

# BIG HOUSING PROJECTS

## BIG ACCA Projects :

(as of November, 2014)

Total number of big projects approved in three years : **146 projects**

Total big project budget approved **US\$ 5,183,267**

Number of households who benefit from these projects :

- **10,280 households** (directly) (got ACCA loans directly)
- **95,845 households** (indirectly) (total households in communities)
- **49,356 households** (got secure land tenure through the projects)



## Land from GOVERNMENT in 70 housing projects :

These 70 ACCA-supported housing projects are providing secure land to 17,226 poor households (5,736 of which have directly gotten housing loans from ACCA funds). This shows that if we can find the right way to negotiate, it is very often possible to get land from the government, on lease or for sale at nominal rates - or sometimes even for free (in 39 of the projects!). The truth is that governments almost always have a lot of land, despite the complaints they invariably offer: "There's no land left!" or "This land is too expensive for the people!" For housing the poor, the public land strategy should be the rule of the game, as much as possible. See page 18 for a more detailed look at these big projects on government land, how much the land is worth and how some of the tenure deals were thrashed out.

In Asian cities today, ordinary people by the millions are being made illegal by the absence of housing they can afford. Decent housing is the thing which most sharply separates the poor from everyone else in their cities, and the thing which most powerfully ensures a person's security, dignity, legitimacy and citizenship. That's why the big housing projects are such an important part of the ACCA Program. In different ways, these projects are demonstrating new, comprehensive and people-driven housing alternatives, in which poor people are the key actors in every stage of their planning and implementation.

## STATUS OF THE BIG PROJECTS :

35% of these projects are now finished (51 projects). Most were done very quickly, and they make a good argument for the speed and effectiveness of delivery by people. Another 53% of the projects are now well under way (41 projects more than 50% done, and 37 projects less than 50% done), which means 88% of the projects are either finished or underway. Another 12% of the projects (17 projects) haven't started, mostly because of land difficulties.

## TYPES OF BIG PROJECTS :

Only 19% of the big projects (28 projects) involve the relocation of whole communities, while more than 47% (69 projects) have been able to upgrade or reconstruct in the same place. This is extremely important, because it shows that citywide slum upgrading doesn't mean all the existing communities have to move. If groups in these cities can start their negotiations today, at citywide scale, with each community negotiating for land and secure housing, it is likely that at least half of those communities will be able to stay and upgrade in the same place, with a little adjustment. (In Thailand's Baan Mankong Upgrading Program, more than 60% of slums have been able to stay and upgrade in the same place, and another 20% have been able to relocate to land that is very close by - within 2 kms.) 22% of the projects (32 projects) provide loans for housing improvements to secure or insecure households in scattered locations, and 12% (17 projects) are creating new communities of scattered squatters on new land.

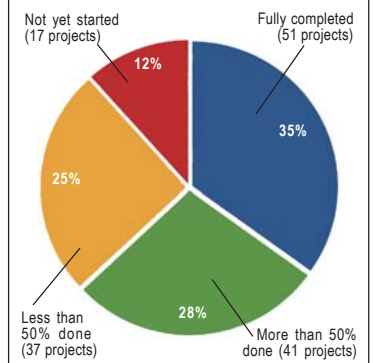
## WHO GAVE THE LAND :

In 44% of the big projects so far, the land has been provided by the government (in 64 projects out of the total 146), under a variety of tenure arrangements (more details about government land in ACCA projects on page 18). But there are also 71 big projects where people already owned the land or purchased it themselves (48%). Purchasing land is not an ideal solution, given the ever-widening gap between land costs in most Asian cities and poor people's ability to afford any of it. But sometimes the communities have no other option. In Myanmar, for example, if the communities waited for the current government to give them land for their housing, there would be no housing projects in their lifetimes! So for strategic reasons, three groups of poor squatters living in townships on the periphery of Yangon decided to invest in buying some vacant farmland right away, while it was still affordable, to show this new collective people-driven housing possibility, and then later they can go to the government to negotiate for more land for other communities.

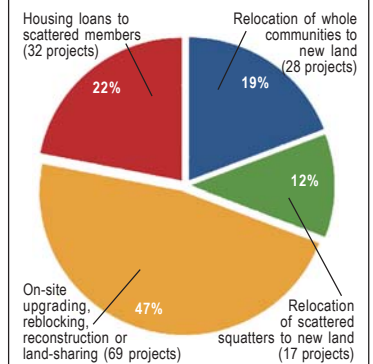
## LAND TENURE IN THE BIG PROJECTS :

Most of the big projects are implemented in settlements that are facing the immediate or potential threat of eviction, so it's no surprise that communities have opted for the relatively new option of collective tenure (leasehold or ownership) in only 46 of the 146 big projects (32%). In 65% of the projects, communities have chosen individual tenure (leasehold or ownership). Individual ownership is the de-facto tenure arrangement, but it can create serious problems in poor communities in the long term. Once any slum gets developed and the residents get secure tenure, suddenly the price of that land will go up, the market will come to the area and stronger economic forces will start trying to buy out these poor families. Some may not feel there's anything wrong with a poor family deciding to sell off its rights and move to another slum - at least they'll have a little money in their pockets. But collective land tenure is a way to ensure that a housing project for the poor continues to be a vital and sustaining support system - a *real community* - for its members, who don't necessarily stop being poor and vulnerable once they get land and a house. Once the land is collective, it becomes much easier for those living within that collective to discuss, to agree, to set their systems and support each other.

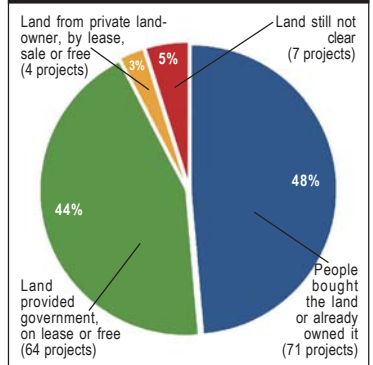
## What is the status of the BIG projects?



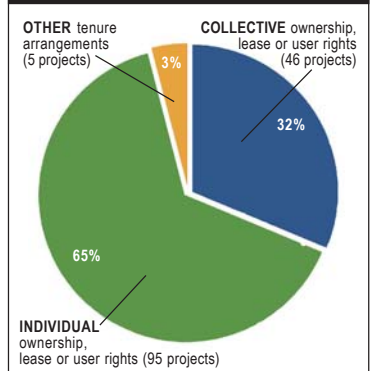
## Types of ACCA BIG projects



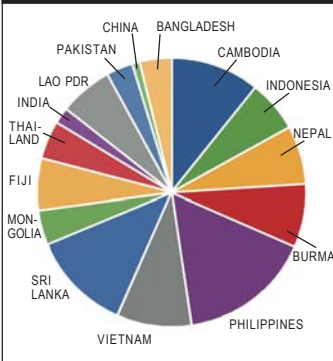
## Who gave the land in the BIG projects?



## What type of land tenure?



## ACCA Big projects approved, to Nov 2014



## Big Project STRATEGY

The big project should be identified with the agreement of other communities in the city, so they can learn and feel like it's their pilot project too. That way, the project acts as a training course for the whole city.

This is a way of convincing people that they can do it together, and of guiding them through all the steps. The power of implementation is with the people on the ground, but it is also important to get the other power bases in the city to agree and to be part of that achievement, so that they can feel proud and can change along with the people. All this negotiation is in itself a changing of relationships, a changing of the power equations in a city.

## USING THE BIG PROJECT FUNDS IN DIFFERENT WAYS :

We know that the \$40,000 ceiling for ACCA support isn't enough for most housing projects, which require five to ten times that much to complete! But this is another case of the "principle of insufficiency" coming into play, and it is interesting to see how many creative ways the groups around Asia are using this small budget from to ACCA to do big things in their cities.

- Leveraging land from the government.** The good news is that in 70 of the 146 big projects so far, communities have been able to leverage 521 hectares of land from the government (both *in-situ* and relocation), worth \$71 million, and most of it is free. In Cambodia, for example, the community networks have been able to leverage free government land in most of the big project cities, and then use the ACCA to fund a first batch of 30 or 40 housing loans, with a clear long term plan and perhaps a second batch of housing loans coming from NCDF. (see next 2 pages)
- Starting the country's first-ever community-driven housing projects,** where these projects are historic milestones for these countries (as with the big projects in Lao PDR, Myanmar, Mongolia, Nepal and Bangladesh).
- Leveraging funds for housing from other sources.** In the 146 big projects so far, the \$4.9 million investment from ACCA has helped leverage another \$12.5 million from the communities, \$84.2 million from government (in the form of land, infrastructure, cash and materials) and \$3.1 million from other sources. That means that the ACCA funds account for only about 5% of the total project budgets, so it's clear there is some *serious leveraging* going on!
- Blending with other resources to develop housing,** as in Mandaue, where the ACCA funds go with a package of other resources which include people's savings, CLIFF loans, SDI Fund loans and free land from the local government.
- Negotiating more appropriate building laws and regulations.** In Vinh, for example, the community and the mayor worked closely together, from the beginning, to develop the big project, which was a first test of a new system of doing housing redevelopment by people, with more realistic standards. With this closeness, they were able to bridge the gap between poor people's systems and the formal policy, and to build a new housing delivery system in the process which is now being applied in another round of projects. The big projects in other Vietnamese cities, and in Cambodia and Lao PDR are also becoming models for new, people-driven housing policies and practices at national level.
- Rehabilitating disaster-hit communities,** where people are still very vulnerable and the projects are being used to link disaster survivors together, help them start working together and developing their own housing and rehabilitation solutions - as active doers and not helpless beneficiaries.
- Renovating housing in historic neighborhoods.** The ACCA projects in Leh, Yushu, Techo and Penang are all being used explicitly to help vulnerable residents to restore the traditional houses and neighborhoods they are in danger of being thrown out of, as part of a delicate negotiation to maintain their culture and land rights to their cities, in the face of redevelopment.
- Creating city-level revolving loan funds for housing,** to strengthen their negotiations to secure the land they already occupy, as in Surabaya, Leh, Quezon City, Mandaue, and most of the Cambodian cities..

## 146 BIG PROJECTS NOW UNDERWAY :

(no big housing projects yet in Korea, Malaysia or Afghanistan)

	Number of projects	# households directly benefitted (got loans)	Number of households got secure land tenure	BUDGET CONTRIBUTIONS TO THE PROJECTS (All figures in US\$)				
				Budget from ACCA	Budget from community	Budget from government	Budget from others	Total Budget
<b>1. CAMBODIA</b>	19 projects	721	3,407	525,000	992,500	8,586,465	659,145	10,763,110
<b>2. INDONESIA</b>	9 projects	856	3,418	325,000	140,209	4,296,117	46,000	4,826,576
<b>3. NEPAL</b>	12 projects	525	877	379,800	449,904	4,599,763	203,727	5,633,194
<b>4. MYANMAR</b>	8 projects	981	154	311,200	44,500	0	0	355,700
<b>5. PHILIPPINES</b>	20 projects	2,578	8,216	769,989	1,778,156	27,910,322	998,907	31,457,374
<b>6. VIETNAM</b>	14 projects	498	797	465,000	1,614,361	9,277,882	243,374	11,600,617
<b>7. SRI LANKA</b>	15 projects	601	980	590,000	164,871	0	168,000	922,871
<b>8. MONGOLIA</b>	8 projects	229	36	230,767	59,155	207,780	7,900	525,482
<b>9. FIJI</b>	8 projects	345	5,525	320,000	50,000	6,025,000	30,000	6,425,000
<b>10. THAILAND</b>	11 projects	1,193	3,552	240,000	3,791,962	1,877,233	8,266	5,917,461
<b>11. INDIA</b>	3 projects	67	1,035	100,000	53,010	13,705,485	5,000	13,863,495
<b>12. LAO PDR</b>	9 projects	656	1,210	333,000	232,600	7,259,755	61,000	7,886,355
<b>13. PAKISTAN</b>	4 projects	839	19,702	170,000	3,086,375	0	465,435	3,721,810
<b>14. CHINA</b>	1 project	10	10	39,000	30,000	0	24,000	93,000
<b>15. JAPAN</b>	1 project	9	0	10,000	0	0	18,000	28,000
<b>16. BANGLADESH</b>	4 projects	172	969	163,000	54,346	436,875	122,800	777,021
<b>TOTAL</b>	<b>146 projects</b>	<b>10,280</b>	<b>49,356</b>	<b>\$4,971,756</b>	<b>\$12,541,949</b>	<b>\$84,182,677</b>	<b>\$3,061,554</b>	<b>\$104,757,936</b>
(land provided by government in 70 of these projects, either free, on long-term lease or for sale in installments)		households directly benefitted (got loans)	households (in 139 projects) got secure land	(5% of the total project budget)	(12% of the total project budget)	(80% of the total project budget)	(3% of the total project budget)	(100% of the total project budget)

**PEAM RO DISTRICT, CAMBODIA** ▶

Pro Lay Toek was a small community of 33 extremely poor evicted households in Peam Ro District, living in thatched huts on a long strip of flood-prone land along a canal. They used support from ACCA to plan and upgrade their settlement in-situ, with land filling, infrastructure and new 2-story row houses. They used their planning as a bargaining chip to persuade the Commune Council authorities to give them the land for free, on a collective land title. The people used a \$4,500 loan from UPDF to buy an extra 1.5m strip of land to slightly widen the individual house plots and make room for an access road.

**YOGYAKARTA, INDONESIA** ▶

Ledok Gajah Wong is a river-side settlement of 45 families in central Yogyakarta. With support from a group of young architects, they mapped and surveyed their settlement, set up a women's savings group, linked with other river-side slums and built a 135m paved walkway, with a small project grant from ACCA. Now they have used the \$40,000 big project funds from ACCA to set up a citywide revolving loan fund for house improvements, with the first loans going to Ledok Gajah Wong. Since then, they have been able to negotiate long term leases in this and another riverside settlement from the government.

**BIRGUNJ, NEPAL** ▶

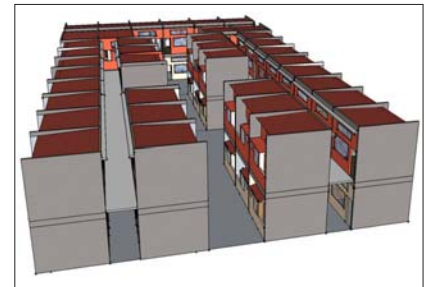
For 50 years, the 31 poor families in Shanti Tole have been living in mud-and-thatch huts on land that belonged to the farmer whose fields they labored in. Two years ago, the women's savings group there was able to persuade the land owner to donate the land to the people. After surveying and mapping the settlement, they worked with local architecture students to develop plans to reconstruct the community, with a new layout, low-cost row-houses and infrastructure provided by the Municipality. Part of the ACCA budget is being used as loans to people to pay the land transfer taxes and part as housing loans.

**YANGON, BURMA** ▶

The country's first-ever community-planned, community-built and collectively-owned urban poor housing relocation project has been completed by 50 landless squatters in Hlaing Tar Yar Township, on the outskirts of Yangon. After years trying to buy government land for relocating, they formed a savings group, collectively bought a small piece of agricultural land nearby and made a housing project on it. The \$40,000 ACCA big project funds were used as loans (\$800 per family for both land and house), which the women will repay in 5 years, in monthly installments, to the new citywide community development fund.

**CALOOCAN, PHILIPPINES** ▶

In a country where relocating poor communities to remote re-settlement sites is still the norm, the housing project being built by the Binina Homeowners Association is an important example of "in-barangay" relocation. These 76 squatter families collectively bought a small piece of private land (1,260m<sup>2</sup>) in the same barangay for \$71,820, partly with their savings and partly with loans from CMP. The \$40,000 from ACCA is being used to seed the new citywide revolving loan fund, with the first batch of housing loans going to the families at Binina to construct double unit row-houses, with one loft-unit up and one down.

**VINH, VIETNAM** ▶

When the city announced plans to evict and redevelop all of the old collective workers housing in Vinh, 29 families in one of those communities, in Cua Nam Ward, decided to propose to redevelop their housing themselves. The plans they developed, with help from the community architects, included widening the lanes, laying drains and rebuilding their small houses in an efficient layout of 2-story row-houses on 45m<sup>2</sup> plots. They used this redevelopment plan, and the availability of housing loans from ACCA, to negotiate with the authorities, which finally agreed to the people's proposal. The project is now finished.



## LAUTOKA, FIJI ▶

When the government in Lautoka announced plans to evict about 400 households in 5 fishing communities along the coast, to expand an industrial zone, the community network used its citywide survey as a tool to negotiate a compromise, where some families who depend on fishing would stay in one consolidated area, and 200 families would relocate to a big 10-hectare piece of fully-serviced nearby land being provided by the government, on long-term community lease. The community architects helped the people plan the new layout, and the \$40,000 from ACCA is being used to give housing loans to the first 20 families.



## RANGSIT, THAILAND ▶

When the community network in Rangsit surveyed the city, they found 87 communities with insecure land. In the citywide planning process that followed, they divided these communities into those that can negotiate to stay and upgrade *in situ* and those that need to relocate - many to several big tracts of government land they have negotiated to get, on long-term lease. Most of these projects are being financed by CODI, but for poor families who can't get loans or for various finance gaps (like this relocation of riverside squatters at Sang San), they give loans from their citywide network fund, which was set up with seed capital from ACCA.



## BHUJ, INDIA ▶

In Bhuj, the citywide federation of women's savings groups now includes groups in 62 slum communities, with 1,000 members. With support from KMVS, Hunnarshala Foundation and \$40,000 from ACCA, a revolving loan fund as been set up for housing improvements, which is managed by the women's savings federation. Families take small housing improvement loans of \$500 - \$800, and usually their projects include building of a toilet and washroom, which most houses lack. So far, 56 families in four communities have taken housing loans, as part of their in-situ community upgrading process, which includes negotiating secure tenure.



## MUANG NGOY, LAO PDR ▶

Riverside villagers in Lao PDR are being evicted by the thousands to make way for big dams being built in the government's push to export hydroelectricity. The housing project at Buam Nalay, in the remote Muang Ngyoi District in northern Lao, is an attempt to show a more humane, more collaborative and more people-driven alternative to these impoverishing evictions. 92 poor farming families, from 3 villages scheduled to be submerged by a dam, have been resettled to 16 hectares of free government land nearby. The ACCA funds are being used to develop basic services and housing improvements.



## KARACHI, PAKISTAN ▶

With land speculation expanding fast, Karachi's traditional "goth" villages are increasingly targeted for eviction by the government and real estate mafia. The ACCA support has helped OPP-RTI to work with these communities to survey and map their settlements, research land ownership, set up savings groups, develop their infrastructure, improve their houses and advocate for secure tenure with the government. The \$40,000 grant has been used to set up a housing loan fund, which gives small loans to build or repair their houses - especially in cases where people's houses have been unlawfully demolished in the tenure struggle.



## GOPALGANJ, BANGLADESH ▶

Bangladesh has many evictions but is perennially short of projects which show a new way of doing things. So this project in Gopalganj is an important milestone. After one of the city's largest slums was evicted for a sports complex, the community worked with the mayor, the UPPR project and with ACHR to develop a collaborative resettlement process in which the government provided the land free, UPPR provided the infrastructure, the community architects helped the people to develop a layout plan and inexpensive house designs, and the community managed and implemented the whole project, which is now underway.

