

BRINGING THE COLLECTIVE POWER OF COMMUNITIES BACK INTO THE PROCESS OF HOUSING ASIA'S URBAN POOR

Collective housing - housing which people plan, build, finance, own and live in together, in many different ways - has been part of Asia's traditions and history for centuries. But those ways of living together have been abandoned, for the most part, and replaced with forms of housing that are individual, in which people live separately and alone, in their own little boxes, behind locked doors.

And worse, housing is no longer seen as a vital human necessity, or as a place to live well in communities of human companionship and mutual support. Housing has become a speculative commodity, to be bought and sold, like gold or shares in Coca Cola. Just look at the real estate listings in the newspapers, encouraging us to see housing as an "investment opportunity", a chance to realize a quick profit.

We've got to work against this stuff and bring the collective spirit back into housing. This is especially important for the urban poor, who have long been left behind by the more individual and market-driven forms of housing, and for whom the collective development potential of communities can be lifelines which allow them to survive and thrive in ways they cannot on their own.

We now have a rich stock of examples of how collective housing can be developed, in different contexts and following different strategies, by organized poor communities and their professional and government supporters. This is a form of housing - and a way of understanding what housing can be - that we are in great need of reviving. Our task now is to bring these scattered projects together, and to use them to inspire and inform a much larger and more unified collective housing movement in the Asia region.

In this newsletter, we spotlight some of the many collective housing projects in the region and the efforts on various fronts to support the implementation of many more.

**SPECIAL ISSUE
ON HOW POOR
COMMUNITIES
ARE MAKING**

HOUSING by People IN ASIA

Newsletter of the Asian Coalition for Housing Rights

Number 22, June 2024



◀ COLLECTIVE PLANNING

In communities around Asia, residents are putting their heads together and partnering up with community architects to develop new forms of housing which meet their needs and can be built within their budgetary and land constraints. And they are using the process of collectively planning the physical form of their housing to re-set their social systems in the community, to make them more equitable, so that no one is left behind.



COLLECTIVE FINANCING ▶

When communities save their money together, take loans together and manage all the complex finances of a housing project together, they are building systems of collective management that will serve them well in the future, to deal with whatever needs come up.



◀ COLLECTIVE BUILDING

We already know poor people can build their own informal housing, without much help from anyone, but here's proof that when they join forces and build collectively, all sorts of beautiful new forms of housing can be created, even within extremely limited means.



A MORE COLLECTIVE FUTURE ▶

The completion of a beautiful collective housing project doesn't have to be the end of the story, but can be a very powerful first step in the process of building a life-long support system in that community, which can continue finding collective ways of organizing activities which help people deal with all sorts of needs in their lives besides housing: welfare, health care, daycare, education, food production, collective enterprises, livelihood, access to finance, youth groups, elderly groups.

COLLECTIVE HOUSING

WHAT IS COLLECTIVE HOUSING?

A theme with many variations in Asia

Asia is a region that is rich in collective forms of housing - both traditional and newer forms. And variation is the rule: there are many models, many types, many arrangements, and many cases of collective housing initiatives in one place inspiring new variations in another. Like its dizzying array of cuisines, Asia's examples of collective housing all contain the flavors and ingredients of their locality, and bear the stamp of their particular history, politics and societal ways.

We use the terms "collective" or "community-driven" because there aren't yet many countries in Asia with legal structures to support the kind of cooperative housing we see more commonly in Europe, Canada and other parts of the world. "Collective" is a looser and more encompassing term, which makes room for the great variety of housing initiatives that people plan, build and manage themselves, in many different ways, as groups rather than as individuals.

We don't use the term "collective" too loosely, though. There are many common threads which run through these housing projects, and these threads could be called principles, or common responses to needs which are similar across countries. Put together, they present an alternative model to the individualized and market-driven housing models that are overwhelming everything and making housing ever less accessible, less affordable and less human.

All in the same boat...

Many times, when a community housing project is being developed and the community organizes as a group and takes a loan to build new houses, the very poor get left out because they can't afford to repay the loans. That's not much different than what happens in the real estate market. The Thais have an interesting take on this problem. The hundreds of collective housing projects that the Thai community networks have developed over the past twenty years are all different, but they are all animated by an important common principal: that no matter what form the housing takes, everyone in that community should be part of it, even the poorest.

As one community leader put it, a community is like a boat, and the job of a boat is to keep everyone on board, safe from the sharks and the dangers of falling into the sea. When a community begins working on their new housing, one of the first steps is to survey their members, understand together who are the poorest and most vulnerable, and find ways that the project makes room for those community members too. No body is excluded and *everyone is in the boat*.



ee We should declare loudly how important and essential collective housing is for everyone's sustainability. Collective housing is based on an alternative set of values - people-centered values. Collective housing is not housing alone; it is a way for us to restore and rejuvenate the shared values of our humanity, which we have lost in the process of capitalism. **99**

(Lean Heng Chan, Malaysia Science University in Penang)

What makes a housing process COLLECTIVE?

A collective housing project is like an extremely elaborate and difficult recipe, and it will always have many ingredients. The degree to which these different ingredients are collective can vary widely from project to project, depending on the needs of the group that made the project and the context in which it was born. The projects are all different, and some projects are more strongly collective in certain ways than others. As we examine Asia's multicolored array of collective housing projects and look for ways to make them stronger and more numerous, it may be useful to look at the elements that are common to all of them and to ask how these separate elements can be designed so that they bolster the collective strength of the project as a whole:



PLANNING TOGETHER: Communities are taking part in planning their new housing in many ways: finding and mapping land together, planning housing layouts and public spaces together, designing houses and infrastructure together and working to make sure the needs of all the diverse members of the community are accommodated in the new plans, so nobody is left out.



BUILDING TOGETHER: In some projects, communities opt to hire local contractors to build the entire project, but collectively supervise the work, while others save money by doing all or part of the work themselves, organizing community teams to manage different aspects of the construction, hiring out to builders only those parts they can't manage themselves.



OWNING TOGETHER: Collective tenure can be one of the most important elements of a project, because it provides a lasting structure for keeping people together in their housing and using their group power to protect them from both market forces and the crises of poverty which often cause people to have to sell out and move back to a slum.



FINANCING TOGETHER: Saving together and managing the money together during a project can be powerful ways to build the kind of collective spirit and collective financial management capabilities a community will need, as they repay their loans and manage their housing in the future.

LIVING IN TOGETHER: Once a housing project is finished, people will still have needs of various sorts. The collective systems a community forges during an intense housing project can be extended to create long-term social and financial self-support systems within a community which can deal with whatever needs arise in the future, such as welfare and livelihood.

Slums have many collective aspects...



Slums provide housing to an overwhelming majority of Asia's urban poor. Conditions in these settlements may be bedraggled and substandard in every way, but they provide a lifeline to poor families who would have a hard time surviving on their own. And they have many collective aspects: they provide a degree of security and social support; residents share food, day-care and earning strategies, and sometimes work together to improve common spaces and facilities. But like the larger societies they are part of, this form of housing is also full of inequities, and because it is mostly built on somebody else's land, most of it will eventually be pushed out.

But all of them are insecure, all face eviction



Collective housing has deep roots in Asia

Some of us might think of collective housing as something new, as the latest development fad. But it isn't new at all, of course. Ever since our remote ancestors crawled out of the pond and stood up on two feet, human beings have been finding creative ways to live together, support each other and use the power of their collective numbers to survive in this difficult world. It wasn't a choice, it was out of dire necessity. Asia is no exception. Collective housing, in many variations, has been part of Asia's traditions and history for centuries. Many of these collective housing traditions disappeared a long time ago. But here are a few that are still around, and still - *miraculously!* - surviving the onslaught of individual everything:

1

Newari towns in the Kathmandu Valley: The Newari farming communities in the Kathmandu Valley have a system in which everyone owns their own fields, which they farm individually, but they live together in tightly-knit towns, usually built on higher land, where they share labor and grain storage, maintain temples and common spaces and manage many things like religious festivals collectively. The tall brick houses, with their intricately-carved wooden lintels, are built tightly together, so the settlements have a dense, urban character. The collective patterns in these towns still exist, even as Nepal's economic and social systems become more individualized.



2

Kongsis in Penang: Kongsis ("clan houses") were first established by early Chinese immigrants to assist their clansmen coming from the same district or village back in China. It's risky to be alone in a strange place, so members of the same clan would group together in Penang to protect and help each other in their adopted city. If anyone died, for example, the kongsi made sure he got a proper burial and that his widow and family would be taken care of. Many of the kongsis evolved into powerful cooperative associations, which provide members with housing, welfare services, emergency funds in times of crisis as well as financial and educational and trade assistance. There are over 50 kongsis in Penang, with histories that date back over 150 years.



3

Kampungs in Indonesia: Kampung is the Malay word for a village or a community of houses. In the countryside, kampungs are traditional villages where local people live together, with deeply-rooted communal systems of mutual support. In cities like Jakarta or Surabaya, kampungs are densely-populated areas of poor and working-class communities. Since Dutch colonial times, these urban kampungs, where the housing and living conditions are often poor, have been considered as problems to be "solved" by forced eviction or resettlement. But like their rural forebears, urban kampungs can be vital collective support systems for their residents.



4

Longhouses in Sarawak: In Malaysia's Sarawak State, families of the indigenous Dayak people have for centuries lived together under a single roof in longhouses. A longhouse is a wooden structure built up on stilts, usually along the banks of a river. A row of private rooms will be arranged along the back, where the families live. All these rooms open out into a long, linear shared space along the front, where much of the collective life of the longhouse takes place: children playing, cooking, fishnet-weaving, meeting, receiving guests, preparing for festivals and religious rites. There are over 4,500 longhouses in Sarawak, and most are still fully occupied.



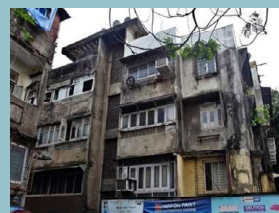
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Tulou Round Houses in Fujian: In China's Fujian Province, Tulou round houses have for many centuries provided collective housing to families belonging to certain clans. The rooms in these round, four-story buildings face into ringed galleries overlooking a central area inside the circle. Tulou were usually occupied by one large family clan of several generations and managed collectively. Besides the building itself, many facilities such as water wells, ceremonial halls, bathrooms, wash rooms, and weaponry were shared. Even the surrounding land and farmland, fruit trees etc. were shared. Many Tulou still exist, and some are still lived in.



6

Cooperative Housing Societies in India: India's cooperative movement has a long history, but it was during the struggle for independence in the late 1940s that member-controlled cooperatives became a key mechanism in the struggle by India's citizens to free themselves from control by the British empire. Since then, the cooperative movement has entered many sectors, including banking, agriculture, textile production, industry - and housing. Cooperative housing societies allowed groups of people to buy land together and design and build their own housing, according to their means, in the form of separate houses or blocks of flats, and then manage the housing collectively. In recent decades, the system has been hijacked and corrupted by big developers, but the legal mechanisms to support true housing cooperatives are still there, and many groups are working to revive them.



... and in other parts of the world too

"In Switzerland, we have a very long history of collective housing, as do many countries in Europe, where collective housing goes way back. We have had collective housing since the beginning of the 19th Century, and there are now many housing cooperatives throughout Europe. The housing cooperative is one of the main housing models in Europe. In northern European countries like Sweden and Denmark, there is the co-housing model, which is also developing now in Spain and southern European countries. In the United Kingdom and Belgium, we can find community land trusts. There are so many different models of housing cooperatives. But they all function on the same principles and values that are based on community-led planning and collective building, organizing, financing and managing of the housing. This is community-based housing. People are involved from beginning to end, from planning to managing the housing. The cooperative model has proven to be an efficient solution that can work everywhere. It's a way for people to access affordable and adequate housing." (Lea Oswald, from the Geneva-based NGO *urbaMonde*)



WHY COLLECTIVE HOUSING?

8 reasons why collective makes sense for the poor

Making any housing project is always a very difficult undertaking. Things go wrong, costs go up, contractors do shoddy work, inspectors interfere, there are disagreements, delays, budget shortfalls. Why would anyone want to go to all that trouble? Especially since the real estate sector is already churning out so much housing and selling it on the market, one unit at a time? That's the kind of housing most Asian governments are busy promoting, and the kind of housing they believe can answer all our housing needs.

But can it? And if it can, why not just let the market and the government do it? Why go to all the trouble of getting groups of poor people to make their housing collectively? A few years back, a group of veteran community leaders gathered together to discuss that question at the Asia Pacific Urban Forum, in Penang, and they had a few things to say about why our need for collective housing is greater than ever. A few of their points:

1 It can house those the market and government can't reach: Asian policy makers continue to imagine that the private or public sector can solve our housing problems, even when faced with statistics like these: of the 130 million poor families living in Asian cities, only about 2% live in housing supplied by the market and another 3% live in government-built public housing, far from jobs, schools and support systems. That leaves 95% living in housing they built themselves, mostly in informal settlements. It is from this great body of collective development force and ideas that the best and most appropriate collective housing is emerging.

2 It unlocks the development force of numbers: The poor have no power on their own, but when they come together as communities and as larger networks, they can use the power of their numbers to develop their own solutions, win allies and challenge the policies and structures which prevent them from making decent housing in the first place. Collective housing is central to this community-led development. If their governments aren't ready or take too long to come on board, that shouldn't stop communities from organizing themselves and building their collective movement. When a large number of people are going in the same direction, it gets harder and harder for any government to stand by and watch, without acting.

3 It is tailor-made to people's real needs: When governments or developers design the housing, besides being too expensive for most of the poor, the houses are usually stacked up or laid out in a boring grid, with no open spaces and minimum everything. But when people in a community plan their new housing together, it's their ideas and their show, so the housing they design can be tailor-made to fit their needs and their budget. They could, for example, arrange their new houses in clusters around small shared open spaces, which make room for all sorts of activities like festivals, children's play, cooking and small enterprises.

4 It keeps the market out and the poor in: The minute a project is completed which provides decent, legal, secure housing to its residents, that housing becomes a marketable commodity, and there will always be better-off outsiders offering good money to buy out the residents and move in. For many, resisting those offers is difficult - especially when they face a crisis and really need the money their house is worth. Collective housing - and especially collectively owned land - can protect people against this stuff. It uses the power of the group to help their own most vulnerable members when they need it, and provides a permanent legal structure for keeping those market forces out of the community.

5 It makes the invisible poor visible: As long as the poor continue to live in squalor and insecurity, in the dark corners of their cities, outside of all the formal systems, they might as well be invisible. But when they do things together, as communities and networks, and bring their ideas for something better to the table, they become a development force with enough clout to negotiate a better relationship with the city they are part of. A collective housing project can be a powerful platform for doing that. Why? Because a housing project touches all the city's formal structures like land, trunk infrastructure, regulation and finance, and when people move from informality into a formal housing project, they are also moving from invisibility to visibility and full citizenship.



“For poor people like us, buying land individually is not possible, because land prices are very high now. But if we make a group and buy the land and build our simple houses together, it reduces the cost for each family and makes it something we can afford. In this way, we can stay in our houses for a long time and pass them on to our children.”

(Sandar Pyone, community leader from Yangon, Myanmar)



6 It's cheaper when people make their housing together: the example of BANGKOK



House in Baan Mankong housing cooperative

- Area: 100 m²
- Cost: \$10,000

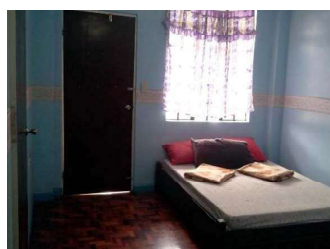
\$47 / month



NHA's Baan Eua Arthorn program walk-up flat

- Area: 33 m²
- Cost: \$16,000

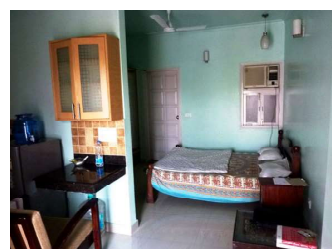
\$90 / month



Single rental room in walk-up building

- Area: 16 m²
- Cost: monthly rental

\$120 / month



Smallest private-sector condominium unit

- Area: 22 m²
- Cost: \$60,000

\$340 / month

7 It leads to other collective activities

When a community goes through the complex and difficult process of making their own housing together, that process - and the new housing it produces - work as a binding force, which holds people together and gives them the confidence and the skills to do many more things together, to carry on addressing other needs and supporting other aspects of life in the community, long after the physical need for housing has been resolved.

COMMUNITY FINANCE

COMMUNITY ENTERPRISE

FOOD GROWING



WELFARE PROGRAM



COMMUNITY KITCHEN



HOUSING INSURANCE



YOUTH GROUP



LOCAL PARTNERSHIP



CHILDREN'S GROUP



COMMUNITY LIBRARY



ELDERLY GROUP



CITY ENGAGEMENT

Our housing project was just the spark ...

“ I used to live in a community that faced a lot of housing and land problems. Eventually, we were able to make our own collective housing project. But that collective housing project was just the beginning. Once we had our new community and felt secure, we began to think of other issues and other needs we still had - issues like welfare, social development, income generation.

The housing project was the spark, the first step in a process of ongoing development on many fronts. We formed elderly groups and youth groups. We set up a welfare program that allows us to look after our elderly community members, our children and our sick neighbors.

We also set up a city-level community fund, which gives loans to community members for various purposes like livelihood, education, family emergencies. Our fund provides a solution to many of the problems of the poor who cannot access the normal financial system. When a disaster happens, for example, our city fund can help affected families with immediate assistance and longer-term rebuilding.

We think about all these issues together and manage these solutions together. This is our group power, and it comes from living together and doing so many things together. **”**

(Jiraporn Kheawpimpa, Community leader from Nonthaburi, Thailand)

8 The importance of collective LAND

When we buy land collectively, it means we are going to live on that land collectively. But if we then subdivide that land into individually-owned or individually-rented plots, people will sell off their rights the first time they have some trouble or need a little money. Then what about their children? Where will they live?

Only when we buy land collectively can we collect everybody in the community together - and keep them together. No matter how poor a person or a family is, they can be a part of that collective system if they are part of the collectively-owned land.

In the course of buying land together - which is never easy - people go through a very important ordeal together. And in the process, they become brothers and sisters. They feel like they are all part of the same family. This family feeling is a sustaining force,

which poor communities can use to deal with many other problems they may face. In the future, for example, there may be another eviction threat, or a flood, or a fire. The whole group can deal with these unexpected problems, whatever they are - because of their togetherness.

If we stay by ourselves, it's very lonely. That's a way of living with no life in it at all. But if we live collectively, we do things together, we help each other, we are surrounded by life. That is a more lively way of living.

“Don't make people live in boxes! Boxes are for keeping shoes in, not people!”

(Chan Kauapijit, “Paa Chan” - community leader from Bangkok, speaking at the Asia Pacific Urban Forum in Penang, October 2019)



ACHR IN ASIA

Bringing the collective into housing the poor for 35 years

Community-driven and collective housing has been at the center of ACHR's work for a long time. ACHR is a coalition of Asian professionals, NGOs and community organizations working to make change in the countries where their work is rooted - change that goes along with the particular realities of their own cultures, politics and ways of doing things. The collective experience of these groups represents a huge quantum of understanding and possibilities - Asia's own home-grown development wisdom.

After linking together as a coalition first in 1989, we began exploring ways of joining forces and supporting each other through a growing number of joint initiatives: housing rights campaigns, fact-finding missions, training and advisory programs, exchange visits, workshops and study tours, projects to promote community savings and community funds and citywide slum upgrading.

This mutual support and cross-pollination of ideas between Asian groups is important, because so many of the development theories, planning paradigms and urban development models which set the course in Asia - and which we are often obliged to follow - are transplants from elsewhere. In our rush to grow and to develop, the wisdom and practices that have sustained Asian societies for centuries sometimes get lost, and we forget our own immense human wealth.

The skyscrapers and the shopping malls may be going up fast and furiously, and our "tiger" economies may be booming, but the gap between rich and poor gets only wider, and informal settlements are still spreading faster than solutions from the government or the market sector can keep up with.

Through this collaborative work over many years, all these groups in the ACHR coalition have found that they had one crucial thing in common: a belief that the key resource to solve our enormous problems of poverty and housing in Asian cities is the people who experience those problems directly, who are most urgently wanting change and most motivated to resolve those problems. The poor themselves - as collective groups in communities and networks - represent Asia's greatest and least-tapped development and problem-solving force.



▲ **COMMUNITY-DRIVEN**



▲ **BUILDING NETWORKS**



▲ **EXCHANGE LEARNING**



▲ **SAVINGS AND FUNDS**



▲ **SURVEY AND MAPPING**



▲ **UPGRADING PROJECTS**



▲ **PLANNING BY PEOPLE**



▲ **WORKING CITYWIDE**



▲ **FORGING PARTNERSHIPS**



▲ **DISASTER RESPONSE**



New collaboration with urbaMonde ...

Another exciting new collaboration that is allowing us to study and promote collective, community-driven housing, in all its variations, across Asia. urbaMonde is a Swiss NGO that advocates for community-driven and collective housing models in Switzerland, Europe and around the world. UrbaMonde works with key groups and networks in Europe, Latin America, Africa and North America to support the creation of a global collective and cooperative housing movement. Part of their work includes supporting the documentation of collective housing projects around the world and making information about them accessible to all. For several years now, ACHR has been working with friends at urbaMonde to examine our collective housing models and to bring Asia into this global collective housing movement.

ACHR's ACCA Program: 2009-2014

This program gave a big boost to collective housing in Asia

Asia's collective housing movement got a big shot in the arm in 2009, with the launch of ACHR's Asian Coalition for Community Action (ACCA) Program. With funding from the Bill & Melinda Gates Foundation, ACCA brought the ACHR coalition's work to a new stage of scale and action. The program supported a process of citywide and community-driven collective housing in cities across Asia. Urban poor community organizations were the primary doers in planning and implementing projects which tackled problems of land, infrastructure and housing in their cities, at scale and in partnership with their local governments and other stakeholders.

ACCA gave us an opportunity to bring together and apply many of the elements and strategies the coalition had worked on over the years, and it tapped the region's huge people's problem-solving force. The program allowed groups in each city to come together, think together, look at their problems together and take action right away to start fixing them, using the simple tools the program offered. The most important of these tools was funding to support the planning and implementation of collective housing projects, which would show a new way to provide housing at scale.



Some ACCA figures:

The program was implemented in 215 cities in 19 Asian countries with these elements:

- 146 housing projects in 16 countries
- All of them collectively planned and built
- 49,356 families got secure land
- 70 projects were on government land
- 136 city-based community development funds set up and running
- 400,000 community savers with US\$ 34 million in savings
- Community networks in all 215 cities
- Citywide surveys in 183 cities
- Citywide collective housing action plans in many of the cities
- Collaborative partnerships with local governments in 173 cities

Collective housing by community groups in Asia



PAKISTAN



NEPAL



BANGLADESH



MONGOLIA



SOUTH KOREA



INDIA



MYANMAR



SRI LANKA



THAILAND



MALAYSIA



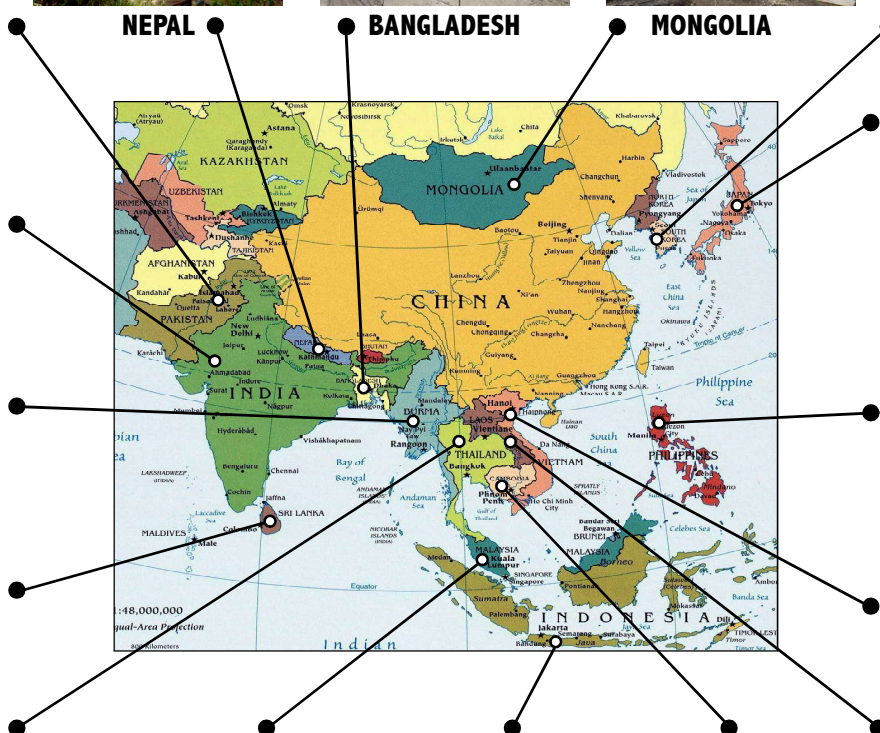
INDONESIA



CAMBODIA



LAO PDR



JAPAN



PHILIPPINES



VIETNAM



COLLECTIVE HOUSING TYPES

On-site upgrading

On-site upgrading is a way for poor communities to work together to improve the housing, physical environment and basic services in the settlements where they already live, while at the same time preserving the location, layout, character and social structures of those settlements.

Usually an upgrading process includes projects to collectively make much-needed improvements to their environment, common infrastructure and amenities and houses, but without restructuring the existing layout of houses or addressing the social and physical inequities that may exist in the settlement.

Besides improving the physical conditions and quality of life in these communities, improvements made under an upgrading process can act as a springboard for other kinds of collective development initiatives among community members such as income generation, community-managed welfare, community enterprises - or more comprehensive housing improvements or tenure negotiations later on.

For poor communities with few resources, upgrading can also be a way of taking action right away to improve what's already there, while at the same time preserving the investment residents have already made in building their houses and shared amenities.



1

EXAMPLE: Kampung Banyu Urip, in Surabaya, Indonesia

In the late 1960s, Banyu Urip was a sprawling informal settlement of some 3,000 families, living in what used to be a Chinese cemetery, right in the center of Surabaya. Instead of evicting these squatters, the government of Surabaya made a bold decision close the graveyard and allow the residents to stay and improve their housing. Like many other kampungs in Surabaya, Banyu Urip then got help from the Kampung Improvement Program (KIP) to upgrade over the next few years, with paved lanes, drains, tree-planting and waste disposal, making as few changes as possible to the settlement plan that was already in place. All the residents of Banyu Urip now have full tenure certificates and direct utility connections.

- **Number of units** 3,000 households
- **Type of project** On-site upgrading of informal settlement
- **Land owner** Municipal government of Surabaya
- **Tenure terms** Long-term land use rights (individual)



2

EXAMPLE: Mohishakundu, in Jhenaidah, Bangladesh

Bangladesh has gigantic housing problems, but very few examples of community-driven solutions to those problems. That's why this little housing upgrading project in the provincial city of Jhenaidah is so important. It shows how much even very poor, marginalized, low-caste workers - and especially women - can do to collectively design, build and pay for solid, comfortable, low-cost houses for themselves, when they have a little sensitive support from community architects and are allowed to control the project and the money themselves. This much-visited project, in which two cost-saving house models were collectively designed, is helping to show many in Bangladesh that people-driven housing works.

- **Number of units** 34 houses
- **Type of project** On-site upgrading of an existing slum
- **Land owner** People own their land
- **Tenure terms** Long-term land use rights (individual)



3

EXAMPLE: Kalae Tapae, in Narathiwat, Thailand

In the southernmost provinces in Thailand, traditional communities situated along rivers and coast lines are disappearing fast - pushed out by the development and market forces which replace them with tourist resorts, commercial ports or industrial parks. This project, in which residents of a centuries-old riverside fishing village worked with community architects to collectively plan and upgrade their walkways, infrastructure, public amenities and land tenure, was the first of its kind in the region to show another way. The much-visited upgrading project in Kalae Tapae started a movement of fishing communities on Thailand's coastlines which are now managing the redevelopment of their own places.

- **Number of units** 306 houses
- **Type of project** On-site upgrading of ancient fishign village
- **Land owner** Mixed individual ownership adn state land
- **Tenure terms** Mixed ownership and long-term land rights)



4

EXAMPLE: Salyani, in Bharatpur, Nepal

This is the first-ever collective, community-led upgrading project in the provincial city of Bharatpur, in Nepal, and was the city's first case of an informal community being given secure tenure rights to the public land they had informally occupied for decades. The project was a learning opportunity for the whole city. With help from a team of community architects, the people developed low-cost plans to rebuild their mud and thatch houses, upgrade the infrastructure (including new toilets and drains) and negotiate with the Forestry Department, which owns the land, to get subsidized timber, which many used to construct their new houses. The project at Salyani has inspired similar projects in several other cities.

- **Number of units** 31 houses
- **Type of project** On-site upgrading of existing squatters
- **Land owner** Government Forestry Department
- **Tenure terms** Long-term land use rights (individual)



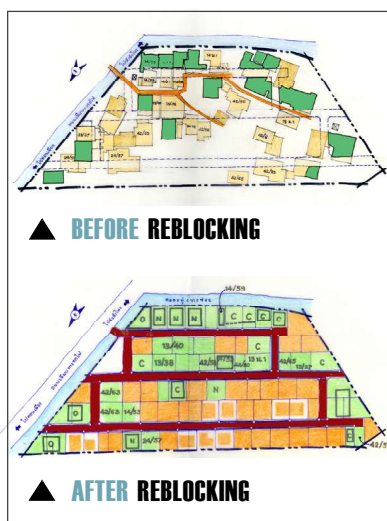
COLLECTIVE HOUSING TYPES

On-site reblocking

Reblocking is a more systematic way of improving the infrastructure and physical conditions in existing communities by making some adjustments to the layout of houses and roads to install sewers, drains, walkways and roads, but doing so in ways which ensure the continuity of the original community. Once a community has been reblocked, residents can then either develop their housing gradually, at their own pace, or can plan a more comprehensive and more collective housing construction process.

When communities opt for reblocking, some houses usually have to be moved to another part of the settlement and partially or entirely reconstructed, to make way for improving access. Some lanes may also have to be widened and realigned to enable drainage lines, water supply systems or sewers to be constructed throughout the settlement.

Reblocking is often undertaken in cases where communities have negotiated to collectively buy or obtain long-term leases for the land they already occupy. In both cases, the process of reblocking is an important step communities take collectively in their progress towards land tenure security and improved housing.



The two plans above show the layout of the Charoenchai Nimitmai community, before and after the project. After reblocking the community, which occupies about 4.9 hectares of land, all but 15 of the houses had to be moved to new locations, to make way for the new roads and plot layout. Some families eventually built entirely new houses on their new plots, but many rebuilt or renovated their old houses incrementally, using recycled materials.

1

EXAMPLE: Kitagata Buraku, in Kitakyushu, Japan

Kitagata is one of Japan's 6,000 Buraku communities that have faced centuries of institutionalized discrimination, isolation and impoverishment. When a set of government support and subsidy programs was finally introduced to right some of those wrongs, this Buraku community in Kitakyushu City and a team of young community architects took advantage of them, to collectively redesign and rebuild their crowded riverside community, using a complex reblocking strategy that redeveloped some parts and left others intact. Kitagata is one of several pioneering Buraku communities which spearheaded a larger movement of community-led redevelopment of run-down and neglected neighborhoods in Japan.

- **Number of units** 1,920 houses
- **Type of project** On-site reblocking of existing settlement
- **Land owner** Partly individual and partly government
- **Tenure terms** Partly ownership and partly lease-hold



2

EXAMPLE: Nong Duang Tung, in Vientiane, Lao PDR

When this informal community faced eviction from the government land they'd been squatting on, in the center of the city, they worked with a team of community architects to survey and map their settlement and develop an on-site reblocking plan, which they used to negotiate the country's first case of an urban poor community being given a long-term lease to the public land they already occupied. With support from ACHR's ACCA project, the people first made plans to improve their infrastructure, to bring community members to work together on communal needs, and then improved their houses later, using small loans from a special revolving loan fund the community people managed with their district level network.

- **Number of units** 84 houses
- **Type of project** On-site reblocking of existing settlement
- **Land owner** Government
- **Tenure terms** Long-term collective lease (nominal)



3

EXAMPLE: Kampung Mrican, in Yogyakarta, Indonesia

In the past, the Yogyakarta government's only idea for dealing with flooding and pollution problems in the city was to evict the poor communities living along the main rivers. In this important pilot reblocking project, an informal riverside community showed a better way, using their collective spirit. With support from the Kalijawi Network of riverside communities, a team of young community architects and some progressive helpers from the local government, the Mrican residents planned an extraordinary project to pull back their houses 3 meters from the river edge, rebuild them facing the river, and create a new road along the river, which enables the city to dredge and maintain the river. And not a single family was evicted.

- **Number of units** 200 houses
- **Type of project** On-site reblocking of existing settlement
- **Land owner** Part Sultan's Land, partly private
- **Tenure terms** Part individual ownership, part user rights



4

EXAMPLE: Charoenchai Nimitmai, in Bangkok, Thailand

Charoenchai Nimitmai was one of the historic ten pilot housing projects to be built in the first year of CODI's Baan Mankong Program. Those ten pilot projects became a kind of university for other poor communities to visit and learn from, at a time when collective, community led housing was still new in Thailand. For half a century, the people in Charoenchai Nimitmai had been living in run-down houses on a piece of swampy land between railway lines and roaring freeways, which they rented individually. With support from the new housing program, the residents formed a cooperative, negotiated to buy the land at a very cheap price and then reblocked their community, with full infrastructure and new houses.

- **Number of units** 89 houses
- **Type of project** On-site reblocking of existing settlement
- **Land owner** Charoenchai Nimitmai Cooperative
- **Tenure terms** Cooperative ownership



COLLECTIVE HOUSING TYPES

On-site full reconstruction

In this collective housing strategy, existing communities are totally demolished (or burned down or destroyed by other kinds of natural and man-made disasters) and rebuilt on the same land, either under a long-term lease or after the people have negotiated to purchase the land. The new security of land tenure on the already-occupied land often provides community people with a very strong incentive to invest in their housing, through rebuilding or new construction. Reconstruction also allows communities on low-lying land to first raise the level of the land above flood lines before investing in proper housing.

Although reconstruction involves making considerable physical changes within the community, costs more and requires some adaptations to a new environment, the strategy allows people to continue living in the same place and to remain close to their places of work, their social networks and vital support systems. This continuity is a crucial compensation for the expense and difficulty reconstruction involves.

Informal communities, like the larger societies they are part of, invariably have their own share of inequities in income and access to resources, with some families better-off than others, and some families occupying more or less land than others. These communities can also be a patchwork of different kinds of tenure and degrees of tenure insecurity, with structure owners, land renters, room renters, squatters or legal owners. Reconstruction gives communities a chance to wipe the slate clean and collectively re-set their social system at the same time they redevelop their physical circumstances, with new social support structures, greater equity, equal plot sizes and more collective systems for making sure everyone in the community is taken care of.



1

EXAMPLE: Pro Lay Toek, in Neak Loeung, Cambodia

Pro Lay Toek was an informal community of 33 extremely poor families who work as food vendors and daily wage laborers. Most had been evicted from other parts of the city and were living in thatched huts they'd built on stilts, on a long strip of flood-prone land along a canal. With help from the community network in Neak Loeung, they used loans from the Urban Poor Development Fund and support from ACHR's ACCA Program to collectively rebuild their houses on the same site, with basic infrastructure and 2-story concrete-framed row houses. They were able to use their housing planning as a bargaining chip to persuade the local authority to give them the land for free, on a collective land use certificate.

- **Number of units** 33 houses
- **Type of project** On-site reconstruction of informal settlement
- **Land owner** Prek Ksay Kor District Authority
- **Tenure terms** Long-term collective land use rights



2

EXAMPLE: Bang Bua Canal, in Bangkok, Thailand

Bangkok is full of canals and many are lined with informal settlements, where people are accused of polluting the canals and face constant threats of eviction. In this pioneering project, a group of 12 large communities along one canal formed a network, registered as housing cooperatives and made plans to rebuild their settlements and revitalize their canal. In collaboration with local universities, district authorities and CODI, these communities became the first in Bangkok to successfully negotiate long-term leases to the public land they occupy and have been completely rebuilt. Besides new houses and infrastructure, the canal has a 6-meter lane along its edge, built jointly by the communities and the local authority.

- **Number of units** 3,400 houses, in 12 adjacent communities
- **Type of project** On-site rebuilding of canal-side squatters
- **Land owner** Thai government's Treasury Department
- **Tenure terms** Long-term lease to 12 cooperatives



3

EXAMPLE: Lower Tipolo HOA, in Mandaue, Philippines

The Homeless People's Federation in the provincial city of Mandaue has a long history of good collaboration with the local government and with a citywide alliance of urban poor organizations. This partnership's first big achievement was a large, on-site up grading project, in which 9.2 hectares of public land in the heart of the city was donated to the 1,600 families who were squatting on it, and who later developed some extraordinary collective housing projects there. This project at LTHAI is one of those projects, and in this one, the people formed a collective homeowners association and completely rebuilt their community after it was destroyed by a fire, using compressed earth blocks they made themselves.

- **Number of units** 243 houses
- **Type of project** On-site reconstruction after a fire
- **Land owner** Lower Tipolo Homeowners Association
- **Tenure terms** Collective ownership through HOA



4

EXAMPLE: Block 6A, Cua Nam Ward, in Vinh, Vietnam

When the city announced plans to evict and redevelop all the old collective workers' housing in Vinh, and turn it into upscale market-rate housing, 29 families in one of those communities, in Block 6 of Cua Nam Ward, decided to propose to rebuild their dilapidated housing themselves. The plans they developed, with help from community architects, included widening the lane and rebuilding 2- and 3-story row houses on smaller-than-allowed plots. They used this efficient plan, and the availability of starter housing loans from ACHR, to negotiate for permissions with the local authorities, which finally agreed to the people's proposal. This little project ended up changing housing policy in Vietnamese cities.

- **Number of units** 29 houses
- **Type of project** On-site reconstruction of collective housing
- **Land owner** Government
- **Tenure terms** Unofficial land use rights (collective)



5 EXAMPLE: Shanti Tole, in Birgunj, Nepal

The people in this densely-crowded community, from the “untouchable” sweeper caste, had lived here for 50 years in windowless mud huts and worked the land-owner’s fields. But after surveying and mapping the settlement, Shanti Tole’s women’s savings group persuaded the land-owner to give the land to the people free, so they could upgrade their housing. The municipality provided basic services and architecture students from the local engineering college helped the people develop low-cost row-house designs, which they built themselves. A collective loan from the Birgunj City Development Fund allowed the people to pay the land taxes, buy a little extra land and build simple new brick houses.

- **Number of units** 27 houses
- **Type of project** On-site reconstruction of existing settlement
- **Land owner** Land donated by the former owner
- **Tenure terms** Individual ownership of plots



6 EXAMPLE: Tunkhel Village, in Mandal District, Mongolia

Mongolia is a country of fiercely independent people with a long history of surviving on their own as nomadic herders. But as the country urbanizes, people living in towns and cities are searching for more neighborly and more collective ways to live together and to solve their serious and growing problems of poverty and housing. In this pioneering project in a small timber town in rural Mongolia, ten families of timber workers bucked that individualistic DNA and joined together to completely rebuild their dilapidated Soviet-era workers housing, using a variety of energy-efficient construction materials and techniques and their substantial group power - and changed government housing policy in the process.

- **Number of units** 10 houses
- **Type of project** On-site reconstruction of workers houses
- **Land owner** Individually owned by residents
- **Tenure terms** Individual ownership



7 EXAMPLE: Markendaya Coop Housing Society, in Mumbai, India

In this project, a small slum pocket within Dharavi - Mumbai’s largest slum - formed a housing cooperative and collectively redeveloped their housing themselves, on the same site, into a low-rise block of apartments, using opportunities that came with two large government slum redevelopment programs. The project is full of innovations in how very small apartments are made more liveable with internal lofts and natural ventilation. The 91 families in the Markandeya Cooperative were supported through the long and difficult process of building their new housing by the Alliance of three organizations who work in close partnership: the National Slum Dwellers Federation, Mahila Milan and the NGO SPARC.

- **Number of units** 91 apartments
- **Type of project** On-site reconstruction of a slum pocket
- **Land owner** Municipal Corporation of Mumbai
- **Tenure terms** 35-year renewable lease to Cooperative



8 EXAMPLE: Suan Phlu, in Bangkok, Thailand

Suan Phlu, one of Bangkok’s largest and most crowded slums, was completely destroyed by a fire in 2004, leaving 1,200 families homeless. In the weeks that followed, the affected families decided to split into two groups: one group would wait to move into ready-made flats built by the National Housing Authority on one part of the site, and the other would form a cooperative and design and build their own housing, with support from CODI’s Baan Mankong program. The community design process included the development four different types of housing - three sizes of row houses and walk-up flats. This extraordinary project continues to showcase the difference between people-built and government-built housing.

- **Number of units** 264 houses
- **Type of project** On-site reconstruction after a fire
- **Land owner** Treasury Department, Thai Government
- **Tenure terms** Long-term lease to Suan Phlu cooperative



9 EXAMPLE: Sanjaynagar, in Ahmednagar, India

India has some large-scale housing programs for the millions who live in its urban slums. But the subsidies mostly go to developers, who build dystopian housing complexes that are poorly designed and built, far from everything and unaffordable to those they are supposed to benefit. This project uses government subsidies in a very different way, to show how when communities form cooperatives and are assisted to collectively design and rebuild their housing, in the same place they have already been living, the results can be fine-tuned to people’s real needs and be more likely to enhance the social support systems within communities than to destroy them.

- **Number of units:** 298 houses
- **Type of project:** On-site reconstruction of established slum
- **Land owner:** Ahmednagar Municipal Government
- **Tenure terms:** Long-term land use rights under 8 cooperatives





Above: Here is another more recent land sharing project in Bangkok, at Bor Farang.

COLLECTIVE HOUSING TYPES

Land sharing

When poor people live on land that doesn't belong to them, it's usually just a matter of time before the land-owner - whether public or private - posts an eviction order. Most evictions come down to a struggle between people fighting for their right to housing and land-owners fighting for their right to benefit from their land. Needless to say, it's usually the poor who lose.

Land sharing is a way of resolving these conflicting claims in a compromise which allows both land-owner and community people to benefit. After a period of negotiation and planning, an agreement is reached to "share" the land, where the settlement is divided into two parts. One part of the land (usually the less commercially viable part) is given, sold or leased to the community people for their housing, and the rest is returned to the land-owner. There's no rule about how much land the people get and how much goes back to the owner - all that is worked out during the negotiations.

At the core of a land sharing process is the ability to translate the conflicting needs and conflicting demands of owners and occupants into a compromise which takes a concrete "win-win" form and is acceptable to all parties involved. The community people may end up with less area than before, and the land-owner may get back less-than-all of the land, but the trade-off is that the poor can stay where they have been living and working, get secure land and keep their community intact. And the land owner finally gets to develop the land, and saves the time and cost of a long eviction litigation. Even the government benefits, with an added stock of affordable housing it didn't have to pay for.

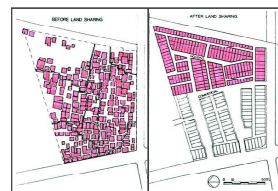
Land sharing is a long and complicated process, and it doesn't work in every situation. Behind a successful land sharing scheme, there must be a very strong community organization and a skillful intermediary. Here are a few from the growing number of land sharing projects:

1

EXAMPLE: Manangkasila, in Bangkok, Thailand

Land sharing was born in Bangkok, and this was one of the pioneering examples of how it can work. The Manangkasila community of vendors and day-laborers had been living on this government-owned land in the center of Bangkok for some 60 years - some paying land rent and some squatting. The trouble began in 1978 when the government leased the land to a private company to develop commercially. After a long dispute with the government and the private company, the community negotiated an agreement to get a long-term lease and rebuild their houses on half of the site, in an extremely efficient arrangement of 3-story row-houses, and return the rest of the land to the company, to develop commercially.

- **Number of units** 197 houses
- **Type of project** Land sharing
- **Land owner** Treasury Department, Thai Government
- **Tenure terms** Collective long-term land lease



2

EXAMPLE: Klong Lumnoon, in Bangkok, Thailand

This small, canal-side squatter settlement was far from everything when the people first came in the 1980s. But by 1997, the area was developing fast and the land-owner decided to evict them. Some residents accepted the compensation the land-owner offered and moved away. But 49 families who had nowhere else to go held on. A long and nasty eviction struggle ensued. Eventually, Bangkok's canal community network and a sympathetic district chief helped them to negotiate a compromise, in which the land-owner agreed to sell the people a small portion of the land - cheaply - for their housing, in exchange for returning the rest. CODI gave loans to buy the land and to build their beautiful new row-houses.

- **Number of units** 49 houses
- **Type of project** Land sharing
- **Land owner** Klong Lumnoon Housing Cooperative
- **Tenure terms** Collective ownership by the cooperative

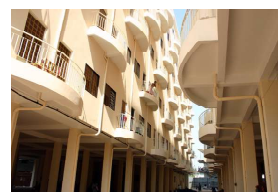


3

EXAMPLE: Borei Keila, in Phnom Penh, Cambodia

This was Cambodia's first land sharing project - a collaboration between the community, the municipality and a private developer. The land was part of a sports stadium complex, but after the Khmer Rouge, it filled with 1,776 poor squatter families. But by 2008, the government was keen to redevelop the valuable land. In the land sharing agreement, part of the land was given to a private company to develop, and the rest was used to construct 10 six-story apartment blocks to house all the families from the old settlement in airy, high-ceilinged apartments. The apartments were built and paid for entirely by the company (cross-subsidized by the huge profits made on the rest of the site) and given free to the families.

- **Number of units** 1,776 flats (48 square meters each)
- **Type of project** Land sharing
- **Land owner** Sports Ministry, Cambodia Government
- **Tenure terms** Ownership of the flats (individual)



4

EXAMPLE: Kampung Pisang, in Makassar, Indonesia

This was Indonesia's first crack at using land sharing to resolve an eviction crisis. In the city of Makassar, the 40 poor families in Kampung Pisang had been squatting on a large piece of peri-urban land for decades, but suddenly found themselves facing eviction, when the landlord decided to develop the land. With help from the community network and mediation by the mayor, a land sharing agreement was reached in which the people would rebuild their community on a small portion of the land and give the rest back to the owner. The land was given to the people at no cost, the municipal government provided the infrastructure and the people built the new houses themselves, with loans from the government and ACCA.

- **Number of units** 49 houses
- **Type of project** Land sharing
- **Land owner** Kampung Pisang community members
- **Tenure terms** Land ownership certificates (individual)



COLLECTIVE HOUSING TYPES

New communities put together from scattered members

There are always poor families who for various reasons find themselves alone and without connections to even the most tenuous support structures of an organized community. They may be squatters living in isolated circumstances, evictees, room-renters, structure sharers or homeless people who are living on the street.

Another rich set of collective housing projects includes those which find different ways to bring these scattered vulnerable households together to make brand new communities and housing projects.

This category includes a lot of interesting variations. Some communities, for example, may acquire a piece of land that is too big or too expensive for them, so they may gather scattered families to join the project and share the land costs, so it's affordable to everyone. Or a community network may get hold of some land and then create a new project especially for the scattered squatters or vulnerable renters they have identified in their citywide surveys. In other cases, families moving out of settlements that are redeveloping their housing but don't have room for everyone may form a new group, find land and make their own housing project, as part of a more citywide housing process.



1

EXAMPLE: Boong Kook, in Uttaradit, Thailand

This housing project involved a highly collaborative strategy for resolving the housing problems of the most vulnerable poor families living in scattered "mini-squatter settlements" around the city. These families were identified by the community network in their citywide survey. To resettle them, the network identified a 1.6 hectare piece of land, which the Municipality agreed to purchase and lease to the new community. The people worked with community architects to develop a layout plan in which the houses were arranged in clusters, so they could live near their old neighbors. The plan also included a big shed for sorting recyclable waste, since many of the relocatees are informal trash recyclers.

- **Number of units** 124 houses
- **Type of project** Relocation of scattered squatters
- **Land owner** Municipality of Uttaradit
- **Tenure terms** Long-term land lease (collective)



2

EXAMPLE: Pamabeshi Tole, in Pokhara, Nepal

Inspired by some of the community-driven housing projects being implemented in other cities, the women's savings cooperative in Pokhara worked with the municipal government and Lumanti to help a group of poor room-renters from around the city to save their money together and purchase a piece of land, at a price well below the market rate. The people used their savings to buy the land, and the municipality chipped in by leveling the land and putting in some basic infrastructure. The women then made history by being among the first poor communities in Nepal to obtain collective housing loans from a private bank to build their new houses, using their own financial strength and a loan guarantee fund from CLIFF.

- **Number of units** 75 houses
- **Type of project** Relocation of scattered renters to new land
- **Land owner** Pamabeshi Tole community
- **Tenure terms** Individual land title



3

EXAMPLE: Poo Sang Kham, in Luang Prabang, Lao PDR

Efforts to promote tourism in Luang Prabang have made land prices skyrocket and led to increasing eviction of city's poor. In 2011, the community network conducted a citywide survey to understand the situation and see how to solve these housing problems, with collective savings as the backbone. During the survey, they found several communities living in vulnerable situations, including a group of families who'd been evicted for an airport expansion project. After presenting their survey to the city, the network persuaded the mayor to provide a piece of nearby land for housing these families, where the community laid basic infrastructure and built simple starter houses, with small grant and loan financing from ACHR.

- **Number of units** 52 houses
- **Type of project** Resettlement of scattered evictees
- **Land owner** Municipality of Luang Prabang
- **Tenure terms** Long-term land use rights (collective)



4

EXAMPLE: Poo Poh, in Pattani, Thailand

Most of the families in this group, in the strife-torn south of Thailand, are fisher folk. They had been living in three different squatter areas in the city, where conditions were dilapidated and extremely crowded, with no room for expanding joint families. After starting a collective savings group, they searched for and found a big tract of inexpensive land not far away, which they bought collectively, with a land loan from CODI's Baan Mankong Program, through their 3-community cooperative. With help from a young architect, they developed a beautiful layout plan for their new community, with the houses arranged in social clusters around shared open spaces, and with a mosque and community garden at the center.

- **Number of units** 112 houses
- **Type of project** Relocation of squatters from 3 settlements
- **Land owner** Poo Poh Community Cooperative
- **Tenure terms** Cooperative ownership



COLLECTIVE HOUSING TYPES

Relocation to new land that is nearby or farther away

For most urban poor communities, staying close to where their earning opportunities and support systems already are is usually the most ideal option. But many informal communities stay on land in danger zones, slated for infrastructure projects, or under eviction, and staying put means only endless troubles and insecurity. The big advantage of the relocation strategy is that it usually comes with greater housing security, through land-use rights, ownership or some kind of land lease.

As land values in Asian cities continue to skyrocket, though, it's getting harder and harder to find land that is affordable to the poor, and if there is any, it's often in the city's periphery, far from existing communities, earning opportunities, support structures, transport lines and schools. Moving to peripheral areas often means people have to start from scratch, with new jobs, new schools and many new expenses.

In cities around Asia, though, resourceful communities are finding bits of private or public land to buy or lease cheaply for their new housing, and some are not so far away at all. In Thailand, CODI's Baan Mankong Program categorizes relocation projects as being either nearby (within 5 kilometers of the original settlement) or not-so-nearby (more than 5 kms away).

In all cases of relocation - whether nearby or not-so-nearby - communities face the cost of rebuilding their houses at the new site, and in some cases the added burden of land purchase or land lease payments. But tenure security tends to be a big incentive for people to invest in their new housing and environment. When communities plan their relocation together, their collective strength can greatly reduce these difficulties and make the relocation process into the start of a more secure future.



1 EXAMPLE: Sesib Pir Knong, in Kampong Cham, Cambodia

The Sesib Pir Knong community was one of a long line of shaggy squatter settlements built on stilts along the banks of the Mekong River - one of the poorest settlements in the city. When the community faced the prospect of eviction, to make way for a municipal bridge and landscaping project, they worked with the community network and UPDF to start a savings group and began exploring their options. Eventually, they became the first community in the city to successfully negotiate a relocation agreement. In exchange for vacating their land, the provincial government agreed to give them a piece of free land, with basic services, just 6km away, where they collectively designed and built a new community of 2-story row houses.

- **Number of units** 42 houses
- **Type of project** Relocation of slum for a bridge project
- **Land owner** Residents of the community
- **Tenure terms** Land titles (individual)



2 EXAMPLE: Mandartola, in Gopalganj, Bangladesh

In Bangladesh, eviction is often seen as the only solution when a city has development plans which clash with the poor's need for land and housing. Here is a case where an eviction of a slum community in the center of the city of Gopalganj, to make way for a new cricket stadium, turned into an opportunity to demonstrate a collective resettlement housing process, on land the city agreed to provide nearby. The project showed a new, more community driven and more collaborative way of ensuring that the urban poor displaced by development can be at the center of planning the solution, with the support of the government, development agencies, community architects and fellow citizens.

- **Number of units** 138 houses
- **Type of project** Nearby relocation of inner-city squatters
- **Land owner** Gov. of Bangladesh Ministry of Land
- **Tenure terms** 99-year lease to community, through municipality



3 EXAMPLE: Dome Tole, in Biratnagar, Nepal

Twenty years ago, the families of 51 low-caste sweepers employed by the municipality were given a piece of vacant land in the middle of town to build their mud shacks on, in what used to be considered an acceptable way of housing municipal employees. As the value of the land soared, the municipality decided to develop it commercially and evict the community. After long negotiations, it was agreed that the city would purchase alternative land for resettlement and give it to the community for free, with title and basic services. With help from the community network, Lumanti and ACHR, the people then organized a project to collectively build new houses for themselves there - a first for the city.

- **Number of units** 51 houses
- **Type of project** Nearby relocation of municipal employees
- **Land owner** Dome Tole Community
- **Tenure terms** Land ownership (individual)



4 EXAMPLE: Taw Win, in Yangon, Myanmar

Since 2009, some of Yangon's poorest women squatters and room-renters have been coming together, starting savings groups and developing their own housing solutions, with support from a small NGO called Women for the World. Using their savings, they have collectively bought tracts of inexpensive agricultural land, subdivided them into small plots and built their own extremely low-cost houses, with basic infrastructure. They have built over a dozen projects which provide secure, affordable housing to a thousand vulnerable families. Taw Win was their fifth and largest project so far, and was the first for which they were able to obtain housing loans from a microfinance company, which they manage collectively.

- **Number of units** 120 houses
- **Type of project** Nearby relocation of scattered squatters
- **Land owner** Taw Win community
- **Tenure terms** Collectively-owned community land



5 EXAMPLE: Sawan Muang Mai, in Nakhon Sawan, Thailand

By 2008, nearly half of the poor communities in the bustling city of Nakhon Sawan had upgraded their land tenure, housing and infrastructure in the same place where they had been squatting before, with support from the city's active community network, a supportive municipal government and CODI's Baan Mankong housing program. But many poor families could not upgrade their housing in the same place and were still squatting in squalid and insecure circumstances around the city. Sawan Muang Mai is the first project to bring a group of these scattered squatters and renters together, to form a housing cooperative and plan and build their own brand new community, on a piece of leased public land.

- **Number of units** 102 houses
- **Type of project** Nearby relocation of scattered squatters
- **Land owner** Thai Government Treasury Department
- **Tenure terms** Long-term land lease to the cooperative



6 EXAMPLE: Miraculous Hills, in Metro Manila, Philippines

This is an extraordinary housing project that was imagined and made real by some of Metro Manila's poorest citizens - the women, men and children who earn their living by collecting, sorting and selling recyclable waste. They were living in squatter settlements around the mountainous garbage dump in Barangay Payatas, where they faced the constant threat of eviction. Against great odds, they saved together, formed a homeowners association, searched for and bought a piece of inexpensive, undeveloped land in a neighboring city, planned a new housing subdivision there, and have been collectively developing it and building new self-help houses for themselves, in phases.

- **Number of units** 315 houses
- **Type of project** Distant relocation of squatters
- **Land owner** Payatas Scavengers HOA
- **Tenure terms** Collective ownership by HOA



7 EXAMPLE: Milan Nagar, in Mumbai, India

Since 1984, a group of very poor women who lived in settlements on the public sidewalks in Byculla, in central Mumbai, had been coming together to find collective solutions to the problems they faced. With support from the NGO SPARC, they formed savings groups and began exploring ways by which they could get land and make their own permanent, secure housing. Their first housing project in Milan Nagar, in a block of walk-up apartments with internal sleeping lofts and shared toilets, was the first case in Mumbai in which pavement dwellers were given alternative land and housing, which they helped design, and it led to a policy of state-supported resettlement for other pavement dwellers in the city.

- **Number of units** 88 houses
- **Type of project** Distant relocation of pavement dwellers
- **Land owner** State Government of Maharashtra
- **Tenure terms** Long-term land lease to cooperative



8 EXAMPLE: Block 7-12, in Klong Toey District, Bangkok, Thailand

This project is one of the ten pilot projects which launched CODI's Baan Mankong Program in Thailand. The Block 7-12 community was a sprawling squatter settlement of port-workers, laborers and street vendors who built their houses from scratch on swampy land that had been expropriated for the new port in 1935. When the Port Authority wanted the land to expand the port facilities, the people resisted, and a 25-year long eviction struggle ensued. Finally, a group of the toughest fighters remained on the land, and they were able to negotiate a historic agreement to relocate to Port Authority land nearby, where they used housing loans from CODI to build a brand new community of sturdy concrete row-houses.

- **Number of units** 114 houses
- **Type of project** Nearby relocation of informal community
- **Land owner** Port Authority of Thailand
- **Tenure terms** Long-term land lease (collective)



9 EXAMPLE: Monorom, in Serey Sophoan, Cambodia

After surveying all the slums in the provincial city of Serey Sophoan, in the north-west corner of Cambodia, this little riverside squatter settlement, which had long faced floods and eviction threats, was prioritized by the community network as having the most urgent housing problems. After long negotiations, the city agreed to provide free government land and basic infrastructure, just 1.5 kilometers away, for resettlement. The people worked with the Urban Poor Development Fund, municipal officials, ACHR and a team of community architects to design and build their own new community on the new site, with traditional wooden houses on stilts and collective land rights.

- **Number of units:** 30 houses
- **Type of project:** Nearby relocation of riverside squatters
- **Land owner:** Community
- **Tenure terms:** Collective land ownership



COLLECTIVE HOUSING TYPES

Housing projects supported by cooperative laws

A few countries in Asia do have formal policies and mechanisms which support the formation of cooperatives, though some are more geared towards other purposes and can be a little cumbersome when they are used to facilitate collective housing.

INDIA's policies to promote cooperative housing stretch back to British colonial times and have helped groups of families to form housing coops, find land and develop their own housing, in many different forms. Though they've been hijacked by the developers in recent decades, the legal mechanisms to support *genuine* cooperative housing are still in place, and many groups are using them to help poor communities develop housing and revive the real spirit of cooperative housing.

THAILAND: The promotion of cooperatives in Thailand falls under the Ministry of Agriculture. Since regulations for operating them are oriented more towards agriculture and business, they can be cumbersome for housing. But until rules better-tailored to housing can be brought about, CODI uses the existing structures and requires that all communities taking loans from CODI, through the Baan Mankong Program to register as cooperatives, which become the legal entity that leases or owns the land, and that manages the bulk loans or grants from CODI.

INDONESIA's mechanisms to support the cooperative ownership of land also focus on rural land and are administered under a special "Agrarian Reform" program. But the JRMK community network in Jakarta is using the program to establish kampung-based cooperatives, as part of their pioneering work to obtain collective land tenure in Jakarta's informal communities.

PHILIPPINES: The Community Mortgage Program (CMP) requires that communities taking loans to buy land first register as Homeowners Associations, which work something like cooperatives, and provide a legal mechanism for collectively financing and owning land - at least until the CMP loans are repaid.

NEPAL: Cooperative mechanisms aren't yet able to support housing, but the national network of women's savings groups has for years set up savings cooperatives to manage money collectively, and the loans often go to housing projects.

1

EXAMPLE: Mit Sampan, in Rangsit, Thailand

Mit Sampan was a large community of land-renters. After a fire burned down a big part of the settlement, the land-owner decided to develop the land commercially and wouldn't allow the people to rebuild. So the burned-out families formed a working team to search for land and plan a project to relocate. After finding a big tract of inexpensive land in the same lane, and inviting some isolated squatters living nearby to join their project, they started saving together, planned their new housing, registered with the government as a cooperative and applied for a loan from CODI's Baan Mankong Program, which allowed them to collectively buy the land, refine their layout plan and build a new community of 2-story row houses.

- **Number of units** 138 houses
- **Type of project** Nearby relocation of burned out renters
- **Land owner** Mit Sampan Housing Cooperative
- **Tenure terms** Collective ownership by the cooperative



2

EXAMPLE: Women Beedi Workers Cooperatives, in Solapur, India

In the western Indian city of Solapur, 65,000 poor and low-caste women earn their income by rolling beedis - small cigarettes. All of them used to live in slums, and many are the sole breadwinners for their families. Since 2001, they have worked with the Center of Indian Trade Unions to build a movement to develop decent, affordable housing for themselves on the outskirts of the city. By forming cooperatives and persuading the federal and state governments to allot funds for the purpose, the beedi workers have had more than 100,000 houses built since then, which are organized into five large housing cooperatives, which in turn join together under the Beedi Workers Cooperative Federation.

- **Number of units** 100,000 houses
- **Type of project** Relocation to 5 new housing cooperatives
- **Land owner** Government of India
- **Tenure terms** Long-term land-use rights to 5 cooperatives



3

EXAMPLE: Ernestville, in Quezon City, Philippines

This collectively planned and managed housing project in Metro Manila was a breakthrough on several fronts. The 212 families, whose houses in informal riverside settlements had been swept away by floods, came together, formed a homeowners association, found land for resettlement within the same barangay (sub-district) and then bought it cheaply, using a collective loan from the Community Mortgage Program. Because the land was much too small to fit individual plots for all the members, they worked with a new government program (which promotes and finances higher-density, but still affordable housing) to design 2-story blocks of walk-up flats, so all 212 families could get secure housing on the land.

- **Number of units** 212 houses
- **Type of project** Nearby relocation to new land
- **Land owner** Ernestville Homeowners Association
- **Tenure terms** Collective land ownership by HOA



4

EXAMPLE: Kampung Aquarium, in Jakarta, Indonesia

For years, the JRMK Network in Jakarta has been working to strengthen and enlarge community-based cooperatives in kampungs and to build their capacity to become a collective legal and multi-purpose support system for the hundreds of poor families in the city's informal settlements. This is part of JRMK's long campaign to work with the local government to win secure collective land tenure for these communities and to use the cooperative model to collectively improve people's housing, tenure security, living conditions and livelihoods. All 25 kampungs in the network are now registered with the government as cooperatives, and Kampung Aquarium was the first to be completely redeveloped, in close collaboration with the city.

- **Number of units** 241 houses
- **Type of project** On-site redevelopment of slum
- **Land owner** Jakarta Municipal Government
- **Tenure terms** Long-term lease to Aquarium Cooperative





COLLECTIVE HOUSING TYPES

Housing supported by government programs

There are also several examples in the Asia region where governments have set up special programs specifically to support the development of more collective, more participatory and more community-driven housing for the low-income communities that can't be reached by the formal housing market in their countries.

None of these programs came out of the blue. All of them were born during rare periods of political opportunity, when several factors aligned which made it possible to see old problems in a new light: growing public awareness of the problems of slums and eviction, growing community-based activism for solutions, support and ideas from visionary housing professionals and activists, and a willingness among some government officials to set aside the old top-down development model - which wasn't working when it came to housing the poor - and experiment with new ways of doing things.

These experimental programs have grown and evolved over the years, and all of them have gone through periods of waxing and waning political support. But what was clear from very early on was that when public resources and tactful institutional support are channeled to support the efforts of poor community organizations to house themselves collectively, the results could be cheaper, faster, better and could reach a scale that no government program or NGO project could ever hope to reach. Here are some notes on a few of the bright stars in Asia's more progressive housing support programs.

1

EXAMPLE: Kampung Improvement Program, in Indonesia

KIP was set up in 1968 to provide basic infrastructure and secure tenure to poor families living in kampungs (informal settlements) in Surabaya and other cities around Indonesia. At a time when most Asian governments were evicting inner-city slums or pretending they didn't exist, KIP was one of the first large-scale, government programs to affirm the value of the collective housing that people had made for themselves and to allow them to improve that housing stock by working together to upgrade walkways, drains, water supply and common spaces in their settlements - according to flexible standards and with a package of financial support from the local and national government.

- **Programs** Kampung Improvement Program (KIP)
- **Dates** 1968 - present
- **Scale** In Surabaya, 360,000 families live in improved kampungs (60% of the city's population)



2

EXAMPLE: Machi-zukuri Town Planning Program, in Japan

Machi-zukuri ("participatory town planning") is a concept which emerged from a few seminal redevelopment projects undertaken in the 1970s by poor communities, like the Asaka Buraku, in Osaka, whose residents wanted more say in how problems were dealt with in their neighborhoods. These projects inspired other communities to do participatory plans of their own. Machi-zukuri was gradually incorporated into national town-planning policies in the 1980s and 90s. The policy provides financial and technical support to communities wanting to redevelop their areas through a collective, participatory planning process, with project costs (which can be very high) being shared between national and local governments.

- **Program** Machi-Zukuri Participatory Town Planning
- **Dates** 1970 - present
- **Scale** Machi-zukuri projects have been developed in many of Japan's 6,000 Buraku districts, with 3 million people



3

EXAMPLE: Community Mortgage Program, in the Philippines

The Community Mortgage Program (CMP) was set up in 1988 and is implemented by the Philippines government's Social Housing Finance Corporation (SHFC). The CMP program is the country's chief housing finance program for the urban poor. The program assists organized communities that have formed legal homeowners associations (HOAs) to buy and develop the land they already occupy informally, or have negotiated to purchase collectively, often in collaboration with the local government. The low-interest loans from CMP, which come with certain ceilings, are made to the HOA, not to individuals, and until the loans are repaid to SHFC, the land remains under collective ownership.

- **Program** Community Mortgage Program (CMP)
- **Dates** 1988 - present
- **Scale** 300,000 families living on collectively-purchased land, in 2,600 homeowners associations (HOAs)



4

EXAMPLE: Baan Mankong Program, in Thailand

Thailand is a rare case in Asia where the budget the government allocates for housing the urban poor is used to mobilize a national housing process that is collective and driven by poor communities. The budget goes through the Community Organizations Development Institute (CODI), which passes the budget on to communities, to help them set up savings groups, survey all the slums in their cities, form networks, negotiate for land and develop citywide plans for solving housing problems in a comprehensive way. CODI's Baan Mankong ("Secure Housing") Program provides soft housing and land loans, infrastructure subsidies and technical support grants to community cooperatives, to turn these plans into real projects

- **Program** Baan Mankong ("Secure Housing") Program
- **Dates** 2003 - present
- **Scale** 135,000 families, in 1,250 housing cooperatives, in 440 towns and cities across the country



COLLECTIVE HOUSING TYPES

Individual housing programs that are tweaked to be more collective

In the formal housing market in most Asian cities, houses are usually designed and built by developers and financed and owned individually. Families are on their own, and the place they end up living usually has less to do with who they'd like to live with, what kind of house they want or where they'd like to be, than with how big a loan the bank will give them. For those with money, that system works fine. But for low-income families, rising housing costs mean it gets only harder and harder to find anything at all in the formal housing market.

When governments or housing agencies set out to assist those who fall below the reach of the housing market, the housing assistance programs they develop usually duplicate the market model: the loans, subsidies and other kinds of assistance are given only to individuals, the land and housing are owned, leased or allotted individually, and the housing is designed, built or upgraded individually. People are still more or less on their own.

Here are a few examples of cases where well-organized community organizations and their supporters have taken up the opportunities offered in housing programs designed to assist families individually, and found creative ways to make them work in more collective, more community-driven ways. In doing so, they've shown that collective housing strategies can do many things that individual strategies can't.



1 EXAMPLE: 314 Houses Project, in Bhuj, India

India's national and state governments have some very big slum redevelopment programs, but most of them are designed to be planned and built by contractors, and state bureaucracies allot the units to families individually, with zero or little participation in anything. This pioneering project in the small city of Bhuj has shown how government subsidies intended for individuals can be used in a very different way. This new housing was planned and built collectively by cooperatives formed by community members themselves. With some sensitive design support, the projects enhanced existing social structures and made use of the people's wisdom about how to live together sociably and sustainably in a very hot place.

- **Number of units** 314 houses, in 3 communities
- **Type of project:** On-site reconstruction
- **Tenure terms:** Long term collective user rights to public land
- **Support Program** Rajiv Awas Yojna (RAY) Program



2 EXAMPLE: Single Mothers' Housing, in Erdenet, Mongolia

It is government policy in sparsely-populated Mongolia to grant every family up to 700 square meters of land for their housing. In the informal "ger areas" that now ring Mongolian cities, most families claim their plot, put up a tall fence around it and then build their house inside - usually with no help from anyone. This independence has deep roots in the country's nomadic past, but it makes working together and finding collective solutions to big problems in these settlements difficult. In this project, 12 single mothers came together, combined their land and crafted a collective housing project, without fences, where they built their houses together, and manage their vegetable gardens, day-care, cattle and services as a group.

- **Number of units** 12 houses
- **Type of project** Relocation to free government land
- **Tenure terms** Collective land title
- **Support Program** All citizens entitled to 700m² of land



3 EXAMPLE: Samasol HOA, in Davao, the Philippines

The Davao municipal government has a policy of providing free land for families evicted from the city center in large resettlement sites on the outskirts of the city. The selection of beneficiaries is mostly done by the city, and the land-use certificates are issued to families individually. In this project, two inner-city communities stuck in a long eviction struggle decided to join forces, start saving together, form a homeowners association and make a new housing project for themselves, within the city's resettlement site. After many delays and setbacks, 46 poor families from those two slums moved into small but secure houses in their new community, where they are improving their houses and environment incrementally.

- **Number of units** 46 houses
- **Type of project** Relocation to municipal resettlement site
- **Tenure terms** Individual land-use certificates
- **Support Program** Municipal resettlement policy with free land



4 EXAMPLE: Rajiv Indira Housing Coop, in Mumbai, India

Since 1996, Mumbai has had a Slum Redevelopment Policy (SRA) which facilitates the redevelopment of dense, inner-city slums into new multi-story housing which provides secure, permanent housing for the former residents, with extra units being built into the project to cross-subsidize the construction. Usually it is developers who undertake SRA projects and the residents have little role. This project in one slum pocket in Dharavi, done by the SPARC/NSDF/Mahila Milan alliance, was the first case of an SRA-supported slum redevelopment project being planned and carried out by a collective of slum dwellers themselves. The project set many precedents in its design, financing and implementation.

- **Number of units** 245 units (209 rehab + 35 free sale)
- **Type of project** On-site redevelopment of existing slum
- **Tenure terms** Long-term lease public land to cooperative
- **Support Program** Slum Rehabilitation Program (SRA)





COLLECTIVE HOUSING TYPES

Public housing that is managed collectively

The idea that governments can solve the housing problems in their cities by building a stock of public rental housing units and moving all the poor people into them is a myth that has proven to be very durable, in spite of the fact that it almost never works. Many Asian countries set up national housing authorities in the post-colonial period, and these agencies began chasing this idea and building blocks of public housing in one form or another. In most cases, the housing was designed by engineers, built by contractors, financed by the state and rented on a subsidized basis to individual households, according to criteria and application procedures managed by government bureaucracies.

With the exception of Singapore, Hong Kong and Seoul (which have robust public housing systems which house a substantial proportion of their citizens), the stock of public rental housing that has been built under those systems in Asian cities houses only a tiny fraction of the urban poor. All the same, a stock of public housing does exist, and it adds a piece to the larger puzzle of housing for the urban poor in Asian cities.

Most of this public housing is managed through conventional top-down government systems, and the relationship between tenants and the housing agencies is all individual and vertical. Here is a very interesting category of collective housing projects, in which the formal mechanisms which provide and manage individualized public housing for the poor have been jiggled around by creative groups to make them more collective, more accessible and more mutually-supportive.

1

EXAMPLE: Kampung Dupak, in Surabaya, Indonesia

Most inner-city kampungs in Surabaya were improved with the Kampung Improvement Program (KIP), but some extremely crowded newer settlements required a different approach. After a long, participatory design process, the first project was built in Kampung Dupak. It took the form of government-financed walk-up flats, arranged around spacious communal living and cooking areas on each floor, in six 3-story blocks. The rent is nominal and the families have perpetual leases to their flats. The blocks are essentially subsidized public rental housing, but the management and maintenance of the buildings, as well as the collection and payment of rents, is all done collectively, by community members in each block.

- **Number of units** 80 flats
- **Type of project** On-site reconstruction of existing kampung
- **Land owner** Municipal Government of Surabaya
- **Tenure terms** "Perpetual" lease to flats (individual)



2

EXAMPLE: Hybrid Housing in Mano District, Kobe, Japan

In one low-rent area of Mano District, 43 houses were destroyed during the 1995 Kobe earthquake. After, some renters negotiated with house-owners to be included in the area's redevelopment. 18 households (5 house-owners and 13 renters) came together to cooperatively plan and build an 18-unit apartment block. When they calculated the building costs, though, the renters realized the rents would be unaffordable. So they persuaded the city to buy the apartments and rent them back, as subsidized public rental housing, on long-term leases. The 4-story building that was built looks very posh, but is actually a blend of 5 private condominium units and 13 publicly-owned subsidized rental housing units, each of a different size.

- **Number of units** 18 units
- **Type of project** On-site rebuilding after earthquake
- **Land owner** Mix private and public
- **Tenure terms** Mix ownership and subsidized lease



3

EXAMPLE: Indian Oil Nagar, in Mumbai, India

After 25 years of struggle, the Mahila Milan women's savings collectives in Mumbai won the historic right to government-assisted resettlement for the 25,000 families who lived on the city's sidewalks. The first batch of 88 pavement families moved to their own project at Milan Nagar. Soon, another 200 families moved into flats in some vacant blocks of state-built public housing at Indian Oil Nagar. Instead of becoming individual tenants of the local government, the families in each building formed housing cooperatives, which were then given collective leases from the Mumbai Municipal Corporation. The management and upkeep of the buildings is done by the communities, with Mahila Milan playing a lead role.

- **Number of units** 200 units of public housing
- **Type of project** Relocation of pavement dwellers
- **Land owner** Mumbai Municipal Corporation
- **Tenure terms** Long-term lease (nominal) to cooperatives



4

EXAMPLE: Klong Pail Singto, in Bangkok, Thailand

When the city expropriated their land for a road-building project, this long established community of poor market vendors was cut in half. Hundreds of families found themselves in an eviction crisis. After long negotiations, the community worked with the public land-owning agency and housing advocates to develop a model land sharing agreement, in which the residents would move into two high-rise blocks of flats, which the land owner would build and pay for, according to innovative designs worked out by the community, and the rest of the land would be returned for commercial development. As part of the deal, the flats would be managed like subsidized public housing and rented to the people on long-term leases.

- **Number of units** 264 houses
- **Type of project** Land-sharing reconstruction for squatters
- **Land owner** Crown Property Bureau
- **Tenure terms** Apartment leases managed collectively





1

EXAMPLE: Asaka Buraku, in Osaka, Japan

Japan's 6,000 Buraku communities have faced centuries of institutionalized discrimination, isolation and impoverishment. When government programs were introduced in the 1960s to support the collective redevelopment of these communities and right some of these historic wrongs, the Asaka Buraku community was one of the first to take energetic advantage of them. In the coming years, they completely redeveloped their dilapidated riverside community and improved their incomes and social support systems. In the process, this pioneering community inspired other Burakus around Japan to rebuild, and spearheaded a larger community-led redevelopment in their own polluted, industrialized neighborhood.

- **Number of units** 634 houses
- **Type of project** On-site redevelopment of settlement
- **Land owner** Buraku Liberation League
- **Tenure terms** Mix private and collective ownership



COLLECTIVE HOUSING TYPES

Housing pioneers who showed a new, more collective way

How wonderful it would be if all the policies and all the legal, financial and regulatory arrangements were in place which would unlock the enormous development force of Asia's poor communities and make it easy for them to use their group power to develop collective housing projects of all sorts; how quickly Asia's enormous housing problems could be solved!

But sadly, the formal housing finance and ownership mechanisms that exist in most Asian countries are still overwhelmingly oriented towards the individual consumer:

- most banks still loan for housing and land only to individuals, not groups.
- most land titles, leases and deeds still have to be in individual hands.
- most government housing programs and subsidies still target individual households, not communities.

It's a regulatory wasteland when it comes to doing collective anything. But that hasn't stopped Asia's energetic community movement and its supporters from finding creative ways around these obstacles and developing all kinds of collective housing solutions anyway, using whatever resources and opportunities they can muster. These solutions show a new way, and they come in all shapes and sizes. But what they all have in common is a belief that housing can be so much more than an individual box to shelter in, but can be a lively, living social support system that allows even people with very low incomes to live well, to flourish and to be proud, active citizens in their cities.

2

EXAMPLE: Rama 4, in Bangkok Thailand

Thep Prathan was a thriving, well-developed and fully legal land-rental community in the heart of Bangkok, on the Rama IV Road. After a series of suspicious fires burned down the community, attempts were made to evict the people and grab their valuable inner-city land. In the course of negotiating a way to stay, the people worked with architects to invent a strategy in which the community would move into rental apartments that would be built on a portion of the land they used to rent, under an agreement between the community, the company that leased the land and the public land owning agency. This was Thailand's first successful land sharing project, and it inspired many other similar projects.

- **Number of units** 850 houses
- **Type of project** Land-sharing in old land-rental community
- **Land owner** Crown Property Bureau (CPB)
- **Tenure terms** Long-term leases (individual)



3

EXAMPLE: Kabalaka HOA, in Iloilo, Philippines

Kabalaka was one of the first community associations in the Homeless People's Federation Philippines to use their own collective savings to successfully acquire a piece of inexpensive foreclosed land for housing urban poor squatters under threat of eviction, so this is a historic project. A few years later, the community was able to tap an experimental finance program and build the first batch of 21 two-story row houses, in a pilot project that became a learning opportunity for the whole city. The community members then designed several house models, to accommodate different budgets among the community members, and then collectively managed the construction, from start to finish.

- **Number of units** 70 houses
- **Type of project** Nearby relocation of evictees
- **Land owner** Kabalaka Homeowners Association
- **Tenure terms** Collective land title



4

EXAMPLE: Akphivat Mean Cheay, in Phnom Penh, Cambodia

The Akphivat Mean Cheay resettlement project was Cambodia's first demonstration of how effective it can be when cities and the poor work together to find solutions to the conflicting needs of urban development and affordable housing. The project allowed the city of Phnom Penh to proceed with a drainage improvement project at the same time it helped provide secure, healthy and well-located new housing for the roadside squatters that project displaced. It also showed a war-torn Cambodia that housing problems are solved better by partnership than by eviction. The roadside squatters relocated to free land nearby, provided by the municipal government, where they designed and built a new community.

- **Number of units** 129 houses
- **Type of project** Nearby resettlement of roadside squatters
- **Land owner** Residents of the community
- **Tenure terms** Land titles (individual)



5 EXAMPLE: Kanjurmarg Railway Resettlement, in Mumbai, India

This pioneering resettlement project showed that improving the city's vital infrastructure need not be at the cost of poor people being forcibly removed from their homes and further impoverished. With some investment of time, creativity and cooperation, and with communities fully involved in every part of the planning and implementation, it is possible for the city to provide secure, permanent homes for those displaced by infrastructure projects, and both the city and the communities win. This transit housing project for railway slum dwellers being evicted to make way for track expansion was planned and executed by the railway families themselves, with support from their federation partners and government authorities.

- **Number of units** 900 houses
- **Type of project** Resettlement of railway squatters
- **Land owner** State Government of Maharashtra
- **Tenure terms** Long-term cooperative lease



6 EXAMPLE: Kampung Tongkol, in Jakarta, Indonesia

Kampung Tongkol is one of many poor settlements in Jakarta that have been served with eviction notices in the name of flood control, and was the first to demonstrate that riverside kampungs can be the city's best "river guardians." In collaboration with their community network and other partners, the Tongkol residents took action to form a cooperative, move and reconstruct their houses to make way for a riverside inspection road, upgrade their river-fronting facades, plant trees, clean the canal and develop cultural activities and urban farming. Eventually, the city made a historic agreement to support these collective efforts in Tongkol - and other kampungs - with infrastructure services and long-term collective tenure.

- **Number of units** 164 houses
- **Type of project** On-site upgrading of canal-side kampung
- **Land owner** Government of Jakarta
- **Tenure terms** Long-term land use rights (collective)



7 EXAMPLE: Pan Thazin, in Yangon, Myanmar

Since 2020, some of Yangon's poorest women squatters and room renters have come together, started savings groups and developed their own housing solutions, with support from a small NGO called Women for the World. Using mostly their savings, they have collectively bought tracts of inexpensive agricultural land, subdivided them into small plots and built their own extremely low-cost houses, with basic infrastructure. Against terrible odds, and with no help from the government, they have built a dozen projects which provide secure, affordable housing to a thousand vulnerable families. Pan Thazin was one of their first projects, and it became a learning center and inspiration for many other communities.

- **Number of units** 30 houses
- **Type of project** Nearby relocation of scattered squatters
- **Land owner** Pan Thazin community
- **Tenure terms** Collectively-owned community land



8 EXAMPLE: Kirtipur Sambridha Awas, in Kathmandu, Nepal

This was Nepal's first-ever community-planned and managed relocation project, for squatters who were evicted to make way for a public infrastructure project. The people found land for resettlement in an adjacent municipality just 5 kms away, which the Kathmandu Municipal government then purchased and gave to the people free. More municipal funds were contributed to set up a jointly-managed fund which provided loans to the community, which designed and built a new community of snug brick rowhouses on the new land. The project showed how collaboration, flexible finance and the collective force of community members can solve a city's housing problems in fast, simple and inexpensive ways.

- **Number of units** 44 houses
- **Type of project** Nearby relocation of riverside squatters
- **Land owner** Kirtipur Sambridha Awas community
- **Tenure terms** Collective land ownership



9 EXAMPLE: Lam Roong Rueng, in Chantaburi, Thailand

A lot of the poor people in Chantaburi are not living in established slum communities at all, but in scattered squatter pockets or in small rental rooms, where they are isolated from any kind of community support systems. In this pioneering project, a group of 220 isolated squatters and room-renters, who had been identified by the community network in their citywide survey, came together, started saving together, registered as a cooperative, searched for and bought a big piece of peripheral land together and then collectively developed their new housing there, with loans and subsidies from CODI's Baan Mankong Program. Their housing loan repayments were half the amount most of them had been paying for room rent before.

- **Number of units:** 220 houses
- **Type of project:** Relocation
- **Tenure:** Collective ownership by the Lam Roong Rueng cooperative



COLLECTIVE HOUSING TYPES

Reviving the collective spirit in formerly collective housing

Here is an interesting set of projects, in which communities of families living in formerly collective housing in several countries are working together to upgrade or rebuild their old and tumble-down housing, and in the process, they are also reviving the collective spirit of the original.

Cities all over Vietnam, for example, are still full of old, socialist-style collective workers' housing, in the form of either single-story row-houses or five-story walk-up apartment blocks. A lot of this housing is being bulldozed and redeveloped, as the inner-city land they occupy skyrockets in value. Poor families by the thousands who live in this old collective housing are finding themselves facing either eviction or the prospect of having to pay for brand new, contractor-built relocation housing they cannot afford.

In the industrial city of Vinh, there are 99 old, dilapidated collective housing projects, built for factory workers after the war, when the city was planned to become a new industrial center. The projects in Vinh (Cua Nam Ward) and Hai Duong (Sewing Enterprise) make powerful examples of how people living in these crowded, run-down row-houses can collectively re-plan and reconstruct their own housing very nicely, right on the same site.

The model is being replicated in several other areas in Vinh and Hai Duong. The problem of collective housing in five-story blocks is more tricky, though, and the project in Hanoi (To Dan Pho), which is still underway, is exploring more community-driven reconstruction models that allow everyone to stay, even the poorest.

During Mongolia's long socialist period, the government developed its own collective housing, of various types, to house the families of workers in factories, timber mills, mines and other sectors. A lot of that collective housing is still there and still being lived in, even though the factories have long since closed and the buildings have fallen into serious disrepair. The projects in Yaarmag and Tunkhel Village show how those communities have found economical ways to join forces to upgrade their housing together.

1 EXAMPLE: Sewing Enterprise Housing, in Hai Duong, Vietnam

Vietnam's cities still have a lot of old, broken-down collective housing projects that were built originally to provide housing for the workers in state-run factories. The factories are long gone, but the people are still there, and most of them are prevented from improving or rebuilding their houses by building regulations, because their houses and lanes are considered "sub-standard" and fall below the government's minimum allowable standards. This is one of several projects that challenged those unrealistic standards and showed that it was possible for people in these formerly-collective communities to join forces and build, with great big, decent, airy houses planned to fit even on extremely tiny plots.

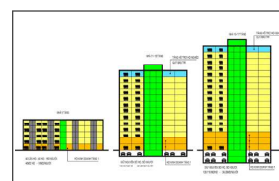
- **Number of units** 31 houses
- **Type of project** On-site rebuilding of old workers housing
- **Land owner** Sewing Enterprise community members
- **Tenure terms** Land use rights certificates (individual)



2 EXAMPLE: To Dan Pho Collective Apartments, in Hanoi, Vietnam

Cities in Vietnam are still peppered with many old, post-war socialist collective housing that takes the form of 5-story apartment blocks. Hanoi has hundreds of them, and they provide housing to thousands of families. Many of them, like this building in Hanoi, have fallen into serious disrepair, and the residents - many of whom are poor - find themselves facing eviction or redevelopment by developers into market rate housing, which they couldn't afford. The residents in the To Dan Pho block are working with a local engineering university to develop a pioneering project to collectively rebuild their housing, as a cooperative, in ways which maximize benefits for the community, and nobody loses their housing.

- **Number of units** 111 apartments
- **Type of project:** On-site reconstruction of collective housing
- **Land owner** Government of Vietnam
- **Tenure terms** Long-term land use rights (collective)



3 EXAMPLE: Yaarmag Barracks, in Ulaanbaatar, Mongolia

Until recently, Mongolia was a country of fiercely independent nomadic cattle herders who were not accustomed to living in close proximity to others. But those nomadic traditions are breaking down and people find themselves living in more crowded and more urbanized situations. In the process, they are having to develop new skills for working with their neighbors to meet needs they can't meet individually. In this small project, in an industrial suburb of the capital city, a group of 69 families who were living in Soviet-era collective factory workers' housing, came together to collectively renovate their dilapidated "barracks," and they built new systems of friendship and mutual help in the process.

- **Number of units** 69 houses
- **Type of project** On-site upgrading of formerly collective factory workers' housing
- **Tenure terms** Ownership certificates (individual)



4 EXAMPLE: Jumlong Wit, in Nakhon Sawan, Thailand

Jumlong Wit is an old community in the heart of Nakhon Sawan, where generations of "Likay" folk theater performers have lived and practiced their art together. Only a few families still perform Likay, but when a fire burned their houses to the ground, they used the crisis to revive their communal connections and rebuild their community together. After forming a cooperative, with support of the citywide community network in Nakhon Sawan, they negotiated to get a long-term lease the public land they had been squatting on or renting, and completely rebuilt their community in a new form. The project was the first of many in a citywide process of securing permanent, decent housing for all of the city's poor citizens.

- **Number of units** 81 houses
- **Type of project** On-site reconstruction after a fire
- **Land owner** Treasury Department, Thai Government
- **Tenure terms** Long-term lease to Cooperative





COLLECTIVE HOUSING TYPES

Collective housing as a citywide project

There is an urgent need to make collective, community-driven housing a proactive part of city politics. Many groups in Asia are finding that the best way to do that is to work at citywide scale - the scale that is necessary to bring about change in the deeper political and structural problems which cause poverty, slums, eviction and social exclusion in cities in the first place. Individual communities and scattered housing projects - even very good ones - can never hope to address all these things in isolation.

For these groups, the whole city should be the working unit - not a single pilot project, or a single community or a single sector. In this way of working, the process of change begins with a citywide perspective:

- **Citywide information** gathering to get the bigger picture about housing needs.
- **Citywide network-building** to break the isolation of individual communities and build a poor people's movement with the strength of numbers.
- **Citywide savings** and community funds to build the collective financial strength of the urban poor.
- **Citywide partnership-building** to bring all the key stakeholders together to develop a common understanding of citywide problems and set a common direction for solving them together.

These things help build a new momentum for change, adjust relationships between poor communities and the city, build partnerships which can then take on other city development activities and make the city's management more effective, more inclusive and more equitable. A few examples of this city -scale strategy:

1

EXAMPLE: Chum Phae, in Khon Kaen Province, Thailand

Chum Phae is a small trading and manufacturing town in the rice-growing northeast of Thailand. Like bigger cities, Chum Phae has problems of poverty, eviction and lack of affordable housing. Since 2004, the town's women-led community network has organized savings, carried out citywide surveys of slums and scattered squatters and room-renters, and worked with the local authorities, other stakeholders and CODI's Baan Mankong Program to develop citywide plans to construct a series of innovative and low-cost housing projects - some on-site and some relocation to government land. By 2009, 13 housing projects had been finished, and Chum Phae became Thailand's first city to achieve 100% secure housing for all.

- **Number of units** 1,052 houses, in 13 communities
- **Type of project** Mix of on-site upgrading and relocation
- **Land owner** Mix of government and community
- **Tenure terms** Ownership or lease by cooperatives



2

EXAMPLE: Klong Ladprao, in Bangkok, Thailand

In this extraordinary project, 7,000 poor households, who had been living in squalor for decades in 51 squatter settlements along Klong Ladprao, one of Bangkok's major canals (which is 25 kms long and passes through 8 districts), worked with many stakeholders, under a special policy, to reconstruct their housing on the same sites and to make room for new concrete embankments, to improve flood management in the city. As part of the process, all 51 communities registered as housing cooperatives, then these cooperatives were given long-term leases to the public land they had been squatting on. CODI's Baan Mankong Program then provided loans and subsidies to the cooperatives for the reconstruction.

- **Number of units** 7,000 houses, in 51 communities
- **Type of project** On-site rebuilding of squatter settlements
- **Land owner** Thai Government's Treasury Department
- **Tenure terms** Long-term lease to cooperatives



3

EXAMPLE: Machi-zukuri in Mano District, in Kobe, Japan

Instead of a story about one collective housing project, this one is a story about an entire urban district that collectively transformed itself, through a participatory town planning process, from a poor and badly-polluted industrial slum, in the heart of Kobe, to a clean, healthy, vibrant community where people are happy to live. Their project took the residents almost three decades to complete (and projects continue today), and it covered all aspects of their lives, from housing to health to education to the elderly and children and relations with their factory neighbors. They were helped along the way by special government town planning subsidies and some sensitive assistance from a team of young community planners.

- **Number of units** 2,000 houses + businesses + factories
- **Type of project** On-site upgrading of polluted district
- **Land owner** Various public and private
- **Tenure terms** Various ownership, lease and use rights



4

EXAMPLE: Land readjustment in Sangli, Maharashtra, India

In this complex, citywide "land readjustment" project, families living in 22 slum communities on "untenable" public land, were to move to "tenable" public land already occupied by seven existing slums, where new, higher-density cooperative housing blocks were built, which provided decent, permanent housing for all 3,640 poor families in the 29 slum communities, with collective long-term leases to the public land, through community-based cooperatives. By 2024, this large project was still underway, but it already demonstrates a clear strategy for solving all the city's housing problems more comprehensively, on limited land resources, by using a more participatory, collaborative and citywide approach.

- **Number of units** 3,640 houses, in 29 communities
- **Type of project** Land readjustment: relocation + upgrading
- **Land owner** State Government of Maharashtra
- **Tenure terms** Long-term leases to 29 cooperatives





COLLECTIVE HOUSING TYPES

Collective housing on public land

When poor communities and their networks negotiate with public land-owning agencies and build some initial housing projects or upgrade some existing communities on public land, it is a powerful way of showing these public agencies new possibilities. They show that commercial exploitation is not the only viable use for public land, and that decent new housing for the poor, which allows them to develop themselves and improve their lives, is a reasonable and socially-equitable way to use public land resources.

In Thailand's Baan Mankong housing program, for example, public land which hundreds of informal settlements have been squatting on, in squalid and insecure conditions, has been transformed into "developed land" which provides decent housing, increases the city's housing stock, generates economic growth in the area and brings in a modest rental income - *without that agency spending a penny*. For that kind of stewardship, these public landlords have every reason to be proud.

Most governments have a lot of land, despite the complaints that "There's no land left!" or "This land is too expensive for the people!" If communities can find the right way to negotiate, it is often possible to get government land for housing, on long-term lease or for sale at nominal rates - or sometimes even for free.

The good news is that in many Asian countries, we are seeing more and more cooperation between community organizations and government land-owning agencies, at local, provincial and national levels, and this cooperation is making many more housing projects possible. As private land in cities becomes ever more and more out of reach to the poor, the public land strategy should become the rule of the game, as much as possible. Here are some examples:

1

EXAMPLE: Samrong Thmey, in Samrong, Cambodia

This bustling community in the center of Samrong is close to the public market, where most of the residents work as vendors. Though they've lived here since the Pol Pot period, nobody has land papers, and the community has faced years of eviction threats. After a long negotiation, the provincial government agreed to give the land to the people, under the "Social Land Concession", so they could develop a pilot project to demonstrate a collective model for redeveloping other poor settlements in Samrong. The people designed and built the houses, with help from a team of community architects, and infrastructure improvements and housing upgrades were financed by small loans from the UPDF and ACHR.

- **Number of units** 224 houses
- **Type of project** On-site upgrading
- **Land owner** Oddar Meanchey Provincial Government
- **Tenure terms** Long-term land use rights (individual)

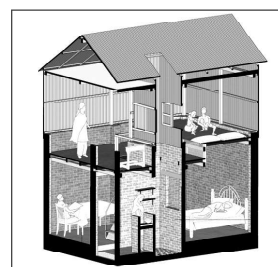


2

EXAMPLE: Gabtoli, in North Dhaka, Bangladesh

It's hard to imagine a more stingy or more miserable form of worker's housing than what the Dacca North City Corporation provides for its low-caste sweepers in Gabtoli - a sprawling colony of 432 very poor families who live crowded into back-to-back and side-to-side tin-sheet rooms, on plots of only 17m². But the publicly-owned land is secure, and in a city with so many evictions, secure tenure counts for something. In this extraordinary project, a group of women in Gabtoli worked with POCAA, a group of young community architects, to find ways to bring more light, air and living space into their tiny dwellings, and to make flower and vegetable gardens in crates, to bring some greenery into the narrow lanes.

- **Number of units** 432 houses
- **Type of project** On-site upgrading of municipal housing
- **Land owner** Dhaka North City Corporation
- **Tenure terms** Individual land rights for city workers



3

EXAMPLE: Arkarn Songkhroa, in Ayutthaya, Thailand

This crowded, inner-city settlement of market vendors and laborers, in the historic city of Ayutthaya, is very tightly-knit. After saving together for many years, the community worked with CODI and two young architects to design a full redevelopment plan for the community, which included realigning all the houses to equalize plot sizes (30 square meters each), designing extremely inexpensive 2-story "core" row-houses, creating some much-needed open spaces. In the agreement the community negotiated with the city, the land, which belongs to the Treasury Department, would be leased to the Municipality, which would in turn sub-lease it to the Arkarn Songkhroa Cooperative, on a long-term lease, at nominal rates.

- **Number of units** 66 houses
- **Type of project** On-site reconstruction
- **Land owner** Thai Government's Treasury Department
- **Tenure terms** Long-term lease to cooperative



4

EXAMPLE: Malibu Matimco HOA, in Mandaue, Philippines

The Homeless People's Federation in the provincial city of Mandaue has a long history of good collaboration with the local government and with a citywide alliance of urban poor organizations. This partnership's first big achievement was a large, on-site up grading project, in which 9.2 hectares of public land in the heart of the city was donated to the 1,600 families who were squatting on it, and who later developed some extraordinary collective housing projects there. MMVHAI is one of those projects, where the people formed a collective homeowners association, filled the swampy land and completely rebuilt their community and houses, using compressed earth blocks they made themselves on the site.

- **Number of units** 311 houses
- **Type of project** On-site reconstruction
- **Land owner** Malibu Matimco Homeowners Association
- **Tenure terms** Collective ownership through HOA



5 EXAMPLE: Ekta Nagar, in Kohalpur, Nepal

This large informal community was created by migrants fleeing conflict areas during Nepal's long civil war, who squatted on a tract of public land in the provincial city of Kohalpur. The local government was sympathetic to their situation and agreed to help by giving them land tenure and provide basic infrastructure. After starting saving together, with support from Lumanti and the local women's savings cooperative, they began collectively planning a comprehensive upgrading project for the community, with small incremental housing loans coming from the savings cooperative. The project became a model for collectively planned and built housing, and is being replicated in other communities in the city.

- **Number of units** 300 houses
- **Type of project** On-site upgrading of squatter community
- **Land owner** Kohalpur Municipal Government
- **Tenure terms** Long-term land use rights (collective)



6 EXAMPLE: Buam Nalay, in Muang Ngoy, Lao PDR

These 92 farming families were evicted from their ancestral riverside villages in Muang Ngoy District, which were to be submerged when a big Chinese-funded dam was built on the Nam Ou River. The government provided free land for resettlement 7kms away, but after relocation, the people found themselves in difficult straits, without proper housing, basic services, schools, access roads or space for subsistence farming. So they worked with the women's savings network and ACCA to plan a collective project to begin addressing the most urgent of these problems, with things like road and housing improvements and the construction of a village meeting space and an informal primary school and daycare center.

- **Number of units** 92 houses
- **Type of project** Relocation of evictees for dam project
- **Land owner** Provincial Government of Luang Prabang
- **Tenure terms** Long-term land use rights (individual)



7 EXAMPLE: Kampung Pepe Keprabon, in Solo, Indonesia

This small riverside kampung was identified, through the citywide mapping process, to be the city's first-of-many riverside kampung upgrading projects, under an MOU with the Municipality and the mayor. As part of the project, the people dismantled their houses (carefully preserving reusable doors, windows and timbers) and then built new apartments in a 3-story block on the same site. The new building, which they designed collectively, was financed by loans from the community network's city fund and subsidies from the city government. The city gave the municipal land to the community on a long-term collective lease (25 years) and also provided paved roads, a river embankment and basic services.

- **Number of units** 46 houses
- **Type of project** On-site reconstruction in 3-story building
- **Land owner** Municipal Government of Solo
- **Tenure terms** Long-term collective lease



8 EXAMPLE: Mae Myit Thar 1, in Yangon, Myanmar

In this large collective housing project in one of Yangon's industrializing suburbs, a group of poor women squatters and room renters worked with a small NGO Women for the World to collectively design and build their own extremely low-cost houses, on land that was given to them free by the Yangon Regional Government, with long-term collective user rights. The project was the first to bring a collective and community-driven delivery model into the government's program of low-cost housing for the poor. By providing free public land to the families for their new community, the project represented a dramatic scaling-up of the self-help housing model that had already been pioneered in twelve earlier projects on private land.

- **Number of units** 264 houses
- **Type of project** Relocation to free government land
- **Land owner** Dept. of Urban and Housing Development
- **Tenure terms** Community Common Land (collective)



9 EXAMPLE: Kamgaar Putala, in Pune, India

In this project, 176 very poor riverside squatters, in the city of Pune, used a terrible flood crisis as an opportunity to bring to an end decades of living in danger and squalor and insecurity on the banks of the Mutha River, in inner Pune.

With help from a local NGO Shelter Associates, the residents organized themselves, started saving together, surveyed their community, searched for land and eventually found new government-owned land 8kms away, where they won permission to develop their own new, permanent secure cooperative housing, with good support from the municipal government and the state-level VAMBAY social housing subsidy scheme.

- **Number of units:** 176 flats
- **Type of project:** Relocation to free government land
- **Land owner:** Pune Municipal Government
- **Tenure terms:** Collective leases to 4 housing cooperatives



COLLECTIVE HOUSING TYPES

Collective housing in post-disaster situations

Of all the poor and vulnerable groups in Asian cities, those affected most profoundly by disasters are often the poorest and most vulnerable of all. Besides losing family members, houses and belongings, many also lose their livelihoods and support systems and find themselves facing eviction from the places they were living.

As the frequency and severity of storms, floods, fires, land-slides and earthquakes increases, so too does the number of poor communities facing these disasters. In recent decades, community networks in Asia have been working with their partner organizations to turn these calamities into development opportunities, in which the affected communities become the main actors in planning, managing and implementing their own relief and rehabilitation.

In the conventional relief formula, disaster survivors are seen as being helpless, and rehabilitation is something that is to be done *for them*, not *by them*. Well it turns out that ordinary people - even those most badly traumatized by a disaster - are not so helpless after all. And when space is created for them to come together as communities and to take a central role in all aspects of reviving their lives, the quality of that rehabilitation is invariably much higher, more appropriate, more efficient and less expensive.

When this happens, rehabilitation and rebuilding become first steps in a long process of development, in which communities reclaim their collective capacity to solve whatever serious problems come their way and keep growing. Here are a few of the many examples around Asia where communities have used their collective force to not only rebuild their shelter after disasters, but to make their futures more secure and prosperous.



1

EXAMPLE: 2004 tsunami: 25 villages in Banda Aceh, Indonesia

When the December 2004 tsunami tore up the coast of Aceh, hundreds of villages were flattened and some 400,000 people died. Within weeks, the government declared that no rebuilding would be allowed within a 2km coastal "buffer zone" and all villages would be relocated. In defiance of the government relocation policy, a network of 25 coastal villages, whose livelihoods depend on the sea, joined forces with community and NGO supporters to rebuild their ruined settlements. Their moving back became step one in a process of formulating a viable alternative, which allowed people to collectively redesign and rebuild their lives and settlements and houses - in safer and more ecological ways - in the same place.

- **Number of units** 3,500 houses, in 25 coastal villages
- **Type of project** Redesign and rebuilding of existing villages
- **Land owner** Land privately owned by residents
- **Tenure terms** Individual property rights



2

EXAMPLE: 2004 tsunami: Ban Tung Wah, in southern Thailand

Ban Tung Wah is a coastal village of indigenous Moken sea gypsies and was one of many fishing communities swept away by the 2004 tsunami. The village is on public land, but its proximity to the coastal highway and tourist hubs made it prime real estate. When the people returned to start rebuilding, they found their land had been seized by the Provincial Authority. Instead of agreeing to a government resettlement plan, they reoccupied their land, developed rebuilding plans, and used their collective presence and those plans to successfully negotiate a land-sharing agreement in which they would rebuild all 70 houses, in a tighter arrangement, under a collective land lease, and turn over half the land to the Province.

- **Number of units** 70 houses
- **Type of project** On-site rebuilding of traditional village
- **Land owner** Thai Gov. Marine Resources Department
- **Tenure terms** Long-term collective land lease



3

EXAMPLE: 2004 tsunami: Koh Mook, in southern Thailand

Koh Mook, a tiny island off the coast of Trang Province, was also badly hit by the 2004 tsunami. Most of its residents are fisher folk who live close to the beach, without formal land papers, and all their houses and boats were destroyed. With help from support organizations, the community people came together afterwards and designed an intricate, island-wide rebuilding plan, which ensured everyone got secure land and housing. 100 families staying on national park land rebuilt their houses with long-term collective land-use rights, and 94 families relocated to a 3-hectare piece of government land where they built a new "floating" community on stilts, which leaves undisturbed the fragile mangrove ecosystem below.

- **Number of units** 94 houses
- **Type of project** Nearby relocation of landless families
- **Land owner** Government Forestry Department
- **Tenure terms** Long-term collective land lease



4

EXAMPLE: 2006 volcano eruption: Guinobatan, in the Philippines

In November 2006, the Mount Mayon volcano erupted on the same day a fierce typhoon ravaged Albay Province, triggering floods, landslides and lava flows that crashed into dikes, roads and houses. Those who survived lost everything. The government offered alternative land, but it was too far away and many who needed to move were not on the government list. So the Homeless People's Federation helped disaster-affected people in several areas to come together, start savings groups, search for alternative land in safer places, form homeowners associations, purchase the land with their collective savings, and develop two new communities, with "starter" housing loans from ACHR and SDI.

- **Number of units** 440 houses, in 2 new communities
- **Type of project** Nearby relocation to safer land
- **Land owner** Private land owned by communities
- **Tenure terms** Individual ownership of 100m plots



5 EXAMPLE: 2008 cyclone: rebuilding in Kaw Hmu Township, Myanmar

After Cyclone Nargis hit Myanmar in May 2008, the big aid agencies sent in specialists to design standardized typhoon-resistant houses of about 15m², which they reproduced by the hundreds. In two badly-hit townships, though, some modest funds from ACHR's ACCA Program went straight into the hands of the villagers, who collectively built 750 houses for the same amount the international experts could build only 100. And these people-built houses were all different, all full of whimsy and innovation. And because this housing process brought people together, instead of isolating them, it led communities naturally to do many other things together, like setting up savings groups, rice banks and cooperative farms.

- **Number of units** 750 houses in 19 villages
- **Type of project** Reconstruction of cyclone-hit houses
- **Land owner** Village people in 19 villages
- **Tenure terms** Customary land rights (individual)



6 EXAMPLE: 2009 typhoon: rebuilding in Metro Manila, Philippines

When Typhoon Ketsana tore through Manila in September 2009, it left many houses in low-lying informal settlements in ruins. The Homeless People's Federation used a grant from ACHR to set up a special house repair fund, which gave loans only to communities - not to individuals. Each community surveyed the affected households, determined who needed what, bought the construction materials together in bulk, and managed the reconstruction and loan repayment collectively. The small loans were repaid so quickly that within a year, the funds had revolved three times, and the original \$20,000 grant from ACHR had allowed 351 affected households to receive house repair loans totaling over US\$ 60,000.

- **Number of units** 351 houses
- **Type of project** On-site housing repair after typhoon
- **Land owner** Mixed private land in several settlements
- **Tenure terms** Mix of informal and formal tenure



7 EXAMPLE: 2009 typhoon: rebuilding in Quinhon, Vietnam

After Typhoon Mirinae hit the coastal city of Quinhon in November 2009, formal relief efforts were slow. So the city's network of women's savings groups used a \$25,000 grant from ACHR's ACCA Program to set up a special fund to support a people-managed rehabilitation process in the city's worst-hit ward. After surveying the damage and needs, they worked out a very delicate collective system of support for house repairs, livelihood revival and emergency needs, with the funds going as grants, no-interest loans or low-interest loans, according to the family's situation. The whole process was managed by the women's savings groups, who later helped communities in other cities hit by later typhoons.

- **Number of units** 102 households
- **Type of project** House repair and assistance after typhoon
- **Land owner** Government
- **Tenure terms** Long-term land use rights



8 EXAMPLE: 2010 floods: rebuilding in Sindh Province, Pakistan

The terrible floods along the Indus River in 2010 drove 20 million poor villagers into deeper poverty, when they destroyed houses and washed away crops and cattle. The OPP-RTI designed a simple, cheap process to help as many families as possible to build a one-room house with a proper roof over it, so they would have a sturdy place to live as they began rebuilding their villages. The project channeled the funds through a network of local partner organizations, and provided kits of materials to collective village committees, which helped families to build strong roofs over the walls the families built themselves, using mud and bricks salvaged from their ruined houses. The program assisted 11,000 families.

- **Number of units** 11,000 houses, in 153 villages
- **Type of project** On-site rebuilding of flooded rural houses
- **Land owner** Villagers own their own land
- **Tenure terms** Individual customary tenure rights



9 EXAMPLE: After a typhoon in Iloilo, Philippines

When the city of Iloilo began planning a much-needed major flood control project, a lot of informal communities living along the city's rivers and waterways had to be resettled, and the city provided land for them that was fairly close to their old settlements, at the San Isidro municipal relocation site. The Homeless People's Federation was given one large part of that resettlement site to develop a project for housing some of the displaced families, as well as families affected by more recent typhoons. The Riverview Homeowners Association (RVHOA) was the Federation's largest-yet project in Iloilo and it tested and scaled up ideas of collective and community-led house design, settlement planning, materials production and house construction.

- **Number of units:** 172 houses
- **Type of project:** Nearby relocation after a typhoon
- **Land owner:** RVHOA Homeowners Association (HOA)
- **Tenure:** Collective land title



COLLECTIVE HOUSING PLANNING

Innovations galore in participatory housing design and planning techniques . . .

When we talk about promoting collective and community-led housing across Asia, that means an awful lot of projects. There is a need for lots of architects, para-architects and community-based builders to work with people, in hundreds of communities, to help them develop and implement their housing plans.

But the skills needed to provide design support to a housing process that is led by people - and not by architects - are not taught in most schools. We have to make a new curriculum for that, and this curriculum is being drafted and refined through practice, around the region, by a growing number of community architects. These community architects are finding new ways to use their design expertise to unlock the energy and design ideas in communities and to help translate their ideas and aspirations into proper plans, so the people are at the center. That way, the housing design process can be an empowering step.

This is an extremely delicate support process, and we see a lot of innovations in how it can work. Once people are supported by professionals to measure their own settlements, for example, and to gather their own information about other settlements around the city, they become active parts of a new learning process in their cities.

ACHR has for many years worked to strengthen and expand the role of community architects and design professionals and has continuously looked for ways to bring idealistic young professionals into a process of supporting collective, people-driven community housing in their countries.

1 MAPPING: Community groups and their supporters around the region have been using the tools of citywide and settlement-level mapping for a while, in many innovative ways, as part of their planning and advocacy. They use the information they gather in those maps to understand their settlements, their city and their overall situation better, to find available land, to plan new housing and to negotiate for land, secure tenure, resources and support from their cities.



2 USING GPS & AERIAL PHOTOS: Mapping the old-fashioned way with tape measurers and clip-boards can be difficult and time-consuming, while mapping with survey equipment can leave people feeling excluded. But in this era of smart phones, lots of communities (especially tech-savvy youngsters) are finding ways to use GPS technology and downloaded aerial photos of their settlements and cities as short-cut aids to their mapping and planning processes.



3 DREAM HOUSES: When people who have lived all their lives in a slum begin designing new and better houses for themselves, the first step is often to imagine what their "dream house" would be like. This is important, because when they start looking at their limitations of space and budget, in the next stage, the work they do to understand the differences between those lavish "dream houses" and what is actually possible is the first step in real design problem-solving.



4 INVOLVING KIDS & THE ELDERLY: A collective project should answer the needs of everyone, and communities have all kinds of people, at all stages of life, and they all have some needs that are common and some needs that are not. So many community groups and technical supporters are finding innovative ways to bring children, youth, handicapped and elderly residents into the design process, and to incorporate their ideas into the new community plans.



5 HOUSE DESIGN: This is a part of the design process everyone will want to join, because everyone has ideas about how their houses should be. Community architects have dreamed up lots of techniques for using paper cut-outs, drawings, cardboard models, slide-shows, project visits and reconnaissance tours of local building material suppliers to help people develop and cost and refine their house designs, so they meet everyone's needs and fit in the budget.



6 USING MODELS: The abstract nature of two-dimensional sketches and drawings can leave some community members behind, and so there is also a lot of experimentation with using 3-dimensional models, at various scales, to help people understand and visualize the various house and settlement arrangement options as they design them. It's a kind of playing with toys, but models can be a powerful tool for quickly making clear what things will be like.



COMMUNITY ARCHITECTS NETWORK :

A region-wide technical support system for collective housing

ACHR has been working for many years to link with groups of young architects and professionals in various countries and to help them work with communities - on both ACHR-supported upgrading and housing projects and on other community initiatives. This movement has become quite active, and a lot of things have been happening. Of the 19 Asian countries involved in the ACCA Program, for example, 18 have active groups of community architects now, and many of these groups link together, visit each other and learn from each other's work through the Community Architects Network (CAN).

The CAN network has worked to build groups of local architects and other stakeholders to work with people in each country by organizing design workshops that are tied to actual projects. CAN has also worked to build a regional network of community architects who share their experiences and assist each other in different ways, through regional gatherings, design workshops, small grants to fledgling community architect groups, exposure visits and scholarships to bring young designers into a community-led design process. The network also helps share experiences by documenting the work of community architects around Asia and helping to disseminate their stories and ideas through various media.



7

LAYOUT PLANNING: Once people know what kind of houses they want, the next step is to look at how those houses, roads, infrastructure and open spaces can all fit together on the site. This stage involves adjustment, because often times, the land area is limited and the people's house designs have to be trimmed or squeezed or laid out in different ways to make room for everyone in the plan. Colored tape and paper cut-outs for houses, roads and open spaces are useful tools in this part.



8

PLANNING IN ZONES & CLUSTERS: Housing planning in large communities can be very difficult and cumbersome. So some divide the community into several zones, let the families in each zone develop their own housing layout plan, and then put all the plans together, making adjustments for roads and services. Other communities decide to dispense with the usual boring grid of roads and houses and instead arrange their houses in social clusters around small shared open spaces.



9

USING SKETCHES TO SHOW POSSIBILITIES: All along the process, community architects and support professionals can use quick sketches and diagrams to introduce new ideas into a community-driven design process. There is always room for fresh ideas to help resolve sticky problems that come along, and architects are trained to help by offering different formal options. But ultimately, it's the community that will assess these ideas and decide what works best for them.



10

MODEL HOUSE EXHIBITIONS: When communities build full-scale models of their house designs and invite the government and public to come see what they've been planning, a lot of things happen. Model house exhibitions train people in construction, they stir up excitement, they build confidence, they help people visualize affordable house designs, they show the city what poor people can do, they bring the government to the people's turf and they kindle interest in the city.



11

CHALLENGING STANDARDS: Most formal planning standards and building regulations are not designed for the poor at all. When communities measure the land they have available and count the money in their budget, they will invariably find that the houses they can afford, and the layouts which can fit everyone in will not meet those formal standards. A lot of groups are challenging these unrealistic standards by showing that the housing communities design can be quite reasonable.



12

PUTTING IT ALL TOGETHER: Once the community has finalized its house designs and settlement layout, through a vital and messy community design process, the next step is for their community architect helpers to apply their professional skills to the task of translating all those people's ideas into formal drawings and models. This is important because these formal drawings can help legitimize a community-based plan and can be a powerful tool when the communities go to ask for permits.

Making a space for PEOPLE to do the planning ...

“ I think it is very important for community people to have a space to share the ideas about houses and settlement planning which they already possess, and to visualize what can happen when they think and plan together, as a community. The question for architects is what kind of design process can bring people in a community into this kind of dialogue and can create consensus about what form they would like their community to take? And how can professionals like us facilitate this kind of process? ”

(Chawanad Luansang, Community Architect in Thailand)



13

COMMUNITY-BASED TECHNICAL SUPPORT:

Professional architects and engineers (and students) aren't the only ones providing technical support to Asia's community-led collective housing movement. There are a growing number of cases where young people from the communities are learning to take on design, planning, surveying and construction.

In **PAKISTAN**, for example, the OPP and TTRC have for many years been training young people from poor settlements to do surveys, mapping to assist in the laying of underground sewers. They also assist with cost-estimating, house design and school upgrading.

In **THAILAND**, teams of community-based builders ("Chang Chuchon") who have honed their skills through building their own housing, are taking on contracts to help other communities construct their housing projects, from partial to full construction, from start to finish.





COLLECTIVE HOUSING FINANCE

Innovations in how collective housing is being financed

Collective finance is a crucial part of collective housing. When people build a collective system, they need to start by making their own collective “bank”, which links all the families in the community. That collective bank becomes the community’s financial tool to deal with outsiders and also with needs inside the community - needs like loan repayment problems, health care, emergencies - any issue the community faces. The funds that communities collectively save in this “bank” can be borrowed by members for different purposes.

If a community doesn’t have its own bank, it will be very difficult to go forward with any kind of collective housing project. These community funds help poor communities develop financial management and collaboration skills that are the essential building blocks of a collective and community-managed finance system. But the funds are usually too small to be able to finance a housing project, which ties up money for a long time. So if communities are to undertake housing projects, they will need serious finance. What are some of the housing finance options communities in Asia have been able to tap so far?

1 CITY-LEVEL FUNDS: City-level community development funds (CDFs), which are managed by community networks, have become important platforms for organized communities to collaborate with their local and national governments on many issues, including access to land and housing. Some city funds begin with collective savings and shares from communities, while others have been able to leverage funds from government and other sources, and all of them give community networks a tool for responding to opportunities and needs nimbly. Because the capital in the city fund keeps revolving and growing, more and more projects can be financed, and the housing process in the city can move faster.

2 NATIONAL FUNDS: Some community networks set up national funds to provide an additional layer of finance to their city-level networks, for various purposes. The Homeless People’s Federation in the Philippines uses its national Urban Poor Development Fund (UPDF) to facilitate inter-lending between cities, finance pilot projects and cover shortfalls in housing loans. The CODI fund in Thailand may be Asia’s only example of a national revolving loan fund specifically set up to finance collective housing, at scale and using capital that all comes from the Government of Thailand.

3 GOVERNMENT HOUSING FINANCE PROGRAMS: The Community Mortgage Program in the Philippines provides collective loans, up to certain ceilings, to organized poor communities to buy land and build housing. India also has government programs which provide subsidies and loans to poor families to improve their housing, but most target individuals, not communities. But some groups have found ways of tweaking these programs to support cooperative housing projects in Mumbai, Ahmednagar and Bhuj.

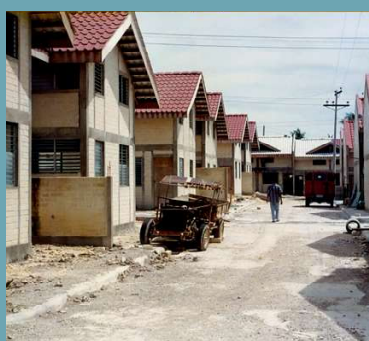
4 PRIVATE SECTOR BANKS: Banks are usually off-limits to the poor, and they certainly balk at collective loans of any sort. But in Nepal, the Women’s Savings Cooperative in Pokhara made history by negotiating the first collective housing loan from a private sector bank directly to a poor community, to build new houses. Their bargaining chip was a loan guarantee fund from CLIFF. Repayments have been so good that the bank has financed more community housing projects and even lowered the guarantee amount.

5 MICROFINANCE COMPANIES: In Yangon, the women’s savings network and Women for the World have used a private microfinance company to provide loans for several of their large collective housing projects. The interest rates are high, the repayment terms are stiff, but in the absence of any other form of accessible finance, this less-than-ideal financing source has allowed hundreds of poor families to get secure, permanent land and housing.

6 DONOR OR PROJECT FUNDING: Project financing from donors is hard to scale up, but if that funding is used strategically, it can show new possibilities and create new momentum. ACHR’s donor-funded ACCA Program, for example, partially financed 146 housing projects around Asia, and the flexibility of that financing allowed the local groups to leverage additional funds and free government land worth twenty times the investment from ACCA.



Transfer of development rights (TDR) helped finance the Rajiv Indira Housing Cooperative in Dharavi.



Balanced Housing, 20% for low-income housing, like the Buena Vista project, in Cebu, the Philippines

7 CROSS SUBSIDY SCHEMES: In Mumbai, the SPARC/ NSDF/MM Alliance has used cross-subsidy strategies to finance several of its large collective slum-redevelopment housing projects. In some, they built extra units to sell at market rates, to subsidize the construction of units for the original residents. There are also “transfer of development rights” schemes where the rights to develop a taller building could be sold on the market to developers and used to subsidize construction costs for community housing. In the Philippines, the government stipulates that developers must allocate 20% of all the land they develop to low-income housing. This is called “Balanced Housing” and it is almost universally ignored by developers. There have, though, been some innovative projects in Cebu, by the Pagtambayayong Foundation, which made it work in a few projects, which had some collective aspects.



Government support for collective housing

When poor communities start organizing themselves and using their collective energy to save together, survey their settlements, build their networks and undertake projects, they are beginning a negotiation. They are showing their cities that community-led change is something possible and that it works. Because this activity takes place in many community at the same time, it makes a vibration. And governments take notice. They begin to see poor communities in a new light, as being creative and capable of solving serious problems and want to partner with them. This is a people-led politics of change. Then, little by little, resources that had lain hidden and unused start finding their way into an active process. The most essential resources are with government, and there are many ways governments are using those public resources to support a collective and community-led process of change:

1 SPECIAL PROGRAMS: There are several examples in the Asia region where governments have set up innovative programs specifically to support the development of more collective, more participatory and more community-driven housing for low income communities that can't be reached by the formal housing markets in their countries (like CODI's Baan Mankong Program, CMP, KIP and several of India's slum upgrading programs)

2 FINANCE: There are many ways governments are contributing financially. The most direct way is by adding funds to the housing projects communities undertake. Some cities channel finance for housing projects through city-based development funds (like the mayor did in Kathmandu) or through national funds (like the prime minister did every month in Cambodia). During the ACCA Program, local governments contributed capital to 41 of the 136 city funds. Their investment was an important step forward for these city governments, who are committing themselves to supporting an ongoing funding mechanism for the development of the poor citizens in their cities.

3 INFRASTRUCTURE: In many cities, local governments are supporting collective housing projects by using municipal budgets to provide some or all of the trunk and internal infrastructure (like paved access roads, drains, sewers, electric and water connections), and many have also provided technical help, building materials and the loan of heavy construction equipment

4 LAND: Governments almost always have a lot of land, despite their complaints otherwise. For housing the poor at scale, using public land is the most viable strategy. In 70 of the 124 ACCA-supported housing projects, governments provided the land, and 49,356 poor households got secure land as a result. That shows that if communities find the right way to negotiate, it's possible to get land from the government, on lease or for sale at nominal rates - or even for free.

5 LEGAL MECHANISMS: Another way governments are contributing is by adjusting existing planning standards, building regulations and legal mechanisms to make them more realistic and more friendly, so it's easier and cheaper for the poor to make housing which matches their needs. In Vinh, for example, the community and the mayor worked closely together, from the beginning, to develop a housing project which was a first test of a new system of doing housing redevelopment by people, with more realistic standards, which were later put to work in other cities.

6 COLLABORATION: Making space in the city and national politics for poor community organizations to take part is another way governments can help. In many cities, community networks are collaborating with their local authorities on city funds, on housing boards and on joint committees which address the city's housing problems. These important new structural platforms allow poor communities to work as equals with their local governments and other urban partners.

7 INSTITUTIONS: It's not possible to scale up support for collective and community-led housing on the basis of individual projects. The world is full of marvelous pilot projects that never scale up. The missing ingredient is an institution which can provide lasting, comprehensive and politically well-buttressed support for this kind of housing. And that kind of institutionalized support can't happen without the land, finance and regulations only governments can provide.

Urban poor housing is an INVESTMENT, not a social expense

Governments tend to think of any support it gives to poor people's housing as a social welfare program and complain that their budgets are just too small to share with the poor, who are anyway just trying to get something for free! But more and more governments are realizing that decent, secure housing for the poor is both a social and an economic investment in their societies - an investment that pays back handsome returns many times over.

Thailand makes a good example of this, where the government's subsidy for urban poor housing development (through CODI's "Baan Mankong" Slum Upgrading Program) is about US\$2,500 per household. That subsidy then gets topped up by another \$5,000 average investment from each household for the land and housing loan and another \$2,000 in contributions from the community and other local stakeholders, bringing the total investment to an average of \$10,000 per family.

But once that house is finished, that \$10,000 investment generates employment and taxes and yields an economic asset which is worth three or four times that amount - an economic asset which belongs to that newly-secure poor family and factors in to the larger economic base of the country. And that's to say nothing of the added value of other non-monetary assets like legitimacy, security, social cohesion and improved health and welfare of that family.



“A lot of times, governments will say to community-led housing projects, *no, this is not possible! The budget is not possible! The regulations are not possible! The planning is not possible!* But when a large number of people sit down to negotiate with their mayor or their district chief, it turns out that almost everything is possible. So when governments say, “*That's not possible*”, we have to understand that they are making a political statement, not stating a fact. We have to understand that *not possible* doesn't mean *not possible*. Anything is possible if we are strong. And once communities can sit down with their governments like that, they can negotiate for land, for housing and for many other good developments in their city.”

(Somsook Boonyabancha, speaking at APUF in Penang, October 2019)

Collective housing homework . . .



We shouldn't just talk among ourselves and leave each country to solve its housing problems all by itself. All of us have some homework to do to make collective housing work in our countries and in the whole Asia region:

- 1 Build our networks:** We should build an active network of communities and helpers working on collective housing in Asia, to make ourselves visible and known to others. The links we have with friends in other countries can help us do this.
- 2 Convince our governments:** Then in each country, we have to find a way to make our collective housing concept known to the government and accepted by them. Besides collaborating with them, we should persuade them to announce a policy to support collective housing by communities, all over the country.
- 3 Make a loud noise:** We shouldn't leave this APUF meeting silently. Today or tomorrow, on whatever platform is possible, we should make a big, loud announcement to the crowd that we are going to launch a collective housing campaign in Asia, and we are going to do it together, so they know we are serious about this.

(Ms. Aramsri Chansuksi, community leader from Nakhon Sawan, Thailand)

CONTACT:

Asian Coalition for Housing Rights (ACHR)
73 Soi Sonthiwattana 4, Ladprao Road Soi 110,
Bangkok 10310, THAILAND
Tel (66-2) 538-0919,
e-mail: achr@achr.net
website: www.achr.net

ACHR office in Kathmandu:
Lumanti Support Group for Shelter
PO Box 10546
Kathmandu, NEPAL
e-mail: shelter@lumanti.org.np
tel: (977-1) 553-5156

More on Collective Housing:

Many of the collective housing projects described in this newsletter have been documented in much greater detail in a series of case studies. These can be downloaded from the ACHR website library, under the "Collective Housing in Asia Case Studies" tab. Descriptions of these and many more collective housing projects around the world can also be found on the CoHabitat Network's Global Database of Community-led housing at:

www.cohabitat.io/en

For more news about collective and cooperative housing movements around the world, and how to support them, please visit the urbaMonde website at:

www.urbamonde.org



**Asian
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