

Collective Housing Meeting in Bangkok

October 9 - 11, 2019

*This regional meeting was jointly organized by ACHR, urbaMonde, Co-Habitat Network and CODI
These are Tom's rough notes from the meeting. A full list of participants is at the end of the notes.*

Meeting Schedule:

- **October 9:** Field visits to Baan Mankong Projects: Ladprao 101 + Klong Ladprao canal communities
- **October 10:** All day at the CODI office. Morning: Launch of World Habitat Day with dignitaries.
Afternoon: Collective housing presentations from groups around Asia.
- **October 11:** All day meeting at Pantip Hotel, discussing new urbaMonde project
- **October 12:** Many of the participants fly to Penang, Malaysia, to take part in the APUF-7 meeting.



OCTOBER 9 - Field visits to Baan Mankong housing projects

1. Visit Ladprao 101 community housing project
2. Visit to Klong Ladprao canal-side community upgrading projects

(Tom's field notes + other info on these two Baan Mankong housing projects at end of this report)

October 10 - First day of the meeting at the CODI office

Morning program:

- Exhibition of community products + cooperative housing posters in the CODI office courtyard
- Deputy Prime Minister arrives, tours the exhibition, is welcomed by a team of Thai network leaders.
- Inside the meeting room, a film is shown on 4 CODI housing projects: Baan Mankong urban and rural, Baan Por Pieng (housing for the poorest), canal-side housing and housing for the homeless.
- World Habitat Day is officially launched
- CODI Board chairman speaks, then Deputy Prime Minister speaks
- coffee break. Dignitaries leave.



Panel discussion: International experiences of collective housing

Lea (from Switzerland), Edgar (from Uruguay) and Melissa (from Canada) are the key panelists. Brenda (from ACHR) and Thiparat (former CODI Director) moderate the discussions.

Lea Oswald (from the NGO urbaMonde in Geneva, Switzerland):

Collective housing is in every country in Europe. There is a serious housing crisis now in all European countries - a crisis which got worse after the 2008 economic crisis. Lack of affordable housing + a trend to privatize the stock of public social housing in many countries. Many can't afford housing any more.

- **Housing coops started in Europe in the 19th Century.** After the 2008 economic crisis, there has been a resurgence of cooperative housing, where the needs are great. Most governments now give subsidies to housing cooperatives and provide access to finance.

Five qualities of cooperative housing:

1. it is self-managed and participatory
2. it builds solidarity and mutual help
3. it is collectively owned
4. it involves partnership between multiple actors
5. it is sustainable and permanent housing.

In Switzerland, cooperatives started in 1911. Now there are 1,500 housing coops in Switzerland (with 160,000 households), especially in cities. Coops are 20% cheaper than market rate housing in Switzerland. In Zurich, 25% of the housing stock is cooperative housing. In Geneva, 5% of the housing stock is coops. The government supports and subsidizes housing coops in different ways: the national government gives land for housing coops on land lease (60-90 years). The houses are collectively owned and have access to low-interest loans and subsidies from the state.

- **QUESTION: What made that momentum for cooperative housing in Switzerland?** UK also is quite good for a long tradition of housing coops. Not so much in France. Now starting in Eastern Europe, but it's difficult there.

Melissa Estable (from the Cooperative Housing Federation Canada) She shows a powerpoint with a nice slide showing how the national social spending is divided, with different-sized animals to show how much goes where. The big elephant is for health care (the biggest national social spending), and the tiny hedgehog (the smallest, is for housing). In Canada, there are also cooperative banks, and other kinds of cooperatives besides housing.



- **Now, 2.5 million people live in cooperative housing in Canada.**
- **1,073 coops (69,346 units) are members of CHF-Canada**
- 902 coops (58,442 units) are not members of CHF-Canada
- 1,975 housing cooperatives (with 127,788 units) is the TOTAL number of housing coops in Canada
- Average housing coop size in Canada is 20 - 200 units.
- In Toronto, there are 160 housing cooperatives (shows map). The largest coop has 172 units.
- In Pittsburg, they experiment with the land trust model, where the land trust retains ownership of the land forever and the family buys only the structure of the house. This is a way to make the housing cheaper. They can sell, but the value increases only with the house, not land. A market rate townhouse in Pittsburg would cost \$600,000, but a land trust townhouse of the same size would cost only \$140,000

Edgar Ambrosi (Uruguay Federation of Housing Coops, FUCVAM). Uruguay is a small country with a population of only 4 million people.

- The FUCVAM federation of cooperative housing has been active for 50 years. Started with the 1961 housing law. Housing is considered as a right, not "merchandise" to buy. There are about 600 housing coops in Uruguay, with average 20 - 200 units per coop.



- All land belongs to the cooperative, and people only "use" the house, and then give back to the coop when they want to leave, and get their capital investment back only.
- We went from 100 to 600 cooperative housing projects in just 15 years, because of government funds. Now 10% of the cost of projects is covered by the state (including land), and 15% of the loan people take is in the form of sweat equity they put into their new housing project.
- The federation operates to support all these coops, not individual projects. Land access is negotiated by each region, with regional government - not individually by each project.



QUESTION from Paa Nong: For high-rise cooperatives, who to make a community spirit in housing that is in a tall building?

- *Lea answers:* People jointly plan and plan common areas inside the building: workshops, theaters, libraries, cinemas, coffee shops, play spaces, etc.)
- *Melissa answers:* in Canada it's cold most of the year, not possible to socialize outdoors, so indoor spaces are important. But in Spring, there are often places for gardening, and for kids to play.
- *Edgar answers:* All our coops are designed by the residents and all have shared social spaces and facilities

QUESTION from Kanor: After making housing, do you do other cooperative activities?

- *Melissa answers:* (I think she misunderstands the question) we have a long history in Canada of other kinds of cooperatives: business and agricultural cooperatives, coop banking, coop buying, etc.

COUNTRY PRESENTATIONS

After the lunch break, we start the country presentations. But first, two things:



- **Mr. Atsushi Koresawa, Director of UN-Habitat Asia-Pacific Regional Office in Fukuoka**, arrives and says a few words. He jokes about always being told he looks more Thai than Japanese. He explains that since World Habitat Day comes at the start of October, and World City Day is 31 October, they call the month of October "Urban October". UN Habitat was started in 1976, and housing is a main focus.
- **Collective Housing in Asia:** Tom gives a 30-minute powerpoint presentation about the state of collective housing in Asia and within the ACHR network groups.

MYANMAR Presentation

Women for the World (Van Lizar presents) Women for the World started in 2008. We have been doing community-led housing for 10 years. For the Government of Myanmar, housing is a market commodity, not a right. But for us, we believe that the body (housing and infrastructure) + the soul (the community, the social connections) = life. In our kind of housing all are welcome, there is no "screening" of those who can and cannot access housing, the way the market does.

- We started with some small pilot projects in collective housing, with support from ACCA. Later, we linked with the regional government and the market.
- **We still need land:** the projects we have made so far still only have informal land, not proper title.
- **And we still need finance:** only choice so far is to use microfinance companies, at high interest.
- **Pilot housing projects on free government land in 6 Townships in Yangon:** In April 2019, we persuaded the Regional Government and Chief Minister to do a pilot "public housing" with our WfW model: We asked the government, "Don't make the housing project yourself - just give the land and infrastructure and people will make their own housing, with loans from microfinance. They agreed to start in 6 townships. So we survey from door to door, lots of meetings, search for land. We coordinate with different government land-owning departments to find land - we all go together to search for land, with parliament members



even, to get their "buy in" to the process! We give orientation to some of the government staff at lower level to get their participation and support. Now we get lots of media involved in this pilot, let people know, make it all open, show everyone!

- **First approved "Community Common land" certificate:** Lizar shows a slide of the first "Community Common Land" certificate, in which the land is given free to the people on a 30-years lease without rent, and can be extended. Lizar: *"There is no law yet to allow this common community common land, but the government has agreed to it anyway, and put it in the certificate!"*
- **Still problem of financing, even with free gov. land:** Now WfW borrows from microfinance companies at 24%, and must repay in 4 years. Very difficult for the women! Somsook: *"This is not anybody's idea of good housing finance!"*
- **Somsook:** This is a very exciting case. They didn't have any finance, they didn't have land, they didn't have any institution in Yangon. But at the same time, there were lots of evictions happening, and lots of poor people migrating into the city. So they searched for possibilities - first used ACCA funds to start a couple of projects, then they used microfinance companies to do more projects. Now they have convinced the government this model is possible! The lesson here is that we don't need to wait for the law. Don't need to wait for the government to understand! No need to wait for the financial system to reform and make itself open. We can just start! And then by showing a new possibility, get others to support you.



INDONESIA Presentation

Arkom (Imul speaks) Arkom is a national network of 150 community architects and planners, who now work in 19 cities in Indonesia, on community planning and proposing to the government.



- *In Jogjakarta:* Community planning to propose to government. National government agrees to on-site upgrading, with community planning.
- *in Solo:* project in Keprabon Community
- *in Surakarta:* Upgrading of the existing slum at Kentheng Community

Urban Poor Consortium (UPC) in Jakarta (Gugun speaks) The UPC works with 19 kampungs in Jakarta (includes riverside, railway and coastal kampungs). The government has many plans for developing "green areas" and big infrastructure projects in Jakarta, on land that is now occupied by informal kampungs. But no place in the plan for people's housing or resettlement.



- **Kampung Tongkal** is a riverside kampung: the government as agreed to community-planned upgrading in this settlement. But only provides money for infrastructure, not for housing.
- **3 Kampung have formed cooperatives to reconstruct** in the same place, with government budget (using the Agricultural Reform program, which allows collective land!) GET DETAILS from GUGUN.
- **Government allows communities that were evicted to go back and rebuild**, with government support and cooperative rights. (Get this story too)

PHILIPPINES Presentation

Philippines alliance includes the Homeless People's Federation (HPFP) + Tampeii + LinkBuild + one more organization? (Val speaks)

- There are 102 member communities and 258 savings groups in the HPFP, in 10 cities + 11 municipalities

Collective housing projects by direct land purchase (2 examples):

- **Del Rosario Community in Valenzuela**, where 96 household (formerly fisherfolk) purchased the land they had been squatting on. It's all underwater, and the houses and walkways are built on stilts.
- **United LBIS Community in Valenzuela** (341 households), bought land using CMP loans.



CMP program adjustments: It used to be that CMP loans were only enough to buy the land, not enough to build houses or put in infrastructure, so CMP communities tended to go on looking like slums forever. But now they have added two more phases to the CMP program: First phase is land purchase. Second phase is site development. Third phase is housing.



CAMBODIA Presentation

Community Development Foundation (CDF) + Community Savings Network of Cambodia (CSNC). (Nylen presents)

- We have completed 44 collective housing projects (8,682 units) in Cambodia. Many of these projects were built on land that was given free by the government.
- Also we have done citywide surveys, in collaboration with the local government
- Community land in some projects, but not yet in the law to have collective land ownership.
- CDF is the only community fund in Cambodia, which supports for so many cities.

CITY WIDE SETTLEMENT SURVEY



VIETNAM Presentation

(who presents?)

- **In the northern cities of Vietnam (like Vinh, Hanoi),** there are a lot of old soviet-style collective housing buildings, in dilapidated condition now, where many poor laborers live. No investment in maintaining these buildings. Market forces want to get the land and redevelop. In Hanoi, there are 1,000 such collective buildings.
- **In southern cities, like Saigon,** there are slums along canals.
- **Vinh (Mr. Hung speaks)** The government requires plots be 70m² for any redevelopment: this is much too big, and so it means that many families have to move away when their area is redeveloped, because their house plots now are much smaller than that. In Mr. Hung's ACCA project in Vinh, the rebuilt houses are on plots of only 45m², but standard is very high! Mr. Hung's community was a collective housing for workers in a state-run factory, built in 1970. When they demolished their dilapidated old houses and rebuilt with 3-story rowhouses, the houses cost 42% of the market price, because they managed the project and construction together, as a community. Less than half the market rate!
- **Somsook:** Even the government's social housing is not permanent - people can be evicted eventually. So why not let people make a solution that is permanent and secure? Let people set the standard and develop housing at a price that people can afford, so they can have a secure life, and get the city to accept them. People as the force of change. We need the "essence of the people" in this kind of housing.



JAPAN Presentation



Keke and Seiji present: Japan has problems of declining birth rate and aging population. Lots of single mothers and poverty now.

- Issue of towns and villages with no population at all: now there are 896 towns in Japan with nobody living in them!
- Keke's housing project called "Ten", with 10 row-house units for Buraku families, on government land.
- Nishimari labor housing area of Osaka - lots of problems for poor laborers.
- Buraku communities have pioneered some of the more collective housing. Like Asaka, Misaki,
- **Collective town in Kitashiba, in Maino City:** many collective activities like vegetable farming, market, coffee shop: "All the other collective things, without the collective land or housing."

MONGOLIA Presentation

Manda from Center for Housing Rights and Development (CHRD)

presents: Mongolia has a population of only 3 million people - the lowest population density in the world. 67% now live in urban areas, where the population is divided into two parts: ger area (informal areas of the city) and apartment area (formal parts of the city). In Ulaanbaatar, 57% of the city's population lives in the sprawling ger areas that surround the city.

- Air pollution a big problem, mostly coming from smoke from the ger areas, where people burn wood and charcoal to heat their small houses and gers.
- Housing supported by ACCA program: 184 households total. one or two of the projects were collective, where the people built the houses together, but land is individual.
- Housing supported by Selavip Decent Poor Program: 120 households.
- No land problem in Mongolia: every Mongolian citizen is entitled to 0.07 hectares of free land.



PAKISTAN Presentation

Urban Resource Center (URC) and Orangi Pilot Project (OPP). (Younus presents)

- **Informal land and housing solutions:** There is no formal land supply to the poor in Pakistan, so people have to find their own solutions informally. They buy land informally from land-grabbers and then build their own houses incrementally, individually. Later, their informal settlements are notified by the government. And once notified, they get individual land title to their plot, and can lobby for infrastructural services and make their sewers with OPP.



- **Eviction:** But many can't get title, so they remain illegal and vulnerable to eviction (like in the Karachi railway slums). And many evictions in Pakistan are very brutal, without any compensation or relocation. This year, 1,100 railway slum families were evicted.
- **Same problem in rural areas:** people have no papers for the land they have occupied for generations, and live in very poor housing conditions. They also face eviction and their land is sold to companies.
- **"One room and a roof" program of URC- OPP:** After the big floods in 2010, when people returned to their destroyed rural villages, their houses were in ruins. This program helped them to build one comfortable room to restart their lives in, which could be later expanded. The rooms were built

quickly, and helped to prevent their being evicted. The people built the walls themselves, using mud and stone and salvaged bricks, and the project provided materials for a traditional roof, which was cool in those hot climates. Cost of each house was less than \$300.

NEPAL Presentation

Lumanti and Women's Savings Cooperatives (*Ananta presents*) We have developed several new collective housing projects in Nepal so far, which provide secure, permanent housing to 2,022 households.

- We are also developing a new relocation project for 22 families in Budhanilkanta, Kathmandu, on land provided by the local government (still looking for housing finance, though).



BANGLADESH Presentation



Co-Creation Architects in Jhenaidah (*Kabir presents*) Jhenaidah is a small city of 200,000 people, but it has 81 slum communities, according to the citywide survey we have completed recently.

- We have formed a citywide network of communities and women's savings groups.
- We have also done some housing projects.
- Now we are collaborating closely with the city and the network of women's savings groups in the city on a "design the city" project to work together to make improvements to the city.

INDIA presentation

Hunnarshala Foundation in Bhuj (*Mahavir presents*)

- **The Indian government has a big rural housing scheme called Indira Awas Yojna.** Before, it required that all the housing it supported follow the same standards. We have convinced them to adopt local technologies which are cheaper and more appropriate for the climate and local materials. Now 17 states have adopted many different building technologies.
- **Not all India is in huge urban centers like Bombay!** There are 4,300 towns in India, and a large portion of the country's urban population lives in those smaller towns, not in big cities. So we need a different solution for those smaller cities. Communities can design and build their own housing, no need for multi-story, which is expensive and difficult for people to do on their own.
- **The Indian government has another big housing scheme for urban areas,** to redevelop slums, called PMAY. Usually contractors do the work, and it's all individual and expensive.



Pilot collective housing project in Sanjaynagar (300 houses)

Hunnarshala is piloting a different approach in the Sanjaynagar slum in the city of Ahmednagar, where we are doing "owner driven housing", and the people are building the houses themselves, using small local contractors and lots of collective elements. The money goes directly to the community housing cooperative societies. On-site reconstruction of an existing slum (used to be a leprosy colony). The big community has been divided into 7 clusters, and each cluster will register its own cooperative housing society.

- Each 3-story house will cost 500,000 rupees. Part of the cost will be a grant from the national government (Rs 150,000), part a grant from Curry Stone Foundation (Rs 150,000), part a grant from the State Government (Rs 100,000), and part from the family, as a bank loan or savings (Rs 100,000). They have started savings groups.
- Problem of foundations being expensive: the soil conditions are bad, "black cotton soil", which requires deep foundations. So that drives up cost of houses.



SECOND DAY - October 11

At the meeting room at the Pantip Hotel, Bangkok

Reflections on yesterday's presentations on collective housing:

Anwar Rashid (OPP, Pakistan) "The beauty of collective housing." Even if there is no system of laws allowing it or formalizing it, it's possible. In Pakistan, the new government has plans to make "5 million housing units for the poor". We must say no to the market. If we stop eviction and people get their land individually, they will sell it!

- **Collective land is part of our body - we can't sell it.** It develops the common interest, not individual. So tolerance emerges. Tolerance is important, because without it, we create a lot of trouble for ourselves.
- If communities design together, it's affordable, it's appropriate to their needs, it's a permanent place that gives a sense of belonging.
- I will suggest the concept of collective housing and saying-no-to-the-market in Pakistan.



Ananta (Lumanti, Nepal) In Nepal, the government is developing a policy for slum redevelopment. This is the time to advocate for a more collective model of slum redevelopment.

Manda (CHRD, Mongolia) We don't have much experience in Mongolia with collective housing. Mongolia used to have rural communes during the Soviet period. But after 1990, we turned to the market system.

Mahavir (Hunnarshala Foundation, India) Community as the center. Trying to break the top-down planning hierarchy. All our groups are trying to do that in different ways, trying to make more balance.

Kabir (Co-Creation Architects, Bangladesh) Who is doing these collective housing projects? Small organizations. It's nice to see a place like CODI where the office is very big and the scale of the projects is also big - more than 1,000 collective housing projects around the country of Thailand!

Nisa (Arkom Jogjakarta, Indonesia) So much insight into the need for collaboration, to make collective housing work. We didn't know that collective housing has such a long history in Europe. The importance of our regional network to support each other and advocate for good ideas like collective housing.

ACVN Director from Vietnam: I learned a lot about how to make collective housing. In Vietnam, we have two advantages:

- The Ministry of Construction reserves a budget for housing the poor (about US\$ 100 million).
- We already have a network of CDFs in many cities.
- Now, if we are to develop collective housing, with experience from other cities, need to do two things:
- Change the mindset of the ministry-level people. They are all private sector and individual.
- Strengthen the CDF network at national level. ACVN already manages 8 sub-regions. ACVN will promote regional network to strengthen CDF network in each sub-region.

Van Lizar (Women for the World, Myanmar) Every country has its housing problems. We find solutions in our own ways and according to our own context, and it's important to exchange and learn from each other. Our ACHR exchange learning and project visits are never boring - very lively!

Sadiq Rana (Railway Slum Community, Pakistan) Land and housing is a big problem in Pakistan and other countries. Railway communities continue to face eviction threats. 1,100 railway slum families have been evicted in Karachi this year alone, with no compensation or relocation. URC and OPP helped stop some evictions and delayed plans to demolish 4,600 railway houses. But the plan to do that is still there. We are trying to press for good relocation.

Seiji (Community architect, Japan) In Japan, we have not had much success with collective housing. Japan has problems of minority people, single parents, aging society. All these groups don't have power to participate in collective housing. But at the same time, we have many empty homes in the country, where nobody lives and the owners are dead. In some cases, we try to use these empty houses as common spaces for community activities.

Somsook: Land being collective is the main issue! In the CODI approach, we are very strict on the land issue: if land is individual, it's easy to sell and buy. So for any CODI housing support, the land must be collective - that's a condition. ***Collective land is the mother of other kinds of collective action and structures. It's not easy to make other social aspects with individual land.***

Anwar Rashid (OPP, Pakistan) Individual ownership and common benefits makes problems. If you make the housing collectively, but the land continues to be held individually, eventually the community will fade back into individual living.

Mahavir (Hunnarshala Foundation, India) The process can be collective. The Indian government's new policy has no room for the poor to do anything themselves. It is better if they can get their land in clusters and plan and build together - as we are experimenting with in a few projects.

Ananta (Lumanti, Nepal) After the earthquake, we did collective construction of the temporary housing and house reconstruction - but the house ownership remained individual.

Somsook: Yes, you can have collective action and collective process, but if the land is not collective, it breaks down eventually, and later people can sell out. ***Collective is a battle between community and the market. The market is powerful and can always buy people off. We need a strong force to stop that from happening.***



Paa Chan (Community leader, Bangkok) Poor people have so much capacity, but collective is the key process to bring people together and pass on their houses from generation to generation. ***When a poor person builds her own house, she feels pride and dignity - she feels good to be able to pass that house on to her children and grandchildren. Land needs to be collective - not individual!*** Collective housing gives people dignity and pride at constructing housing together. This is a process of giving: if we do it collectively, we don't need to be afraid we will lose that housing.

Moo (Community leader, Surin) If the poor have separate land, there is no strength. If they own their land together, they can do anything!

Somsook: The issue of mixed incomes in a housing coop: In other regions like Canada and Europe and Uruguay, their housing cooperatives are mixed groups - mixing middle class and poorer families in the same housing project. In Asia, most of our collective housing is mostly poor people. We can look at this "mixed" idea and think about it for the longer term, how can people from different social and economic backgrounds live together in cooperatives.

Lea (urbaMonde) We have the same objective in all the countries. I was so impressed with all the presentations yesterday and learned a lot.

Somsook: Now we're going to make a movement for this collective housing in Asia, with urbaMonde.

Lea and Brenda tell about the Co-Habitat Network and the urbaMonde / ACHR project in Asia

Co-Habitat Network is a global network of groups making non-speculative, community-led collective housing, of various sorts. Three tools:

- **Meetings and awards:** to meet and exchange experiences, learn from each other. The awards bring visibility to projects and helps with advocacy.
- **Platform for documentation of housing projects:** This is an online database on collective and cooperative housing projects around the world. Groups upload their own case studies of these projects.
- **Solidarity fund:** The housing cooperatives in Switzerland would like to help housing coops in other parts of the world with finance, giving loans to groups that need it to make their collective housing. This is their thinking: why save their money in commercial banks with 0% interest - why not save their money in a solidarity fund and lend it out - at interest - to help needy groups? So they earn some interest on their savings and the



needy groups get housing finance. This new fund is still being built, and working out the mechanism for money being lent across borders. Two pilots so far: one project in Senegal and one project in Nicaragua.

- New website: **co-habitat.net**

The principal of just starting! Not too much debate or too much thinking - just start and see what happens, and adjust and adapt.

Somsook: This global movement needs content - real projects and real stories of how collective housing is made and how it works in different places. We need to make our content visible, show the different qualities in different countries, and make a lot of learning.

- How to bring all these collective housing cases to make a bigger impact? We need a political change. We want to change the agenda in our countries and in our region. One idea: invite UN-Habitat to join us?
- We want to use the tools this project allows us to start and make collective housing a significant agenda.

At this point, the meeting divides into 4 groups for discussion about the project

- GROUP 1: Philippines and Indonesia
- GROUP 2: South Asia: Pakistan, Nepal, India, Bangladesh
- GROUP 3: East Asia: Mongolia, Japan
- GROUP 4: SE Asia: Thailand, Vietnam, Myanmar, Cambodia



A few notes from the afternoon discussion

Nepal: In Pokhara, the housing project that had a breakthrough on financing by a private-sector bank.

Innovative on the finance front, but the loans and houses are all still individual. First phase was 79 units, on land the women's savings coop purchased. The loans are given by the bank to members, not in bulk to the savings group. At first, the bank required an 80% guarantee from Lumanti, but now the loan repayment has been so good that the bank is only asking for a 20% loan guarantee.

- **Issue of rental housing inside cooperative housing:** for permanent community members, or seasonal migrants

Lizar: Don't forget that we learn from failures and problems as much as we do from "successful" projects!



Key decisions made in the afternoon:

1, Discussion about what to include in the Collective Housing Project case studies: There was a lot of discussion about what information and stories should be included in the case studies, to describe all aspects of the projects. "What is important to know about successful collective housing projects in Asia?" Besides all the technical details of the project (design, tenure, finance, history, construction, costs, etc), we need to get people's stories, so we can understand the human side of these projects and know a little about the people who made them. A long list of points was made from the discussions, and it was agreed that a draft set of questions and guidelines will be drawn up by the ACHR secretariat, based on these inputs, and this will be shared for feedback.

2. Overview of existing collective housing in each country: We will also be gathering some information about how many collective housing projects already exist in the various countries, number of projects, number of units, types of project, categories of collective land and housing, by which groups, etc. So we can add this all up and get a detailed sense of the state and scale of people-driven, collective housing in Asia right now. Tom will develop a draft set of questions and contact all the groups. It would be good if all the groups could also map the collective housing projects around the country.

3. Newsletter about collective housing in Asia right now: With all this information from the countries, we will be producing a newsletter which summarizes the scale and types and extent of collective housing in Asia right now. This should be produced during the first year of the ACHR-urbaMonde project. The ACHR secretariat will work on this and pester everyone for stories and information.

4. Who would like to start working on case studies and national process? Some discussion also about which country groups would like to start working on their case studies in the first year, and which groups are interested to start working on the national process. Some very preliminary discussion also about what the national process might look like - what activities and what strategies to promote people-driven and collective housing models in our countries. This part needs more work and discussion. The chart below shows who has said they would like to start what in the first year of the project:

Countries interested in starting projects during the first year (2020 - 2021)			
Country	# Case studies?	National process?	Some initial draft ideas for activities in the national Process
Bangladesh	1	Yes	<ul style="list-style-type: none"> Influence key actors: HAY, UNDP, BRAC Involve young professional groups and academia Involve developers Engage younger generation in community organization
Cambodia	-	-	
India	1	-	
Indonesia	4	Yes	<ul style="list-style-type: none"> Share experiences from disaster and urban housing work. Discuss strategy around community land tools for tenure security Explore microfinance for housing Make action plan for collective housing policy advocacy
Japan	1	-	
Myanmar	3	Yes	<ul style="list-style-type: none"> Produce resources for policy making Workshops as a tool for policy change
Mongolia	2	-	
Nepal	2	Yes	<ul style="list-style-type: none"> Lobby the government to use Lumanti's models on rental and collective housing to tackle housing needs, informal settlements
Pakistan	2	-	
Philippines	2	-	
Thailand	5	-	
Vietnam	3	Yes	<ul style="list-style-type: none"> Strengthen CDF network Land for the poor advocacy agenda Include collective housing in ACVN annual national meeting
Total	26 case studies	5 countries	

PARTICIPANTS in the Collective Housing Meeting in Bangkok

FROM BANGLADESH

- Mr. Khondhaker Hasibul Kabir, Co-Creation Community Architects, Jhenaidah

FROM CAMBODIA

- Ms. Chor Srey, Community leader from Pong Ro Senchey, Phnom Penh
- Ms. Pon Sareth, Community leader from Neak Loeung
- Ms. Chou Lennylen, Community Development Foundation (CDF) NGO, Phnom Penh

FROM INDIA

- Mr. Mahavir Acharaya, Hunnarshala Foundation NGO, Bhuj, Gujarat
- Mr. Vikas Ram Gawali, Community leader from Sanjaynagar Community, Ahmednagar
- Ms. Najama Kadir Pathan, Community leader from Sanjaynagar Community, Ahmednagar

FROM INDONESIA

- Ms. Surati, Community leader from Kalijawi Network, Jogjakarta
- Ms. Tatik Kuswara, community leader from Kalijawi Network, Jogjakarta
- Ms. Lydia Gonodiharjo ("Ela"), Community architect from Arkom-Surabaya
- Ms. Anisa Zakiyaturrahmah ("Nisa"), Community architect from Arkom-Jogjakarta
- Mr. Jasri Mulia ("Imul"), Community architect from Arkom-Jogjakarta
- Mr. Yuli Kusworo, Community architect from Arkom-Jogjakarta
- Mr. Gugun Muhammad, Urban Poor Consortium, Jakarta

FROM JAPAN

- Mr. Seiji Terakawa, Community architect, CASE-Japan, Tokyo

- Mr. Keisuke Ikegaya ("Keke"), Community architect working in Osaka
- Father Peter Shimokawa, Sophia University, Tokyo

FROM MONGOLIA

- Ms. Batbayar, Community leader, Women's Savings Group, Tunkhel
- Ms. Uyanga Sainbayar, Urban Resource Development Center (UDRC) NGO, Ulaanbaatar
- Ms. Manda Urantulkhuur, Center for Housing Rights and Development NGO, Ulaanbaatar

FROM MYANMAR

- Ms. Sandar Pynoe, Community leader, Women's Savings Network, Yangon
- Ms. Van Lizar Aung, Women for the World NGO, Yangon
- Ms. Naw Lwei Wah Phaw, Women for the World NGO, Yangon

FROM NEPAL

- Mr. Ladu Khadka, Community Leader, Nepal Squatters Federation, Kathmandu
- Mr. Rabindra Maharjan, District Chief, Khokana District, Lalitpur
- Mr. Ananta Bajracharya, Lumanti NGO, Kathmandu

FROM PAKISTAN

- Mr. Muhammad Sadiq Rana, Community leader, Railway Communities, Karachi
- Mr. Mohammad Younus, Urban Resource Centre, Karachi
- Mr. Muhammad Anwar Rashid, Orangi Pilot Project NGO, Karachi

FROM PHILIPPINES

- Ms. Villa Mae Libutague, Community Architect with TAMPEII, Quezon City

FROM THAILAND

- Ms. Aramsri Chansuksi, Community leader from Nakhon Sawan
- Ms. Amporn Boonyawairojana ("Neng"), Community leader from Satoon
- Ms. Jiraporn Kheawpimpa, Community leader from Nonthaburi
- Ms. Chan Kauapijit ("Paa Chan"), Community leader from Bangkok
- Ms. Jantima Langprasert, Community leader from Bangkok
- Ms. Pasana Srisattha ("Kanor"), Community leader from Sungaikolok, Narathiwat
- Ms. Sudjai Mungpreuk ("Moo"), Community leader from Surin
- Ms. Sanong Ruaysoongnern ("Mae Sanong"), community leader from Chum Phae
- Ms. Noogen Intajan, community leader from 4-Regions Slum Network, Bangkok
- Mr. Somchart Parasuwan, Director, Community Organizations Development Institute
- Mr. Phatipan Chumpa, Assistant Director, Community Organizations Development Institute
- Mr. Jittakorn Payakso, Community Organizations Development Institute (CODI)
- Mr. Artit Tangtadsawad ("Tee"), Community architect team, CODI
- Mr. Chawanad Luansang ("Nad"), Community Architects Network (CAN) + ACHR
- Ms. Kasama Yamtree ("Ploy"), Community architect, Open Space Architects, Bangkok
- Mr. Supawut Boonmahathanakorn ("Tee"), Community architect, Chiang Mai
- Mr. Reungyuth Teerawanich, National Housing Authority (NHA), Bangkok
- Mr. Wichai Suksawat, Thai translator, Bangkok
- Ms. Angkhana Tarntarathong ("Jim"), helped coordinate everything

FROM VIETNAM

- Ms. Nguyen Thi Kim Son, Vice-General Secretary of ACVN
- Ms. Luong Thi Thanh Thuy, Vice-President of Women's Union, Vinh City
- Mr. Le Viet Hung, Community leader, Vinh City.
- Mr. Le Nhu Nga, Community architect + Director of URCOM
- Mr. Bui Thanh Nhuan, Representative of Can Tho City

FROM ACHR SECRETARIAT IN BANGKOK

- Ms. Somsook Boonyabancha, Director, ACHR
- Ms. Tran Thi Minh Chau, Program Coordinator, ACHR
- Ms. Natvipa Chalitanon, Administration and finances, ACHR
- Mr. Pakorn Chalitanon, Administration and finances, ACHR
- Ms. Brenda Perez-Castro, Program Assistant, ACHR
- Mr. Thomas Kerr, Publications Coordinator, ACHR in Bangkok

FROM INTERNATIONAL ORGANIZATIONS

- Ms. Lea Oswald, urbaMonde NGO, Geneva, Switzerland

- Mr. Edgar Ambrosi, Federation of Housing Cooperatives (FUCVAM) in Uruguay
- Ms. Melissa Estable, Cooperative Housing Federation Canada

Tom's Bangkok site visit notes

1. Ladprao 101 Baan Mankong Project (October 9, 2019)

These are Tom's notes from our visit to the housing project at Ladprao 101. Our big group meets in the small upstairs room in the community center, and the Ladprao 101 Cooperative leaders present the story. (George and Im translate)

Woman leader speaks (with veil): 18 years ago, we were all room renters and squatters, living in Ladprao Soi 120 and around this area. (including Pi Moi, but later she got kicked out). We got together and started looking for land.

- **Land purchased very cheaply during the 1997 economic crisis:** We found this large piece of vacant land, deep inside the Ladprao 101 lane, which used to belong to a rich speculator. But during the 1997 "tom yam goong" economic crisis in Thailand, the land was foreclosed by the bank. There were so many foreclosures at that time that the government set up a special TAMC committee to manage all the foreclosed land. CODI signed an MOU with the TAMC Committee to use some of that cheap foreclosed land for housing in Baan Mankong housing projects at that time. Jim negotiated this land deal (with the bank? or the owner? or the agency?), as many others. The market price of this land was 52,000 baht per square wah, but Jim negotiated a purchase price of just 6,200 baht per square wah. Just 12% of the market value! That's what the people paid.
- **Land cost per family:** 40,000 baht per family.
- **2-story rowhouses, cost about 300,000 baht each.** The community decided to use a contractor to build the houses, but controlled the construction process in small groups.
- **Loans from CODI: 340,000 baht per family** (included 40,000 baht for land and 300,000 baht for the house). Loan given by CODI to the cooperative at 2%. Cooperative onlends to members at 4%, and uses the 2% margin for management costs and to cover late repayments. 70 families in the first coop have now repaid their loans in full, but the others are having trouble.
- **Total 5 housing cooperatives in this big project:** The first coop had 250 families. Now 4 coops have been set up, and the 5th one is in process. (How many families in each of the 5 coops?)

QUESTION: What do do when people can't repay their loans? The coop has to negotiate with the family, and help them. Maybe help them to increase their income. We also have the housing insurance fund, which helps make a family's payments if an earner dies or is sick and can't repay.

QUESTION: What if someone wants to move out of the community? Can they sell their house on the open market? No, they have to sell their house back to the cooperative, for the amount of their investment only. But this has only happened once so far, only one family has moved out.

It's easier with a big cooperative like this - we all support each other!

We also have a house for elderly community members who don't have anybody to look after them - they can stay there for free and the others take care. Maybe an elderly person might chip in by helping to sweep the lane or help in some ways. We have many community groups - youth groups, elderly groups, savings groups, etc.

- **"Cooperative is a must!"**

QUESTION: Will you keep the cooperative after the CODI loans are repaid? Yes! We still have five more years to repay the CODI loan, but we all agree to continue with the cooperative.



2. Visit Klong Ladprao canal-side housing project

(Presentation from some Ladprao Canal Network leaders, before we get on the boat for a tour)

About the Ladprao Canal: Klong Ladprao is a man-made canal, built 150 years ago for irrigation, as part of the agricultural planning under King Rama 5. Klong Ladprao is 24.5 kms long, and passes through 8 districts. There are 50 informal communities along the canal, with 7,000 households

- **Public land belongs to Treasury Department:** the narrow strips of land along both sides of the canal is public land, under the Treasury Dept. People have stayed together on this narrow land, on very small plots, or built their houses on stilts right over the water.
- **Land lease terms:** The Treasury Department has a policy that it will only lease canal-side land to housing coops, not to individuals! The land lease rate is 2 baht (**per square wah? per square meter?**) per year. **(CHECK THIS)**. Lease is 30 years, renewable 2 times: 30 + 30 + 30 = 90 years!
- **Progress:** 3,302 units have been finished so far. That means 46.71% of the total.
- **Widen canal and build concrete embankments along both sides:** Finished canal has to be 38 meters across, wall to wall.

Boat ride: We all climb into boats and sail along the canal, past many before and after canal housing projects. We land at one of the finished communities, where a big welcome has been set up for us, with beautiful traditional Thai sweets and snacks and dancing women and a presentation by three men:

- the leader of this cooperative
- the leader of the Klong Ladprao Community Network
- Gope (the CODI Assistant Director who is in charge of the Ladprao Canal project).

A lot of collaboration in this project! CODI, BMA, Treasury Department, 8 district authorities, Electricity Authority, Water supply authority, several local universities, etc. .

- **The original idea was to widen the canal to improve the city's flood drainage system**, and concrete the canal walls along the edge.
- But so many squatters living along the canal - many right on top of the canal!
- **So the government asked CODI to help do a Baan Mankong model** of on-site, people-driven housing reconstruction, with registered cooperatives, so the housing is 100% new, and 100% legal.
- The target is all 7,000 families living along the Klong Ladprao. So far, almost 50% done.
- Project provides a subsidy of 147,000 baht per household (which covers infrastructure and other things) + loans from for housing. The cooperatives take the land lease from the T. Department, manage the housing construction process and the loan repayment collectively.
- **Problem of those who don't agree to join the project:** Big problem. Those who protest and don't want to join. Especially those with large houses, or those with many structures in the communities they give out on rent.

QUESTION: How do you persuade these doubters and resisters to join the project? *(Coop leader answers)* People need to collaborate, we have to have lots of meetings, and people have to participate strongly.



We get support from CODI. CODI architects help give ideas and help with people's participation. That's the most important thing. We have to persuade everyone to join. Unity among the people is the most important thing, but also the most difficult part of the process.

- If people resist or don't agree, we just have to keep talking to them. We can't force them, we have to persuade them, use soft techniques. Show them that they may lose some space, but they will be legal now, and can pass on their house to their children. Sometimes it takes months to get them to agree.
- Sometimes an official from the Treasury Department comes to explain that they will not give leases to any individuals, only to cooperatives. That sometimes helps show people they can't stay individually here.
- It took us six months to get everyone in this community to agree to the reconstruction project! And then the construction process took even a longer time. We had problems with the contractor. Total time for organizing and construction was 2 years.



"But the most important concept is that we don't leave anyone behind. We include everyone."

Klong Ladprao Community Network guy speaks: The role of the network is to help community people to collaborate. Those who have finished their housing projects help those who are just starting. We help each other. And those with certain skills (like book-keeping or construction) can train others how to do. The network facilitates this peer-to-peer training and support. Communities make their own projects, but when they run into problems or need help with some particular aspect, the network can help.



Community leader speaks: We have 123 families in our community. Our housing project is finished now, and we are all very happy with our new houses. Now that our housing problems are solved, we think of other activities like greenery, improving our incomes, volunteering to help other canal communities develop their projects. There are 4 or 5 topics we need to develop in our community:

- environment
- income generation
- leadership of the group
- elderly and disabled community members
- children and youth and preventing drug use
- teaching children arts



Gope from CODI speaks: The real purpose of CODI is to develop the community in many ways - secure land and housing is just the start.

QUESTION: How do you decide who stays in which house? Most people in the community want to stay close to the place they lived before, and close to their old neighbors. So we have a system where small groups of neighbors design and build their housing together, in groups, and plan who will stay in which house. It took us 3 or 4 months to develop the plans for our new housing. And we decided to build row-houses in terraces of 10 houses per row. The small group decides who will stay in which house along these rows.

Loans from CODI: These are the typical monthly repayments per family:

- **2-story row-house + land lease: 2,500 baht per month, per family**
- **A simpler single-story house + land lease: 1,500 baht per month, per family**

QUESTION: What if members don't repay their loans? We have to talk to them and find out what the problem is. If they have a good reason for not being able to pay, we negotiate with them. Maybe we reduce the payment for a while or help them find a way to earn more income to pay. We never formally call a person out for not repaying in front of the community - that is too harsh. We have to help them.

QUESTION about the pace of these canal-side housing projects: These projects on Klong Ladprao are faster than the normal Baan Mankong projects, because there is a government deadline. We have to move fast. Sometimes the projects have gotten late, though, because the BMA is slow to build the concrete banks along the canal. We can't start the housing until after the concrete banks are built.

QUESTION about people living in rental rooms - who gets the rights in the new housing cooperatives?

Some people were structure owners in the old communities, and others were renters. How to decide who gets rights to a house in the new project? (Network leader answers) We survey every house, and find out if they are renters or house-owners. Then when we have all the information, we discuss among the community members, whether to allow the renters to join the new community or not. The community has to decide, because the land is quite limited. But usually, long-term renters who participate actively in the process can stay and be part of the new housing cooperatives.

QUESTION about the house construction: In this community, we have a big road nearby, so we can bring big machines in to help with the foundation digging, etc. We built the row-houses in 10-house rows. But you don't really need big machines for these kinds of small 2-story rowhouses. In other communities, where there was no access road, people built the houses just as well, without the big machines. But we have to follow the district authority's construction standards and rules.



QUESTION about waste water system? All the houses toilets and sinks drain into septic tanks, according to district regulations. And then from the septic tank, the treated water drains into the canal. Same with waste-water drainage. In Bangkok, there is no sewer system - everyone's septic tanks drains into the canal system, and then flows out to sea.

2

Upgrading Klong Ladprao Bangkok

Bangkok's beleaguered canal-side communities: Bangkok is built on low-lying, swampy land. The city is crisscrossed with canals ("klongs" in the Thai language), which have not only helped drain and control all the water, but have traditionally provided conduits for commerce, transportation, irrigation and development. But as cars have replaced boats, the klongs have fallen into disrepair: used for dumping sewage and solid waste, or concreted over to make way for buildings and roads. At the same time worsening problems of flooding and pollution are blamed on the informal communities which line many of Bangkok's klongs, when the real culprit is unchecked urbanization and poor planning.

There are 1,161 canals in Bangkok, and 23,500 households live in informal settlements on the narrow strips of public land along those canals.

Canal-side communities show a new way: For decades, the government's only idea was to evict these settlements, but beleaguered klong-side communities in many Thai cities began using their common predicament to form networks, improve their klongs and their settlements and negotiate to stay put, by demonstrating that they can be the city's best partner in taking care of these crucial water management systems. Canal-side communities in many cities have initiated regular canal-cleaning events, developed simple technologies (like EM and grease traps) to lesson pollution in the canals. A growing number of canal settlements have also negotiated long-term leases to the public land they occupy and used the Baan Mankong Program to finance projects to rebuild their houses and redevelop their settlements with canal-side walkways, gardens and public spaces.

The pioneering project on Klong Bang Bua: One of the most visited of all the Baan Mankong housing projects in Bangkok is the one along the Bang Bua Canal, where a network of 13 canal-side squatter settlements have been implementing a large project to pull back from the canal edge and redevelop their houses in the narrow strip of public land along the canal, with canal-side walkways and easy access to the canal for the city's flood-control and dredging equipment. It is a win-win solution in which the canal-side squatters get secure housing *in-situ*, on long term collective land lease, and the city gets improved flood control and improved canals.

A canal community policy breakthrough: upgrade them instead of evicting them. In 2015, faced with increasing flooding problems, and inspired by the success of the housing upgrading project along Klong Bang Bua, the national government announced an important policy to upgrade the informal settlements along Bangkok's canals and build concrete embankments to improve flood management in the city. To do this, they asked CODI for help. For the government, this was a chance to upgrade the city's drainage network, and for CODI, it was a chance to boost the community-driven upgrading of more canal-side communities.

Now upgrading 51 communities along Klong Ladprao: In 2016, the government asked CODI to work with the 7,000 poor families who live in 51 canal-side squatter communities along the 31-km length of the Klong Ladprao, another of the city's principal canals. Besides improving drainage, the community-driven housing process on Klong Ladprao is providing people with secure housing, better environment and infrastructure, and stronger social and economic opportunities, and involves an extraordinary collaboration between various municipal and national government agencies, the canal-side communities, CODI, universities, architects and other local stakeholders.

Mostly on-site upgrading, with very little displacement: Most of the communities are reconstructing their housing on the same site, with housing loans from CODI's Baan Mankong Program, which are made in bulk to the housing cooperatives the communities must all set up to access CODI finance. Since all the land along the canal is public land, the government grants long-term collective land leases (30 years), to the community cooperatives, at rental rates of US\$ 1 - 4 per m2 per year. In cases where there is not enough land for on-site reconstruction, some households have to relocate to other areas nearby. Some of the Klong Ladprao communities have included partial on-site reconstruction and partial relocation. Seven housing projects (1,080 families) out of total 36 projects (3,741 families) have involved some relocation to other areas.

Tight layouts with row-houses: Two standard house types have been adopted in the Ladprao canal housing projects, to make new housing affordable to everyone: a one-story house (24 m2) for poorer or smaller families, and a two-story row-house (56 m2). The houses cost between 200,000-500,000 baht (\$6,250 - \$15,625) per unit, which is about 25% of existing market prices.

Financing:

Housing loans from CODI are made in bulk to the community cooperatives, at 4% annual interest, repayable over 20 years. Monthly loan repayments will be 1,500 - 3,000 baht (\$46 - \$93), which is affordable to most urban poor households. The government also provides four kinds of subsidies to the projects (and to all Baan Mankong projects also), through CODI:

- **Housing subsidy:** 25,000 baht (\$760) per household
- **Infrastructure subsidy:** 50,000 baht (\$1,520) per household (combined and managed collectively in one fund)
- **Temp. shelter subsidy:** 18,000 baht (\$545) per household
- **Moving subsidy:** 54,000 baht (\$1,635) per household

TOTAL subsidy: 147,000 baht (\$4,455) per household



▲ **BEFORE** Upgrading



▲ **AFTER** Upgrading

Klong Ladprao Details

Households	7,000 (in 51 communities)
Land-owner :	Government land
Tenure terms:	Cooperative land lease (30 years)
Type of project:	On-site reconstruction
Completed so far:	3,000 houses (mostly in-situ)
In process:	1,000 houses