

Asia Housing Conference

Constructing and Financing Affordable Housing in Asia

Community-Led Housing Development

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Housing for all is one core elements of SDGs

Insecure and poor housing conditions causes problems of inequality, quality of life and health to big number of poor people in the unhealthy social and physical environment living conditions in Asian cities



The problems.....

From existing top-down and market low income housing development

No housing policy for all leaving mainly to private sectors

More and faster rate migration than housing supply

Formal housing arrangement do not match with informal system

More demand than supply for poor people housing and over supply in high income housing

No land for housing the poor, land is very expensive

Government have little knowledge about the poor

Centralized government, no proper policy

The poor cannot afford, no money, no loans

No finance for poor people housing

Cities have less responsibilities and capacity

Resettlements always too far

The poor are not organized and not repaying

Urban Poverty and violation of human rights

Eviction

cause an end to existing communities without

No social structure, no community, only individualize housing

The poor have no part.... new solutions

Top
down
convent
ional
public
housing

*Performance of The Main existing
housing development Industry*
**Government top-down conventional
public housing does not work well**

- too slow
- too far, problems about transport and job opportunity
- Often go to wrong target groups
- corruptions
- expensive
- high subsidy
- too many rules
- project base approach
- no participation
- no community organization
- problems about maintenances
- mostly organized by central government organizations, the cities have little involvement so they are mostly free standing projects

**Problems of existing predominant
private real estate commercial
sectors on low income housing**

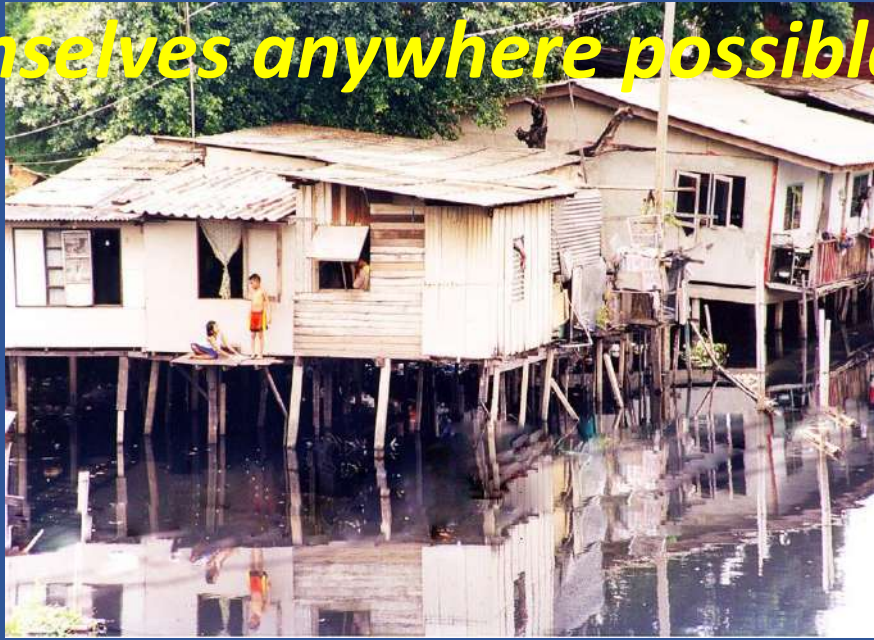
- Unaffordable
- Problems about standard, the cheaper the lower standard
- Individualize housing, no community
- Problems about maintenance
- Strict rules, not negotiable
- Cheaper projects are far away, problems about transport to city
- Low income rental housing are very small, expensive and unhealthy
- No security

***30 % of urban poorer population
cannot reach these existing housing
arrangement or take them with
difficulties to maintain and rebuild their
secure lives and communities***

Housing
as
commod
ity

Private
sectors,
profit
making
market
sectors.

So poor people always find housing solutions themselves anywhere possible !!!



City needs people and labors but not sufficient affordable housing provided so people house themselves anywhere possible to survive, legal or illegal, harzard to disasters or flooding, healthy or unhealthy with limited space to live

When housing is illegal everything tend to be illegal and insufficient, the worse environmental location the more possible place to live

Why not people's organized housing solutions ?

- ***Why not support people to be active actors getting housing solutions at scale***
- ***So housing will also be more an organized social unit building urban communities as social roots in cities***
- ***Support people to start making change, organize as communities and search for diversified and secure housing solutions***

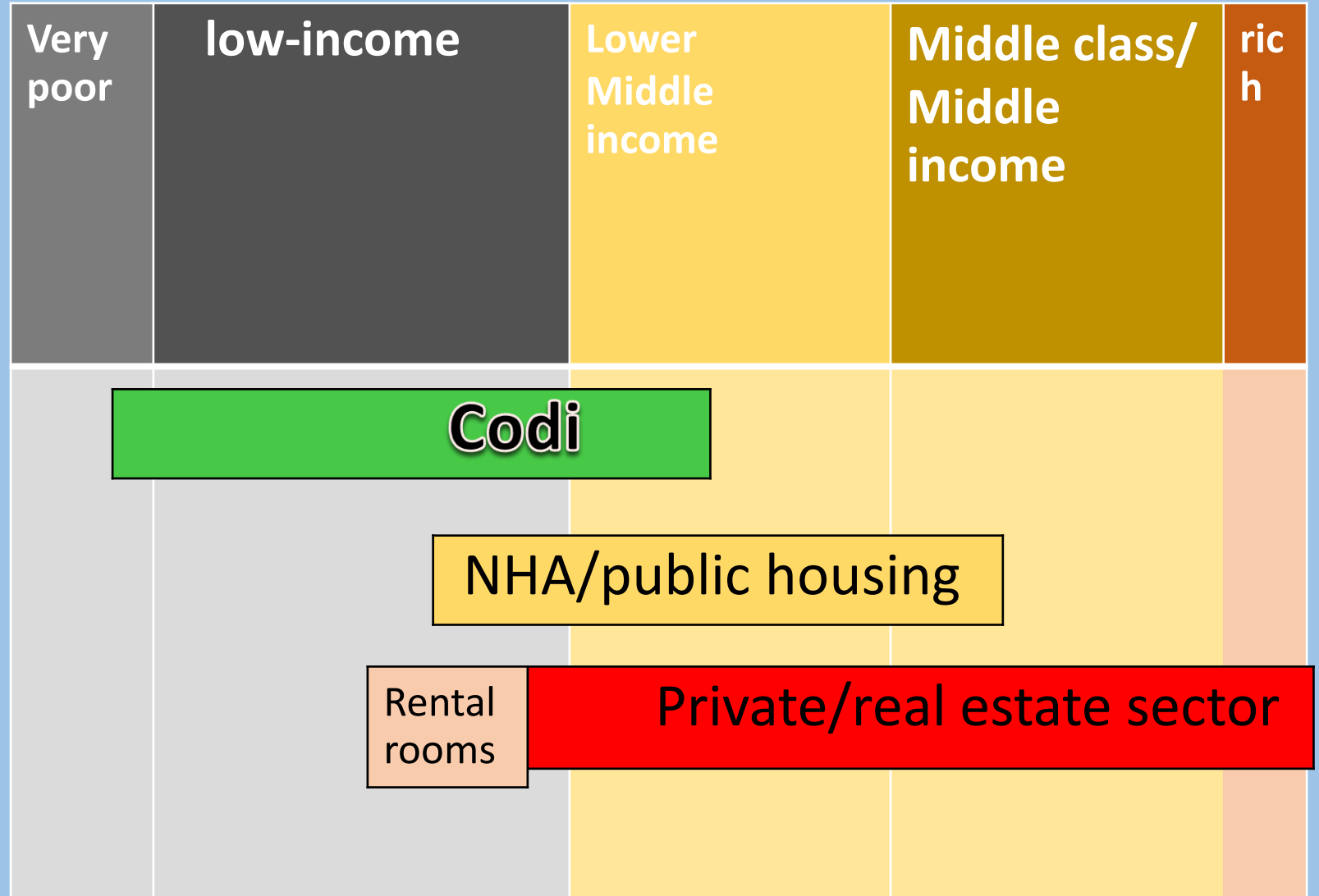
5 Key elements to organize proper community driven housing solutions despite being poor and unaffordable

- ***Community organizations/networks/community building/collective effort and joint development, build stronger social unit, using more sweat***
- ***Securing/searching for possible land***
- ***Access to finance, Community finance, making finance possible, link with other finance/loans***
- ***Knowledge on how to do as a group for a planned settlements***
- ***Negotiation power, get support from relevant organizations***

Housing development by key actors in Thailand



CODI support housing projects, starts where the poor are, managed and owned by the urban poor community organizations

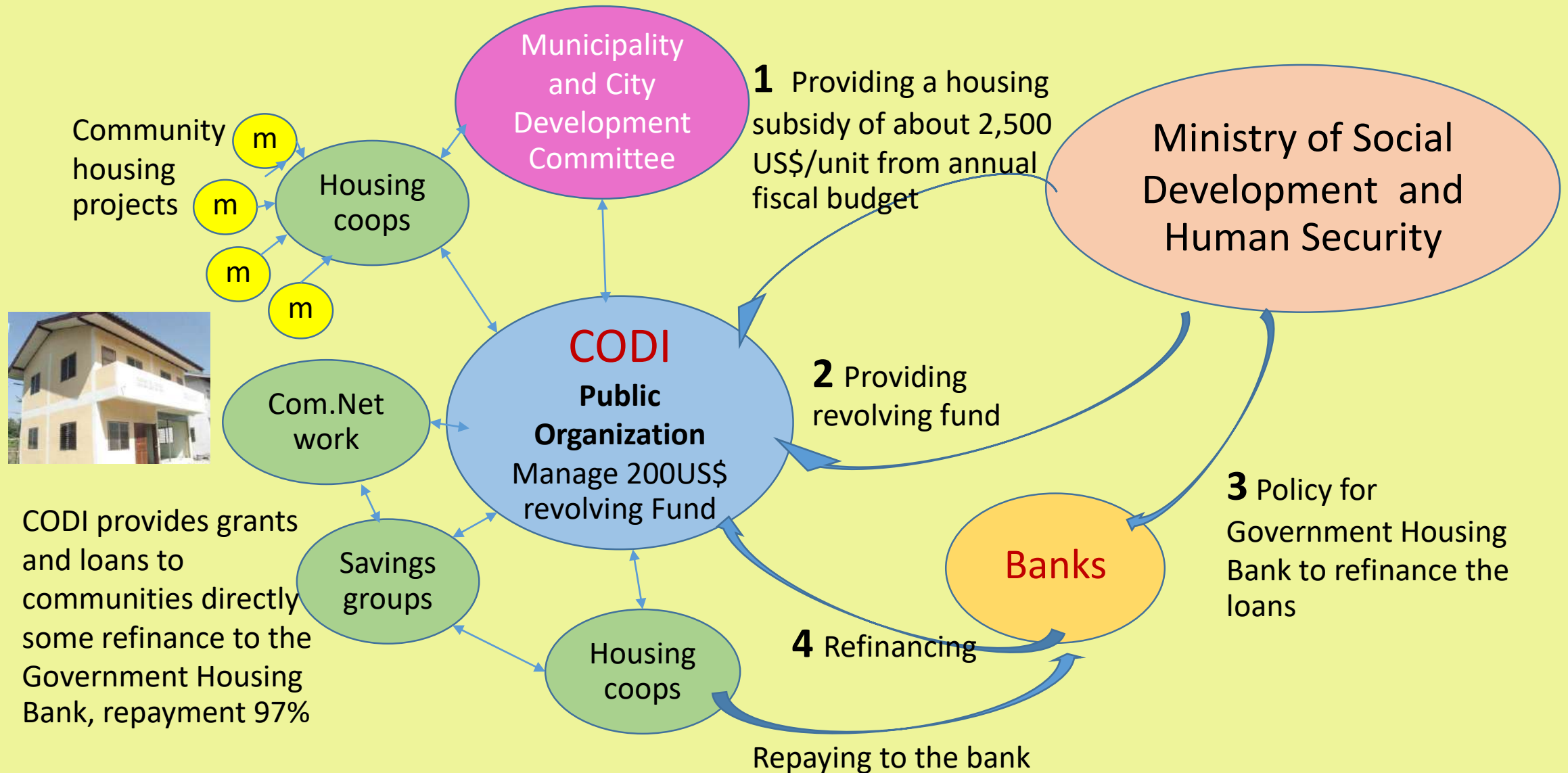


The challenges to work on community-led housing development at scale on city-wide approach

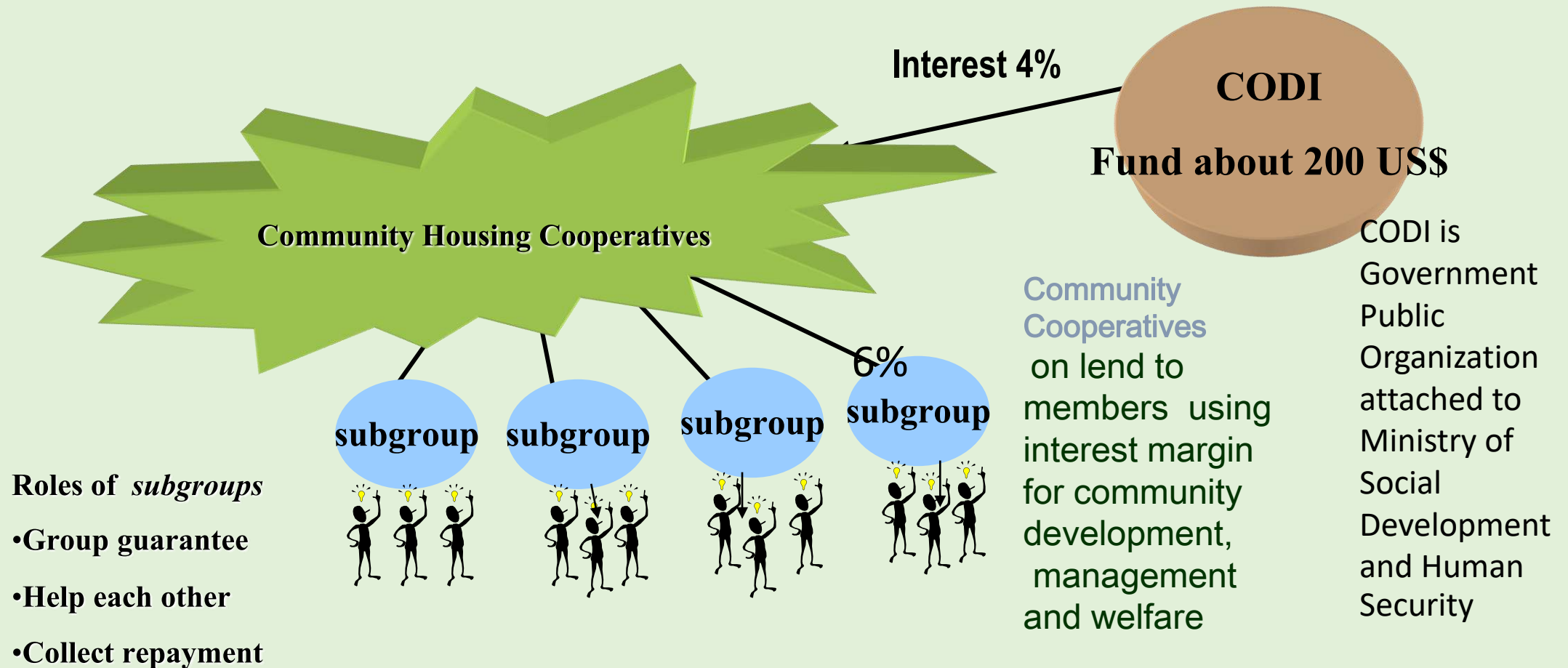
The number of the poor and the cities are the actual demand-led implementing scale

- **Active demand-driven** ; Support urban poor communities to be active actors and owner of projects
- **City-wide** ; make change at the real scale of the problems covering all poor communities to work as partners with city in joint development process
- **New finance system to support** building financial capacity building new active community finance and City Development Fund
- **Integrated and Holistic Approach:** Develop secure housing with integrated approach ; better social, environment, economic, democratic, and healthy community owned and managed by community

Diagram showing relationship of CODI as Government window to support community-led housing development at national and cities scale



Development of sub-group clusters in community organization's own management



- **subsidy** of about 2,500 \$ per family (for infra., housing, capacity building and coordination)
- **The housing loans** of about 10,000 \$ ceiling/ fa.(av. 7,000 \$/fa.)

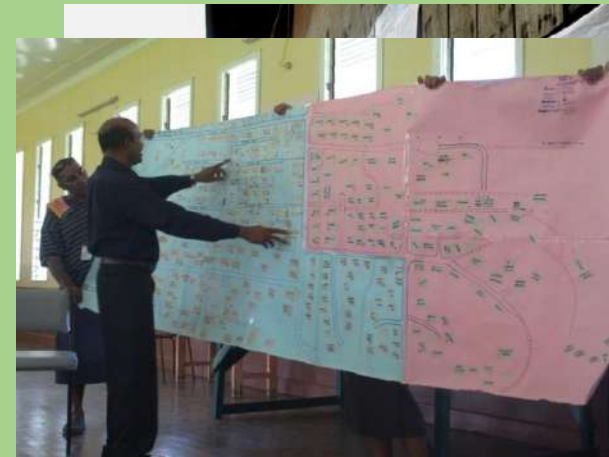
CITYWIDE Surveys & Mapping



Survey and information gathering



Community mapping leading to community savings, network building, small upgrading activities



To support by community architects

*City-wide Housing
Development Approach
getting cities and urban
poor community
organizations to work
actively together*



Develop active community finance

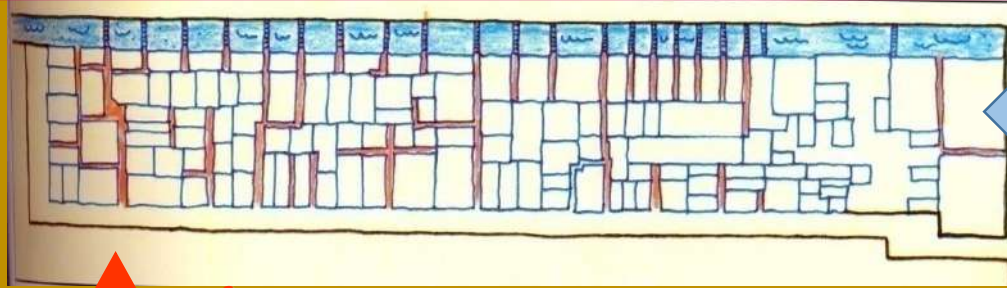
***Saving people, saving money, saving group managerial capacity
And building community financial system for long term housing development***



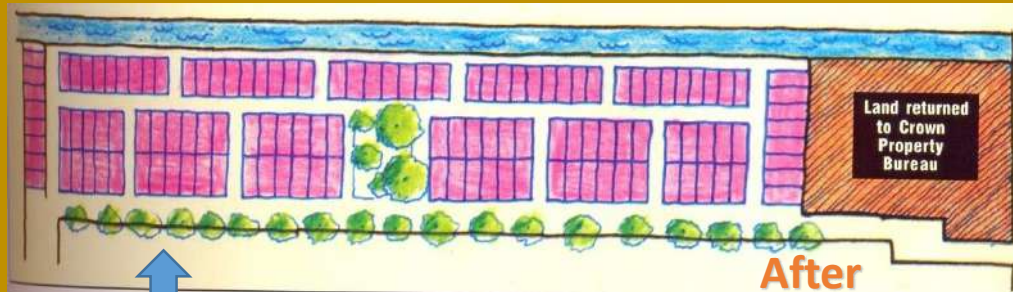
Participatory planning



Ruam Samakki Slum Reconstruction



Before



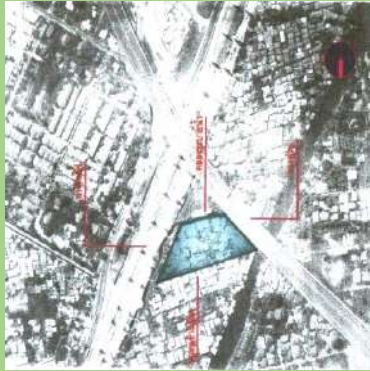
After

After reconstruction



Before upgrading

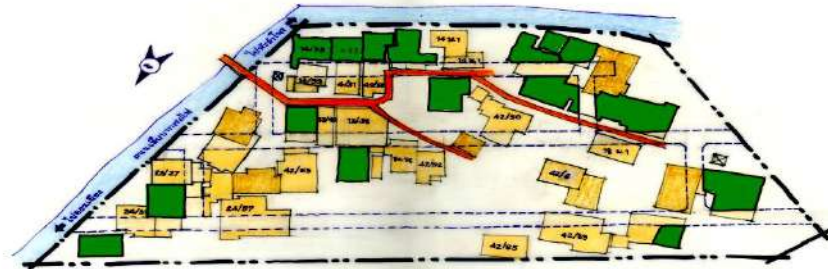
Charoenchai Nimitmai Reblocking Upgrading Community



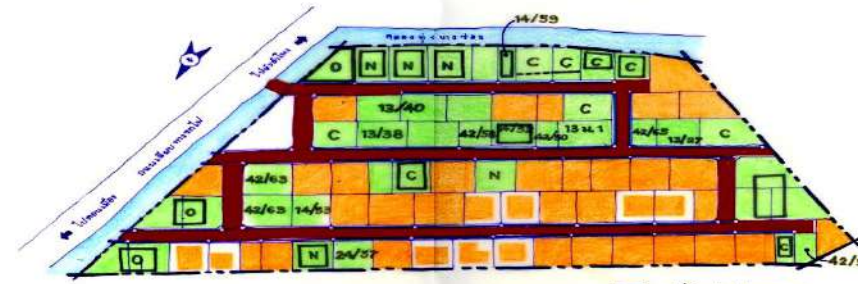
Location : **Bangkok**
 Land Owner : **Cooperative**
 Situation : **Eviction**
 Area size : **0.7 ha.**
 No. of Units : **81**
 improvement : **Reblocking**
 Size : **40-100 m**
 Repayment : **1,100-2,000 baht (27-50 U\$) per month**



Project opening ceremony



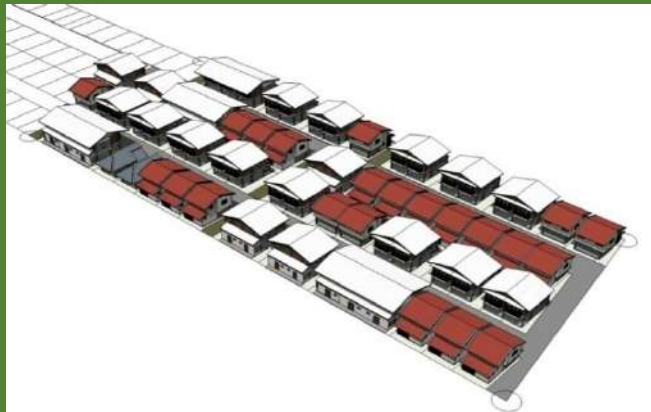
Before Upgrading



After Upgrading



RELOCATION : nearby /Single Community / Multi Communities

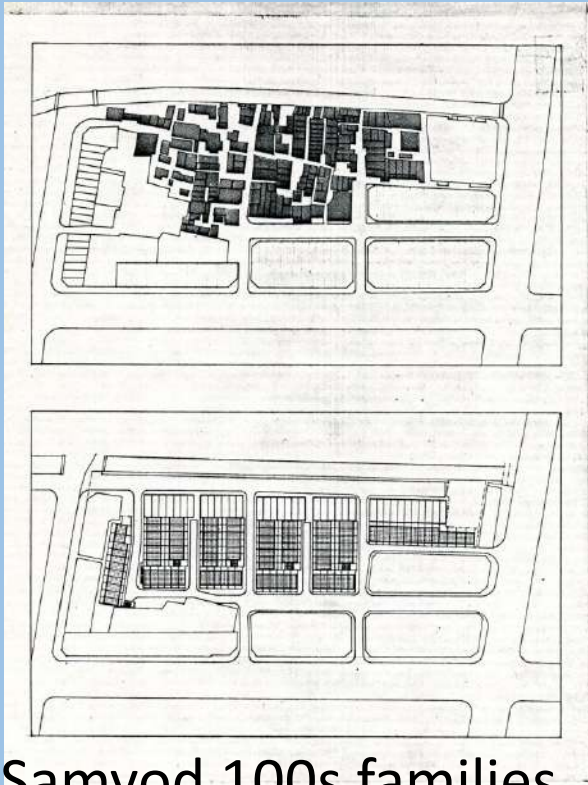
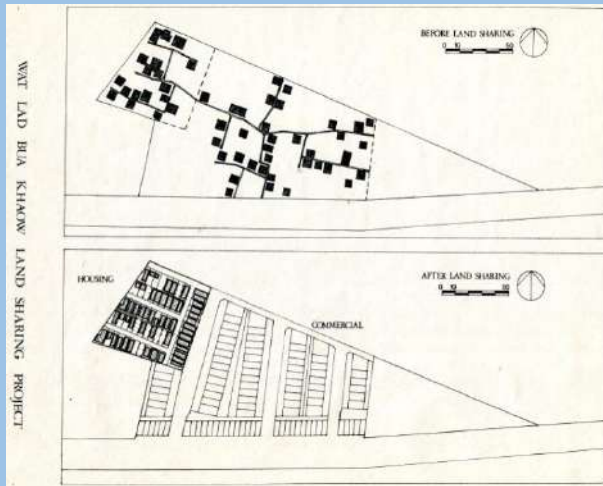


Land-sharing projects

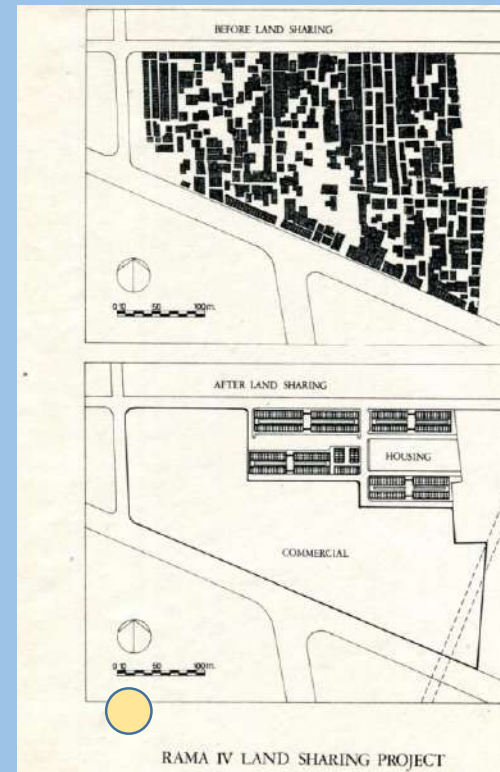
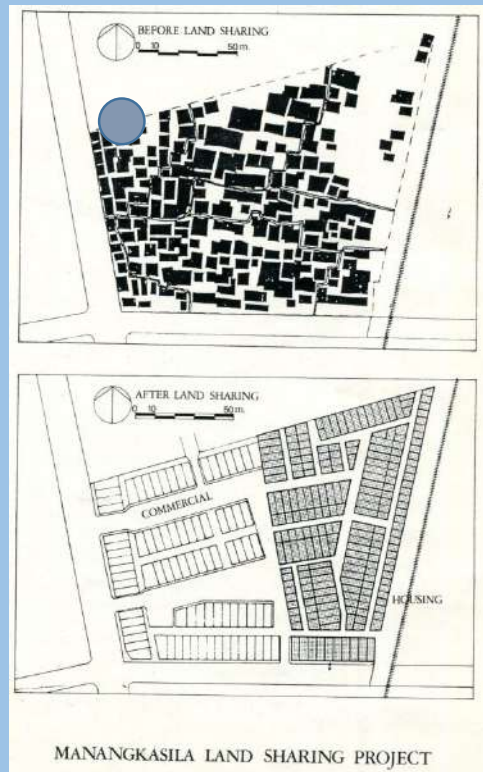
Wat Lad Bua Khaow
60s families

Behind Manangkasila
200s families

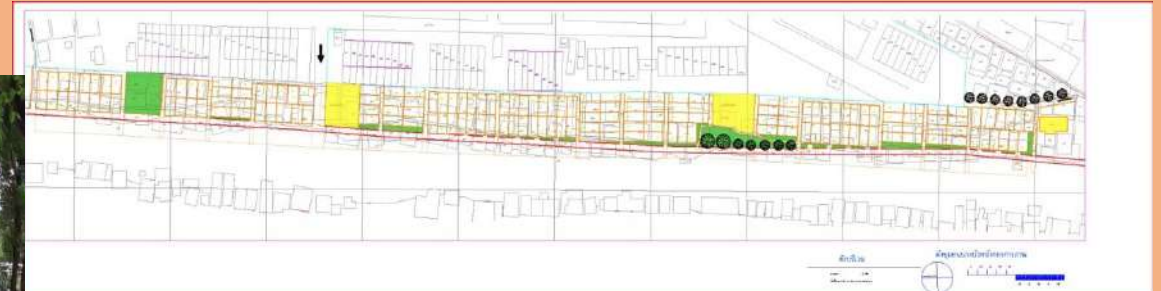
Rama 4 800s families



Samyod 100s families.



Canal Community Housing Reconstruction Project 7,000+ families



Cooperative Housing for Roomrenters

With new secure land and housing and community and it is cheaper than the rents !!!

Max.loan /unit
about 10,000
USD, ave. loan
about 6000-
8000 USD



Active people participation, Work Together, build together Building new community together

The actual price reduce to half the normal construction cost and also build social capital



Going beyond just making houses !!!

Community Resilience

Community Development Fund
allowing community to develop
and solve many possible poverty
activities collectively

- Community Fund
- Community welfare
- Income generation activities
- Disaster prevention
- Social cultural activities
- Linking youth and elderly

Welfare house for elderly



"Decent poor"



Income generation loans



Help each other
When affected by
disaster



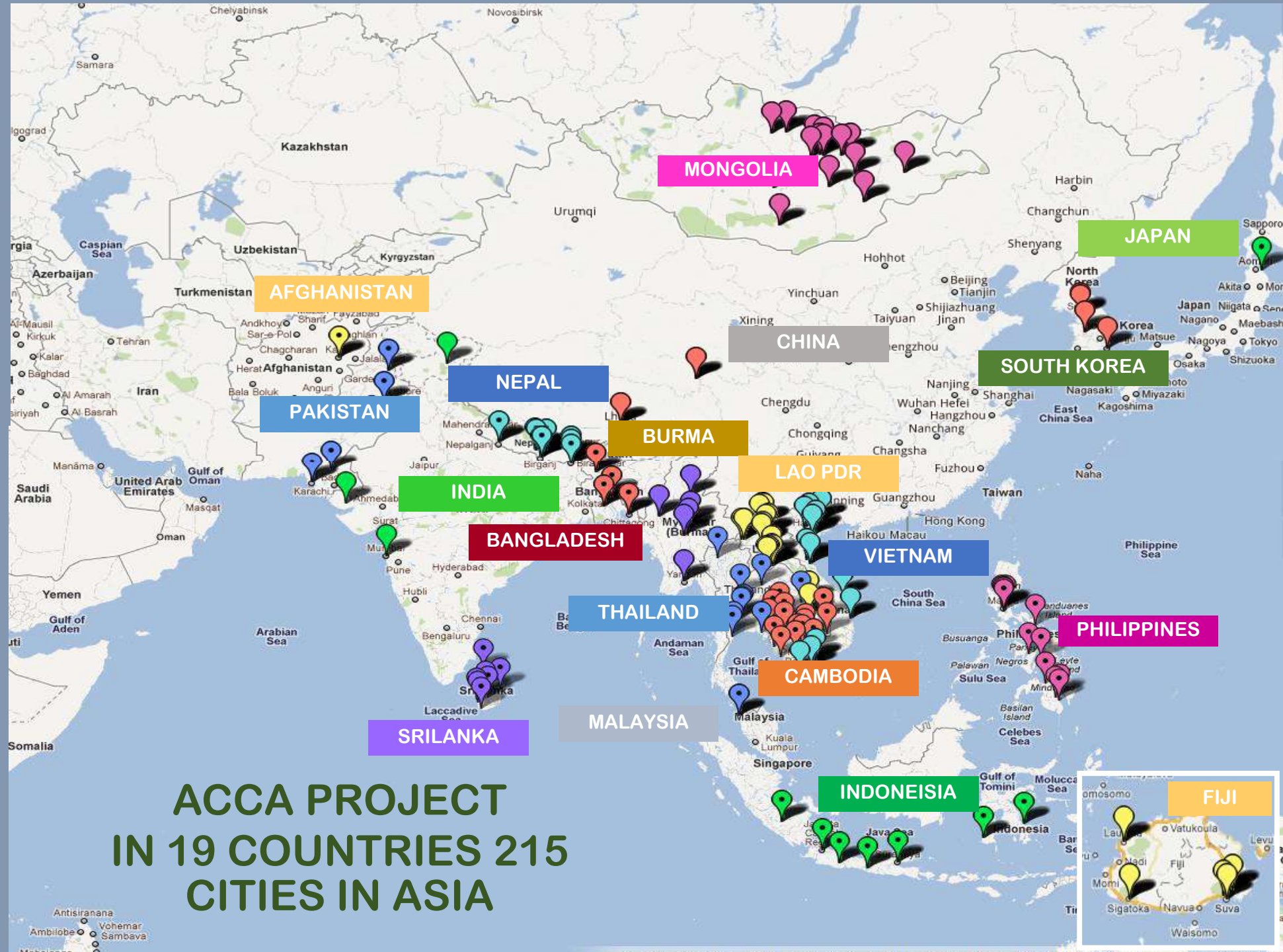
Upgrade positive political relationship and negotiation power leading to more collaborations and building partnership with relevant organizations



Work with Government as an active organizations with well prepared plans from communities



Active participation and good collaborations with the local authority and development organizations



**ACCA PROJECT
IN 19 COUNTRIES 215
CITIES IN ASIA**



Community people are actively planning to upgrade and changing slums to proper settlements. *The poor themselves are the best actors in planning their new lives*

Picture from ACCA Program implementing in cities around Asia 146 housing projects

Picture from Myanmar, Vietnam, Fiji and Thailand



ACHR/ACCA

Supports for 146
housing development
projects in more than 10
countries

Just 40,000 USD/project
contributions/city

GOPALGANJ, BANGLADESH



Tibet



Cambodia



Nepal



Mongolia

Access to finance for the groups are the real key !!!!

Cost of original housing unit and loan about 2,000 USD repayment 60% cheaper than those one-room rental rooms



Housing projects by Women savings groups in Yangon Myanmar

Poor women organize community savings groups which link into a Women Community Savings network in Yangon and search for cheap possible land to be purchased and developed as their affordable housing projects, now total 11 projects with loans from Microfinance interest rates 24%/annum !!!

Positive results of Community led-housing

• Affordable

- No profit making, materials at real or cheaper price
- Secure, legal but incremental in relation to the reality of income and affordability
- Using community labour, collectively
- Negotiation for cheap possible options

• Leading to more development to solve poverty

- community fund to provide loans and financial needs linking and supporting family finance
- Income generation activities, Community welfare, children education, etc.,.
- Community resilience

• Building community

- No isolation, everybody is part of active system
- having collective mechanism to help and work together
- Community as basic welfare unit

• Legitimate and active citizen

- Legitimacy to work and link with many other organizations and larger system as a whole
- Building participatory and active communities for local development
- Active citizen, active social roots of the city



Try bottom up approach !



The World has changed !



*let people at big city
scale be the active
actors to make
big change for their
housing*
We are ready !

