of a speculative market. Of the 463 properties sold from Jan 2003- Jun 2007 appearing
in the data, 14 were resold before Jun 2007. And of the 113 properties sold in 2004, 7 had resold before June of 2006.

<table>
<thead>
<tr>
<th>Farm ID</th>
<th>Lot ID</th>
<th>Neighborhood</th>
<th>Meters 2</th>
<th>Date Sale 1</th>
<th>Date Sale 2</th>
<th>Sale Price 1</th>
<th>Sale Price 2</th>
<th>Time/ resell (Months)</th>
<th>Price Increase (%)</th>
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<td>1666</td>
<td>A</td>
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<td>6/6/04</td>
<td>4/17/07</td>
<td>$420,000</td>
<td>$555,000</td>
<td>34</td>
<td>32</td>
</tr>
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<td>1891</td>
<td>60</td>
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<td>1226.41</td>
<td>8/26/04</td>
<td>6/5/06</td>
<td>$325,000</td>
<td>$700,000</td>
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<td>1194</td>
<td>1-A</td>
<td>Puerto Ferro</td>
<td>524.39</td>
<td>9/17/04</td>
<td>9/7/05</td>
<td>$220,000</td>
<td>$435,000</td>
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<td>98</td>
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<td>2410</td>
<td>N/A</td>
<td>Barrio Puerto Real</td>
<td>409.20</td>
<td>10/19/04</td>
<td>6/1/06</td>
<td>$500,000</td>
<td>$659,500</td>
<td>20</td>
<td>32</td>
</tr>
<tr>
<td>2248</td>
<td>A-10</td>
<td>Monte Santo</td>
<td>2263.72</td>
<td>3/7/05</td>
<td>4/12/07</td>
<td>$350,000</td>
<td>$710,000</td>
<td>25</td>
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<tr>
<td>1120</td>
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<td>Puerto Real</td>
<td>5516.45</td>
<td>4/18/05</td>
<td>7/6/05</td>
<td>$350,000</td>
<td>$732,500</td>
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<tr>
<td>3171</td>
<td>505</td>
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<td>343.13</td>
<td>8/19/05</td>
<td>6/11/07</td>
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<td>$200,000</td>
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<td>82</td>
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<tr>
<td>3404</td>
<td>C-4</td>
<td>Estancias de Isla Nena</td>
<td>298.87</td>
<td>12/9/06</td>
<td>1/29/07</td>
<td>$42,000</td>
<td>$71,500</td>
<td>13</td>
<td>70</td>
</tr>
</tbody>
</table>

Average $197,713 $376,692 17.08 160

Figure 12: Properties Re-Sold and Price Increases, All Vieques, Property of Registry.

The Brokers Questionnaire and Interviews confirmed the existence of a speculative market, although most brokers agree that it is now relatively small (Whetherby, p.c. 07/13/07; Davis, p.c., 06/10/07; and Dechter, p.c., 06/07/07). Julie Dechter, owner of Vieques Realty and Rentals, believes that between 2003 and 2004 the market was more speculative, with up to 30% of the buyers being speculators. This is consistent with speculation theory, in where “With speculation, prices boom more strongly in the initial period and actually decline below the initial equilibrium price, as a volatile cycle is formed” (Malpezzi, 2005).

The table presented above shows that 10 out of 14 properties were sold in 2003 and 2004 and then resold in 2004 to 2007. In addition, the Registry of Property Data for all Vieques shows that 290 (63%) of the properties (commercial, residential and vacant land) were sold between 2004 and 2005.

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8 Lin Whetherby indicated that this market accounted for a 30-40% of total sales.
The Second Home Market

According to the National Association of Realtors, second homes account for four out of ten homes purchased in the United States (Molony, 2006). According to the same source, 36% of homes were purchased for investment purposes (this is rental properties and investment diversification), while only 12.2% are solely vacation homes.
The second home market became more significant during the late 1990’s, as more people (especially retirees) demanded new forms of leisure and retirement (Muller, 2004). At the same time, supply and availability of housing stock increased with the depopulation and disinvestment of rural communities (Muller, 2004). These rural communities, both because of their natural amenities and undervalued housing markets were transformed into areas of recreation, leisure, and tourism (Muller, 2004).

According to realtors, only 10% to 20% of the houses in Vieques were sold as primary homes, while 80% to 90% of the houses were sold as second homes (See Appendix E). According to the Esperanza Registry of Property Data Analysis, only 13% (5 out of 40) of the houses were sold as primary homes while 88% (35 out of 40) were sold as second homes (See Appendix J).

Gerald, a second home owner who recently bought a house in Vieques, shares his experience: “I decided to buy a second home because I wanted to diversify my investments and I wanted a place to spend vacations with my children […] while we are not here, I intend to rent out the property […] But I won’t rent it with the idea of paying my mortgage, just to help with the expenses of having a second home” (Gerald, p.c., 06/09/07).
Like Gerald, many second home owners rent their properties to supplement their expenses. Realtors estimated that 20% to 40% were sold solely as second homes and 60% to 80% were sold as vacation rentals/second homes. The Esperanza Registry of Property Data Analysis showed that 35 properties within the second home market, 13 (37%) were sold solely as second homes, 19 (54%) are operated as vacation rentals and 3 (9%) are long term rentals (See Appendix J).

The Esperanza Registry of Property Data Analysis also showed that, of all 40 homes sold, 8 (20%) were occupied part time and 32 (80%) were occupied full time (See Appendix L). These results coincide with the finding that most houses being sold are second homes (See Appendix L). Second home owners are in effect “tourists” who migrate and live in a community seasonally; therefore, most properties are only being occupied part time.

**Outsiders**

Some outsiders who moved here before the Navy left feel that the new outsiders who are coming to the island are not so interested on being part of the Viequense culture. Elijah Anderson in his work “Streetwise: Race, Class, and Change in an Urban community” explains that the people who are part of the first wave of newcomers usually reacts negatively to the second wave of newcomers because they feel that this second wave is more interested in investment than on integrating themselves into the community (Anderson, 1992).

“They think that they are the same as us,” commented Tim, originally from the US, he has been a full time resident of the island for 12 years. “We are here 12 months out of the year, they are only here for couple of months and they think that they know Vieques” (Saunders, p.c., 06/17/07).

There are two distinct types of American homeowners on the island: Tourists who visited the island before the Navy’s departure, who, to a certain extent, know the culture and the community; and a second group of people who couldn’t locate Vieques on a map, didn’t know which language was spoken, or even whether Vieques was part of Puerto Rico or the Virgin Islands (Whetherby, p.c.,
One long-standing island realtor illustrated this point by saying that she, “[…] had people calling from the US and asking: Do they speak Spanish down there?” She went on to say that the dislocated ideals of the newcomers were “very upsetting” (Whetherby, p.c., 07/13/07).

Realtors agree that the majority of their customers are outsiders—mostly American. When asked to estimate roughly where homebuyers were from, almost unanimously they indicated: Vieques (none), Puerto Rico (some), United States (most), Latin America, Europe, Asia (from none to some). They estimated that the percentage of outsiders buying is from 80-90%, the percentage of Puerto Ricans is from 10-20% and the percentage of Viequenses might be at 1-2% (See Appendix F). The Esperanza Registry of Property Data Analysis (data was available for only 62 properties) confirms quantitatively what they estimated qualitatively; about 49 79%) of the buyers are from the United States and 12 (19%) from Puerto Rico (Main Island) and 1 (2%) from Vieques (See Appendix K).

![Buyer's Origin](https://via.placeholder.com/150)

Figure 16: Buyer's Origin.

Realtors indicated that there is a group of buyers from Puerto Rico (Main Island and Vieques) living in the Unites States that accounts for maybe 10-20% of the buyers; although it is hard to
categorize them as Americans or Puerto Rican. Helen Davis points out that many Puertorricans and Viequenses were leaving the Unites States to live in Vieques because, “they want a connection to their roots” (Davis, p.c., 06/10/07). However, it is important to note that traditionally Puerto Ricans (including Viequenses) buy differently than Americans, usually without a broker (Davis, p.c., 06/10/07).

Most of the North Americans that are buying (at least a 50%) are from the North East Coast. The most common states mentioned were: VT, CT, NY, FL, MA and Washington D.C. (See Appendix F). There are several reasons for this: First, flights are cheap; second, there are very short traveling times; and, third, people in this area tend to vacation in the Caribbean during winter, trying to escape from the cold. Helen Davis adds, “It is very convenient to get to Vieques from this part of the country because there are direct flights to Puerto Rico; people can have a flight at 6:00 a.m. and be on the beach at 2:00 p.m” (Davis, p.c., 06/10/07).

Realtors agree that speculation has slowed, as the speculators who were not able to quickly flip their homes are now stuck with them. According to island realtors, speculation has slowed for five main reasons:

- **High Prices**- Prices have escalated so much that people looking for the quick flip will not be making their money back (Dechter, p.c., 06/07/07).

- **Permits**- Subdividing and getting construction permits takes a very long time and plans for construction are constantly denied (Sabin, p.c., 06/14/07).

- **Limited Infrastructure**- For example, Vieques is reliant on Puerto Rican mainland for its water supply (Sabin, p.c., 06/14/07).

- **There are zoning and density limitations**- The vast majority of land in Vieques is zoned as a 2-3 minimum acre (Sabin, p.c., 06/14/07).
Higher costs- It costs a lot more to develop in Vieques than on the Main Island or in other vacation hot-spots in Latin America, such as Costa Rica, Panama, etc. (Davis, p.c., 06/10/07).

The Business Drive
This study defines a business as a commercial enterprise that provides goods and services to customers. This definition includes restaurants (some of them with guesthouses), guesthouses, clothing stores, gift shops, flower shops, convenient stores, etc. Second homes that are operated as vacation rentals have been excluded because of the difficulty of contacting the business owner (most living in the United States). All the other businesses were approached by walking in and asking them personally if they wanted to fill out a business questionnaire.

The Esperanza Registry of Property Data Analysis showed that 23% (12 out of 52 buildings, not including vacant structures or land) of the properties that were sold were commercial (restaurants, guesthouses, and other businesses—not including rental properties) (See Appendix I). In addition the Esperanza Registry of Property Data Analysis showed that the median price for commercial properties was $425,000 and that 66% (8 out of 12) of these properties were sold in the year 2004, which is considered the peak of the boom.
Commercial Properties: Prices in Esperanza

<table>
<thead>
<tr>
<th>Year</th>
<th>Sale Date</th>
<th>Lot #</th>
<th>Street</th>
<th>Use</th>
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</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>01-Jan-03</td>
<td>142</td>
<td>Flamboyan</td>
<td>Other Business</td>
<td>$480,000.00</td>
</tr>
<tr>
<td>2004</td>
<td>01-May-04</td>
<td>144</td>
<td>Flamboyan</td>
<td>Restaurant/Guest House</td>
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</tr>
<tr>
<td></td>
<td>01-May-04</td>
<td>134</td>
<td>Flamboyan</td>
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<tr>
<td></td>
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<td>Flamboyan</td>
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<tr>
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<td>Flamboyan</td>
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</tr>
<tr>
<td></td>
<td>25-Mar-04</td>
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</tr>
<tr>
<td></td>
<td>05-Oct-04</td>
<td>62</td>
<td>Flamboyan</td>
<td>Restaurant/Guest House</td>
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</tr>
<tr>
<td></td>
<td>01-Jun-04</td>
<td>144</td>
<td>Flamboyan</td>
<td>Restaurant/Guest House</td>
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</tr>
<tr>
<td></td>
<td>28-Jul-04</td>
<td>347</td>
<td>Tintillos</td>
<td>Restaurant/Guest House</td>
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</tr>
<tr>
<td>2006</td>
<td>01-Aug-06</td>
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<td>Flamboyan</td>
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<tr>
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<td>26-Jan-07</td>
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<td>Flamboyan</td>
<td>Restaurant/Guest House</td>
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<tr>
<td></td>
<td>01-Apr-07</td>
<td>62</td>
<td>Flamboyan</td>
<td>Restaurant/Guest House</td>
<td>$500,000.00</td>
</tr>
</tbody>
</table>

Data Source: Registry of Property  Median Price $425,000.00

Figure 17: All Commercial Properties Sold Between 2003 and 2007

The Esperanza Business Questionnaire showed that 92% (12 out of 13) of business owners in the Malecón are outsiders. Three of these American businesses (Kim’s Cabin, Bananas, and the Trade Winds) were established during the late 80’s and early 90’s, and two of these establishments (Bananas and Trade Winds) were founded by Mr. Dufty, an American investor who relocated to the island—though, he later sold these businesses to other Americans. The establishments of these business correlate with the distinction of two waves of outsiders moving to the island, the first was ten to fifteen years ago, and the second wave was five years ago.

It was about fifteen or twenty years ago (late 80’s and early 90’s) that the area of Esperanza started to become an important economic center on the island, as modest homes across the Malecón were transformed into bars, cafes and restaurants. In the 80’s and 90’s most of the businesses in this area were owned by locals. However, because of the isolated location of Esperanza (as compared to

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9 Name of “outsiders” business: Vieques Flowers, Kim’s Cabin, Bananas, Trade Winds, Duffy’s, El Quenepo, Belly Buttons, Amapoba & Bili, Divas closet, Blue Caribe Dive Shop, Guayacan Realty and Vieques Video Rental. Name of Viequense business: La Nasa.
Isabel Segunda, downtown), its waterfront, and other environmental amenities, it attracted more cultural and leisurely activities; appealing to tourists and potential business owners.

The establishment of new businesses in Esperanza, as well as in other parts of the island, gained momentum after the Navy left in 2003. Most of the business owners attracted to the area were from the United States—with the exception of Amapola Bili, a restaurant and guesthouse owned by a Puerto Rican from the Main Island. Among the American owned establishments, Dufty’s, a business that opened its doors in 2007 and was established by the wife and son of Mr. Dufty (one of the first American entrepreneurs in the area). Other new business establishments between 2004 and 2007 were: Belly Buttons, Vieques Flowers, Diva’s closet, El Quenepo, Blue Caribe Dive shop, Guayacan Realty, and several smaller shops.

The business owners’ interviews showed that most of the American business owners (including guesthouses) that have come to Vieques in the last five years have: Never owned a business before; don’t own properties somewhere else; have relocated to Vieques directly from the United States; and, have financed their business through their own savings. When asked, “Why have you decided to do business in Vieques?”, all of them (in one way or another) responded the same way; they saw Vieques as an opportunity to invest and at the same time live “in paradise”.

Tom Denters, owner of Vieques flowers shared his story: “For twenty-four years I worked for somebody else in Pennsylvania. I am not a man of wealth; I just wanted to have my own business on this beautiful island. I visited Vieques for the first time seventeen years ago; it was time to make a change in my life, so I moved here and rented this little space” (Denters, p.c., 06/29/07).

Michelle Bullard, from Diva’s Closet, shared a similar story. She moved from Massachusetts, where she was a club manager, to Vieques about four years ago to change her life and make it less
stressful. Like Tom, she rents the locale and has a business partner. She adds, “I enjoy owning my own business, it is less stressful” (Bullard, p.c., 06/18/07).

Kate and her husband bought El Quenepo, a small restaurant that has operated on the Malecón for twenty-seven years: “My husband and I had a five year plan to move to the Caribbean because we loved it; people are nice, the place is beautiful and it’s not developed. We came to Vieques for our first anniversary a year ago, we moved here before our five year plan” (Cofe, p.c., 07/02/07). Business owners are buying property for the same reasons that tourists are coming to Vieques: They want to live in a laid-back, relaxed, and friendly environment.

**Construction Industry**

The real estate boom has served as catalyst for the construction industry. It is estimated that since the Navy left, the construction industry has increase by 75% (Navarro, p.c., 06/20/07).

Construction costs range from $125 to $200 per square foot in Vieques, though, in Puerto Rico, the average is only about $75 to $90 per square foot (Torres, p.c., 06/20/07; and Dey & Gonzales, p.c., 06/25/07). Construction prices have always been more expensive in Vieques than on the Main Island, due to the extra costs in transporting construction materials from Puerto Rico to Vieques. However, prices have increased in the last few years because of a combination of high demand and a shortage in supply: There are not many contractors, there are not many skilled construction workers, and Americans/Outsiders (which account for 99% of the customers) have driven prices up by paying more than locals for construction services (Navarro, p.c., 06/20/07 and Torres, p.c., 06/20/07).

On the other hand, high demand and supply shortages have also helped to raise construction workers’ wages. Construction workers in Vieques get paid about $100 per day, though, on the Main Island, they get paid about a $60 per day (40% less) (Torres p.c., 06/20/07).
Construction companies in Vieques have more contracts to build new properties than to renovate existent properties. BEA Contractors assure that the majority of the renovations they had in the past, mostly from 2003 to 2004, were from people that were thinking of reselling their homes. Someone who wants to flip a property will usually spend from $50,000-$100,000 in renovations (Dey & Gonzales, p.c., 06/25/07).

Claritza Navarro, a local contractor, points out: “I had a lot of clients that were looking into flipping properties. They will subdivide the land and build houses for $100,000, and resell them for $200,000 and $250,000” (Navarro, p.c., 06/20/07). According to contractors, there are still people who contract them for this type of work but not as many as there were during the boom; more people are renovating vacation homes and rental properties.

The vast majority of new construction contracts are for new homes. Most of the houses that are being built go from half of a million dollars to several million dollars and sit on properties that average several acres. New home are being built in exclusive neighborhoods like Pilon, La Hueca, La Llave, and Puerto Real.

The character of construction has changed as American/Outsiders have begun to build houses that are more than 5,000 sq. feet, with custom features, and completely equipped (electric generators, cisterns, etc.) (Navarro, p.c., 06/20/07). Maritza notes: “People think: ‘That’s a hotel!’ But no, it’s just a house”(Navarro, p.c., 06/20/07). This trend is part of the cultural and economic differences that have emerged with the influx of wealthier residents.

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10 Tenía muchos clientes que estaban en el negocio de revender propiedades. Subdividían el terreno y construían casas por $100,000 y después las vendían por $200,000 ó $250,000.
11 La gente piensa: Eso es un hotel! Pero no, es un casa.
Chapter 3: Community Conflicts

Young Viequenses Cannot Afford Homes

This study identified 26 families in which grown children lived with their parents or relatives (not necessarily in overcrowded conditions). Some were adult sons or daughters with their respective families (15%); many were childless adults who divorced or never married (31%); and most were young couples or single parents who live with their parents or in-law’s (54%).

This is not a new trend, for many decades it has been hard for young people to cope with Vieques’ low wages and high cost of living. “Young people move to Puerto Rico or the United States,” commented Marcela an Esperanza resident, “where there are better employment opportunities; they can get an education, and, later in life, afford to buy property. They can even come back to Vieques if they want to, although most won’t. Buying in Vieques is too expensive; I am worried about our future generations. The one’s who can, will leave, while the other ones left behind would probably have to live with their parents, find menial jobs here and there. If they are lucky enough, they will find a good value for a piece of land from a friend or family member, maybe they are brave enough to rescue one” (Marcela, p.c., 07/06/07).

Of the 17 young couples and single parents identified in this study: One was living in an inherited home; one was renting; one built their own home; and, fourteen were living in their parents’ or in-laws’ homes. 13 of the young married couples or single mothers who lived at their parents’ home admitted that they had no plans to move out at the moment. The other 4 have either purchased a piece of land and started building their home, are saving money to build a home in the near future, or have

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1 La gente joven se va para Puerto Rico o para los Estados Unidos. Afuera pueden recibir una educación y luego comprarse una casa. Hasta pueden volver a Vieques si ellos quieren, aunque la mayoría no vuelven. Comprar en Vieques es demasiado de caro; a mi me preocupan las futuras generaciones. Los que pueden se van mientras que los otros que se quedan atrás probablemente viviendo con sus padres y se buscan un trabajito aquí y allí. Si son afortunados encuentran un pedazo de terreno barato de un amigo o algún familiar, o si son lo suficientemente valientes rescatan uno.
sought help from the government. Only a few sought government help for land, construction materials, or Section 8; most were unaware of the existence of such programs. None of the interviewees aspire to buy a pre-owned home or take out a mortgage.

Some young couples aren’t sure if they want to make Vieques their home, mainly because of job instability and economic uncertainty. “I live with my father in law,” commented one young man, “although we can probably afford to rent a property, I have a good job working in the Navy cleanup and I earn very good money. The thing is that this job is not secure; I might end up moving to the Main Island. When my job is terminated, I don’t think that I would find one that is worth staying for, at least for me” (Oscar, p.c., 07/13/07).

Pedro and his wife consider themselves very lucky in regards to their housing situation. Pedro, 26, who lives with his wife and baby boy, commented: “It is very hard for a young couple to find a home, I was lucky to inherit my parent’s home, although, unlucky to lose them” (Pedro, p.c., 07/16/07).

A woman named Betzaida stated: “I am blessed with having my parents’ support. When I got married, they helped me build this home on their roof; now they are helping me build a new home on a piece of land in Santa Maria that my uncle gave me” (Betzaida, p.c., 07/07/07).

Regardless of economic status, parents feel that it is their responsibility to help their children. In low income families, this help is reflected by building a second floor or a separate apartment in their homes. While others with more capital or collateral are able to help their children to build homes independent of their parents’ structures.

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2 Yo vivo con mi suegro, aunque nosotros podíamos pagar por rentar una propiedad. Tengo un buen trabajo con el Navy, limpiando la contaminación, gano muy buen dinero. La cosa es que este trabajo no es seguro, tal vez me termine mudando a la Isla grande. Cuando mi trabajo se acabe, no creo que encuentre uno que calga la pena, por lo menos para mi.

3 Es bien difícil para una pareja joven el conseguir una casa. Yo tuve suerte de heredar la casa de mis padres, aunque mala suerte de perderlos.

4 He sido bendecida de tener el apoyo de mis padres. Cuando me casé, ellos me ayudaron a construir una casa en el techo; ahora me estan ayudando a construir una casa nueva en Santa María en un terreno que mi tío me dio.
Susana, resident of Esperanza commented: “My son and his wife live in a room downstairs. He works and she stays home helping me with the kids (she has two younger kids). She is only 17; she is like a daughter to me […] I think that they are too young to be searching for a home and they don’t have any children yet […] My husband and I can take care of them until they get older and can save up enough money to be on their own” (Susana, p.c., 07/18/07).

Benjamin commented, “My son, who is more than 40 years old, lives here with his kids who are now teenagers. He has his own home upstairs, and the third floor is for the kids. We have three generations living under one roof […] I never ask: “Why is this way?” It is the way it is, I can’t complain […] Sometimes I wish the kids weren’t so loud, listening to reggeton and bringing all the neighborhood kids, and the girlfriends over: But what can I do? Kids are kids” (Benjamin, p.c., 07/04/07).

A young man who has lived his whole life in Esperanza shared his story: “When I got engaged, I started building a second floor on my parent’s home. Then I realized that I would be spending at least $20,000. I said to myself: “Why not build my own home somewhere else?” Luckily, my dad had an extra piece of land. We decided to build a simple wooden home from a kit; it cost me about $50,000 including permits, electricity, water, etc. I got a loan for $15,000, my dad took a second mortgage for $30,000, and the rest were savings from my fiancé and I. When we moved into the home it wasn’t all done. We ran a wire from my neighbor’s house to be able to have electricity […] I

5 Mi hijo y su esposa viven en el cuarto de abajo. El trabaja y ella se queda en la casa ayudandome con los nenes. Ella solo tiene 17 años, es como una hija para mi. Pienso que son muy juvenes para buscar una casa y ellos no tienen hijos todavía. Yo y mi esposo podemos ayudarles hasta que sean mayores y puedan ahorrar dinero y ser independientes.
Parents worry about the future for their children. When asked if they might be interested in selling their home in the future, an overwhelming amount of homeowners (93%) answered without a doubt “no.” When asked: “Why not?” The same response was repeated over and over again: “Inheritance.” Parents don’t want to sell because they plan to leave their homes to their children. One father said that he wouldn’t sell his home because, “this home is going to be for my two daughters; they can sell it, live in it or do whatever they want […] But with how things are going, I don’t see them ever buying a home here in Vieques.” He added, “I already told my 16 year old that we need to start building the second floor, for when she gets married.” His daughter glared at him. “I’m serious,” he insisted (Eliseo, p.c., 07/06/07).

Despite the high housing costs, young people who want to live in Vieques find ways to stay. However, high housing costs and high rents make it more difficult for them to afford a place, having to rely heavily on their families for support. If this trend continues, home ownership rates will fall in the younger cohorts. Living with an extended family is not a new trend, though, the lack of affordable housing combined with increasing costs might create a situation where this happens more often.

**Overcrowding**

The 2000 Census reported 242 overcrowded units in Vieques, accounting for 7.3% of all dwellings. According to the Housing Act of 1985, a dwelling is overcrowded if 1.5 people or more live in an area smaller than 110 square feet. This study describes overcrowding differently than the...

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6 Cuando me comprometí con mi novia. Comencé a construir una casa en el techo de mis padres y luego me di cuenta de que me iba a costar por los menos $20,000. Me dije a mí mismo: “¿Porque no construyo mi propia casa en otro lugar?” Por suerte el pais mio tiene un finca. Decidimos construir una casa sencilla de Casa mi Estilo. Yo tomé un prestamo por $15,000 y papi refinanció la casa por $30,000 y el resto fueron ahorros entre mi esposa y yo. Cuando nos mudamos a la casa no estaba completamente terminada. No teníamos electricidad así que tiramos una extensión desde la casa de los vecinos. Yo me considero afortunado, soy la unica perorsona casada que conozco, que tenga 23 anos y una casa propia.

7 Esta casa va a ser para mis dos hijas; ellas la pueden vender; vivir en ella o hacer lo que les de la gana. Pero como estan las cosas, yo no creo que ellas vayan a poder compararse una casa aquí en Vieques. Ya yo le dije a la hija de 16 anos que vamos a tener que comenzar a construirle una casa en el segundo piso para cuando se case.
Housing Act of 1985, as qualitative, not quantitative, research methods were utilized to consider the comfort and preferences of the residents interviewed.

While conducting the questionnaire in Esperanza, 20 from 125 five households, or 16% of all households surveyed live in overcrowded conditions. The overcrowded situations are illustrated by the following case-studies:

**Parcel # 7**- Four generations of a family living under the same roof. This family is composed of the great-grandmother, the grandmother, and two grandchildren with their respective parents, for a total of seven family members. They all live in a home built during the 40’s by a government program called ‘Ayuda Mutua’. The home has four bedrooms, two of them added after the initial construction to shelter extra family members. The head of the household is a 51-year-old grandmother; and she doesn’t mind living with four generations of her family and affirms that all of them live very happily: “We are a big happy family, this home is our life… this is the greatest thing we have […] Some people, even our neighbor, wanted to buy this home. I laughed in his face—‘Where are we going to go?’ I said, ‘no, my dear, no, this house is the only material good that this family possesses” (Jenny, p.c., 07/09/07).

**Parcel # 441**- Couple originally from Ponce, Puerto Rico. They rent a two bedroom home for $200 a month for them and their nine children. The mother commented with a baby boy in her arms and two other small children were hiding behind her legs: “We are very uncomfortable here. I mean, it’s ok for now, but we need a bigger home. Right now, four of my kids are
sleeping in the living room […] We have been approved for Section 8, but we haven’t found a home yet” (Cindy, p.c., 07/08/07). 9

Parcel # 18- Family of twelve; where three grown up daughters are living with their children in their parent’s home. One of the daughters, Mrs. Nanette Rosa, has recently moved from New York after seeking cancer treatment for one of her daughters. She sold her home in Vieques in 1994, out of despair, to an uncle for $600 and three airplane tickets. She shared her story: “I came back to Vieques because I didn’t have anyone or anything in New York. I couldn’t ask my neighbors for a glass of water, they wouldn’t give it to me. I was afraid to go out in the street because of the crime—here, here you are free. I am very upset because I had to sell what I most loved. There are a lot of people who sell their homes to go to New York, just looking for adventure. I went because I had to—but now I know—I wouldn’t change a piece of my Vieques for a hundred million New Yorks […] A Viequense, like me, cannot afford property in Vieques. The gringos have made everything too expensive. Vieques is so beautiful that even the gringos want a piece of Vieques, and us, who were born here, want to leave […] I sold my home, now I can’t buy one, but that’s life. I don’t think that I would be able to afford a home and the government doesn’t help […] I will probably be living with my parents and my sisters for a while” (Rosa, p.c., 07/08/07). 10

Parcel # 361- Four-bedroom home shelters two of the couples’ grown daughters and three of their grandchildren; seven relatives finding a way to share a three bedroom home. The

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9 Nosotros estamos bien incómodos aquí. Me refiero a que esto está bien por ahora, pero nosotros necesitamos una casa más grande. Ahora mismo, cuatro de los nietos están durmiendo en la sala. Ya fuimos aprobados por Sección 8, pero no hemos conseguido una casa todavía.

10 Me regresé para Vieques porque yo no tenía a nadie, ni nada, allá en Nueva York. No le podía pedir a mis vecinos un vaso de agua, nadie me lo iba a dar. Tenía miedo de salir a la calle por el crimen—aquí, aquí uno es libre. Estoy muy enojada porque tuve que vender lo que más yo quería. Hay mucha gente que venden sus casas para irse a Nueva York, solo buscando aventura. Yo me fui porque tenía que irme pero ahora yo se—Yo no cambiaría un pedazo de Vieques por cien millones de Nuevos Yenes. Un Viequense como yo no puede comprar una propiedad en Vieques. Los gringos han hecho todo muy caro. Vieques es tan hermoso que hasta los gringos quieren un pedazo de Vieques, y nosotros, que hemos nacido aquí, nos queremos ir. Yo vendí mi casa y ahora no puedo comprar una, pero así es la vida. Yo no creo que vay a poder comprar una casa y el gobierno no ayuda. Probablemente seguiré viviendo aquí por algún tiempo con mis padres y mis hermanas.
interviewee said that the lack of affordable housing in the area and family circumstances, like the divorce of her daughters, drove the decision to live together under one roof. Her two daughters work but are unable to earn enough to afford their own apartments or homes. She adds: “My two daughters live here with my grandchildren. I take care of them while they are working. They are hard working women; they have strength […] A lot of young girls divorce and come back home. They are young; they cannot afford a home of their own and sometimes not even an apartment: For what? They can come back to their families. I help them with the kids, cook and take care of the home” (Zuly, p.c., 07/21/07). 11

Parcel # 321- Adult in her 40’s who has lived for many years in her parents’ home with her two teenage sons. She has been living with her parents home for years, saving money to build her own home. At the time of the interview her home has been in construction for three months, and it’s just couple of blocks from her parents’ home: “I’ve had the lot for seven years now; it took me all these years to finally build on it. My two teenagers and family members are doing all the labor. It will only cost me $40,000 and is going to be a very nice home—maybe worth $150,000 or more: Who knows?! Just like I wanted: French windows, a big master bedroom—I designed it myself. It took me a while, but I will be debt free. With the help of God, I’ll think that I will be done within the next couple of months”(Melissa, p.c., 07/13/07). 12

Parcel # 434- Grandparents are taking care of the two children of their deceased daughter, and one of them is mentally and physically handicapped. Both grandchildren sleep in the living

11 Mis dos hijas viven aquí con los nietos. Yo los cuido en lo que ellas van al trabajo. Ellas trabajan muy duro, tienen fortaleza […] Muchas jóvenes se divorcian y se vuelven a sus casas. Son jóvenes así que no pueden pagar una casa por ellas mismas y muchas veces ni siquiera un apartamento: ¿Y para qué? Pueden volver con sus familias. Yo les ayudo con los nenes, cocino y cuido de la casa.
12 He tenido la parcela por siete años ahora, me tomo todos estos años el finalmente construir. Mis dos adolescentes y familiares estan haciendo todo el trabajo. Y al final solo me va a costar como $40,000 y va a ser una casa bien chévere— quizas valga $150,000 ó más: ¿Quién sabe? Pero va a ser justo como la quería: con ventanas francesas, un master bedroom bien espacioso— y la he diseñado yo misma. Me tomó bastante tiempo, pero no se la voy a deber a nadie. Con la ayuda de Dios, creo que la casa va a estar lista en unos cuantos meses.
room of the one bedroom home. The home is in very bad condition and it seems that it has been under ongoing construction for many years. The grandfather explains, from the inside of very small room with no windows that, for almost a year he has undertaken the task building a bedroom for his grandchildren, so they can be more comfortable. Currently, they are waiting for construction materials from the government in order to finish it.

There were 20 cases of families living in overcrowded conditions in Esperanza; these cases can be divided into four categories: Families with more than two children per room (10%); grown children living in their parents’ home (20%); and young couples or single mothers living at their parents’ home (70%).

The Esperanza Household Questionnaire found that families affected by overcrowding varied from very low income, making less than $10,000 to low-middle income earning up to $40,000. Most families living in overcrowded situations are home owners; there was only one case of renters living in overcrowded conditions. The Esperanza Household Questionnaire also showed that the peak incidence of overcrowding is between ages 35 to 54, the period when home owners’ children are forming families of their own. Actually, most of the overcrowding cases (70%) were young couples or single mothers, between 16 and 40 years old, living with their parents. Interviews showed that young couples and single mothers who live with family members desire to own a place in the near future, whether they had a definite plan for doing so or not.

On the other hand, older adults and couples seem to have reduced their chances for mobility and/or don’t mind living with their parents’; in part because, as their parents get older, they have assumed the role as ‘head of household.’ Both younger and older cohorts seem to have a tolerance for living with their extended family.
It is too early to tell if there has been an increase in overcrowding since the Navy left on May 2003. Though, because overcrowding is directly related to housing values, it is reasonable to assume that the risk for overcrowding will increase over time, especially among younger families if policies to create more affordable housing aren’t introduced.

Community conflicts have resulted both from the buy and sale of properties and the cultural and racial differences associated with the in-migration of outsiders. This social stress in Vieques has been created in several ways: illegal or unethical real estate practices, the increase in property values, job competition, inflation, cultural clash, and gentrification.

**Predatory Speculation**

Speculators are known to “manipulate the lives of those with little money who have lived in the neighborhood” (National Urban Coalition quoted in Feagin, 1997). A study performed in Washington D.C. explains further the nature of this manipulation when speculators by foot and telephone where making attractive cash offers to owners (Richards and Rowe quoted in Feagin, 1997).

While conducting the Esperanza Households Questionnaire, twelve residents had speculators offer them to buy their homes. This accounts for 9.6% of the entire study population; a high percentage especially since this wasn’t a formal question on the questionnaire (people just offered this information). Here are some of their stories:

Tuti, a resident of Esperanza who lives a block from the Trade Winds hotel and restaurant, and just in front of the Malecón, in a highly touristic center said, “I moved to this house to take care of my sick mother. Two days after her death, a woman came to my house wanting to buy it. She said, this is a blank check, you put the price. I told her that the house wasn’t for sale. Days later, I received a phone call asking me to sell the house again. This happened two years ago; until today’s date,

13 A beach-front boardwalk in Esperanza.
realtors have being bugging me to sell my mother’s house. This is the only thing that she left us, that is her room, that is her bed, she used to sit down in the same rocking chair that I am sitting right second, we will stare at the Malecón and talk all night long” (Ayala, p.c., 2006).

A resident of Esperanza shares his story, “I saw an American taking a picture of my house.” I asked him, “What are you taking a picture of my house for?” He responded, “What happens is that this house is going to be mine.” Edwin responded, “give me a million and a half dollars and I will sell it to you.” He said “I will think about it” Edwin emphasizes with sarcasm, “I will think about it! This was obviously is an absurd price to ask” (Edwin, p.c., 07/06/07).

Community organizers have identified that the elderly and the sick are particularly vulnerable to the offers of speculators. Nylda Medina, one of the spokespersons of Committee Pro-Rescue and Development of Vieques (CRPRV) in a public demonstration talked about how unscrupulous some speculators are when targeting vulnerable homeowners, “They go to your home, they become your friends, they take care of the elderly and the sick, then they ask you to sell them your home” (Medina, p.c., 06/26/06).

The Esperanza Household Questionnaire found that often elderly homeowners don’t realize the rising value of their properties. When asked homeowners to approx. property value, 21.6% of the surveyed population tends to undervalue the price of their homes; most in this subject position were senior citizens. Mr. Castillo an elderly resident in Esperanza explains, “I was sitting here in the

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14 Community members seem to refer to realtors and speculators interchangeably. Although, realtors anonymously stated that they hadn’t participated in “speculative” practices. Only one realtor mentioned to have done it couple of times and only with exclusive properties that she knew would sell very well (Davis).

15 Me mude a esta casa para cuidar de mi madre que estaba enferma. Dos días después de que se muriό, una mujer vino a la casa queriendo comprarla. Ella me dijo, que tenía un cheque en blanco y que yo pusiera el precio. Yo le dije que esta casa no estaba a la venta. Dias despues, recibí una llamada, preguntándome que si quería vender la casa, otra vez. Eso fue hace dos años hasta el día de hoy los realtors me han estado molestando para que les venda la casa. Esto es lo único que ella nos dejo, ese era el cuarto de ella, esa es su cama, ella se sentaba en este mismo sillón que yo estoy sentado ahora mismo, nos poníamos a mirar pa’ el Malecón y hablábamos toda la noche.

16 Yo vi un Americano tomando una foto a mi casa. Yo le puse: ¿Qué para que estabas tomando una foto a mi casa? El me dijo: Lo que pasa es que esta casa va a ser mia. Yo le dije: Dame un million y medio y te la vendo. El me dijo: Que lo iba pensar: Ese era obviamente, un precio absurdo.

17 Van a tu casa, se hacen tus amigos, toman cuidado del anciano y del enfermo, y después te preguntan que si les vendes la casa.
balcony and an American that was driving around and around finally stopped to offer me a $100,000 dollars for my house. That is a lot of money, I thought. If I was younger, I would have sold it to the guy. But I don’t have a place to go. Here is everything I own. I know a lot of people sell so they can pay for their medicines and doctors because Medicaid and Social Security alone is not enough to fund retirement” (Castillo, p.c., 07/16/07).18

There is growing awareness of the possible consequences of selling homes to speculators. However, one of the biggest challenges is to persuade individuals not to sell. Carlos Ventura, a community activist, explains the difficulty of organizing around the issue of speculation, “If realtors are not asking you to sell your house, then they are probably trying to convince your neighbor. Some people don’t understand that when they sell their piece of land they are selling more than that, they are selling a piece of Vieques. Not everyone understands that and you can’t obligate your neighbor not to sell his/her home. Sometimes the enemy can be our own people and I am not saying that they don’t have a good reason to sell their houses, many of them do, but this is a battle and giving up your land is giving up your soul to the enemy”(Ventura, p.c., 06/23/06).19

Untitled Land

Another issue that has being linked to speculation is the sale of untitled land. Speculators are attracted to buy untitled land because it is about 50% cheaper than titled land (Davis, p.c., 06/10/07 & Whetherby, p.c., 07/13/07). Linda adds, “People who buy untitled have to be risk makers” (weather they are speculators or not). Buying untitled property is a high risk investment because:

18 Yo estaba aquí sentado, en el balcón, y un Americano estaba guiando, dando vueltas y dando vueltas, finalmente se paró y me ofreció $100,000 por la casa. Yo pensé, eso es mucho dinero. Y si yo fuera más joven, se la hubiera vendido al tipo. Pero ahora no tengo pa’ donde ir. Aquí estoy todo lo que tengo. Yo se que mucha gente ha vendido las casas para poder pagar por medicinas y doctores porque el Medicaid y en Seguro Social no dan para uno retirarse.

19 Si los realtors no te están preguntando pora que les vendas la casa, probablemente le están preguntando a tu vecino. Mucha gente no entiende que cuando ellos venden un pedazo de terreno, estan vendiendo mas que eso, estan vendiendo un pedazo de Vieques. No todo el mundo entiende eso y tu no puedes obligar a tu vecino a que no venda su casa. Muchas veces el enemigo puede ser tu propia gente y yo no estoy diciendo que ellos no tengran una buena razón para vender sus casas, muchos de ellos la tienen, pero esto es una batalla y el dar tu terreno es darle tu alma al enemigo.
• The person who purchases illegal property is squatting, or trespassing on municipal land, just as the other person did before.

• According to Puerto Rican Law, it is illegal to build, sell or buy a property that doesn’t have a title (Roldan, p.c., 04/26/04).

• The person cannot get constructions permits from ARPE (Regulations and Permits Administration.) These permits are necessary to install water and electricity.

• There is no collateral in the property. The owner can’t take mortgages or loans using this property.

• It is possible that another person claims the right to the property thus creating a situation in where the government or the court would have to decide who is the legitimate owner.

The majority of the problems with untitled land emerge from the uncertainty of who is the legitimate owner. This mainly occurs because people are unsure of how to proceed about buying untitled land. There are several steps that a person needs to follow when buying untitled land. First, the buyer’s needs to find out if the property is being sold by the legitimate owner by finding property records that correspond to the Public Registry and to the map inscribed in the Vieques Housing Department. Second, the buyer and the seller need to get a sales contract signed by a notary. Third, the new owner should be inscribed in both the Registry of Property or in the Vieques Department of Housing. Once the property is registered the person can be considered the legal owner of the property.

Many stories suggest that some people have attempted to sell property that doesn’t belong to them, that has already been sold or that has a judicial litigation against it. Ramon Pagan, a government employee from The Municipal Housing Department, tells a story that is not uncommon in Vieques, “Just recently, a Japanese girl and her husband came claiming a piece of land that they bought cash for
$30,000 in Monte Santo. They didn’t have titles; they didn’t have any papers or agreements. Someone
scammed them. I couldn’t help them, they lost their money. I have seen a lot of those cases in the last
four years” (Pagan, p.c., 06/22/07).

Mr. Class, in an interview with El Nuevo Día, tells his story; he had a piece of land with ocean
views that was sold to some Americans without his consent (Mr. Class quoted in Hopgood, 2006) Mr.
Class explained that he bought the lot back on 1987 from Mr. Fontánez and that the daughter and the
son-in-law of Mr. Fontánez made a false document which they presented to one of the realty
companies on the island.

Carlos Ventura, a fishermen and a community leader, explains how people are serving each
other as witnesses to get land. He has a property in Monte Carmelo and somebody has been claiming
that it is not really his. His own neighbors “who are mostly Americans, and who don’t really know
him” are serving as false witnesses for this other fellow American (Ventura, p.c., 06/23/06).

In order to protect both buyers and sellers the government created an speculation fine which
consist of $10,000 plus jail sentence for selling municipal land, including all the land without titles
(Roldan, p.c., 04/26/04). However, Mayor Dámaso Serrano admits in an interview to El Nuevo Día
that he has not made the government comply with this municipal ordinance (Hopgood, 2006).

Because regulators and government officers don’t have the ability to enforce this municipal
ordinance, realty companies and individual sellers have been openly selling untitled land left and
right, without fearing consequences. Regardless of the law, realty companies and individual sellers
openly list their properties based in two categories: title or untitled.

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20 Recientemente una joven japonesa y su esposo vinieron reclamando un terreno que compraron cash por $30,000 en Monte Santo. No tenían
títulos; no tenían ningún tipo de papeles ò affidavits. Alguien los engañó. No les pude ayudar, perdieron su dinero. He visto muchos casos como
estos en los últimos cuatro años.

21 ...que son mayormente Americanos, y que realmente no lo conocen.
Most realty companies (5 out of six) engage frequently in untitled property sales. The only one who doesn’t sell untitled land is Julie Dechter, owner of Vieques Realty and Rentals. She explains that, “today’s buyer is unfamiliar with the implications of buying untitled. Is one to risk $30,000 is another thing to risk $200,000 we are not talking about little amounts of money anymore. Back in the old days people buy and sold more untitled land. A lot have change in the last four years, it is different ball game” (Dechter, p.c., 06/29/07).

Among all the things that have changed in the last four years, the most important one regarding untitled land is that the government has started giving land titles. By the time of the study (July 2007), the Municipal Housing Department have given about 150-200 titles of the 1000 needed in Bravos de Boston and Santa Maria alone (Pagan, p.c., 06/22/07). CODEVI, a Community Development Corporation is in charge of giving titles in Villa Borinquen and Monte Carmelo (CODEVI, 2007). To apply to the program people need to fill out an application and show pertinent documents (affidavit declaration indicating that the person is a resident of Vieques, family composition, annual salary, etc.) Applicants pay according to their income: if their income is less than $48,000 they pay $1.00; if is more than that, the property gets appraised at a market value and then sold by this amount. Applicants must pay the full amount if it is a second property. To avoid speculation, there is a selling cap that enables the new owner to sell the property for a five year period.

Ramon Pagan, director of The Municipal Housing Department, points out that many Americans will have to pay very high prices: “Prices have risen in the last years, now an acre of land is worth $100,000 or $150,000. In places like Bravos de Boston there is not Viequenses left. All those
Americans that did not pay before now are going to pay high market price values” (Pagan, p.c., 06/22/07).

Lynn, owner of Rainbow Realty shared her opinion about the process, “they charge the Viequenses $1.00 and the Americans need to pay what the appraisals will determine. Is fine with me, but is not fine with a lot of people because they are going to scream discrimination […] five years to be able to sell it. I don’t think that’s right; there are Viequense families that have been waiting for those titles for ever. Why they should be penalized?” (Whetherby, p.c., 07/13/07).

**Unethical Practices**

Some community members claim that a common practice among brokers is that instead of merely winning a regular commission, usually between 3% and 6% of the whole sale, brokers will price the house for $20,000 or $50,000 over its value and then keep the difference. This practice is called net sales commission and this is when the sellers say how much they want to get and the brokers keeps the difference.

Julie Dechter, owner of Vieques Realty and Rentals explains how net sales commission works: “Before people didn’t realize how much their properties were worth. The broker would come and ask the person how much they wanted. If they wanted $50,000 they will sell it for $135,000. That’s wrong. I know that at the beginning it happened” (Dechter, p.c., 07/13/07).

Helen Davis shared her experience, “I take net sales but I always advise my client to get an appraisal. I only still take 4%. I did one where I went a 6% or 7% and it was for a friend. If they wanted $100,000, I will sell the property for $108,000” (Davis, p.c. 06/10/07). According to my interviews, only a few realtors (Guayacan, Connection and Island Real Estate) have taken net sales commissions once or twice; it seems that is not a very common practice.

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22 Los precios han subido en los últimos años, ahora una cuerda cuesta $150,000. En sitios como Bravos de Boston ya no quedan Viequenses. Todos los Americanos que no pagaron antes van a tener que pagar ahora los altos precios del mercado.
Besides the net sales commission issue, it has been alleged that many of the realtors are flipping real estate without making any modifications to the property. Both Rainbow Real Estate and Island Real Estate have been bought a property with the intention on selling it later. However, both admit that it happened once or twice under special circumstances. Many other stories have been told about realtors that while processing an acquisition they are already looking for people who will purchase the property; then they will resell it in a very short period of time (Santana, p.c. 07/13/07). However, these stories have never been confirmed.

According to my interviews, neither these allegations (net sales commission, buying and reselling real estate) seem frequent practices among brokers or realtors. It is possible that brokers engaged in these types of practices only few times and then the occurrence was blown out of proportion. An alternate explanation is that unlicensed brokers or speculators are really the responsible ones for these practices.

Helen Davis commented in Vieques and the Law, “I think there is a misunderstanding about unlicensed brokers in Vieques. The problem is not the Real Estate companies on [the] island; it is the bartender or the hotel receptionist, the building contractor, or the website offering “For Sale By Owner” for a small fee or the person who you talk to on the street, when someone brings up the topic of Real Estate. The conversation usually starts with broad accusations against licensed brokers and then an offer to show you a property a friend has for sale. Those are the unscrupulous sales people who are breaking the law, charging huge commissions (as much as 30%) and sometimes selling the same [untitled] property several times” (Davis quoted in Lampón, 2007).

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23 The word brokers and realtors is used interchangeably; although, they are not the same thing. A broker is able to close transactions by him/herself while a realtor works under a broker and he/she is not able to close their own deals. A realtor holds a license given by the National Association of Realtors meanwhile, the broker holds a different license.
In other matters, some people considered that is dishonest to sell Vieques as an “unadulterated paradise”, while Vieques has the biggest Superfund site of the Caribbean. In February 7, 2005, Vieques was declared part of the EPA’s National Priorities List (NPL), which consists of the most hazardous waste sites in the United States and its territories. According to the EPA, the contaminants that were used in military practices include “mercury, lead, copper, magnesium, lithium, perchlorate, TNT, napalm, depleted uranium, PCBs, solvents and pesticides” (EPA, 2007). All of them represent a public health problem. Regardless, realtors and brokers are selling vacation and retirement homes to unsuspecting newcomers.

**Outsiders Ownership**

One of the principal economic and cultural concerns is the outsider’s ownership of properties and the process of gentrification. Josue Ramos, a young community leader shares his experience, “This week I went to a Community [Santa Maria] –a community which is mainly Viequense, a community where there wasn’t any tourism– and they were building a mansion with a big concrete fence around it. I was shocked because I never thought that the process of gentrification could take place in that neighborhood. This problem has been spread to communities where [Viequense] people live, in one of the only places where you could buy a home for 70 K and 80 K. The first house has been build, they are building the second house; in ten years the houses in that neighborhood will be 300 K, 400 K, and 500 K like it happened in Bravos de Boston. When I was a little boy [Bravos de Boston] was a neighborhood with only Viequense people lived, affordable houses, right now the
houses are so expensive that there is a company giving tours to see the houses, you can imagine the kind of houses that are in that area” (Ramos, p.e. 06/20/07)\textsuperscript{24}.

Activists resent that most business in the island are owned by outsiders. Tanya a young activist observed, “When you go to the businesses, who are the owners. The Americans are the owners. The Viequenses doesn’t have the power or control over the economy because we are not the owners.” (Cruz p.e. 06/20/07).

In the Malecón 80% of the business are owned by outsiders. In the Esperanza Business Owner Questionnaire most outsiders indicted that the majority of their business came from tourist. This large influx of tourists and outsiders has altered the prices of services and goods in the area. For example, most restaurants in the area of Esperanza will charge at least $10-$20 a plate. No local islander can afford these outrageous prices for a meal.

Restaurants have become so expensive that many Viequenses feel excluded from these places. Tuti, a local activist commented, “They don’t make you leave because you are darker or poor but with the prices they tell you right away that you have to go” (Ayala, p.c., 2006)\textsuperscript{25}. Many activist boycotts absolutely all these places, they won’t even buy a bottle of water in their efforts to make their point.

The Esperanza Household Questionnaire showed that most households (87.2%) never visit businesses at the Malecón. Subject positions more likely to visit these businesses were other outsiders, young people searching for bar ambiance or local families that visited for special occasions such as, birthdays, anniversaries and graduations.

\textsuperscript{24} Yo entre a una comunidad [Santa Maria] esta semana cuando vi - en una comunidad que mayormente viven personas viequenses, una comunidad en donde el turismo no llegaba- que estaban construyendo una mansion con una muralla alrededor. Me impacto porque nunca me imagine que este proceso de “gentrification” llegara allí, solo en el area de las costas, en Bravos de Boston. Este problema se esta extendiendo a las comunidades en donde viven las personas [viequenses], en unos de los pocos lugares en donde antes se encontraban casas en 70 mil y 80 mil dolares. Ya se ha construido la primera casa, ya se esta construyendo la segunda casa, esto quiere decir que de aqui a diez anos las casas en esa comunidad van a ser de 300 mil, 400 mil, 500 mil dolares como sucedio en el area de Bravos. Cuando yo era pequeno era mas que un lugar [Bravos de Boston] donde vivian las personas de Vieques, con casas de precios modicos y ahora las casas son tan caras que hay una compania que esta haciendo “tours” de las casas, ustedes pueden imaginar el tipo de casas.

\textsuperscript{25} No te botan porque eres pobre o pobre pero con los precios te están diciendo claramente que te tienes que ir.
Angel commented, while cooking some fried fish and arepas with his wife, “Why Would I go over there, if I can cook here and eat better, for less money.” El Rey del Malecón, a local elderly who won his nickname because he is always hanging out at the Malecón added, “They only sell things for Americans, burgers, and sandwiches; they don’t have any rice, beans, or tostones” (El Rey del Malecón, p.c. 06/16/07).

Lena Verde a local entrepreneur gives the reason why his undertaking on the task of building “La Rosa Tropical” what is going to be the only Viequense owned restaurant, “The reason why I am building this restaurant is because eight months ago I was in the Malecón and a group tourists from Puerto Rico and Connecticut went to the Bananas. After looking at the menu, a lady from Las Piedras abandon the restaurant and ask me if there was any Puerto Rican food around. I said to her “you have given me an idea. The next time that you come to visit Vieques you are going to eat the best pork from my restaurant” He adds “There is a lot of families that don’t have where to go to have a good time, they need a place that they can afford and have a good time” (Lena Verde, p.c., 07/13/07).

Another frequent complain about the business is that they mostly offer jobs to other fellow Americans. A young resident of Vieques shared his vision about the job market, “The Viequense is marginalized, an American comes and they open him/her the doors right-of-way” (Ricardo, p.c., 07/15/07). Outsider business owners indicated that they only can hire people who speak English because of the nature of tourism dependant business.

Elda Guadupe emphasizes the community’s idea that Vieques should be for the Viequense: “We have the bad example of Culebra; we don’t have to repeat their mistakes. Culebra is our sister.

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26 Para que voy a ir para allá si puedo cocinar aquí y comer mejor por menos dinero. El [...] Solo venden cosas para Americanos, hamburgers y sandwiches; no tienen arroz, habichuelas y tostones.
27 La razón por la cuál estoy construyendo este restaurante es porque hace ocho meses estaba en el Malecón y un grupo de turistas de Puerto Rico y de Connecticut fueron al Bananas, y después de mirar el menu, una mujer de Las Piedras salió del restaurante y me preguntó que si había comida Puertorriqueña por algún lado. Yo le dije: Usted me ha dado una idea. La próxima vez que usted venga a visitar Vieques usted va a comer el mejor lechón, de mi restaurante[...] Hay muchas familias que no tienen para donde ir a divertirse, ellos necesitan un lugar económico en donde puedan pasarla bien.
28 El Viequense es marginalizado, viene un Americano y le abren las puertas enseguida.
island she has the same natural resources that Vieques. Its resources are not anymore for Puerto Rico
or for Culebra but for Americans and foreigners. I don’t have anything personal against them, but this
is not how it should be. Vieques is for the Viequense. We have to learn of what has happened to them
and learn how to encourage a development that is for us” (Guadalupe, p.e., 06/20/07)29.

Perceived Displacement

Community members in Vieques feel that the outsider’s ownership is threatening their
ethnicity. Hernan Morales, a young local conscious reggeton singer, shares the same point of view, “If
we made census we will see the difference. The foreigners are buying the land. I worried about the
future, in couple of years there will not be more Viequenses, we wouldn’t have where to live”
(Morales, p.e, 06/20/07)30.

Modesta, a local elderly woman gives her explanation, “The prices of the houses have risen so
much, that it frightens me, because in the future, there would not be anymore Viequenses in Vieques,
all are going to be Americans” (Morales, p.c, 07/05/07)31.

Rafi, a local activist adds, “We are a species in danger of extinction, if this continues, there
will be no more Viequenses in Vieques […] the Viequense is unique, we are not Puerto Rican, neither
we are from the Caribbean. We are unique, unique! Our culture is unique, is a culture of fighting”
(Rafi, p.c., 2006).32

People from Vieques are really proud of being Viequenses; Viequenses have their own culture,
very different from the Puerto Ricans. This unique culture and social ties revolves in a unique history
of struggle. Some people who don’t know anything about the Puerto Rican culture or moreover the

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29 Tenemos el ejemplo de Culebra, no tenemos porque caer en lo que ha llegado Culebra. Culebra es una hermana isla que tiene los mismos
recursos naturales que Vieques. Pero ya no es de Puerto Rico o de Culebra la mayoria lo tienen los Americanos o extrangeros. No tengo nada
personal en contra de ellos pero no es lo que debe suceder. Vieques es para los Viequenses. Tenemos que aprender de lo que ha ellos le ha
sucedido y aprender a encaminarnos a un desarrollo que sea para nosotros.
30 Yo pienso que si se hace un censo en Vieques podriamos ver la diferencia. Los extrangeros estan comprando la tierra. Mi preocupacion es el
futuro, en par de anos no van a ver viequenses, no vamos a tener en donde vivir.
31 Los precios de las casas han subido demasiado y eso me asusta, porque en el futuro no van a haber Viequenses en Vieques, todos van a ser
Americanos.
32 Nosotros somos especies en peligro de extinción, si esto continua, no van a haber más Viequenses en Vieques […] el Viequense es único, no
somos Puertorriqueños, tampoco somos Caribeños. Somos únicos, únicos! Nuestra cultura es única, una cultura de lucha.
Viequense culture, come to Vieques with the idea of changing the place according to their own interest and cultural values.

The intolerance has gotten so bad that some outsiders have complained about several occurrences that are part of the daily living in Vieques: cocks singing, running horses, street dogs, loud music, etc. Carlos Ventura a fishermen and activist, tells a story of an American who said that the cocks made more noise than the Navy bombs because their noise didn’t let him sleep until late hours in the morning. Ventura laughs, being sarcastic and explains, “what happens is that the cock celebrates Puerto Rico, if you really pay attention the cock is not singing “ki,ki,ri,ki”, is singing “Puerto Ricoooo...”, when the cock hit his wings, he is giving an ovation to our island” (Ventura, p.c., 06/23/06).33

Ismael Guadalupe, in an interview with El Nuevo Día said that the people from Vieques are friendly, and they accept everyone, but the people who are recently moving to the island want to rule and impose their culture and way of living (Guadalupe quoted in Hopgood, 2006). Then he gives the example of the people who are demanding the locals to get rid of their chickens and dogs. “People are killing dogs because they are barking” he said to El Nuevo Día as outsiders want the quiet island somebody sold them (Guadalupe quoted in Hopgood, 2006).

Several outsiders have also being complaining about La Nasa, the only local business in La Esperanza that is owned by a Viequense. La Nasa has been in the same location for 40 years now and it was originally created by the Fishermen’s Association to create profits to buy “Nasas”34.

Today, La Nasa is a folk museum that tells the story of the fishermen and their struggle with the Navy. Community members said that a neighbor business owner complains because their music

33 Lo que pasa es que el gallo celebra a Puerto Rico, si realmente prestas atencion el gallo no esta cantando “ki,ki,ri,ki”, esta cantando “Puerto Ricoooo...”, cuando el gallo golpea sus alas, esta dando una ovacion a nuestra isla.
34 Fish traps
was too loud (Ayala, p.c, 2006 & Cuevas, p.c, 07/04/07). A community activist comments “La Nasa is the only place that Viequenses can go [in the Malecón, Esperanza], beer is only one buck here, besides this is the best place to dance and have a good time in the whole island” (Murillo, p.c. 06/07/07)35.

The government is trying to remove La Nasa because is in a conservation area in where is prohibited to have businesses. The municipality has suggested moving the building to an area closed by, just feet away. However, some community activist claim that the government wants to move it because of some other reasons, such as the complaints from the fellow Americans business owners, others said that the government has another vision for the Malecón.

The Malecón is being redesigned in the Vieques Area Plan; community members fear that this plan will only benefit outsiders and developers. The community created an organization called Vieques por la Nasa, with the slogan “La Nasa Stays As Is” and they also created another organization to fight the Vieques Area Plan.

The Area Plan

The Area Plan is a proposal for three areas: Isabel II, La Esperanza and Mosquito. The plan proposes two main areas to further develop tourism: Esperanza and Mosquito. On the area of Esperanza the plan proposes an extension of the existent walking pier, the development of surrounding walk-able streets, and new zoning designations that will allow an increase in density and for more commerce, hotels, and guesthouses. In order to extend the walking pier and its surrounding boulevards this plan might include the full or partial expropriation of some residencies in the area if needed. The possible use of eminent domain has caused an overwhelming community discontent; as well some people fear that the increase of density and commerce will disrupt the character of the community.

35 *La Nasa es el único lugar donde los Viequenses pueden ir [en el Malecón], la cerveza solo un dollar, además es el mayor lugar para bailar y pasarla bien en todo Vieques.*
The Mosquito area plan proposes the construction of a commercial and passengers’ wharf. The passenger ferry will be moved from the area of Isabel II to the Mosquito pier, with the idea of reducing traveling time. Currently, the ferry that is located in Isabel II goes to Fajardo and its traveling time is one hour and 20 minutes; if the ferry was located in the Mosquito area and went the municipality of Ceiba, as this plan proposes, the traveling time will be reduced to 30 minutes. The current ferry dock will be used as a yacht marina. The government is looking into leasing most of the land and selling some of it to private developers. The revenues that this project will produce, which are expected between 8-10 million dollars annually, will be used to fund other community projects; such as housing, recreation, etc.

Community activists are opposed to the elimination of the current dock because they are accustomed to travel to Fajardo. After many years of traveling to Fajardo, people know how to move around in this area, they have their doctors there; many have family members living there, Fajardo has a university, etc. Besides the short-route issue many believe that the Area plan contradicts the vision of The Guide to Sustainable Development for the island of Vieques which promotes tourism though the development of small guesthouses and locally own businesses (GAPT, 2004). People fear that massive tourism will only provide low-wage jobs, produce gains to big corporations and damage the ecosystem. Some community leaders have proposed alternative uses for the area of mosquito; such as, the construction of affordable housing.

Because of the different controversial propositions in the plan: 1) possible expropriations of families 2) the conversion of the Isabel II dock in a marina for yachts 3) the big tourism development approach that allows for medium to high density 4) the control and access of outsiders and big developers over the local population 5) the development of areas that should be ecologically protected.
A new community group named ‘No al Plan de Area’ (No to the Area Plan) emerged with the purpose of addressing these issues.

**Outsiders Not Welcome**

Esteban, an American who receives free rent in exchange for taking care of a friend’s house (also from the US), explains, “Many times I don’t feel accepted by the people here. Yesterday, I went to La Nasa and three guys tried to beat me up. They wanted to start a fight, they told me: “Gringo go home!” I don’t understand why they have that attitude; I am not guilty of what other Americans have done. I am not rich, I barely have money to eat, and right now I am feeding myself just with mangoes and carambolas” (Edwards, p.c., 06/20/06). Later, he explained how he came to Vieques because he can identify himself with the bad things that the American Government has done around the world. “I came here running from my own government; I don’t want to have anything to do with it!” (Edwards p.c., 06/20/06).

Warnings to outsiders have being placed on Vieques streets: “Gringo go Home”, “Foreigners take your money home” and “Americans don’t fuck with us”. The most threatening slogan reads, “Remember Fountain Valley Remember St. Croix 1974” This refers to an incident in where some locals entered a golf course and killed randomly seven Americans as a way to tell the other ones that they were not welcome.

Helen Davis experienced the episode, “I was a school teacher when that happened. People walk into a bar and open fire and they kill waitresses and costumers. It devastated the economy of the island for many years, just now is recovering. In Vieques, not many people knew what it meant, I did. To react to it is worse. It’s a very small group of people [referring to the people who wrote the signs], who enjoy that huge movement. I have had people say to me that they don’t feel comfortable here” (Davis, p.c. 06/10/07).
Belardo shared a similar story: “People are not going to react until there’s an unfortunate event. The fight is stagnant, like with the Navy, people didn’t respond until David Sanes was killed; we are waiting for that crucial moment. Some people are saying that this is going to be it” (Ayala, p.c., 2006).

Residents of Vieques fear that outsiders and speculators will do what the Navy couldn’t do, take their land away from them. The people who fought to get the Navy out of Vieques and to make it a better place to live might have to abandon the land they claimed with so much suffering.

Lady MC Natra, a reggeton singer and young activist shared in the community discussion panel “Current issues in Vieques, P.R.”, “The most beautiful thing that people can have is their right to liberty. Most people in Vieques on May 1st 2003, when the Navy left they thought that everything was going to be all right, that, that was their purpose. But I want everyone to know that we still have a lot to do (Lopez, p.e, 06/20/07)36.

Activists feel that speculators are moving too fast. Every day that they sell a piece of land, they sell a piece of Vieques. If this continues, activists feel that there will be no Vieques to fight for in the future. Many citizens in Vieques are organizing to create strategies that allow mixed-income communities. They are organizing to press city government to guarantee that Vieques will be for the Viequenses and to end the uncontrolled buying and selling.

“Vieques no se vende” (Vieques is not for sale) is one of the current campaigns of the CPRDV, the Vieques Women’s Alliance, and other community groups, as the Vieques community has declared an emergency against speculation and property sales. The grassroots campaign has posted billboards with fragments of Puerto Rican poet Virgilio Davila: “Do not give your land to the outsider even if he pays you well; he who sells his track of land sells his homeland with it.”

36 Lo mas hermoso que tiene un pueblo es su derecho a la libertad y las mayorías de las personas en Vieques el primero de mayo de 2003, con la salida de la marina pues todo Vieques esta bien, que ese era el propósito. Pero que el mundo sepa que tenemos mucho que hacer todavía.
Activists go from house to house informing people about the danger of gentrification and telling them not to sell their houses and properties. Many agree with what they are saying, and many others perceive them as agitators. It is really difficult to see the enemy; some people may perceive “the market forces” as something unstoppable. Leaders with sadness acknowledge that after the Navy left, the most difficult task of the social struggle began: keeping the Vieques land for the people of Vieques. Some even fear that if they get distracted with the other problems of the island, such as the cleanup, the high cancer rates, etc. they may lose Vieques forever.

Language

The degree to which outsiders integrate in the local community varies by person and by the time that they have been part of the community. Very few Americans are fluent in Spanish; all participants in this subject position have been living in Puerto Rico or another Spanish speaking country for a long time (20 years or more) or have been particularly interested/exposed in the Spanish language for quite some time (e.g. Spanish teachers and students).

Only a small group takes Spanish classes and is actually interested in learning the language. Although the majority of the long-term residents (10 years or more) indicate that they would like to know the language, they are not engaged in any sort of activity that will help them to do so. Many of the English speakers agree that because English is the second language and is taught in school, locals know enough English in order for them to get by without knowing any or very little Spanish.

Still, it seems that there is some segregation due to the language barrier as most outsiders would not attend events that are conducted in Spanish and vice versa. This includes public hearings or other planning events organized by the local community. Language might be a reason of why so many outsiders prefer the services of realtors, attorneys, contractors, etc. who speak English or are expatriates like them.
Chapter 4: The Affordable Housing Gap and Existing Initiatives

Housing Affordably Measures

The Esperanza Household questionnaire shows that there was an overwhelming concern in regards to Viequenses not being able to afford homes; especially for younger cohorts. Although some people pointed out that this was a good thing for the economy and for homeowners, most people view the rise in values negatively in terms of sustainability and the future generations.

According to Community Planning and Development (CPD) the general accepted definition for affordable housing limits household payments to a maximum of a 30% of their income (HUD, 2007). Affordability can be just defined as the household ability to pay housing without creating a burden on other necessary goods such as food, education, etc. According to HUD’s guidelines, affordable housing helps those ‘low income’ households whose income levels are below 80% of the Area Median Income (AMI) (HUD, 2007).

For 2006, the median household income in Vieques was about $10,574.00 (if we assume an increase from 2000 to 2006 at a normal rate of 13.33%). This also means that a person in Vieques earning the median household income could not be paying mortgages or rents higher than $3,172.20 annually or $264.35 a month, (if we calculate that the maximum expending in housing is 30%, as defined by CPD). For example, if someone were going to make payments for $264.35 a month, in 30 years with an interest rate of 7%, they could afford a $39,883.69 dollar home.  

1 2006 Census data on median household income is not available for Vieques. Therefore, this study used Puerto Rico’s 2006 median household income to estimate Vieques 2006 household’s income assuming that it increase at the same normal rate than Puerto Rico. For 1999 the median household income for Puerto Rico was $41,994 and for 2006 was $48,451, a normal rate of 13.33% increase. For 1999 the Vieques median household income was $9,331 if we assume a 13.33% normal rate increase, the median household income for 2006 would be $10,574.

2 Calculated using http://www.bankrate.com. (264.35 * 150.30598)
This study found a total of twenty seven properties sold from Jan-Jul 2007 in all Vieques. The following table indicates the value range and the number of homes in this category, the median and the mean home values.

<table>
<thead>
<tr>
<th>Home Values 2007 (Jan-Jun/ All Vieques)</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specified owner-occupied units</td>
<td>27</td>
</tr>
<tr>
<td>Less than $50,000</td>
<td>0</td>
</tr>
<tr>
<td>$50,000 to $99,999</td>
<td>8</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>5</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>2</td>
</tr>
<tr>
<td>$200,000 to $299,999</td>
<td>4</td>
</tr>
<tr>
<td>$300,000 to $499,999</td>
<td>4</td>
</tr>
<tr>
<td>$500,000 to $999,999</td>
<td>3</td>
</tr>
<tr>
<td>$1,000,000 or more</td>
<td>1</td>
</tr>
<tr>
<td>Median (dollars)</td>
<td>$195,000</td>
</tr>
<tr>
<td>Average (dollars)</td>
<td>$256,999.67</td>
</tr>
</tbody>
</table>

Data Source: Property of Registry

Figure 18: Home Values 2007 in All Vieques, Data Collected from the Property of Registry.

This analysis showed that the median home value in Vieques in 2007 was $195,000; the median home value in Vieques has increased nearly 320% from 2000. This means that at the same mortgage term and interest rates a new homeowner would need to make payments of about $1,297.35 dollars a month or have a salary of at least $51,894.00 annually. However, if the average Vieques household makes $881 dollars a month, how could they possibly make a mortgage payment 4.9 times higher than 30% of their income?

The table below compares average salaries estimated for Vieques using the Bureau of Labor Statistics. This statistics show that housing values in Vieques are far higher than moderate income jobs (teachers, police officers, nurses, etc.); these salaries don’t come close to the $51,894 annual income needed to qualify to purchase a $195,000 home. This statistics are only taking into consideration just one worker per family, but even if there were two workers per family, it would add up to be less income than the needed to afford the median home value in Vieques.
If people cannot afford even to buy a home or rent an apartment while making minimum wage ($10,712) they certainly cannot afford it when unemployed. According to The Technical and Professional Support Group (GAPT) and the Guidelines for the Sustainable Development of Vieques that they prepared at request of the Vieques community, Vieques’ “real” unemployment rate is between 40-70% (GAPT 2002). It is not clear if GAPT classified as unemployed people who are really self employed. From observation, is evident that Vieques counts with a rather large informal economy. There are numerous tour guides, street vendors, maids, handy-men and other self-employed workers that have emerged from the tourism boom. From a housing perspective this fact is really important because people who are part of this informal economy have very limited access to mortgages and loans for housing purchasing or construction.
**Economic Constraints and Cultural Preferences**

Traditionally, lower income families in Vieques both because of their economic constraints “inability to pay” and cultural preferences “unwillingness to pay” have opted for rescuing land and building their own homes instead of buying them. Most researchers have pointed out the main cause, inability to pay; however, personal conversations showed that some rescuers wanted better land, with views, far away from town, for which they were unwilling to pay (Velasquez, p.c., 06/26/06).

According to personal observations, the custom of rescuing land and building homes that resulted from those 60 years for military control over land has created unwillingness to pay using the private market. It seems that generation after generation feels that land is a birth right because all the injustices that they suffered from the Navy and because their economic hardships. In this model, the household acquires land either by squatting or purchasing, and gradually builds the home according to their necessities and resources using personal loans or savings, and often requiring the labor force of family and friends.

**Governmental Initiatives**

There three main government offices dedicated to provide housing help to Vieques Residents. These are: Federal Programs, Help to Citizen, the Housing Authority and the Housing Department of Puerto Rico.

The office of Federal Programs is in charge of distributing locally housing and community development federal grants, from the Community Development Block Grant Program (CDBG), the US Department of Housing and Urban Development (HUD) and the US Department of Agriculture (USDA).

HUD provides Section 8 rental assistance program and funds housing projects. Housing Projects in Vieques funded with federal money include Jardines de Vieques, Estancias de Isla Nena and Vieques Elderly Apartments on Isabel Segunda. HUD provides Section 8 which is a rental subsidy
available to families earning 50-80% of the Vieques annual median income (Gonzales, p.c. 06/26/07). On July, 2007, there were 98 families receiving Section 8 and 74 families on the waiting list. At the time of this study, Section 8 had 16 additional approved vouchers for houses, but HUD couldn’t find prospective landlords willing to rent houses or that complied with HUD housing quality standards (Gonzales, p.c. 06/26/07).

The Housing and Community Facilities Program (HCFP) from the USDA helps homeowners with home renovations and repairs. Housing Rural Development Housing and Community Facilities Program have allocated $117,951 to rehabilitate 50 family housing units (Gonzales, p.c. 06/26/07).

Help to Citizen is a government agency that gives federally funded grants to low-income citizens, in order to help them with emergencies such as, food, medicines, and housing repairs. This program is primarily designed to assist low and moderate-income homeowners. Most of the people that use this program are elderly, single mothers, and people with disabilities. Thought these program low-income home owners have received grants of up to $2,000 to repair their roofs and make other safety structure related improvements (Castano, p.c., 06/27/07).

The Housing Authority is selling lots of land for the minimal amount of $1.00 to families that earn less than $850 dollars a month in six different communities: Esperanza, Tortuguero, Puerto Ferro, Florida, Brisas de Santa Maria and Jagueyes (Pagan, p.c., 06/22/07). This department is also providing building ‘materials to people with land. If someone receives land from the government and doesn’t build within a stipulated time, the government van take away the land titled and give it to someone else. At the moment of the study, there are about 2000 people in the waiting list for materials (Velevz, p.c., 06/27/07). Funds for all these governmental programs (Section 8, Help to citizen, etc.) are allocated on a first-come first-serve basis, beneficiaries are usually in a waiting list for several years before being helped.
Besides these programs, the Housing Department of the Municipality of Vieques is undertaking several new housing developments that are either under construction or in the planning stages. These new home developments are listed in the following table:

<table>
<thead>
<tr>
<th>Affordable Housing Projects in Vieques</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrio Luján</td>
<td>17</td>
</tr>
<tr>
<td>Marias and Residencial Jardines de Vieques</td>
<td>147</td>
</tr>
<tr>
<td>Isabel II</td>
<td>50</td>
</tr>
<tr>
<td>Esperanza (Finca la Perla)</td>
<td>15-22</td>
</tr>
<tr>
<td>César Coca Gonzalez</td>
<td>73</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>302-308</strong></td>
</tr>
</tbody>
</table>

*Data Source: Ines O’Neill, (O’Neill, p.c., 06/27/07)*

Figure 20: Affordable Housing Projects in Vieques.

There are three main new governmental housing development projects in the areas: Barrio Lujan, Marias/Residential Jardines de Vieques and Isabel II; for a total of 214 government sponsored affordable housing units (O’Neill, p.c., 06/27/07). For-profit developments that included affordable units for purchase are César Coca Gonzalez and Esperanza. These projects use federal funds such as, HOME and USDA Section 502 loans, and direct loans made by private sector lenders to help homeowners to subsidize part of the construction and finance the total cost (Tapia, p.c., 07/29/07).

César Coca Gonzales is located at La Hueca neighborhood. The development company is segregating 73 residential lots for low income households and 83 lots for tourist-residential for middle and high income households, for a total of 156 lots in 21.37 acres (O’Neill, p.c., 06/27/07). The lots are going to be from 900-3720 meters (O’Neill, p.c., 06/27/07).

The Esperanza housing development project is located in Finca La Perla. The development company is segregating 21.37 acres from the 199.37 acres for this development (Tapia, p.c., 07/29/07).
Affordable homes are going to be in small lots of 250 sq. meters, while more expensive homes are going to be in lots up to 1000 sq. meters (Tapia, p.c., 07/29/07). Zoning on this site is from R1 to R4 (Tapia, p.c., 07/29/07). The value of affordable housing is about $125,000; however with subsidies the price of the homes comes down to $90,000 (Tapia, p.c., 07/29/07).

Key to Your Home is a federal program that provides subsidies for first time home owners from $3,000 to $15,000 for the prompt payment and helps them to finance homes up to $90,000 at a 6.5% interest rate for a period of 30 years (Government Development Bank of Puerto Rico, 2007). However, this project has not been very successful in the Vieques municipality because the house needs to be valued at less than $90,000. Houses in Vieques are more expensive than in the main island, so is more difficult to find homes in this price ranges.

As mentioned before, the government is providing land titles to invaded land. The government is also rehabilitating the areas that are in need of water, electricity, roads, etc. The provision for titles is really important because the people who own land can obtain governmental permits that are needed for the construction of the building and to get utilities in their property. In addition, land owners can also use the land title as collateral to take personal loans that will help them to build or repair their homes.

Mr. Henry Gonzales, government official indicated that gentrification can affect negatively low income residents in terms of receiving federal assistance; this is because communities with fewer than 51% of their residents living in poverty do not qualify for federal aid (Gonzales). For example, Puerto Real (48.1%), Esperanza (40.6%), and Puerto Diablo (43.4%), among other communities do not qualify for federal assistance (Oficina del Comisionado de Asuntos Municipales 1-2 ), 2007).

The Strategic Plan of the Vieques Municipality advocates for housing repairs and the rehabilitation of existing social units. It also promotes the conclusion of current affordable housing
projects that are about to be developed, such as, the 17 housing units in Barrio Luján, the other 147 housing units between Las Mariás and the Residential Jardines de Vieques, and the 150 housing units in La Esperanza (Oficina de Planification, 2007). In addition there are 28 new rental units for the elderly (El Nuevo Dia, 2007).

In addition to the Strategic Plan, The Master Plan for the Sustainable Development of Vieques and Culebra drafted for the government by Estudios Técnicos Inc. (Estudios Técnicos Inc., 2007) proposes: roof repairs of existing units that were affected by the constant bombing, a new building of 100 housing units for elderly, and the construction of social interest housing in special communities all around the island (Estudios Técnicos Inc., 2007).

**Non-Profit Sector/Community Organizing**

Historically, social housing provided by the government has played a major role in Vieques housing supply. However, social housing provisions have decreased considerably since the 70’s. The decrease of social housing paired with the high cost of land has resulted in preferences for illegal settlements and/or the purchase of vacant lots, where homeowners build progressively homes by themselves. This is why the majority of the community efforts are driven towards these preferences: land and construction materials.

The Corporation for Housing and Economic Development of Vieques (CODEVI, C.D.) is organizing a program to help Viequenses who want to buy prefabricated homes. Prefabricated homes are usually more convenient to build than regular homes because the housing kit comes with blue prints and all materials necessary to build the structure for the home.

There are a large number of families that have used this housing alternative in Vieques; however, they have encountered two main problems: First, shipping the materials from Puerto Rico to Vieques is really expensive and second, people don’t have a place to store the materials once they get them to the island. The program from CODEVI, C.D. plans to solve these two main problems by
subsidizing the cost of transportation and by using the Navy bunkers for the storage of construction materials (CODEVI, 2007).

In addition, CODEVI, C.D. is conducting a Housing Need Assessment to estimate the number of families that are in need of a home and the number of people who have lots to build on but that have been unable to do so (Martinez, p.c., 06/08/07). After this assessment, they plan to make a fair in where different vendors, contractors, and financing entities would help prospective homeowners to purchase, build, and refinance a home (Martinez, p.c., 06/08/07). The fair will also provide educational materials from various government and non profits agencies (Martinez, p.c., 06/08/07).

The Committee Pro-rescue and development of Vieques (CPRDV) have advocated since 1994 for the establishment of a community land trust in Vieques. They have received the technical assistance of various groups such as, The Urban Technical Assistance Projects (UTAP), Group of Technical and Professional Support (GATP) and Economists Allied for Arms Reduction (ECAAR).

On September 2007 a group of protesters, part of a new community organization Comunidad Verde Vieques (CVV) and led by community leader and teacher Alba Encarnación, occupied hundreds of acres of municipal land in the Mosquito area, near where the Area Plan proposes the construction of a commercial and passengers wharf, with restaurants and shops as a tourist attraction. Hundreds of demonstrators, for a total of 460 families, wrapped ropes around the lots that they proclaimed and put up signs with their names as the new tenants (Gannett, 2007). After this manifestation government agreed to give 200 acres for the development of a community land trust once CVV is incorporated as a non-profit and has an implementation plan in place (Gannett, 2007).

The regulations established for the Land Trust by the municipality on the Letter of the Mayor to Vieques Green Community written on Nov 1st, 2007 read as follows:

(A) The beneficiary should be resident of Vieques.
(B) Should not possess another home.
(C) Will not be able to possess other properties.
(D) The place selected will be of an approximate one from sixty to seventy feet of wide for a hundred feet of long (will be able to be subject to modifications) It would not be able to select a place that already belongs to another person.
(E) Will have to participate actively in the meetings that call the Principal Committee and should obey the decisions of the group.
(F) If the person doesn’t want the land it would not be able to pass it another person. The land one will be returned to the Principal Committee of the Community.
(G) The land would have the name of the settler, and will not be able to change the name in which it was requested.
(H) No settler would be able to sell their land.
(I) In order to qualify the person must not have sold a parcel previously.
(J) Should respect all norms established by the Moral Commitment and Personnel of the Community.
(K) Any person will be able to compliment documents or to sign them in representation of another.
(L) Each settler will take care of the environment and the ecology of the community.
(M) Should have the certification of CRIM to negotiate the land to its name, or they should have a certification of the owner of the home where they live rented (to) or copies of the contract of income. (Gannett, 2007).
Conclusion

In the United States low interest rates and a lack of viable investment alternatives spiked interest in the speculative housing market. In the late 90’s, profits soared for professional speculators, and with booming markets throughout the US; the potential for astounding profits did not go unnoticed by non-professionals. Newspapers throughout the country related the potential for profits; ‘how-to’ articles emblazoned the internet; and, by 2005, T.V. shows about ‘flipping’ houses launched to document the plight and glory of pseudo-professional ‘flippers.’

The idea is simple enough: Buy a house in an ‘emerging’ market; make some minor, aesthetic repairs on the house; sell it for a profit as quickly as possible. Once a few houses are flipped in a neighborhood, the prices go up for all of the houses in the neighborhood; and the faster the rise in prices, the ‘hotter’ the market is perceived to be—investment brings more investment. This process drove many to buy properties in underdeveloped communities, such as The Bronx in New York, The Tenderloin in San Francisco, and East Downtown in Albuquerque—divested, and often minority communities suddenly became expensive. Even South Central, Los Angeles—one of the most notoriously gang-laden communities in the US—is now bustling with middle-class consumers.

The potential for profits did not end at the US’s borders, however; Latin American communities like Puerto Vallarta in Mexico and Puerto Viejo in Costa Rica have grown to be popular destinations for American tourists, ex-patriots and retirees. If one was so inclined, one could even log on to eBay, and pick up a house on the Mexican coast for pennies on the dollar. Offshore investment in housing markets have surely benefitted from the expansion of the Internet and the increase of mobility. These investments have helped, in some ways, to level the playing field. Communities like Vieques have benefited from new jobs and business opportunities. But the negative effects that these
investments have are undeniable: Dependency on foreign capital; control of outsiders over housing and business markets; and, sooner or later, cultural and physical displacement (among other things).

Although the real estate boom in Vieques resembles many American and Latin American communities, there are several factors that make Vieques unique. Vieques’ problems with the US Navy made it so that the island was underdeveloped, and the powerful struggle to displace the Navy brought much-needed—though, highly undesirable—attention to the island. For this reason, the boom in Vieques was much more concentrated than any other place in the US—and being a US protectorate, was more highly valued to US consumers than properties in other countries. Also, with a long history of being colonized by the U.S., the housing boom in Vieques, for all intents and purposes, served not only as an intensely gentrifying force, but also as a catalyst for re-colonization.

Though, for all of the problems the Viequenses have endured, an extraordinarily strong community has emerged. Since the early stages of the boom, community activists have searched for ways to stop speculation and provide affordable housing. In 2007, a group of nearly 500 Viequenses formed an organization called Comunidad Vieques Verde (Green Vieques Community) and declared their right to land by taking over a municipal property and are in the process of establishing a Community Land Trust (CLT). Viequenses have a long history of establishing illegal settlements—but this time Viequenses were not quietly establishing illegal settlements independently of other groups. They protested loudly, they got organized, and they had no interest in their settlements being termed ‘illegal’.

The future of affordable housing in Vieques relies mainly on the success of CVV the group of residents who maneuvered from the ‘protest’ to the ‘proposal’ and claimed their ability of making possible what many government officials and planning experts thought it wasn’t possible. How CVV will survive the challenges of planning, implementing and maintaining a CLT is not one of the main
issues discussed in this thesis. What is important to recognize is that past experiences of perseverance against colonization, naval occupation and gentrification can teach the community valuable lessons of overcoming future obstacles.

Viequenses value citizen participation and direct decision making wholeheartedly; these tenets should be the guiding principles of the CLT plan. CVV can start by developing ‘outreach strategies’ to encourage the participation and collaboration of the (+/-) 500 families designated as land beneficiaries, as well as people from the ‘outside’ (the rest of Vieques residents, governmental and non-governmental organizations, businesses and financial institutions). To succeed in this participatory and cooperative housing model, it is very important that the beneficiaries of the project make decisions together on whom to include from the ‘outside’, in addition to defining the ‘outsiders’ role and to which extend they should have control over the decision making process. Defining the ‘role’ and ‘control’ of people from outside the cooperative will be an important step, since sooner or later the community will need to enter into negotiations with organizations from the ‘outside’ as they may need assistance resolving an issue or technical problem.

In order to receive technical assistance, the community can form or recruit a Technical Advisory Group (TAG) composed of specialists in architecture, planning, engineering, law, and infrastructure that can share expertise with the community. Vieques already has strong ties with The Technical and Professional Support Group (GAPT), whom, in 2000, published the ‘Strategic Plan for the Sustainable Development of Vieques’. This document provides the basic guidelines that the community should follow to create effective housing cooperatives and a CLT. CVV could ask GAPT for assistance on what needs to be done in order to create a functioning CLT. Otherwise, the community can choose to make their own TAG from specialists who commit to follow the guiding principles of CVV.
Past experiences show that people in Vieques have developed a preference for ‘self help’ housing and informal settlements. As noted in the Esperanza Questionnaire, many houses in El Barrio Esperanza were built during the ’50s and ’60s through ‘Ayuda Mutua;’ a government sponsored program that used the ‘Barn Raising’ method to coordinate its beneficiaries to help each other to build houses. The same strategy could be used in the CLT; members can participate voluntarily in the construction of their neighbors’ residences while saving in labor costs, gaining new skills and strengthening their relationships with neighbors.

Currently, the Corporacion para el Desarrollo Economico y Vivienda de Vieques (CODEVI) is in the process of negotiating cheaper prices with builders in Puerto Rico. They are also in negotiations with several financing entities to provide small loans to people interested in buying construction materials. I recommend that CVV form a working partnership with CODEVI in order to provide construction materials to the beneficiaries and help them to finance their homes. In addition, CVV as a Community Housing Development Organization (CHDO), can apply for HOME grants and funds provided by La Fundacion Communitaria de Puerto Rico (Commonwealth of P.R grants). These organizations provide consulting support and help CHDO’s to pay for research, construction and maintenance.

However, the CLT should not only depend on the CVV to push for development and construction. The Viequense government has already taken the right steps by signing an agreement with CVV for 400 acres of affordable housing. In order for the land trust movement on the island to be successful, the government should create other initiatives, and the citizens should work closely with the government to ensure success. Also, the citizen groups should work closely with developers to negotiate a Housing Trust Fund (HTF) with can dedicate a portion of the profits raised from private
housing development, to affordable housing. This approach could also prove beneficial to city
government as it can allow the market to provide for housing while limiting government spending.

In conclusion, the aim of this thesis was to document the existence of a housing bubble in
Vieques and its effects in the community; high housing costs have resulted in considerable inequalities
between the indigenous and the outsider population. However, there have been unexpected findings
that I could not anticipate when I started this study: the lack of affordable housing gave Viequenses
contingency to create proactive and innovative solutions to their affordable housing problems. And
that is a lesson the rest of us can learn from.
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Cruz, Tanya. Public event organized for summer students from the University of Massachusetts, Boston. Community Discussion Panel: Current issues in Vieques, P.R. El Fortin Conde de Mirasol. June 20, 2007.


Malecón, Vieques, Puerto Rico.


U.S. Department of Housing and Urban Development. September 17, 2008. http://www.hud.gov/ (See low income definitions and requirements for different programs: Section 8, Public Housing, etc.)


APPENDIX A

HOUSEHOLD QUESTIONNAIRE

IDENTIFICATION

1) Sex: □ Male □ Female

2) Race:
□ Hispanic
□ Puerto Rican □ Other: ______________
□ Not Hispanic □ Other: ______________

3) Age:
□ 18-19 years □ 55 to 59 years
□ 20 to 24 years □ 60 to 64 years
□ 25 to 34 years □ 75 to 84 years
□ 35 to 44 years □ 85 years and over
□ 45 to 54 years

NATIVITY AND MIGRATION

4) Language spoken at home:
□ Only English □ English and Spanish
□ Only Spanish □ Other: ______________

5) Where were you born?
□ Vieques, Neighborhood: ________________
□ Puerto Rico, Town: _____________________
□ United States, State: ___________________
□ Other, Country: ________________________

6) How did you come to live in Vieques?
□ Have always lived here
□ Moved here for employment
□ Moved here to be with spouse or partner
□ Moved here to be close to other family members
□ Have friends or co-workers who introduced me to Vieques
□ Moved here without any personal connection.
□ Other (describe) _______________________

7) How long have you lived/owned/rent this home or apartment?
□ > than a year □ 3-5 years □ 10-15 years
□ 1-3 years □ 5-10 years □ 15 +

8) Do you own other properties?
□ Yes
□ No. Where? _____________________________

9) Do you live in Vieques for more than 6 months out of the year?
□ Yes
□ No. Approx. number of months per year __________
If you own a home in Vieques, do you rent your home while you are gone?
□ Yes □ No

10) Is this house or apartment?
□ Owned □ Rented
□ Other ________________________________

11) How many bedrooms does this housing unit have?
□ Studio (no bedroom) □ 4 bedrooms
□ 1 bedrooms □ 5 bedrooms
□ 2 bedrooms □ 6 bedrooms
□ 3 bedrooms □ 7 bedrooms

12) Household characteristics:
How many people live in this house/apartment?
□ Live alone □ 4 people
□ 2 people □ 5 people
□ 3 people □ 6 people or more
□ Number of persons under 18 years old: ______
□ Number of persons older than 65 years old: ______

□ Number of housing units: ______
□ Number of families: ______
□ Explain: _________________________________

14) Rate the condition of your home or apartment:
□ Very Good □ Needs some work
□ Good □ Needs a lot of work

15) Are you satisfied with your current housing conditions?
□ Yes
□ No. What would you need in order to make your housing conditions better? (Materials, land…)
________________________________________

Questions for owners:

a) How much did you pay for this property?
□ Less than $50,000 □ $200,000 to $299,999
□ $50,000 to $99,999 □ $300,000 to $499,999
□ $100,000 to $149,999 □ $500,000 or more
□ $150,000 to $199,999 □ I don’t know
□ Year purchased: __________

b) Was the structure already on place?
□ Yes
□ No. Year of construction _____________

c) Approximate amount spend on renovations: $ __________

□ Approx. property value:
□ less than $50,000 □ $200,000 - $299,999
□ $50,000 - $99,999 □ $300,000 - $499,999
□ $100,000 - $149,999 □ $500,000 or more
□ $150,000 - $199,999 □ I don’t know
e) Are you trying to sell your home at this particular moment?
☐ Yes.  
   For how much? _________________________  
   Reason for selling ________________________  
   Where will you move to? ___________________
☐ No.  
   Might you be interested in the future?  
       ☐ Yes  ☐ No  ☐ Maybe  
   Why yes or why not? _______________________

Questions for renters:

a) How much do you pay for rent monthly? $_______  
   Term of Lease:__________________________

b) Has your rent:  
   ☐ Stayed the same
   ☐ Gone up
      From $_____ to $____ on ______(year)  
      From $_____ to $____ on ______(year)  
      From $_____ to $____ on ______(year)

c) Are you planning on moving sometime soon?  
   ☐ Yes. Where? ________  ☐ No  ☐ Maybe  
   If yes or maybe, reason for moving:  __________________

d) Have you ever been evicted or fear eviction?  
   ☐ No  ☐ Yes. Explain: __________________

e) Would you like to own a home?  
   ☐ No. I like renting.  
   ☐ I do have my own home: Explain: __________
   Why you don’t live it? _____________________  
   ☐ Yes. ¿What would you need to make this possible?
______________________________

EDUCATION AND EARNINGS

16) What is the highest level of school that you have completed?  
   ☐ Less than 9th grade  ☐ Some college  
   ☐ Up to 9th grade  ☐ Associates degree  
   ☐ Some High School  ☐ Bachelor’s degree  
   ☐ High school Diploma  ☐ Graduate degree

17) Employment status:  
   ☐ In labor force
      ☐ Formally employed
         ☐ Part-time  ☐ Full-time  
      ☐ Self-employed
   ☐ Not in labor force
      ☐ Unemployed (looking for a job)
   ☐ Household work  
   ☐ Student
   ☐ Retired
   ☐ Disable
   ☐ Other:___________________________

18) What kind of work do you do?  
______________________________

19) What is your total annual household income?  
   ☐ Less than 10,000  ☐ $50,000 to $74,999  
   ☐ $10,000 to $14,999  ☐ $75,000 to $99,999  
   ☐ $15,000 to $24,999  ☐ $100,000 to $149,999  
   ☐ $25,000 to $34,999  ☐ $150,000 to $199,999  
   ☐ $35,000 to $49,999  ☐ $200,000 or more

RELATIONS IN THE NEIGHBOURHOOD

20) How often do you shop/eat at the stores/restaurants located at the Malecón?  
   ☐ Weekly  ☐ Less than monthly  
   ☐ Monthly  ☐ Never

21) Are you part of a community group?  
   ☐ No  ☐ Yes. Which one? __________________

22) Relations with neighbours:  
   That have been in Esperanza for more than 5 years:  
   ☐ Say hello  ☐ Socialize
   ☐ Converse sometimes  ☐ None
   That have been in Esperanza for less than 5 years:  
   ☐ Say hello  ☐ Socialize
   ☐ Converse sometimes  ☐ None

OPINION QUESTIONS

23) What do you like the MOST about your Neighbourhood?  
______________________________

24) What do you like the LEAST about your Neighbourhood?  
______________________________

25) Do you feel that real estate in Vieques has change since the marina left? What do you like /dislike about this change?  
______________________________
APPENDIX B
BUSSINESS OWNER QUESTIONNAIRE

Business Information: (OPTIONAL: You can decide to be an anonymous participant)
Name of Business:__________________ Owner Name:__________________________
Address:_________________________ Type of Business:_______________________
E-mail:_________________________ Phone:__________________________________

OWNER IDENTIFICATION

1) Sex:
☐ Male ☐ Female

2) Race:
☐ Hispanic
☐ Puerto Rican ☐ Other: ___________
☐ Not Hispanic
☐ American ☐ Other: ___________

3) Age:
☐ 18-19 years ☐ 55 to 59 years
☐ 20 to 24 years ☐ 60 to 64 years
☐ 25 to 34 years ☐ 75 to 84 years
☐ 35 to 44 years ☐ 85 years and over
☐ 45 to 54 years

5) What is your marital status?
☐ Married ☐ Divorced ☐ Widowed ☐ Single

6) Where you where born?
☐ Vieques, Neighborhood: _________________
☐ Puerto Rico, Town: _______________________
☐ United States, State _______________________
☐ Other, Country: __________________________

7) What is your first language?
☐ Spanish
☐ English
☐ Other: _________________

8) How did you come to live in Vieques?
☐ Have always lived here
☐ Moved here to start a business
☐ Moved here to be with spouse or other family members
☐ Have friends who introduced me to the neighborhood
☐ Moved here without any personal connection to the neighborhood. Explain:_____________________
(1 saw it in the newspaper, ads, etc.)
☐ Other ________________________________

9) If you are not from Vieques; when did you first come to Vieques?
☐ > than a year ☐ 3-5 years ☐ 10-15 years
☐ 1-3 years ☐ 5-10 years ☐ 15 +

10) Do you own other properties somewhere else?
If so, where:________________________________________

11) If you are not from Vieques why did you decide to move here?_______________________

________________________________________

PROPERTY CHARACTERISTICS

12) For how long have you had this business?
Since___________year

13) Did you own a business somewhere else before moving to this location?
☐ No
☐ Yes. Where? ____________________________
Type of business__________________________

14) Is this property:
☐ Owned ☐ Rented ☐ Other___________

Questions for owners:

a) Approx. how much did you pay for this property?
☐ Less than $50,000 ☐ $200,000 to $299,999
☐ $50,000 to $99,999 ☐ $300,000 to $499,999
☐ $100,000 to $149,999 ☐ $500,000 or more
☐ $150,000 to $199,999 ☐ I don’t know

b) Year purchased: _______________________

c) From whom did you buy it?

________________________________________

d) Was the structure already on place?
☐ Yes
☐ No. Year of construction____________________
e) What used to be in this location before you move in? ______________________________________

f) Are you trying to sell your business at this particular moment?
   ☐ Yes.  For how much? ______________________
   Reason for selling_____________________
   Where will you move to?________________
   ☐ No.  Might you be interested in the future?
   ☐ Yes  ☐ No  ☐ Maybe
   Why yes or why not? _____________________

Questions for renter:

a) From whom are you renting this property? ____________________________________________

b) Term of Lease:____________________________

c) How much do you pay for rent monthly?
   $________________________________________

d) Have you ever received a rent increase?
   ☐ No   ☐ Yes (If yes, please fill out the following):
   From $ _______ to $ _______ on _______ (year)
   From $ _______ to $ _______ on _______ (year)

d) Are you planning on moving sometime soon?
   ☐ Yes. Where?__________________________ ☐ No  ☐ Maybe
   If yes or maybe, reason for moving:

15) Average square footage of this property:______________________________________________

16) Renovated business when bought/rented:
   ☐ No
   ☐ Yes. Approximate amount spend on renovations:
   $________________________________________

BUSSINESS CHARACTERISTICS

17) Employees:
   a) How many employees do you have?
   ________________________________
   b) Number of Viequense employees:
   ________________________________
   c) Number of foreigner employees:
   ________________________________
   d) Number of employees:
   Full-time:_____________  Part-time:___________

e) On Average how much do you pay your employees __________________ (hourly)

f) Do you REQUIRE your employees to speak English?
   ☐ Yes
   ☐ No

g) Do you PREFER employees who speak English?
   ☐ Yes
   ☐ No

18) My store's sales are trending:
   ☐ Gone down. Since _______ month/year
   ☐ Stayed the same.
   ☐ Gone up. Since _______ month/year
   ☐ Don’t know

19) Customer traffic is trending:
   ☐ Gone down. Since _______ month/year
   ☐ Stayed the same.
   ☐ Gone up. Since _______ month/year
   ☐ Don’t know

20) The majority of your costumers are:
   ☐ Locals
   ☐ Viequenses
   ☐ Puerto Ricans living in Vieques
   ☐ Foreigners living in Vieques
   ☐ Tourists
   ☐ Puerorricans
   ☐ Foreigners

21) Would you consider that your prices are:
   ☐ Higher than in other businesses on the island
   ☐ Same as other businesses on the island
   ☐ Lower than in other businesses on the island

OPINION QUESTIONS

22) What do you like the MOST about doing business in Vieques?

____________________________________________________________________________________

23) What do you like the LEAST about doing business in Vieques?

____________________________________________________________________________________

Thank you for taking the time to answer this survey! If you have any questions or comments please let me now.
### APPENDIX C
#### REALTOR/ BROKER QUESTIONNAIRE

<table>
<thead>
<tr>
<th>Information: (OPTIONAL: You can decide to be an anonymous participant)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name: ______________________________________________________</td>
</tr>
<tr>
<td>Company: ____________________________________________________</td>
</tr>
<tr>
<td>Address: _____________________________________________________</td>
</tr>
<tr>
<td>E-mail: ______________________________________________________</td>
</tr>
<tr>
<td>Phone: ______________________________________________________</td>
</tr>
</tbody>
</table>

1) Are you a:  ◐ Realtor  ◐ Broker

2) How long have you been selling/renting properties in Vieques? Since ________ (year)

3) How long have you been in real estate? Since ________ (year)

4) Were you a realtor/broker somewhere else before coming to Vieques?
   ◐ Yes (Where? ______________________)
   ◐ No

5) Do you work:
   ◐ Alone
   ◐ With a team
   # of people in your team ________

6) About how many listings do you have at this time?  
   ◐ __________ in Vieques
   ◐ __________ in Esperanza

7) Approx. volume of listings over the past 5 years:
   
   - 2006 # __________
   - 2005 # __________
   - 2004 # __________
   - 2003 # __________
   - 2002 # __________

8) About how many houses have you sold this year? (2007)  
   ◐ __________ in Vieques
   ◐ __________ in Esperanza

9) Approx. annual sales over the last 5 years:
   
   - 2006 # __________
   - 2005 # __________
   - 2004 # __________
   - 2003 # __________
   - 2002 # __________

10) What is the average selling price of homes this year (2007)?
    $ ______________________

11) Approx. average selling price over the last 5 Years:
    
    - 2006 $ __________
    - 2005 $ __________
    - 2004 $ __________
    - 2003 $ __________
    - 2002 $ __________

12) In which of these neighborhoods have you sold MORE houses? (Rank them from #1 to #5. Give #1 to the place with the most sales and #2 to the second place with the most sales, etc.)
    
    ◐ Pilon  ◐ Martineau
    ◐ Barriada Monte Santo  ◐ Colonia Lujan
    ◐ Tortugueria  ◐ Monte Carmelo
    ◐ Colonia Puerto Real  ◐ PPRA
    ◐ Los Chivos  ◐ Villa Borinquen
    ◐ Las Marias  ◐ Bravos de Boston
    ◐ Esperanza  ◐ Florida
    ◐ Destino  ◐ Santa Maria
    ◐ Isabel II  ◐ La Hueca

13) In which of these neighborhoods have you sold FEWER houses? (Rank them from #1 to #5. Give #1 to the place with the fewer sales and #2 to the second place with the fewer sales, etc.)
    
    ◐ Pilon  ◐ Martineau
    ◐ Barriada Monte Santo  ◐ Colonia Lujan
    ◐ Tortugueria  ◐ Monte Carmelo
    ◐ Colonia Puerto Real  ◐ PPRA
    ◐ Los Chivos  ◐ Villa Borinquen
    ◐ Las Marias  ◐ Bravos de Boston
    ◐ Esperanza  ◐ Florida
    ◐ Destino  ◐ Santa Maria
    ◐ Isabel II  ◐ La Hueca
14) In which of these neighborhoods are house prices HIGHER? (Rank them from #1 to #5. Give #1 to the place with the higher prices and #2 to the second place with the higher prices, etc.)

Pilon       Martineau
Barriada Monte Santo       Colonia Lujan
Tortuguera       Monte Carmelo
Colonia Puerto Real       PPRA
Los Chivos       Villa Borinquen
Las Marias       Bravos de Boston
Esperanza       Florida
Destino       Santa Maria
Isabel II       La Hueca

15) In which of these neighborhoods are house prices LOWER? (Rank them from #1 to #5. Give #1 to the place with the lower prices and #2 to the second place with the lower prices, etc.)

Pilon       Martineau
Barriada Monte Santo       Colonia Lujan
Tortuguera       Monte Carmelo
Colonia Puerto Real       PPRA
Los Chivos       Villa Borinquen
Las Marias       Bravos de Boston
Esperanza       Florida
Destino       Santa Maria
Isabel II       La Hueca

16) How would you rate the following issues in terms of importance to home buyers? (Circle the most appropriate answers)

a) Proximity to the beach
   (very, somewhat, not at all, not sure)

b) Ocean Views
   (very, somewhat, not at all, not sure)

c) Accessibility to destinations
   (very, somewhat, not at all, not sure)

d) Neighborhood
   (very, somewhat, not at all, not sure)

e) Titled
   (very, somewhat, not at all, not sure)

f) Other __________________________

17) Has the volume of sales in the area changed since the Navy left (May 1st, 2003)?

☐ Sales have decreased dramatically
☐ Sales have decrease somewhat
☐ No change in sales
☐ Sales have increased somewhat
☐ Sales have increased significantly
☐ Not sure

18) Have sales in the area changed much since May 2006?

☐ Sales have decreased dramatically
☐ Sales have decrease somewhat
☐ No change in sales
☐ Sales have increased somewhat
☐ Sales have increased significantly
☐ Not sure

19) On average, what percentage do you receive as a commission?

☐ Less than 3%
☐ 3.5%
☐ 5-10%
☐ 10-15%
☐ More than 15%
☐ Decline to answer or not applicable

20) Do you take Net sales commissions?

☐ Yes
☐ No
☐ Decline to answer or not applicable

21) Do you buy properties and resell them?

☐ Yes (Average percentage of homes bought and resold in the last five:____)
☐ No

22) What is the average square footage of homes that you sell?

☐ Less than 500 sq. feet
☐ 2000-2500 sq. feet
☐ 500-1000 sq. feet
☐ 2500-3000 sq. feet
☐ 1000-1500 sq. feet
☐ 1500-2000 sq. feet
☐ I don’t know

23) What is the average lot size that you sell?

☐ 200 meters or less
☐ 800-1000 meters
☐ 200-4000 meters
☐ 1000-1200 meters
☐ 400-600 meters
☐ 1200 or more
☐ 600-800 meters
☐ I don’t know

24) What is the average number of rooms of the homes you sell?

☐ Studio (no bedroom)
☐ 1 room
☐ 2 rooms
☐ 3 rooms
☐ 4 rooms
☐ 5 rooms
☐ 6 rooms
☐ 7 rooms or more

25) What is the average number of bathrooms of the homes you sell?

☐ 1 bathroom
☐ 1.5 bathrooms
☐ 2 bathrooms
☐ 3 or more
26) On average, how long were homes on the market from May 2003 to May 2006?
- Less than two months
- 2-4 months
- 4-8 months
- 8-12 months
- More than a year

How this have change since May 2006?

27) How do you usually advertise the homes that you have for sale?
(check all that apply)
- Sale Signs (on the property)
- Internet. Websites:______________
- Newspapers:___________________
- Other:________________________

28) Characteristics of homebuyers:
- a) Retirees (or soon to be)
  (most, many, some, none, not sure)
- b) Singles
  (most, many, some, none, not sure)
- c) Married couples without children
  (most, many, some, none, not sure)
- d) Families with young children
  (most, many, some, none, not sure)
- e) Families with older children
  (most, many, some, none, not sure)

29) Where are homebuyers from:
- a) Vieques
  (most, many, some, none, not sure)
- b) Puerto Rico (from the mainland)
  (most, many, some, none, not sure)
- c) Foreigners
  (most, many, some, none, not sure)
    i) United States
       (most, many, some, none, not sure)
    ii) Latin America
       (most, many, some, none, not sure)
    iii) Europe
       (most, many, some, none, not sure)
    iv) Asia
       (most, many, some, none, not sure)
  Other:__________________________________________

If from Puerto Rico, which municipalities are most prevalent?
1. _______________________________
2. _______________________________
3. _______________________________

If from the United States, which three states are most prevalent?
1. _______________________________
2. _______________________________
3. _______________________________

30) Estimate the percentage of homes sold as:
- a) Primary residences, year round homes
  ________%
- b) Secondary Homes/Vacation Homes
  ________%

31) Estimate the percentage of properties sold as vacation homes that will be rented to tourists when not in use by the owner:
  ________%

32) Do you rent vacation homes?
- No
- Yes

  What is the average rental price of a three bedroom house?
  Off season: __________
  Low season: __________
  High season: __________

33) Do you rent on a long term basis?
- No
- Yes

  What is the average rental price of a three bedroom house?
  From $_______ to $_______ on ________ (year)
  Has the rent of the homes you manage:
  - Stayed the same
  - Gone Down
  - Gone up
  From $_______ to $_______ on ________ (year)

33) What do you like the MOST about doing business in Vieques?
________________________________________
________________________________________

34) What do you like the LEAST about doing business in Vieques?
________________________________________
________________________________________
## Subject Position of Interviewees

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### Other (n=10)

| Eugenio Hopgood- Reporter | 1         | 1         | 1      | 1       | 1         | 1              | 1           |                      |                     |             |
## Subject Position of Interviewees

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<td>Kevin Cunho- Appraisal</td>
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<td>Paul Lutton- Architect</td>
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<td>Carlos Rivera- Appraisal</td>
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<td>William Hartley- Tourist</td>
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<td>Scott White- Tourist</td>
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<td>Luke Lee- Tourist</td>
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APPENDIX E
## APPENDIX F

<table>
<thead>
<tr>
<th>Realtors/ Broker's Matrix</th>
<th>Guayacan Realty</th>
<th>Vieques Realty</th>
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<tr>
<td>Time in Real Estate</td>
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<td># Listings in Vieques</td>
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<td>30</td>
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<td># Esperanza</td>
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<td>$450,000</td>
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<td>Sold more properties</td>
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<td>Esperanza, Los Chivos &amp; Destino, Tortuguero, Las Marias &amp; Monte, Carmelo</td>
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<tr>
<td>Sold less properties</td>
<td>La Hueca &amp; Tortuguero</td>
<td>Pilon, La Hueca, Puerto Real, Tortuguero, Las Marias &amp; Monte, Carmelo</td>
</tr>
<tr>
<td>Neighborhood Higher Prices</td>
<td>Pilon &amp; Bravos de Boston</td>
<td>Tortuguero, Las Marias &amp; Carmelo</td>
</tr>
<tr>
<td>Neighborhood Lower Prices</td>
<td>Tortuguero &amp; Las Marias</td>
<td>Pilon, La Hueca, Puerto Real, Tortuguero, Las Marias &amp; Monte, Carmelo</td>
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<td>% comission</td>
<td>Decline to answer</td>
<td>4-6%</td>
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<td>1000-1500 sq feet</td>
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<td>longer</td>
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<td>Avg. time prop. market (May 06 -June 07)</td>
<td>4-8 months</td>
<td>longer</td>
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<td>Secondary Residences</td>
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<td>90%</td>
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</tr>
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<td></td>
<td>Ocean Views</td>
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<td></td>
<td>Accessibility to destinations</td>
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<td></td>
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<td>Characteristics of Home Buyers</td>
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<td>Families w/ older children</td>
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<td>Reasons for selling</td>
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<td>Selling second property</td>
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<td></td>
<td>Family issues (divorce, deeds, etc.)</td>
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<td>Where are Homebuyers from</td>
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<tr>
<td></td>
<td>Puerto Rico</td>
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<tr>
<td></td>
<td>United States</td>
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### APPENDIX F (cont.)

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<td>Monte Santo, Chivos &amp; Bravos</td>
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<td>Sold less properties</td>
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<td>Tortuguero, Las Marias &amp; Lujan</td>
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<td>Pilon, La Hueca</td>
<td>Pilon, Destino &amp; Los Chivos</td>
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<td>Monte Carmelo, Tortuguero &amp; Las Marias</td>
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<td>Average # Bathrooms</td>
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<td>Accessibility to destinations</td>
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<td>Singles</td>
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<td>Married couples w/out children</td>
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<td>Families w/ young children</td>
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<tr>
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<td>Families w/ older children</td>
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<td><strong>Reasons for selling</strong></td>
<td>Moving somewhere else</td>
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<td>Need cash</td>
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<td></td>
<td>Selling second property</td>
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<td></td>
<td>Health</td>
<td>many</td>
</tr>
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<td>Family issues (divorce, deeds, etc.)</td>
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<td><strong>Where are Homebuyers from</strong></td>
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<td>Puerto Rico</td>
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<td><strong>Most common states</strong></td>
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**APPENDIX F (cont.)**

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<th>Realtors/ Broker's Matrix</th>
<th>The Crow's Nest</th>
<th>Island Real Estate</th>
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<td><strong>Time in Real Estate in Vieques</strong></td>
<td>5 years (2002)</td>
<td>4 years (2003)</td>
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<td><strong>Time in Real Estate</strong></td>
<td>5 years</td>
<td>18 years (if including property management)</td>
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<td><strong># Listings in Vieques</strong></td>
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<td>$200,000</td>
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<td>Puerto Real, Pilon &amp; Los Chivos</td>
<td>Isabel II &amp; Mambiche</td>
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<tr>
<td><strong>Sold less properties</strong></td>
<td>Tortuguer, Isabel II &amp; Monte Carmelo</td>
<td>Tortuguro</td>
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<td>Pilon, La Hueca &amp; Puerto Real</td>
<td>Pilon, La Hueca &amp; Puerto Real</td>
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<td><strong>Neighborhood Lower Prices</strong></td>
<td>Las Marias, Tortuguro, Monte Carlo</td>
<td>Tortuguro</td>
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<td>5-6%</td>
<td>3-5%</td>
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<td>Yes (couple)</td>
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<tr>
<td><strong>Buy and resale properties</strong></td>
<td>No</td>
<td>Yes (they have not been sold yet)</td>
</tr>
<tr>
<td><strong>Average Sq. footage</strong></td>
<td>1500-2000 sq. feet</td>
<td>1000-1500 sq feet</td>
</tr>
<tr>
<td><strong>Average lot size</strong></td>
<td>1.5-2 Cuerdas</td>
<td>800-1000 meters</td>
</tr>
<tr>
<td><strong>Average # bedrooms</strong></td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td><strong>Average # bathrooms</strong></td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td><strong>Avg. time prop. market (May 03-May 06)</strong></td>
<td>4-8 months</td>
<td>Don't know</td>
</tr>
<tr>
<td><strong>Avg. time prop. market (May 06 -June 07)</strong></td>
<td>8-12 months</td>
<td>Don't know</td>
</tr>
<tr>
<td><strong>Method for advertising</strong></td>
<td>Internet</td>
<td>Sale signs, Internet, and Local Newspapers</td>
</tr>
<tr>
<td><strong>Primary Residences</strong></td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Secondary Residences</strong></td>
<td>90%</td>
<td>90%</td>
</tr>
<tr>
<td><strong>Bought as possible rentals</strong></td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Important to home buyers</strong></td>
<td>Proximity to the beach</td>
<td>somewhat</td>
</tr>
<tr>
<td></td>
<td>Ocean Views</td>
<td>very</td>
</tr>
<tr>
<td></td>
<td>Accessibility to destinations</td>
<td>somewhat</td>
</tr>
<tr>
<td></td>
<td>Neighborhood</td>
<td>somewhat</td>
</tr>
<tr>
<td></td>
<td>Titled</td>
<td>very</td>
</tr>
<tr>
<td><strong>Characteristics of Home Buyers</strong></td>
<td>Retirees</td>
<td>many</td>
</tr>
<tr>
<td></td>
<td>Singles</td>
<td>some</td>
</tr>
<tr>
<td></td>
<td>Married couples w/out children</td>
<td>some</td>
</tr>
<tr>
<td></td>
<td>Families w/ young children</td>
<td>some</td>
</tr>
<tr>
<td></td>
<td>Families w/ older children</td>
<td>many</td>
</tr>
<tr>
<td><strong>Reasons for selling</strong></td>
<td>Moving somewhere else</td>
<td>many</td>
</tr>
<tr>
<td></td>
<td>Need cash</td>
<td>some</td>
</tr>
<tr>
<td></td>
<td>Selling second property</td>
<td>some</td>
</tr>
<tr>
<td></td>
<td>Health</td>
<td>many</td>
</tr>
<tr>
<td></td>
<td>Family issues (divorce, deeds, etc.)</td>
<td>some</td>
</tr>
<tr>
<td><strong>Where are Homebuyers from</strong></td>
<td>Vieques</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Puerto Rico</td>
<td>some</td>
</tr>
<tr>
<td></td>
<td>United States</td>
<td>most</td>
</tr>
<tr>
<td></td>
<td>Latin America</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Europe</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Asia</td>
<td>none</td>
</tr>
<tr>
<td><strong>Most common states</strong></td>
<td>New England Area</td>
<td>North East</td>
</tr>
</tbody>
</table>
### APPENDIX G

**Sales by Year (Esperanza)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total # properties sold</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>14</td>
</tr>
<tr>
<td>2004</td>
<td>36</td>
</tr>
<tr>
<td>2005</td>
<td>15</td>
</tr>
<tr>
<td>2006</td>
<td>8</td>
</tr>
<tr>
<td>2007</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total (n)</strong></td>
<td><strong>78</strong></td>
</tr>
</tbody>
</table>

- % properties sold between 2003-2005 (65) = 83%
- # Properties in Esperanza = about 500
- % Stock Sold between 2003-2005 (65/500) = 13%
- % Stock Sold between 2003-2007 (78/500) = 16%

Data Source: Registry of Property (Esperanza)
## Land Uses

<table>
<thead>
<tr>
<th>Year</th>
<th>Total # properties with land use data</th>
<th>Full Time Residences</th>
<th>Second Homes (only)</th>
<th>Second Homes and Vacation Rentals</th>
<th>Long-term Rentals</th>
<th>Restaurant/Guesthouses</th>
<th>Other Business</th>
<th>Vacant</th>
<th>Land Only</th>
<th>No Data (from 78 total)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>10</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>2004</td>
<td>33</td>
<td>3</td>
<td>5</td>
<td>11</td>
<td>1</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>2005</td>
<td>11</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>2006</td>
<td>7</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>2007</td>
<td>4</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>5</td>
<td>13</td>
<td>19</td>
<td>3</td>
<td>8</td>
<td>4</td>
<td>9</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>%</td>
<td>100</td>
<td>8%</td>
<td>20%</td>
<td>29%</td>
<td>5%</td>
<td>12%</td>
<td>6%</td>
<td>14%</td>
<td>5%</td>
<td></td>
</tr>
</tbody>
</table>

Data Source: Registry of Property (Esperanza)
# APPENDIX I

<table>
<thead>
<tr>
<th>Residences and Business</th>
<th>Residences</th>
<th>Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Residences</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full Time Residences</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Second Homes (only)</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>Second Homes and Vacation Rentals</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Long-term Rentals</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Restaurant/ Guesthouses</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Other Business</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Total # properties in this data set</td>
<td>52</td>
<td>40</td>
</tr>
<tr>
<td># Properties not included (from 78 total)</td>
<td>26</td>
<td>12</td>
</tr>
<tr>
<td>Total % 100</td>
<td>10%</td>
<td>67%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Data Source: Registry of Property (Esperanza)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Note: Vacant structures been excluded</td>
</tr>
</tbody>
</table>
Primary Residences and Second Homes

Total # properties included in this data set

<table>
<thead>
<tr>
<th></th>
<th>Primary Residences</th>
<th>Second Homes (only)</th>
<th>Second Homes and Vacation Rentals</th>
<th>Long-term Rentals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>40</td>
<td>5</td>
<td>13</td>
<td>35</td>
</tr>
<tr>
<td>%</td>
<td>100</td>
<td>13%</td>
<td>88%</td>
<td></td>
</tr>
</tbody>
</table>

Data Source: Registry of Property (Esperanza)
## APPENDIX K

### Nationality of Buyers

<table>
<thead>
<tr>
<th>Year</th>
<th>Total # properties</th>
<th>US</th>
<th>PR</th>
<th>VQS</th>
<th>No Data (n=78)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>12</td>
<td>9</td>
<td>3</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>2004</td>
<td>31</td>
<td>24</td>
<td>6</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>2005</td>
<td>8</td>
<td>6</td>
<td>2</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td>2006</td>
<td>6</td>
<td>5</td>
<td>1</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>2007</td>
<td>5</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>62</td>
<td>49</td>
<td>12</td>
<td>1</td>
<td>16</td>
</tr>
</tbody>
</table>

| %    | 100%   | 79%  | 19%  | 2%   |

Data Source: Registry of Property (Esperanza)
### Part Time and Full Time Residences

<table>
<thead>
<tr>
<th></th>
<th>Full Time</th>
<th>Part Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Residences</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Long-term Rentals</td>
<td>3</td>
<td>19</td>
</tr>
<tr>
<td>Second Homes (only)</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Second Homes and Vacation Rentals</td>
<td>32</td>
<td>38</td>
</tr>
</tbody>
</table>

| Total # properties     | 40        | 38        |
| Total                  | 50        | 78        |
| %                      | 20%       | 80%       |

Data Source: Registry of Property (Esperanza)