report on housing policies & practices in the Asia region

Asian Coalition for Housing Rights (ACHR)   October 2018

PART 1:
REGIONAL REPORT

This report is the Asia regional contribution to the UCLG GOLD Global Report on Housing Policy, which was prepared by ACHR in October 2018.

To download the draft UCLG-Gold global report, "Rethinking Housing Policies: Harnessing local innovation to address the global housing crisis," Follow the link below to download a PDF version of the draft global report. **https://www.gold.uclg.org/sites/default/files/Rethinking_HP.pdf**

United Cities and Local Governments (UCLG) is a worldwide network of some 1,000 cities and 175 local and regional governments, across 95 countries, which advocates for democratic local self government and represents the voice of local governments on many fronts. Every three years, UCLG produces an important global report which focuses on a specific aspect of local governance. Their 2019 report looks at housing policies, practices and the role of local governments in providing housing to all.

When the UCLG invited ACHR to prepare the Asia contribution to this global housing policy report in 2018, we saw an opportunity to link with this active global coalition of local governments and to bring voices from the region - and from the ground - into this important housing report. But instead of contracting someone to research and write the paper alone, we decided to use the modest $20,000 budget from UCLG to turn the project into an opportunity for sharing, collaboration and learning across the region.

Some key ACHR groups who work on housing issues were then invited to write ten-page reports which summarize the urban housing issues, trends, striking innovations and promising programs in their countries. Authors of these country reports were Bingqin Li (China), Suhailey Farzana and Khondaker Hasibul Kabir (Bangladesh), Keya Kunte (India), Johan Silas (Indonesia), Mitsuhiko Hosaka (Japan), Seong-Kyu Ha (Korea), Suraya Ishmail (Malaysia), Lajana Manandar (Nepal), Arif Hasan and Hamza Arif (Pakistan), Emma Porio and Anna Marie Karaos and Gerald Nicolas (Philippines), Ranjith Samarasinghe (Sri Lanka), Nausica Castanas and Supreeya Wungpatcharapon and Kasama Yamtree (Thailand) and Tran Minh Chau (Vietnam).

After the 13 country reports came in, another collaborative team was set up to draft the Asia-wide report (including Brenda Perez-Castro in Yangon, Hamza Arif in Karachi and Somsook and Tom in Bangkok), drawing on both the country reports and ACHR's document archive, and with advisory inputs from senior friends in the ACHR coalition. Because the report was produced by a coalition of doers who work on the ground, and not by academics or consultants, the report's core material described pragmatic housing strategies and programs, in many different contexts, that convey strongly the message that solving Asia's enormous housing problems *is possible*. After submitting our Asia regional report to UCLG in October 2018, our good friend David Satterthwaite at IIED took over the huge task of putting together all the regional reports into a global report, which will come out in 2020.

A Report on Housing Policies in the Asia Region

This report is the Asia regional contribution to the UCLG GOLD Global Report on Housing Policy, and was prepared by the Asian Coalition for Housing Rights (ACHR)

October 2018

A note about the production of this Asian Housing Report:

This report was prepared by the Asian Coalition for Housing Rights (ACHR), a coalition of Asian housing professionals, NGOs and community organizations committed to finding ways to make change in the countries where their work is rooted. The collective experience of these groups represents a huge quantum of understanding and possibilities around housing and poverty - Asia's home-grown housing development wisdom. Since 1989, these groups have been joining forces and supporting each other through a growing number of joint initiatives: housing rights campaigns, fact-finding missions, training and advisory programs, workshops and study tours, community exchanges, projects to promote community savings and community funds and citywide slum upgrading. Through this collaborative work over the past 30 years, all these people and groups in the 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 is the people who experience those problems directly, who are most urgently wanting change and most vitally motivated to resolve those problems.

A collaborative process: In all of ACHR's work, it is our custom to turn every project and involvement into an opportunity for sharing, collaboration and learning across the region, as much as possible. So when the UCLG invited ACHR to prepare the Asia report for the UCLG-GOLD global housing policy report, we saw an opportunity to link the housing experiences in Asia with an important global coalition of local governments. We began by organizing a small regional meeting in Bangkok, with senior ACHR friends from six countries, to discuss the project, review the prevailing housing issues and trends in the region, and set plans for producing the report, in a collaborative manner. At that meeting, a decision was taken to use most of the modest UCLG budget to support the key ACHR groups working on urban poor housing issues in various Asian countries to write ten-page country reports which summarize the urban housing issues, trends and striking innovations and promising programs in their countries, to use as base material for the Asia report. Once these reports came in, another collaborative team was set up to draft the regional report (comprising Brenda Perez-Castro in Myanmar, Hamza Arif in Pakistan and Somsook Boonyabancha and Thomas Kerr in Thailand), drawing on both the country reports and ACHR's archive of reports and documents, and with advisory inputs from senior friends in the ACHR coalition. Because this report has been produced by a coalition of doers who work on the ground, and not by academics or consultants, the emphasis is on pragmatic housing strategies and programs that demonstrate that solving Asia's enormous housing problems is possible.

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1. Introduction

1.1 Summary of housing conditions in Asia

The move into cities: We are living in a time in which the movement of people into cities is a defining direction of the human condition, and the Asia region is making substantial contributions to this global urban shift. In just five years, for example, Nepal's urban population has increased from 17.1% of the total to 38.8%. Urbanization in Vietnam is now 41%, while in the Philippines it is 45.3%. In Thailand, more than half the population now lives in urban areas. And while towns and cities of all sizes are growing, the growth has been especially explosive in large cities like Karachi, whose population has increased from 450,000 in 1947 to 22 million in 2011. The causes of this urban population growth include rural-to-urban migration, reclassification of rural land into urban land and internal urban population growth. The motivation for rural migration into cities is changing: earlier generations of migrants came to cities to earn enough to improve their situation back home in rural areas, but new generations of migrants are fleeing poverty and lack of opportunities in rural areas and coming to the city with the intention of staying permanently.

Cities are places of opportunity, but inequality in cities is growing: This movement into cities is generating wealth, employment and opportunities for many, but also causing displacement, competition for space and resources and rising inequality. Most governments have no policies to accommodate these incoming populations - most of whom are poor - and that is adding to pressures on land and resources and increasing competition between haves and have-nots. Housing is one of the most visible manifestations of this competition, for everyone needs a place to live, poor and rich alike. The housing situation for low-income households in Asian cities is in many ways a manifestation of this growing inequality. In many Asian cities now, a majority of residents live in slums and informal settlements. In India, for example, 65.5 million people live in slums and 0.9 million are homeless. In Vietnam, 35% of the total population lives in informal housing. There are also growing disparities in densities, house size and access to infrastructure between poor and rich parts of the city. In Karachi, for example, 62% of the urban population lives on 23% of the land, while 36% occupies 77% of the land, and densities in the city's high-income areas continue to decrease.

Urban poverty is decreasing, but non-income dimensions of poverty are increasing: Because cities are now where economic activity and economic growth is concentrated, cities are where the poor find jobs and better incomes. In the Philippines, for example, cities generate 80% of the country's GDP, and in those cities, urban poverty now stands at just 13.2%, while rural poverty stands at 39.4%. In Vietnam, the shift from socialist to capitalist systems has led to enormous economic growth in cities and brought urban poverty down from 60% in the early 1990s to 17.2% today. But while the poor do find better incomes in the city and income poverty is decreasing, other non-income aspects of poverty like access to affordable housing, basic services and healthy and sufficient food are increasing.

Rising costs and commodification makes formal housing unaffordable to the poor: Housing costs are rising in all cities and they are rising much faster than incomes. As a result, the relationship between what people earn and how much they have to pay for housing is changing dramatically. In Malaysia, for example, an unregulated housing market has resulted in home prices that are unaffordable to average Malaysians, with median house prices that are five times greater than the median annual household income. In Karachi, the ratio of land price to daily wage has increased from 1.7 in 1991 to 10 in 2007. As market forces and competition for scarce land have transformed housing supply systems, housing has become a commodity, a speculative investment and increasingly unaffordable to the poor, or even the middle classes in many cities. In Japan, for example, where only 4% of the country's urban housing stock is public housing, a market-driven system of private housing ownership has become the norm.

Informal housing is now the dominant form of housing for low income urban Asians: Because they are not able to access public housing and not able to afford even the lowest-price housing on offer from the formal housing market, a majority of Asia's urban poor households have no choice but to find or create housing in informal settlements, where they face a variety of shelter-related problems: insecure land tenure, poor access to water and sanitation and other basic services (in India, 36% of the urban population has no

access to electricity, tap water or sanitation), unaffordable energy, unaffordable access to neighborhood spaces such as parks, and exposure to risks like pollution, environmental hazards and natural disasters. Most of the housing in these informal settlements is sub-standard and illegal, but it represents an enormous investment of resources and ingenuity by people who face severe constraints such as non-availability of land, non-availability of accessible finance, non-availability of technical support, and lack of supportive policies. Asia's urban poor are already the largest and most efficient, most economical and most effective housing delivery system.

Eviction continues, but sometimes in new form: All over Asia, these informal settlements are facing the immediate or eventual threat of eviction, due to development pressures, market forces and large scale infrastructural developments. In many countries, like Thailand, evictions increase when the economy is growing and competition for land increases, but taper off a little when economies slow down and development pressures lessen. These evictions are happing in different ways and for different reasons, but eviction almost never solves the problems as intended, but just moves the problem to another location and further exacerbates poverty. When evicted families do get some kind of compensation, the compensation is usually well below the market rate and not enough to pay for other housing. The big, violent mass evictions we saw in the 1980s and 90s, with soldiers and bulldozers, are less common now. But quieter, piecemeal evictions by market forces and paltry buy-outs are still displacing huge numbers of urban poor families and continuously segregating cities into richer and poorer areas.

Vacant land and houses in the midst of great housing need: Another paradox we see increasing in Asian cities is unoccupied land and formal housing that is either too expensive to sell or is being held as speculative commodity, even where housing needs are critical. In India, for example, even though 19 million units are needed to meet the housing shortage, 11.09 million units stand vacant (and 15% of the 1 million units built in the last ten years also remain vacant). In Karachi, 300,000 housing plots and 68,000 apartments are kept vacant for purposes of speculation, ensuring that land prices stay high. In Japan, the number of vacant units has reaching 8.2 million units, or 14% of the total housing stock. In some countries like in Vietnam and Thailand, governments do not keep data on vacant, unfinished, unoccupied, or total housing units, and this lack of information facilitates speculation and foils efforts to address real land and housing needs.

Projects instead of planning or comprehensive and long term policies: One of the effects of decades of market-driven urban development is that free-standing projects are in and urban planning is out. This is especially true with housing, which used to be a key element in town plans. But now many cities no longer bother to practice well-coordinated and holistic urban planning. In India, for example, only 24% of cities have master-plans. In the place of planning, cities have turned over more and more aspects of urban and housing development to a largely unregulated housing market, which is leaving increasing numbers of poor families behind.

Rental housing and unplanned densification: The failure of formal sector housing supply mechanisms to keep pace with demand is also contributing to growing rental housing. As it becomes more difficult to acquire land for new informal settlements, rental units in existing informal settlements are increasing. In Nepal, 40% of the urban population now lives in rentals, and the figure rises to 60% in Kathmandu. With owner occupancy in Korea dropping from 63.6% in 1975 to 53.6% in 2014, rentals are growing there too. Most of China's registered urban citizens own houses, but unregistered rural migrants and young graduates who lack resources to acquire housing are forced to live in expensive and poor quality rental housing. In Pakistan, it has become cheaper and more practical for low-income families to rent small apartments close to jobs and schools in the inner city than to own a house in the urban periphery, which lack social and physical infrastructure. As the demand for inner-city rentals increases, existing neighborhoods and informal settlements densify with added rental units. In Nepal and Pakistan, this added rental housing takes the form of informal high-rises and unplanned densification, invariably with inadequate infrastructure and amenities, which bring another set of problems. To make them affordable, smaller and smaller units are being built, within which a family of just five cannot live comfortably. This densification also leads to the creation of urban heat islands, which subject residents to life-threatening conditions.

Communities are organized now: At the same time all these problems of urban housing are growing, low income communities in Asian cities are increasingly coming together into community-based organizations, networks and federations, at city, national and regional levels, and developing increasingly sophisticated capacities to negotiate and manage projects. Many are actively working towards finding solutions to their problems of housing and land, and forging new working partnerships with their local governments and other stakeholders to address in new and community-driven ways these problems of housing and access to land and services in Asian cities.

1.2 Formal housing policies and programs

Housing "rights" don't translate into actual housing for the poor: Almost all Asian countries have now signed the various UN declarations and charters which guarantee their citizens various human and housing rights. But for various reasons, those written commitments to ensuring people's right to housing have not translated into practical, effective strategies to regularize and upgrade existing housing, or to facilitate a process of developing adequate housing for all.

Top-down government housing programs are bureaucratic, slow-moving and don't reach the target poor: Even in countries where government programs do exist to house low-income families, those housing programs have been mostly unsuccessful. In India, for example, the ambitious PMAY-Urban program set a target of constructing 20 million housing units for the poor in five years. But after three years, problems with land documents and eligibility requirements slowed things down so much that only 8% of those units had been built. Despite efforts in Pakistan to decentralize responsibility for housing and to encourage local governments to actively create their own plans to alleviate poverty and upgrade slums, because all the funds remain at national level, local governments are unable to go very far with their plans. At the same time, the Sindh Special Development Board Act and the Sindh High Density Board Act enshrine decision-making at the provincial level, but without any input from local governments or local communities, making it almost impossible to organize the participation of communities to deal with demolition crises and housing development.

Some effective decentralized housing strategies are being centralized: The trend to centralize control over programs and budgets is also causing serious trouble for some progressive housing strategies that were already in place and were quite effective. In the Philippines, there were efforts to devolve the Community Mortgage Program to cities, to make it a more flexible tool for cities to use in their efforts to address housing problems more locally and comprehensively, but now it has been brought back under the national government's control. Sri Lanka had one of Asia's pioneering decentralized and participatory community upgrading programs in the "Million Houses" program, but is now moving to a more market-based and top-down program of relocating urban communities to high-rises. And in Indonesia, the famous Kampung Improvement Program, which enabled local governments and informal communities to improve housing and infrastructure in-situ, is being replaced with another national government program to relocate informal communities to "One Thousand Low-Cost Flat Towers" in remote parts of the city.

Governments are turning over the task of housing the poor to the private sector: Governments across Asia are abandoning their mandate to provide or facilitate housing for their poorest citizens and turning over housing production of all sorts to the private sector. Market-driven development by private sector actors now dominates Asia's urban development so much that the line between local governments and for-profit developers is getting blurry. Laws and policies increasingly support developers and private-sector driven delivery of housing, as a market commodity ("extracting maximum value from land" as a policy and assumption of market-led development), not as social good. There are fewer and fewer controls over land prices or speculation, few land ceiling acts. The "public-private partnerships" which are now the rage in Asia, are mostly pro-profiteering and anti-poor, and by producing housing that is too expensive, too small and too far away for the poor to survive in, they are becoming major drivers of inequality in cities.

National housing authorities giving up on the poor and becoming real-estate promoters: Most Asian countries have national housing authorities that were set up originally with a mandate to house the poor who were not reached by the market. But now most NHAs have abandoned that mandate and focus their efforts on developing housing for lower-middle income households or facilitating real-estate type

housing development for the non-poor. The National Housing Authority in Bangladesh, for example, has implemented only one slum upgrading project in its fifty year history, and now acts more like a real estate developer, buying land, subdividing it, and selling plots or developing flats for the middle and lower-middle income households. Likewise, Japan's semi-government Japan Housing Corporation, which was established in 1955 to develop rental housing that was affordable to lower-income households, is now focusing its work on facilitating for-profit home-ownership.

Housing is treated as a commodity, not as a human and social need: A deeper aspect of Asia's urban housing problems is the way housing is perceived. For most governments and private-sector suppliers, housing remains a technical matter of units and square footage, or as an economic production and a commodity to be sold to the highest bidder. This partly explains why in countries like Cambodia, Indonesia and Vietnam, the issue of housing is taken care of by the Ministry of Construction. This has resulted in a housing stock that is increasingly faceless, boring, inappropriate, cruelly small and individualized. In this conception, housing is like a prison, where people are stacked up and locked inside their little box-like units, with no facilities for interaction or recreation, no greenery and no beauty. In this conception of housing, the emphasis is on individual delivery, top-down and inflexible supply mechanisms and little participation. An alternate conception of housing as a fundamental human need, and as a platform for growth, for community, for support and for the building a just, supportive and healthy society - is sorely lacking.

Some promising participatory housing programs: There are, though, some housing programs and strategies that are showing another way. In Thailand, the national government-funded Baan Mankong Program has introduced innovations in finance, land acquisition, participation and partnership to create a national program of community-driven and citywide and partnership-based housing in 400 Thai cities, in which all the projects are different, but the program is operating at national scale. A donor-driven program to promote a similar citywide and community-driven housing model in 215 cities in 19 Asian countries was ACHR's ACCA Program. And Japan's Machi-zukuri program gives us an example of a national policy which promotes a participatory housing and community development process, with a highly flexible and decentralized implementation.

1.3   Roles of local government in housing for the poor

Cities are on the front line and must deal directly with all these housing problems. Most local governments are still tasked with managing some land use issues, extending infrastructure, setting building regulations and deciding which settlements get ignored, upgraded or bulldozed. But the centralizing trend in Asia leaves cities with little power, money or control over land. As a result, local governments have limited power to address housing issues within their constituencies, and are dependent on central government initiated programs and funds. This powerlessness leaves them out of the planning process, and at the same time leaves them to face the repercussions of badly planned projects and evictions. A good example of this is in the Philippines, where the Urban Development and Housing Act gives local governments responsibility for providing housing, designating sites, formulating housing programs, coordinating with local councils and managing project budgets. But despite being given these powers on paper, local governments have no control over land, and local funds aren't enough, so they can't effectively provide housing to anybody. China is an interesting exemption to this, because they allow the city to be a developer, to initiate things and raise revenues. But the interaction between the city and the people doesn't work that well in China, and cities can do anything they like, so lots of evictions are happening.

Partnering with the demand side: poor community organizations: Perhaps even more important than how much power local governments have is how well local governments are able to interact with their local communities and other local stakeholders, to negotiate a more equitable and more sustained city development, in which housing for the poor is a key element. It is important to acknowledge that cities can become just as centralized and just as bureaucratic and top-down as national governments. Without the balancing involvement of the demand side (the urban poor community organizations and networks, and other urban stakeholders), they can block poor communities from bringing the great energy and resourcefulness of the demand side to the task of providing decent housing for everyone. The national definitely has some role to play, to soften the regulations and to release land, so the city can deal with the

land issue, but the crucial relationships within a city are the thing that will allow housing problems to be solved, or keep them from being solved. In cases where local governments have worked with their communities for participatory development, the plans have been more successful and there has been a culture of accountability and transparency.

1.4   Finance systems for low-income urban housing

Government housing finance programs are insufficient: One of the few government housing loan schemes that has operated at scale and does reach the urban poor is the Community Mortgage Program (CMP) in the Philippines. But red tape means it takes between six and ten years before the community loans are approved, by which time land prices have often risen. And because the ceilings are so low, the loans are only enough to buy land, and not enough to build houses or infrastructure. So CMP communities end up looking like miserable slums for decades. Other housing finance programs like several in India work only with individual families - not communities - so settlements become an inequitable patchwork of improved houses and unimproved houses, with no community-wide planning, reblocking or common infrastructure. A larger point on government finance for urban poor housing is the lack of public investment in housing overall. In the Philippines, for example, the government spends less than 1% of its national budget on housing for low-income citizens. In Pakistan, the government allocates only 11.5 rupees (US$ 8 cents) per person for housing and community amenities.

Housing finance that doesn't reach the poor who are most in need: Many government housing finance mechanisms and institutions provide housing loans, but only to families with assets, higher incomes and regular jobs, thus excluding the majority of urban poor households, whose incomes are low and irregular (72% of all jobs in Pakistan, for example, are informal). In Vietnam, for example, housing finance organizations like the People's Credit Fund target households with stable incomes, and charge high interest rates of 16-24% on housing loans. Many housing and land finance options require that borrowers have land title or formal land rights in order to access loans, and that excludes a majority of urban poor also. It's even worse with private-sector banks, which are off-limits to most urban poor in Asia, whose low and irregular incomes in informal sector jobs, and whose lack of formal land tenure or collateral make it impossible for them to even ask for a loan. As a result, most formal housing finance, from both the government and private sector, only reach lower middle-income households and don't touch the poor who most need it.

The forms of finance that are accessible to the urban poor are highly exploitative: The lack of accessible, reasonable finance forces the urban poor to go to informal money lenders and pawn shops (who charge 60 - 240% annual interest and employ brutal loan collection strategies) or to the growing number of for-profit microfinance companies. The early micro-credit schemes, like Grameen Bank in Bangladesh, began with a clear social and poverty-reduction agenda, and included organizing the women borrowers into self-help groups. But once private-sector lenders recognized that the poor were bankable, a much more predatory and exploitative form of for-profit microfinance has spread to most countries in Asia, with no social agenda or community process at all, where individual borrowers can get loans at interest rates that are almost as high as the money-lenders, and people often lose their houses when they miss a few repayments. As a result, many of Asia's urban poor are locked in a spiral of ever-deepening debt, which prevents them from climbing out of poverty, improving their housing conditions or even eating properly.

Lack of intermediary finance organizations to bridge informality and formal finance: There is a serious lack of institutions that can somehow bridge the two worlds: on the one side are the urban poor, whose lives and incomes are irregular, informal, prone to crises and collective. And on the other are the formal finance systems, which are inflexible, individual and full of rules that don't match informal realities.

Cross subsidy schemes to finance housing for the poor don't work: In many countries (like Philippines, Malaysia, China, Vietnam, South Korea and India), policies which promote "public private partnership" strategies have employed cross subsidy strategies to pay for the construction of low-income housing. The idea of financing the development of low-income housing by using a portion of the enormous profits earned on market sector housing and commercial developments continues to be popular with governments. Perhaps because this cross-subsidy idea allows them to continue supporting the hugely profitable market-driven real estate development, while claiming to address the housing needs of their poor

citizens without using any public funds. But when this idea has become policy, it has very seldom worked. Builders find ways around it, governments are lax in their enforcement, everyone looks the other way and the profiteering goes on unheeded.

Community-based finance systems: In the past few decades, community-based savings groups and community development funds have emerged as an important new source of accessible finance for the poor - forms of finance which come wholly or partly from their own combined resources and which they manage themselves. In the case of the Women's Bank in Sri Lanka, the Mahila Milan Women's Savings Collectives in India, and the Women's Savings Cooperatives in Nepal, what began as small groups of women saving together and lending to each other for their day-to-day needs, has turned into national community finance movements, with large amounts of lending capital. In Nepal, the savings cooperatives have been able to link with some private sector banks to expand their lending for housing, but in other countries, this is still a challenge. City-based community development funds (CDFs), which are either managed entirely by communities and their city networks, or managed jointly as collaborative mechanisms with poor community networks and local governments, are proving to be another important source of finance for community-driven development, and an important new point of collaboration between poor communities and their local governments. The jointly-managed CDF in the city of Jhenaidah, Bangladesh, for example, operates in close collaboration with the mayor and city government and has financed several housing and community improvement projects, and the capital remains with the fund to reinvest. ACHR's ACCA Program has actively supported the setting up and strengthening of these city-based CDFs in 136 cities, with capital grants and support.

National urban poor community development funds: There are also several promising examples in Asia of national funds which are financing community-driven housing projects, and bridging the gap between formal finance and informal community realities in flexible, pragmatic ways. The CODI fund in Thailand is perhaps the largest national fund, and it's capital comes entirely from the Government of Thailand. The UPDF in the Philippines, the CDF Fund in Cambodia, and the CLAF-Net fund in Sri Lanka are smaller, but their capital comes from a combination of donor grants and community contributions. ACHR's ACCA   Additionally, in this model, the local government and communities can jointly manage funds.

SOURCE: All the country-specific figures and references to programs and initiatives described in this section were drawn from the 13 ACHR/UCLG Country Reports, which were prepared as part of this study, and are attached to this paper as appendices.

2. Innovations and trends in GOVERNANCE aspects of housing

In this section of the report, we will look at some of the innovations and trends in the delivery of low-income housing which show potential, especially with regard to governance aspects of those innovations. As in the other sections of the report, we will give special emphasis to the role city governments can play in these trends and innovations, and on solutions in which urban low income communities themselves play a key active role, with support from their local governments and other local stakeholders.

It is important to preface these stories with a reminder that the difficult and complex task of developing decent, accessible and secure housing for the urban poor and realizing the SDG goal of housing for all, necessarily requires strategies which address all the key structural elements of housing production: governance, policy, land, planning, building standards, infrastructure and finance. A good housing policy cannot produce housing at scale without finance and planning that is sensitive to realities. And likewise, a good housing finance system cannot address problems at scale without being backed up with good planning and supportive policies, bylaws and governance structures.

Housing is often treated as a purely technical thing, or as a commodity that is bought and sold. But housing is an intensely political process, because it touches all the structures in a city: governance, law, citizen rights, policy, land use, planning, standards, infrastructure and finance. The most effective and most scalable solutions to problems of housing for Asia's urban poor are those which address all these structures, and do so in ways which open up space for the urban poor and their city governments to work as partners to solve their housing problems in a big way. In this way, housing can be one of the most powerful means of improving political relationships and making cities and governance systems more fair, more equitable and more participatory. So although we will divide our presentation of issues, innovations and stories into three sections, to highlight these structural aspects of housing separately, we must never lose track of the need to bring all these aspects into our solutions.

2.1 Government as facilitator rather than provider of housing

For a long time, the idea was that it was government's responsibility to provide housing for the poor, in the form of public and subsidized housing that is developed by government agencies and national housing authorities. Images of the gleaming public housing tower blocks in Singapore, Seoul and Beijing, in which everyone is housed neatly in their little box, continues to exert their allure for many Asian governments faced with huge numbers of informal dwellers in their cities. In these conventional housing programs, the government takes the role of planner, implementer, construction manager and financier, leaving communities with little or no room for participation, and almost no role but as passive beneficiaries of someone else's housing solutions. But as Asian cities have exploded in size and many factors continue to push more people into cities, governments have not been able to address the housing needs of even a fraction of their mushrooming urban poor population with this kind of public housing. The scale of need is just too big, and the resources to provide formal housing for all those people are never enough. At the same time, the private sector been able to reach the poor with any kind of housing that is affordable.

2.1.1 *The poor themselves are the largest provider of affordable housing in Asian cities:*

As a result of this failure of the public and private sector to address the real scale of housing housing needs, the dominant form of housing for the urban poor in most Asian cities today is not those gleaming public housing blocks, but slums and squatter settlements that are planned, built and maintained by the communities of poor people who live in them. In almost all Asian countries, only a tiny fraction of the existing housing stock for the poor is built by governments, and an even tinier fraction by the private sector. Asia's poor are by far the largest and most efficient provider of affordable housing. In Indian cities, for example, a staggering 40% (66 million units) of the total 163 million urban housing units were made by slum-dwellers to house themselves, making slum dwellers the largest producers of affordable housing in Indian cities (SOURCE: ACHR / UCLG India Country Paper, 2018).

2.1.2 *The urban poor know best what they need, are capable, energetic and ready to bring about change in their lives*

But before going further, it may be useful to address a misconception that is prevalent in governance and development circles, that the the poor are helpless, lazy and ignorant, that they haven't got resources or

ideas, and that they can't think for themselves or manage money. This assumption infects the housing and poverty programs and policies of a great deal of the world's governance systems, development agencies, housing activism, shelter-delivery and poverty-reduction programs, where top-down solutions are conceived and carried out on the poor's behalf by officials, professionals, bureaucrats, activists and social organizers. But if we look around urban Asia, at the situations of poverty which define the daily reality for half a billion human beings, helplessness is the last word that describes the energy, resourcefulness and creativity with which people manage to feed, clothe, educate, employ and house their families, without almost any help from anyone.

In fact, the poor are the creators of the most comprehensive and far-reaching systems for solving problems of housing, poverty, employment and access to services in our cities. Their systems reach down to the bottom and address more needs and touch more lives than any government program or development intervention has so far been able to do. Informal settlements grow and flourish around an established set of practical knowledge about *how to survive*: how to get a house, how to get water and electricity, how to find work, how to borrow money. These systems are far from perfect. They're almost entirely illegal, sub-standard and can be exploitive. But they represent the best people can do, with extremely limited resources: a reasonable and ordered response to urgent necessity, where no legal, affordable or accessible alternatives exist. The strength, resilience and problem-solving creativity in poor communities is one of the greatest and least-tapped sources of development energy in Asia. This is especially true of Asia's self-built low-income housing stock, which may be illegal and sub-standard in every way, but it represents an enormous investment by the urban poor to house themselves, in situations of great difficulty, where no affordable, accessible and legal alternatives exist. It also represents an enormous and flexible housing supply system that meets needs which the state and the market cannot meet, and truly provides *housing for all.*

In the work of ACHR over the past three decades, the professionals, government officials and community organizations who have collaborated in so many ways on so many housing initiatives have had one crucial thing in common: a belief that the key resource to solve Asia's enormous problems of housing and poverty is the people who experience that those problems directly, who are most urgently wanting change and most vitally motivated to resolve those problems.

2.1.3 Community networks and organizations around Asia are organized, capable, mature, full of ideas and energy and ready to partner with their local governments to solve housing problems too big for governments alone to solve

There has been an enormous transformation over the past few decades in how urban poor communities relate to each other and with their local governments and other stakeholders. Thirty years ago, when massive evictions were taking place in many Asian cities, the poor were isolated, traumatized and on the defensive: the relationship between these informal communities and their cities was antagonistic, and the only tool people had was protest and resistance. And at the same time, when local governments did try to work in a scattered way with some individual poor people, or with individual settlements, that couldn't bring about comprehensive change or lasting solutions. But since then, Asia's urban poor community movement has grown in strength and sophistication, and poor communities in most Asian countries are now organized, they have savings groups, they have information, they have ideas, they have networks and federations at city, country and regional level, and they have pragmatic solutions. These community networks can muster the energy and resources of large numbers of people and can provide a bridge between individual poor families and their local governments, to be effective development partners. And they are ready to partner with their cities.

Community networks have become crucial to Asia's urban poor movement, for poor families or poor communities have no power by themselves and can do little to bring about changes in their lives. Only when they come together into larger groupings at community, city, national and regional levels can they begin to collectively address their problems with strength and organization. As a platform for large scale development which involves a synergy of learning, experience-sharing, morale-boosting and mutual inspiration, community networks and federations have given Asia's poor people's movement enormous confidence and created a development mechanism which belongs entirely to them. Community networks have emerged and grown strong at many levels and in many forms around Asia now. And networks have become the main community-driven development mechanism for Asia's community-driven housing movement.

Why is it so important for communities to have their own networks? Networks build collective capacities at scale in poor communities, and enable them to deal with many of the big structural issues they can't deal with as individual people or as individual communities. Network are also learning platforms to

deal with any issue. By allowing people to learn from each other and to, transforming the experience of a few communities into learning for hundreds. Networks open up community processes by creating more space for more people from more places, with different kinds of skills, to get involved in more kinds of activities as part of their movement. And networks are internal support systems for people's processes, so nobody has to struggle alone, and ideas and help are available. Networks also beef up individual communities' negotiating power. Networks also work as crucial bridges with the formal system by strengthening the poor's numbers, their negotiating status and their pool of skills, to help them join forces with their cities and other stakeholders. And finally, networks work as internal checks and balance systems within a people's movement, to resolve problems and sustain a balanced, equitable and effective community-driven change process.

2.1.3.1 Community networks at city level

In every city, the first and most crucial intervention has been to help to build a citywide urban poor movement and to use the strength of that people's movement to change the way the city's problems of housing and poverty are addressed and to re-calibrate the relationship between the poor and the city. The first step in building that citywide movement is for the poor to start making themselves visible. This means coming out of their isolation and into an active process by linking together, using citywide surveys and mapping to make all the scattered settlements and all the invisible people who are never counted visible. Then, bringing these groups together in forums, meetings and workshops, to talk to each other, to learn what the others are doing and to break the isolation of their individual experience of poverty. The next step is bringing these scattered communities together and forming networks - as well as alliances of existing community federations and associations in each city - to begin building a platform for sharing, supporting each other and setting a common citywide development agenda for the poor. Community networks and federations of this sort are now mature and active in hundreds of Asian cities, and many are already working in close partnership with their local governments and other development stakeholders.

2.1.3.2 Community networks at national level

The next important step is to link these active city networks with other cities and other development processes in the country into a larger, country-wide learning and mutual strengthening process, to demonstrate the power of development by people and to expand it. Through these national links, the citywide processes also help nudge scattered development initiatives and breakthroughs into a new people-driven development model in the country.

CHART: Community networks and federations in Asia (SOURCE: ACHR)

Country	Community Organizations	In how many cities?	Partner NGOs
1. Afghanistan	Network of savings groups	4	Center for the Reconstruction of Afghanistan (CRA)
2. Bangladesh	Network of Community Women's Savings Groups	8	DSK (in Dhaka), Co.Creation in Jhenaidah
3. Cambodia	Community Savings Network of Cambodia (CSNC).	40	Community Development Foundation (CDF)
4. Fiji	People's Community Network (PCN)	12	ECREA
5. India	Alliance of National Slum Dwellers Federation (NSDF) + Mahila Milan Women's Savings Collectives + Sakhi Sangini Women's Savings Network in Bhuj	70	Society for Promotion of Area Resource Centers (SPARC), Abhiyan, Leh Old Town Initiative (LOTI)
6. Indonesia	UP-Link National Network of Urban Poor Communities	7	ITS Institute of Technology Surabaya Urban Poor Consortium NGO. Arkom Community Architects in 5 cities
7. Japan	Buraku Liberation League (BLL)	6	ACHR-Japan, SHARE, CASE-Japan

8. Lao PDR	National Network of Community Women's Savings Groups (CDEC)	22	Women and Community Empowering Project, National Lao Women's Union.
9. Malaysia	Tenant Community Network in Penang	1	Think City, PERMAS
10. Mongolia	2 Women's Community Savings networks	19	Urban Development Resource Center (UDRC), Center for Housing Rights and Development (CHRD)
11. Myanmar	Network of Community Women Savings Groups	6	Women for the World Myanmar (WWM)
12. Nepal	National Squatters Federation, National Women's Federation, Community Women's Forum, Network of savings Cooperatives	23	Lumanti Support Group for Shelter
13. Pakistan	OPP Community networks and women's savings networks	16	Orangi Pilot Project (OPP) and offshoot groups in 16 cities, Urban Resource Center (URC), HAMET
14. Philippines	Homeless People's Federation Philippines (HPFP)	20	PACSII, TAMPEII
15. South Korea	Coalition of Urban Poor Korea	4	Asian Bridge, KOCER
16. Sri Lanka	Women's Coop	69	Sevanatha, CLAF-Net Fund
17. Thailand	National Network of Urban Community Network (NULICO), 4-Regions Slum Network, Homeless People Network	345	CODI, Human Settlements Foundation
18. Vietnam	National CDF Savings Network.	30	Association of Cities of Vietnam (ACVN)

2.1.3.3 Community networks at regional level

In Asia we have at least three major region-wide networks of poor community organizations. Through exchange visits, meetings, joint initiatives and some joint funding strategies, these regional networks provide more active platforms for learning and mutual assistance among active community groups in Asia - groups that come from a variety of working cultures and political contexts. The learning in this new "university" is not academic or theoretical - it is rooted in action and in a shared belief in community-driven processes for structural change.

- **Asian Coalition for Housing Rights (ACHR)**, which since 1989 has brought together together community-based organizations, professionals, NGOs and local governments in 20 countries to learn from each other, help each other and collaborate on a variety of initiatives to bring about substantial change in the housing and living conditions of Asia's urban low-income communities.
- **Urban Poor Coalition Asia (UPCA)** was launched in the Philippines in 2012, as an outcome of ACHR's work promoting a region-wide community-led housing and slum upgrading process, through it's ACCA Program. The community networks and federations and savings group networks in 19 countries are now active members of the UPCA.
- **Slum/Shack Dwellers International (SDI)** is a global network of grassroots community federations and networks with affiliates in Africa, Latin America and Asia. In Asia, SDI has been especially active in India, Philippines and Sri Lanka, and has partnered with ACHR on a number of initiatives.

2.1.4 A vital new role for governments: supporting the grassroots sector, which already provides most of the housing for the poor

The stark reality of Asian cities' failure to address the housing needs of their poorest citizens has been evident now for decades. But it is only slowly that perceptions have begun to change about what role governments should play - or can realistically play - in providing housing for the urban poor. It is clear now

that instead of trying to be providers of housing, governments can use their power and resources much more effectively and do much more by being supporters and facilitators of a housing process that is driven by low-income communities themselves.

Some of Asia's most striking and effective housing policies, programs, planning strategies and finance mechanisms have been those which tap the enormous energy and resourcefulness of Asia's urban grassroots communities and in which local and national governments with other stakeholders support these informal housing delivery systems in different ways: by improving them, legalizing them, channeling land and finance and infrastructure to them, upgrading them, and strengthening the communities that build and occupy that housing to become holistic support systems for the city's vulnerable residents, addressing many other needs beyond shelter.

By doing so, this approach to providing housing acknowledges that the housing needs of Asia's urban poor are far too great for governments to solve alone, and too far below what the market can reach. It also acknowledges that strengthening, facilitating, improving and scaling up the enormous, energetic, people-driven housing delivery mechanism which already exists is a poverty-reduction strategy that addresses not only SDG11, but SDGs 1, 2, 3, 5, 6, 8, 10 and 16 - for secure, decent, healthy, socially-supportive housing is a springboard to better lives in all aspects for the urban poor, and better cities for them to be part of. And local governments - the communities' key long-term local partner - have a very big role to play in this.

National governments come and go, and national policies and programs also come and go. But the poor communities and the local governments are the two stakeholders that do not go away. And strengthening and warming up the working relationship between those two crucial actors is the key to developing a sustained process for solving Asia's urban housing problems. We believe that every city can solve its own problems of land, housing and poverty, if it works together with the people. City governments tend to complain that they don't have power, don't have land, don't have budget and don't have the right policies to solve these problems. In fact they can solve these problems within their own constituencies. And we have many examples now in Asia where cities are finding creative ways to support a community-driven model as a viable way of tackling the serious housing and land problems within their cities, through joint management, flexibility, negotiation and cost-sharing.

2.2   Letting practices that work set the policy, not the other way around

More often than not in Asian countries, there is no practical policy which gives space for poor communities and their local governments to work together to address their housing problems in creative, comprehensive ways. And in a field where the two are often antagonists and nobody knows where to start. So one way to establish a new practice and new collaboration, to lead to policy, is to just start doing something, at whatever scale is possible, and then let the practice determine the policy. If some resources can allow that to happen, all sorts of surprising things will come. A few examples:

2.2.1 The example of Khuda Ki Basti in Karachi and Hyderabad, Pakistan

Here is an example of how two city governments took a lesson from informal land grabbers in how to facilitate a self-built and self-financed housing program for the poorest. The 'Khuda ki Basti' (God's settlement) are incremental housing schemes in Hyderabad and Karachi, where homeless people are given land against a small down payment and affordable monthly installments. They build their own neighborhood water and sanitation systems while the administration of the settlement inducts NGOs to develop social infrastructures such as schools and clinics, helps in arranging transport routes through negotiations with the transport department of the government and provides advice to the community on building water and sanitation systems.

Since 1975, regularization and upgrading of *katchi abadis* (informal settlements) has been state policy in Pakistan. But red tape and corruption slowed early regularization programs and kept them from reaching the truly needy. *Khuda ki Basti* ("God's Settlement") was the Hyderabad Development Authority's experiment in providing cheap, legal land rights to the poor, which began in 1987. HDA looked at why the system wasn't working and came up with some simple but revolutionary strategies, borrowed from the informal land-grabbers. The OPP's research on informal processes was a vital part of Khuda ki Basti and subsequent regularization programs. *Khuda ki Basti* turned the regularization process around and showed that development authorities can successfully assume the role of "informal sector" to provide shelter to the urban poor at affordable prices. The Khuda ki Basti program has had a major impact on the thinking of government and international agencies, academia and the media. How does it work?

- **Reception camps:** Officials go to the people, set up "reception camps" on avail-able land. All allotment work done on the spot, with the help of community members.
- **Simple procedures:** application, leasing and allotment steps reduced to a minimum.
- **Immediate building:** allottees must start building houses as soon as taking possession, to separate speculators from needy.
- **Only the layout is fixed:** all house building is left to the people.
- **Services later:** Initially only water is provided. Further infrastructure is implemented in OPP-style, with community-control, financed on cost-recovery basis through people's instalments, so the upgrading is self-financed.

(SOURCE: ACHR Newsletter No. 11, April 1998)

2.2.2 The example of the "Circular Number 3" housing policy in Cambodia

Here is an example of a situation where there was no housing policy at all, but community groups and their support NGOs just started working with cities, and their practice showed the way and set the policy, which came much later. Before 1997, the Cambodian government's only idea for how to deal with squatters was to demolish their shelters and drive them away with soldiers and machine guns. It was the federation of grassroots savings groups in Phnom Penh that first surveyed the city's poor settlements, designed model houses and began the negotiations with the municipal and sub-district governments that eventually led to Phnom Penh's first community-managed resettlement project, as an alternative to eviction. In that pilot project, at Akphivat Mean Cheay, the District Chief helped the people find some good land and the city bought it for them, the newly formed CDF (Urban Poor Development Fund - UPDF) gave the housing loans, and a UN Project helped finance some basic infrastructure. That resettlement project set a new precedent of community-city government partnership, and from then on, even when evictions did happen, almost all had some kind of resettlement.

Then, a few years later, in 2003, when the next wave of investments whipped the development pressure on land even higher and the scale of evictions and removal of poor communities to remote resettlement sites was getting out of hand, it was the same network of savings groups and the same CDF that proposed - and won - a new community upgrading policy for the city, as a more humane alternative to these poorly planned and impoverishing relocations. It was also this same network of savings groups that negotiated the city's first land sharing project, in which 1,776 poor families got brand-new flats in 7-story blocks on the same land where they had been living, free of charge, and another 1,454 families got brand new shop houses free in the city's first fully-planned private-sector-financed relocation project. Both of these have become models for resolving other community-vs-development conflicts so that everyone ends up with secure housing. Even still, the evictions hadn't stopped, and the next frontier was secure land tenure.

While the waves of development and eviction have continued, one policy has been adopted specifically to help institutionalize the kind of citywide, people-driven and partnership-based slum upgrading that has been on the bubble for 18 years. Circular Number 3 is a central government policy directive that was approved in May 2010 and is closely based on the citywide and community-driven housing strategies that have been developed by the Urban Poor Development Fund (UPDF) and the National Community Savings Network and were later strengthened and applied with support from ACHR's ACCA Program. The policy focuses on improving the housing, living conditions and land security of informal settlements in Cambodian towns and cities, through a flexible, pragmatic and participatory approach. The policy calls for a full survey and mapping of all the settlements in each city, to be carried out by local communities and NGOs, in collaboration with the local authorities, to develop an accurate settlement database. The next step is to determine whether or not the land each settlement occupies is required for other genuine development purposes. The policy then suggests three possible solutions:

- **on-site upgrading** as the first redevelopment option, where no other public development purpose makes a conflict.
- **relocation within the city** to land provided free by the government, only where upgrading *in-situ* is not possible.
- **other solutions,** as appropriate, like land-sharing or alternative housing provided by private-sector developers.

Whatever the solution, the policy makes clear the necessity for extensive discussions between all the key stakeholders (the communities, their networks, local authorities, NGOs and other actors), to develop plans which ensure that the poor's land and housing needs and the city's infrastructure needs are both met.

The growing number of UPDF and ACCA supported housing projects (both on-site upgrading and relocation to free government land), are supplying a fast-expanding repertoire of demonstrations of how this new collaborative and city-wide upgrading policy can actually be put into practice, how the projects can be financed, how the land can be acquired, and how the communities and their cities can become development partners in finding secure housing solutions that are truly city-wide.

The lesson from this story in Cambodia is that in a context where there was no policy, no housing department or housing programs, no finance and no idea how to deal with the problem of slums in the city, the people got together, developed their own idea of what they wanted, built up their resources to finance it (first internally through their savings groups and then externally through the UPDF), and then they partnered with the local government to go along with this new game they'd made up - not all at once, of course, but gradually, step by step. And in the process, they created a model. That model was replicated, expanded to other cities, and kept showing cities a pragmatic, humane and effective way to deal with housing for the poor. And it was only then that these sensible, collaborative practices were formalized in a government policy. So the policy came from the good practice. (SOURCE: ACHR Newsletter No. 17, Nov 2007)

2.2.3 The example of the Baan Mankong Housing Program in Thailand

Another good example of a national housing program which came from practice on the ground can be found in Thailand, with the Baan Mankong citywide housing program. Baan Mankong is a national housing program for poorest urban citizens which channels government funds through the Community Organizations Development Institute (CODI - a Thai Government public organization, under the Ministry of Social Development and Human Security) , in the form of infrastructure subsidies and soft land and housing loans, directly to poor communities, which plan and carry out improvements to their housing, environment, basic services and tenure security and manage the budgets and the projects themselves. Instead of the government delivering housing, the Baan Mankong Program puts slum communities and their networks at the center of developing long-term, comprehensive solutions to housing problems in Thai cities.

When the Baan Mankong program was launched in 2003, some scattered community-driven housing projects had been implemented around the country, with some success, but there was still a lot to learn, and for that reason, the Baan Mankong program was kept as flexible and administratively light as possible, to allow for learning, improvement and adaptation to the different circumstances in each city where the program would be implemented. To start with, a set of ten pilot housing projects were launched in a few cities. These ten pilot projects were like a laboratory, or a university - providing learning for the whole country. In the first year, that university was the ten pilot projects, in the second year, it was the first 40 pilot cities. That strategy of starting with learning pilots was the opposite of professional solutions, where professionals have the power and look at all the options and propose this or that, deciding how people should do things. In Thailand, they let people loose to innovate and try out their own ideas, and the Baan Mankong Program supported them. There were lots of mistakes and lots of breakthroughs. CODI's job was to keep the policy aspects of the program as light as possible, and to figure out how to get all the big, stiff institutions and government agencies to go along with this people-driven direction - which was no easy thing.

Another important aspect of the Baan Mankong Program was the way a government program created a big space for poor communities to start taking action right away to address their housing problems. The idea was that the poor have to start with action - not theories - and if they can take action, they can begin to bring about changes in the lopsided and inequitable structures in their societies which consign them to poverty, landlessness and marginality in the first place. Those more lasting changes by poor people themselves have to be grounded in concrete action, in projects and initiatives which they do themselves, which can be seen and touched, and which bring about tangible improvements in their lives. The politics of poor people's development is not a politics of abstract concepts and policy debates, but a politics of *doing things right away,* things which prove that change is possible and show what that change looks like. When a poor community paves a walkway, lays a water-supply system or builds new row-houses in their settlement, they become the doers, the solvers of their own problems, and they negotiate support for their solutions along the way.

NOTE: There will be many examples drawn from the Baan Mankong Program in Thailand described throughout this paper.

2.3 Improving existing housing stock for the poor, rather than destroying it

Another crucial governance shift that is required is for governments at all levels to recognize that the enormous stock of urban poor housing which already exists is an asset which cannot be replaced, even though it may be substandard and informal. Instead of considering informal housing as a problem and trying to destroy it and start from scratch, the most practical, humane and efficient strategy for local governments to house their city's low-income citizens at scale is to find ways to upgrade and legalize as much of this housing stock as possible - in the same place, as much as possible - and to support the communities who build and occupy that housing with supportive policies, programs and finance.

But to do that, it is necessary to understand what is already there in those informal housing delivery systems: what problems are being solved but need support, how things work, who does what, where are the gaps? This is both a governance and a planning issue, because the sad fact is that most formal planning ignores this great stock of affordable housing, as though the land it occupied was empty land, a clean slate, without history or people or neighborhoods.

2.3.1 A cautionary tale of Seoul Korea, where all the existing housing stock was destroyed

Seoul is a city where most everyone used to make their own houses - beautiful courtyard houses made of wood, tiles and brick, which climbed up and down the city's mountains in spectacular neighborhoods with winding lanes and old trees. Now it is a city where nobody makes their own houses, and all housing is developed by private sector contractors, with virtually no participation. Soul has become a city many Asian governments would love to copy, a "World Class City" of gleaming high-rise towers and glitzy shopping malls and all polish. But those gleaming skyscrapers came at a terrible price to its communities, its history and its humanity. Now there is such longing for those things in Korea's society that more affluent urbanites are seeking to recreate the kind of low-rise traditional courtyard housing that everyone used to live in, but which has now all been bulldozed.

Seoul's metropolitan region has a population of about 22 million people - nearly half of South Korea's population. After the Korean civil war ended in 1953, South Korea began a period of phenomenal economic growth. Between 1962 and 2007, South Korea's per-capita GNP rose from US$79 to $20,045, and the country is now one of Asia's most highly-developed. But this economic miracle of gleaming high-rises and well-dressed shoppers has a darker side of violence, repression and impoverishment. To make this new Seoul, millions of people have been brutally displaced and their vital communities have been broken up to clear space for the city's concept of redevelopment, which means demolishing all the decent and affordable housing that was already there, evicting the poor tenants and turning over the land to private-sector developers to redevelop as high-income for-profit housing.

These redevelopment programs, which depend on large capitol generated by the sale of up-market housing, push poor and tenant households out, often through forced evictions. This redevelopment process, in which owners profit and tenants suffer, tears communities apart, replacing generations-old ties with bitter hatreds between neighbors. Between 1982 and 1992, the government built 650,000 units of public rental housing, one-third of which went to poor households. Since 1992, production of new public housing has dropped sharply, while the number of rental units lost to redevelopment has soared. This is bad news for Seoul's poor, forced into ever more remote, more crowded and less secure living situations. The housing stakes are high in Seoul, where land prices would make even a Tokyo native wince, especially in *redevelopment zones*. "Homeowners Cooperatives" are filled with more speculators than real homeowners, and swarms of estate agencies specialize in "redevelopment transactions".
e of the urban poor's biggest struggles has been for change in laws to make *Cooperative Redevelopment* benefit people already living in the areas.

As of 2006, 417 urban redevelopment projects have been completed in South Korea, most in Seoul, and 149,700 residential building (including houses and apartment blocks) have been demolished. 136,346 affordable housing units have been demolished in redevelopment zones, but only 67,134 new units have been built (most unaffordable), leaving a deficit of 69,212 lost housing units. Another 50 redevelopment projects in Seoul are now underway, and tens of thousands of families are losing their housing. (SOURCE: ACHR in Korea after 20 Years, June 2009)

2.3.2 The Kampung Improvement Program (KIP) in Surabaya, Indonesia

One of Asia's first examples of an enlightened government program which sought to improve living conditions in existing informal settlements, rather than bulldoze them, was the Kampung Improvement Program (KIP) in Indonesia. KIP was set up in 1968 to provide basic infrastructure and secure tenure and 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, local government programs in Asia to demonstrate that upgrading existing poor settlements is in the best interests of the poor and the city, and that when people have secure tenure and basic services, slums very quickly turn into clean, healthy and beautiful neighborhoods. KIP blended both central and local government funds to provide thousands of kampungs across Indonesia with secure tenure, paved roads and footpaths, drains, water taps, toilets, garbage bins, schools and clinics - all according to modest, flexible standards designed to accommodate a variety of conditions in crowded kampungs. The work was done by contractors, with design inputs from architects and supervision and maintenance by community members, and the program in each city was managed by the local government.

The large port city of Surabaya makes a good example. Over 60% of Surabaya's residents live in kampungs, and most of those settlements have been gradually improved through KIP, and the city continues to be the national showcase for this community upgrading program. Until 1984, KIP was part of Indonesia's national housing program and included in the central government's five year plans. But when the program was dropped from the national agenda, the city of Surabaya continued implementing the program, using its own municipal funds, and continued to expand and improve the program to support a more comprehensive and more community-driven development in the kampungs. In response to complaints that the program left too little room for community participation, a new phase of KIP was launched in Surabaya 1998, which turned over most of the process to communities to manage themselves. Since then, the comprehensive KIP (C-KIP) has been experimenting with new ways of helping poor communities plan and implement their own projects to improve their housing and environment, apply for land title and boost their incomes through a combination of grants and micro-credit loans from community development funds, which the people manage themselves and which give kampungs (both improved and not-yet improved) more freedom to use KIP funds as they see fit. (SOURCE: Uplink Indonesia, September 2002)

2.3.3 The Katchi Abadi Improvement and Regularization Program (KAIRP) in Pakistan

The Katchi Abadi Improvement and Regularization Program (KAIRP) was launched in the 1970s by the party that was elected into power on a socialist agenda. The program sought to regularize and improve the enormous informal settlements (katchi abadis) that had mushroomed on government land on the periphery of cities like Karachi since partition, when a huge influx of migrants from India poured into the newly formed country. Initially, local governments at district and sub-district level were given powers to administer the regularization process, but the local governments in Sindh and Punjab provinces, where most *katchi abadis* were located, were subservient to the provincial bureaucracy and so the municipal urban development authorities in cities like Karachi also became the regulating authorities/institutions. In the case of Sindh Province, the Sindh Katchi Abadi Authority (SKAA) was created for this purpose, under the provincial government. In this way, elected local bodies were not directly involved in the regularization process. Over time, through election promises and their fulfillment, the majority of *katchi abadis* in Pakistan had been regularized. In Karachi, where 61% of the city's population lives in katchi abadis (8.4 million people), 72% of those settlements have been regularized under the program. And with regularization comes tenure security for the residents, and that tenure security unleashes a wave of investment by individual families and communities to upgrade housing, infrastructure and social amenities like schools, markets and health-care facilities. (SOURCE: ACHR / UCLG Pakistan Country Paper, 2018)

2.3.4 The Orangi Pilot Project (OPP) in Karachi, Pakistan

Since 1989, the Orangi Pilot Project (OPP) has been helping people living in the katchi abadis that were regularized under KAIRP to improve their housing and common infrastructure in several ways, lane by lane. Through its various programs, over 3 million people have built and financed their own low-cost underground sanitation systems at the neighborhood level, while the state has supported the building of trunks and disposal points. One of the striking concepts in the OPP model is the shared responsibility public-community partnership for infrastructure development, in which informal communities build and finance the infrastructure within their own communities, the local authority builds and finances the trunk mains the community systems link to, and the NGO (OPP) provides organizational and technical support to both. Over 16,000 households have benefitted from the OPP's house improvement program which supports small local house-building contractors to improve their building materials and building components; masons in upgrading their skills; and supports rural settlements in documentation so as to help them to convert into urban neighborhoods. (SOURCE: ACHR / UCLG Pakistan Country Paper, 2018)

2.3.5 Regularizing and upgrading a large squatter settlement in Mandaue, Philippines

Another good example of a city deciding to legalize and support a large stock of informal housing is in the city of Mandaue, in the Philippines. One of the city's largest informal settlements, with 1,600 poor families, was located on 9.2 hectares of public land right in the heart of the city. After successive local government administrations had tried to evict the families for years, a terrible fire burned down one section of the settlement. The progressive mayor at that time used the humanitarian crisis of the fire to convince the city council to agree to donate the 9.2 hectare land to the people who occupied it, as the first step in enabling the communities to upgrade their housing to make is safer, more permanent and more healthy. The 1,600 families divided themselves into 11 distinct communities, and each community registered itself with the government as Home Owners Associations (HOAs), to create the collective legal body to take on ownership of the land. And then several of those HOAs began negotiating with the local government and donors for funding to support a community-planned and community-built housing and infrastructure upgrading process. The city government helped provide internal infrastructure and the people built or upgraded their own houses. In this way, a squalid, insecure and poorly-serviced squatter settlement has become a thriving, healthy neighborhood with decent houses and strong communities. In a country where it is very rare for public land to be used for a self-driven housing project for the poor like this, the 9.2 hectare project in Mandaue was an important breakthrough.

After the 9.2 Hectare project showed this new model, the city's urban poor coalition began negotiating with the city to develop another big relocation site for some of the city's slum communities who were still living in high-risk areas, to a 6.5 hectare site which has already been conditionally donated by the city. The 6.5 hectare land will provide 32 square meter plots for another 1,300 households who were living in dangerous areas. This public land is another reclamation area in northern Mandaue, and the location is very good, because it's in an industrial zone and there are lots of jobs in the area. The project will follow the same concept as the 9.2 hectare site, with community-initiated and community-implemented site planning and housing development, and the land is being provided free by the city. (SOURCE: ACCA First Year Report, December 2009)

2.3.6   Regularizing existing slum communities with secure land tenure in Odisha State, India

In May 2018, the eastern Indian state of Odisha (formally called Orissa) formally handed over individual land titles to over 2,000 slum dwellers in Ganjam district, where they had already been living for many years. In 2017, a bill was passed in Odisha called the Odisha Land Rights to Slum Dwellers Bill. Under the bill, families living in existing urban slums (which account for some 50% of the state's urban population) are to be given individual rights to the land they already occupy in informal settlements, up to a maximum of 60 m2 per household (in the more peripheral notified council areas) and up to a maximum of 45 m2 (within the more inner-city municipal council areas). These property rights also entitle the residents to a housing unit of a size and cost as determined by the state. In both cases, the land rights are inheritable and can be mortgaged but not transferred. The land rights are given in-situ, unless the land is untenable and rehabilitation necessary, in which case plots in relocation areas would be given on the same terms. The provision of secure tenure can potentially formalize and legitimize the the considerable self-built housing stock for the urban poor in Odisha. (SOURCE: ACHR / UCLG India Country Paper, 2018)

2.3.7   Rent subsidy to get low-income people into existing empty housing in Japan

Since right after the second world war, Japan's main strategy for housing the poor was a public housing program, in which local governments constructed low-rent apartment blocks and houses for low-income people, using grant subsidies from the central government. The public housing program reached a peak of 100,000 units per year in 1972. But since then, the government has been withdrawing from public housing, and almost no new public housing is being built now. The, leaving a growing number of low-income families to the market.

At the same time, housing insecurity has been mounting among poor and disadvantaged people, such as single elderly people, disabled persons, women-headed households, homeless people and non-Japanese workers. In the absence of low-rent public housing government rent subsidy and housing security programs, landlords were expected not to evict renters once rented, under the strict rental tenure control act. This made owners extremely cautious not to rent to vulnerable people who might be "potential trouble makers". A survey shows that 80% of landlords or their agents are reluctant to rent rooms/houses to those people. In addition, as mentioned before, many low-income families are denied access to public rental housing. At the same time, as Japan's population ages and shrinks, the number of unoccupied or abandoned housing units in the country has risen to 8.2 million units, or 14% of the country's total housing stock.

Faced with this situation, the Japanese government introduced "Act concerning the promotion of rental housing supply to people requiring consideration to secure housing" in 2007 (revised in October 2017 and then often called "new Housing Safety net Act"). Its unique characters are to promote the use of the existing empty housing stock in the private market for low-rent publicly-controlled rentals, encourage private sector and non-profit organizations to play major roles, and to establish local "housing support councils" under the leadership of municipal government. Landlords are encouraged to register with the local authorities their vacant units as "safety net housing", then they are entitled to subsidies for building renovation and house rents. Local enterprises and NGOs can be designated by the provincial governments as "housing support agents" and extend advice and support in terms of search for rooms, job opportunities, care-taking, and rental liability guarantee arrangements. The cost of renovating and subsidizing these safety net rental housing units is shared by central government (50%), provincial government (25%) and the municipality (25%).

The government has set a target of registering 175,000 safety net housing units by March 2021 - a modest figure compared to the huge demand. Many local authorities have been reluctant to add rent subsidies for their poorest constituents in their budgets, but some local authorities have actively taken advantage of the housing safety net scheme. The Osaka provincial government modified the minimum floor area qualified for safety net housing, as standardized by the central government, so that smaller housing units may also get registered. Though limited, Housing Safety net is a new move in Japan's housing policy, particularly in terms of introduction of a rent subsidy scheme for the poor and the combination with life-support care system. It also hopefully promotes a social space for non-government community-based sector to play an active role in housing security. (SOURCE: ACHR/UCLG Japan Country Paper, 2018)

2.3.8 Upgrading Vietnam's existing collective housing

Here is an example of how a small external intervention from ACHR's ACCA Program helped launch a process in two cities in Vietnam (Vinh and Hai Duong) which showed new ways to revitalize the country's big stock of run-down collective housing, instead of evicting people. In this market-oriented phase of Vietnam's development, many of the country's old socialist collective housing projects are being bulldozed and redeveloped, as the inner-city land they occupy skyrockets in commercial value. And poor families by the thousands who live in these neighborhoods and housing blocks are finding themselves facing either eviction or the prospect of having to pay for brand new, contractor-built relocation housing they cannot ever hope to afford. This is happening all over the country. So for the CDF network in Vietnam, a key issue has been how to deal with this problem of land and housing. With support from ACCA, teams of community architects have helped communities in several cities to show a different way to redevelop Vietnam's fund-down collective housing areas and poor inner-city neighborhoods, by getting the communities to start making their own redevelopment plans and then persuading the city and the Women's Union to support the people's in-situ housing redevelopment plans and work with these active communities as partners. The goal is ultimately to mainstream community-driven housing development.

One of the best examples of how this is actually happening is the city of Vinh. In Vinh, there are 99 old, dilapidated collective housing developments (both one-story row-house developments and low-rise blocks of flats), built for factory workers at the end of the war, in the 1970s, when the city was planned to become a new industrial center. The ACCA-supported housing project in Vinh's Cua Nam Ward (which was documented in the ACCA 1st and 2nd year reports) showed a very powerful example of how a community living in crowded and run-down collective row-houses could re-plan and reconstruct their own housing very nicely, on the same site. This model is already being replicated in several other row-house type collective housing areas in Vinh, where the ACCA big project funds are already revolving through the CDF to finance housing loans in other projects, and in other cities like Hai Duong as well.

But the problem of collective housing in the five-story blocks is more tricky. 19 of these blocks (each containing 80 units of 20 - 30 m2 each) are still standing in Vinh, and they are home to some 1,300 families. Conditions in these buildings are bad, and many families have extended their rooms with structures that project outwards from balconies and windows in dangerous ways, to add a little more space for their growing families. In 2013, ACHR and the CAN network teamed up with community leaders and Women's Union staff to visit and map these dilapidated housing blocks, many of which are now threatened with eviction. When the team talked with people in these blocks, they learned that the ACCA housing project in Cua Nam Ward is now very well known and that people in these blocks would like to do a similar community-managed upgrading that would allow them to stay in the same place.

But the building type makes it very difficult and potentially very expensive to renovate and expand the living space. Plus, the city government has its own plans for demolishing and redeveloping these

collective housing projects. The good news is that the savings groups in many of these collective housing blocks are very strong, and the foundation of community management is in place. At the end of the mapping workshop, the group had a meeting with the city, chaired by the supportive Vice Mayor, to discuss possible alternative solutions to the city's collective housing which allow people to stay in the same place, with more management by the communities and the savings groups. A workshop in Vinh was later planned, to discuss this further and work out a next step and possible pilot upgrading project. (SOURCE: ACCA Fifth Year Report, Nov 2014)

2.3.9 *Upgrading Sri Lanka's existing urban slums through the Million Houses Program*
The Million Houses Program (1984 – 1989) was a government program which supported the upgrading of existing low-income settlements in Colombo and other cities. The program represented the dawn of a new participatory approach to housing development in Sri Lanka, and it was a reversal of the traditional delivery-driven approach. The The National Housing Development Authority (NHDA) recognized the need for a new approach to give poor communities greater control over their house building and neighborhood improvement process and on the Installation of infrastructure services in their localities. So the NHDA engaged in community mobilization, provision of infrastructure, secure land tenure and issuing of housing loans to the urban low-income settlements under the Urban Housing Sub Program. The approach has developed a sense of confidence in the minds of the poor to work with officials and to engage in "Community Contracting Practices". Communities were at the center of the decision-making process . They have to take initiatives, make decisions and play the key role in their 'home building' process. The government's role was redefined to be a facilitator of a community driven process. This required creating necessary conditions and a conducive environment for individuals and communities to take the lead. The program was thus more process-focused than product-focused. (SOURCE: ACHR/UCLG Sri Lanka Draft Country Paper, 2018)

2.4   Building standards and housing regulations that work for the poor

One of the important roles of local governments is the setting and enforcing of building and planning rules that ensure new construction meets certain standards for quality, safety, planning consistency, etc. But these standards are usually designed for the non-poor, and when they impose unrealistic minimum plot sizes and road widths and infrastructure design, they can actually prevent poor households from building reasonable, legal housing for themselves. Unrealistically high and inflexible building standards are often imposed with good intentions ("*Why should the poor live in houses that are of lower quality than the middle class?"*), but in practice they drive up the cost of housing and can prevent large numbers of poor families from achieving their housing rights, simply because those poor families can never hope to afford any housing which meets those high standards. And that's partly why there are so many slums in Asian cities: for lack of any affordable formal housing which meets those standards, the poor are left with no choice but to make their own informal and sub-standard housing in slums and squatter settlements.

Another problem is that when affordable low-income housing for the poor is built, and when that housing conforms with all those high formal construction, planning and infrastructure standards, that housing will immediately become attractive to non-poor buyers or renters, and market forces will very often push out the poor occupants, one way or another, and replace them with non-poor families. In these ways, unrealistic standards can be anti poor impediments to achieving housing for all.

There is a great need to rethink the building and planning standards which affect low-income housing in Asian cities, and to create building and planning standards that work for the poor and allow them more flexibility to control, and decide what is reasonable in housing, so they are not excluded from the formal city housing and planning processes. But this is not easy to do. One way to develop such pro-poor standards and to adjust existing standards to be more responsive to the realities of the poor is through pilot housing projects which test alternative standards and show a more practical, more realistic way. And local governments can play a big role in supporting these kinds of pilot housing initiatives, especially when they are developed by poor community organizations, according to their own needs and capacities.

2.4.1 *The example of two "illegal" housing pilots in Bangkok, Thailand*
A very sharp example of how local governments can support - or hinder - the development of more realistic standards is to be found in Bangkok, where each of the city's 50 districts is responsible for enforcing the city's common building and planning bylaws. Because construction is such a lucrative part of the city's

economy, and because almost every building in Bangkok breaks the bylaws in one way or another, the building inspection departments in these District Authorities can be quite powerful and quite corrupt.

2.4.1.1   The "illegal" housing pilot at Bonkai, in Bangkok

The In the early years of CODI's Baan Mankong housing program, several important community-driven housing projects were being implemented around Bangkok, as pilots, to demonstrate new strategies for housing the poor. One of those pilot projects was in Bonkai, a 40-year old squatter community of 566 households, living in extremely crowded conditions in central Bangkok, on land belonging to the Crown Property Bureau (CPB). After a fire destroyed 200 houses in part of the settlement in 2001, the community used the crisis to negotiate a more secure future for themselves. After forming a cooperative, they negotiated a 30-year collective lease, at a nominal rate, to the land they had been squatting on. In the next few years, they used soft housing loans and infrastructure subsidies from the Baan Mankong Program to completely rebuild the crowded settlement. To squeeze so many families into such small land, the community worked with architects to draft an extremely efficient layout plan with narrow lanes and compact 3-story row-houses built on tiny plots of only 24 square meters.

The pioneering housing project at Bonkai was a breakthrough on many fronts, but the issue of building standards was a crucial part of the story. During the construction, the former Prime Minister Banharn Silpa-Archa, who was himself a building contractor, made a high-profile visit to the project. When he walked through the row house units, which had been carefully planned to conform with the local building bylaws, he proposed extending the units one meter in the front, and two meters in the back, to make the units *"more livable and beautiful"* and never mind the bylaws. The people took up his suggestions, and the houses became much lighter and more spacious as a result. The project was finished and was officially inaugurated in 2004 by the Prime Minister of Thailand, who hailed Bonkai as a model for a community-driven housing delivery that should spread around the country.

But the Klong Toey District Authority objected to that extra meter at the front, and refused to issue the completion certificates that would allow residents to get their house registration documents and become legal residents of the housing. Without house registration, the residents could not access public infrastructure or put their children in public schools. That dispute dragged on for years, and at one point the District Authority got the police to throw the community leader in jail. (SOURCE: CODI Update 4, June 2004)

2.4.1.2   The "illegal" housing pilot at Bang Bua Canal, in Bangkok

Another important pilot housing project was being carried out in Bangkok at the same time, within a network of 13 adjacent squatter settlements along the Bang Bua Canal. The canal was the dividing line between two districts: Laksi District on one side and Bang Khen District on the other. On the Bang Khen District side, the communities formed cooperatives, negotiated long-term collective leases to the narrow strip of public land they had been squatting on, and were gradually reconstructing their communities, with an efficient layout of tightly-packed 2-story concrete row-houses, community centers, playgrounds, libraries, daycare centers and a generous canal-side walkway.

As in Bonkai, the house designs and infrastructure details were quite good, but did not quite meet the city's high formal standards in a few ways. The Bang Khen District Authority, though, had fully supported the community-led housing process in Bang Bua from the beginning, and worked with the communities to come to an agreement about a set of slightly adjusted standards, which would enable the people to build according to their means and within the tight land constraints, but also allow the canal-side walkway to be wide enough to bring in an ambulance or fire-truck, and to enable the city's canal dredging equipment to be brought in. When the projects were finished, the Bang Khen District Authority issued completion certificates and all the families got their house registration documents, *and became full, legal citizens of the city.*

In contrast, the Laksi District Authority had opposed the upgrading project from the beginning, gave no support to the community process and rejected any redevelopment plans that were submitted by the communities for permissions. As a result, the Bang Bua canal became a showcase of beautifully upgraded housing for 1,500 poor families on one side, and a showcase of squalid and illegal housing for the 1,500 poor families on the other side. It is only now, after some 15 years of implementation, that the tide has shifted and communities on the Laksi District side are starting to upgrade. (SOURCE: A Conversation about upgrading at Bang Bua, September 2008)

2.4.2 The example of building standards for upgrading existing socialized housing in Vinh, Vietnam:

In Vietnam, there is a system in the city where the communities have to link with the ward authority, the ward with the district, the district with the city and the city to the province. This centralized system with many tiers works very efficiently in Vietnam. But sometimes there are problems, as when the system imposes the kinds of standards we see here in the city of Vinh, where all houses are supposed to be 70 square meters or bigger. That standard makes almost all of the poor people's existing houses in the city illegal and creates an artificial reason to evict them. People might have lived and prospered for centuries in their houses that are much smaller than 70-square-meters, without any problem, but these kinds of new standards can suddenly create a lot of problems for them. Usually, the city must develop the plan for redeveloping existing housing areas, and because those plot size standards are larger than what is there, some community members have to move out, according to plan.

In Vinh, the first of several community-planned and community built housing projects that were supported by the CDF and ACCA Program demonstrate an alternative standard, which is more realistic and more possible for the city's poor, to show the government and to persuade the system to come down a bit with it's too-high standards and be a little more realistic.

The housing project at Cua Nam Ward involved a community of 29 households living in an old, run-down collective housing development originally built to house the workers of a collective "Friendship Company." factory. In this community, they fought to stay and have smaller (sub-standard) plot sizes, so everyone can stay! Finally, they got the province to agree - a big breakthrough for Vinh and for the whole country, where the same kind of redevelopment is going on. Because the site was very small, the people worked with community architects to develop a plan of 2-story row-houses on 50m2 plots. This was the first community-driven housing project in Vinh. When the project was completed, it became instantly famous, and the same approach has been used to redevelop other dilapidated social housing in Vinh and other cities. (SOURCE: ACCA Fifth Year Report, November 2014)

2.4.3 Community-led, state-supported housing solutions by SPARC / NSDF / MM in Pune, India

The city of Pune offers another story of how a set of building standards, procurement and bidding procedures that prevented poor communities from building their own housing and common facilities were adjusted, to allow government subsidies to be used in a people-driven construction process.

2.4.3.1 Community Toilets in Pune: For a majority of India's poorest urban citizens, the choice of where to relieve themselves is not a choice at all. Either there are no toilets available and they must defecate in the open, or the municipal toilets are in such bad shape they can't be used. Indian slums are littered with broken-down, badly-planned, ill-sighted and unmaintained toilets that nobody can go near. Between 1998 and 2000, the alliance of Mahila Milan women's savings collectives, the National Slum Dwellers Federation and the NGO SPARC in Mumbai had been contracted by the Municipal government to construct 320 community toilet blocks, under the World Bank financed Bombay Sanitation Project. Each community-built and community-managed toilet block had between ten and 30 seats, along with several innovative facilities like a caretakers room, special children's toilets and sometimes even community halls.

Then, when the Municipal Commissioner in Pune wanted to undertake a similar project in his city, with the Mahila Milan savings collectives there, they ran up against a hard wall of building regulations, procurement procedures and contracting norms which prevented the community women from taking on contracts to construct new toilet blocks - they were only able to act as sub-contractors to break down the old toilets, to prepare the way for the local building contractors, who had registered companies and met all the formal requirements to take on municipal contracts. The women saw this and realized that the only way they could participate in the bidding process was to set up their own companies. Which they did, and began to take on toilet construction jobs.

But then they found themselves coming up against another hard wall, where the other contractors (who were now their competitors) engaged in a corrupt bid-rigging "ring" to keep the women out. The women wanted no part of this, and at one point were prevented physically from entering the municipality building to enter their bid for some toilet blocks! But fortunately, the Municipal Commissioner brought about changes to the bidding procedures which made it possible for the women to submit their bids, and they built 113 community-designed and community-managed toilet blocks in Pune. (SOURCE: ACHR Newsletter No. 13, June 2001)

2.4.3.2 *Low-income house construction in Pune:* About the same time, the city of Pune was allotted a package of state government subsidies to reconstruct 20,000 housing units in existing slums. 7,000 of these units were in slums on municipal land, where the communities and their municipal corporates refused to allow contractors to enter the settlements. So the municipal commissioner asked the Mahila Milan/ NSDF/SPARC alliance to see if they could organize the community people to reconstruct the houses themselves, as they had done for the toilets. But like the toilets, the municipal procurement regulations made it difficult for communities to bid on the house building contracts. So after some negotiation, the municipal government redrafted the procedures to allow NGO-community partnerships like SPARC/MM/NSDF to submit bids. As a result, the Mahila Milan were able to win contracts to construct 2,000 houses in five slum communities.

In the process, the community women's construction collectives introduced a number of innovations, to stretch the subsidy to help more families than planned, and to find ways to include secure land tenure, to include in-house toilets in the house designs, and to enable large families living on tiny 21 m2 house plots to add second floors for growing families. And unlike the contractor-built houses, in which the residents had no say, the women residents in all the Mahila Milan-built houses were involved in all the house design decisions, and then used their own resources to make additional improvements.

The success of the community-contracts to build public toilets and housing in Pune were much visited and much documented, and four other cities followed Pune's lead and redrafted their contracting and procurement procedures to allow poor community organizations to take on government contracts to build toilets and houses. (SOURCE: www.sparcindia.org)

2.5 What local governments can do within highly centralized governance systems

In some Asian countries, there have been efforts to decentralize various aspects of governance to local or provincial levels, but in most, control over land, finance and policies remains firmly at the central level. And the trend now is away from devolution and back to centralized governance. Asian governments are centralizing now, with lots of strong-men, and power is moving away from local cities and to the center in most Asian countries. This trend for centralized control means cities find their hands being tied. This makes it difficult for local governments to deal with housing problems in their cities, since most of the land, resources and planning is controlled by the center. In Vietnam, for example, top-down urban planning and domination of the housing issue by the is still the norm. Local authorities in Asia don't have much power, have to get all the national departments to agree with what they want to do. Even some of the Asia region's very progressive and effective housing programs that showed much progress and allowed local governments to innovate are now being centralized. In the Philippines, the National Housing Authority has taken over the main budget and Community Mortgage Program. In Indonesia, the Kampung Improvement Program (KIP), which used to be managed by cities and produced so much interesting work, has now all been brought under the control of the Ministry of Construction.

So how to make something possible for local governments in a seemingly impossible situation? How can cities with little power over land or finance, in centralized countries still find ways to innovate with low-income housing? It's great when cities are supported by their central government agencies and programs to do this, but what can they do when they are left alone without support, to deal with housing needs in their cities, and achieve SDG 11? In this section of the governance section, we will explore a few cases which show possibilities:

2.5.1 *The example of evictions in Beijing, China: the dark side of concentrated central power*
Since 2015, housing development has been used in mega-cities like Beijing, Shanghai and Shenzhen to drive out low-income migrants in order to satisfy the national goal of economic upgrading. Many houses in those cities were labelled as informal housing or unsafe housing. At the peak, Beijing started to drive out migrant workers living in peri-urban areas which caused serious public outcry in China and internationally. The recent eviction at Daxing in Beijing makes an ominous example of this.

On 18 November 2017, a deadly fire broke out in the peri-urban township of Xihongmen on the outskirts of Beijing, claiming 18 lives. Two days later, the Beijing municipal government initiated a massive clearance operation, in the name of safety, targeting not only informal residential buildings, but also small businesses, restaurants, workshops, factories, warehouses, and wholesale markets. Other peri-urban villages were also targeted, and within days, thousands of families were evicted, some with less than 72

hours notice. Buildings that were considered informal or illegal constructions had their electricity and water supply cut. On 24 November, some 100 scholars, lawyers and artists called on the Central Government to stop these inhumane evictions. Five days later, 14 officials including the Mayors of Daxing and Xihongmen were fired.

The fire in Daxing was the trigger, but the bigger picture is Beijing's industrial upgrading and urbanization plans. In February 2014, China's top leaders decided that Beijing should "adhere to and strengthen the core functions of the Capital as a national political canter, cultural canter, international exchange canter and science and technology innovation canter, thoroughly implement the strategies of Humanistic Beijing, and Technology Beijing and Green Beijing and strive to build Beijing into a world-class harmonious and livable city."

The Beijing authorities took this as a signal to develop 'high end' industries and eliminate 'low end' ones. From 2013, Beijing gradually started to clear businesses that were considered 'low end'. From January to August 2017, 38.34 million square meters of illegal buildings were demolished and more than 25,000 small shops were shut.

In October, the Beijing Government further proposed the idea of "peeling the cabbage" – to focus on improving the core.

Controlling the city's burgeoning population is a priority in the current Beijing City Master Plan. The target for 2020 is to keep the total population of Beijing under 23 million. Given that Beijing already has 22 million long-term residents and people are still trying to move in, achieving this target requires significant levels of deportation.

Migrants to the megacity compete for a limited supply of resources (such as water) and public services (including education and transport), and long-term residents resent this competition. In an attempt to deal with this, Beijing introduced a point system, allotting permanent resident status to a limited number of migrants, and granting Beijing Household Registration to an even smaller fraction, while rejecting the majority. Removing people is not easy. To encourage implementation, each district received a quota of people to be evicted, and these quotas were further broken down to the neighborhood and community level. Local authorities were held accountable to the municipal government for the implementation of the quota. Some responded cynically, with stories of street vendors being persuaded to move to the other side of the road as that belonged to another neighborhood.

Beijing's residents believe that the city is getting less livable. As such, clearing out the "low end" population and businesses in peri-urban areas received significant support, including from migrants who came earlier and are now settled.

However, these migrants and their businesses came to Beijing for a reason. They thrived in the city as a result of market demand for their products and services. The recent fire put pressure on local authorities to take stronger action. But it was action that had serious consequences and brought unwanted international attention to China. After all, forcibly evicting thousands of people into the cold of winter can only undermine the image of a "people-centered" government that China is trying so hard to promote and maintain. (SOURCE: Li, Bingqin, 2017, The eviction of Daxing)

2.5.2 The strategy of using national intermediaries to help give cities more room in highly centralized systems

We have several examples in Asia where different kinds of intermediary agencies and programs have been able to link central government and local government systems to create space for cities to work with their local poor communities on issues of housing, in new ways, and also to bring the issue of using centrally-controlled public land for housing the poor into the dialogue within cities. Two examples of this:

2.5.2.1 The example of CODI in Thailand as a bridging institution between communities and government

Since the Community Organizations Development Institute (CODI) in Thailand was set up in 1992, it has been engaged in continuous learning about how substantial change in the lives of the poor can be brought about through a process that opens space for poor communities to work with their local governments and other public and private stakeholders to deliver various development goods. CODI's work has manifested the principles of co-production all along, most notably in the delivery of housing – that toughest and most complex of public goods. But the co-production mechanisms CODI helped build have also addressed and linked together many other dimensions of poverty.

The Community Organizations Development Institute (CODI) is an autonomous legal entity with the status of a public organization in Thailand (under the Ministry of Social Development and Human

Security). That institutional status gives CODI direct access to government resources, more flexibility, and greater freedom than a conventional government institution.

From the beginning, CODI positioned itself as a demand-driven institution. Its central guiding principle has always been that communities (the "demand side") are the greatest and least-tapped development force, and so they should determine what they need, lead the development process, and set the direction and nature of CODI's support. From the beginning, the organizational structures, the working culture and the ways of thinking built within CODI were all in line with this demand-driven principle: people are the center, the key doers in all projects, and CODI's role is to support them. For a public institution to operate in a demand-driven way, however, in a society as centralized and hierarchical as Thailand's, is no easy thing. There are no manuals, no models, no acquired wisdom to draw on. Most institutional templates and organizational knowledge are top-down and supply-driven. CODI is a new kind of institution, but at the same time, it is obliged to work within existing social and public structures. So it has had no choice but to find its own way by trial and error. They look, plan, try things and when problems are encountered, they analyze them, change things and adjust. In that dynamic process everyone learns.

Beyond the principle of being "demand-driven", several other elements were essential to CODI's formulation from the beginning. These were built intentionally into the institution to make it less hierarchical and more collective, and allowing for the creation of a co-production mechanism and a co-production culture within CODI:

- **Learning from what was already happening and building on what worked:** Before CODI was established, its founders studied good housing projects and community development practices already happening in Thai cities, to address the serious problems of urban poor housing and poverty and sought ways to bring together these positive roles and scattered good initiatives into a national program of community-driven development and housing for the poor.

- **Flexible finance:** The next crucial element was flexible funding to support what communities wanted to do. From the start, the rule was that people set up collective savings and loan groups as a mechanism for managing money collectively. This group functioned as small community bank, and they access loans and grants directly from the CODI fund.

- **Keeping the institutional arrangements light, flexible and participatory:** All of CODI's structures and programs are designed through an intense group process, involving both professionals and communities. That culture, embedded in the organization, helps keep CODI as unhierarchical as possible.

- **Building partnership and collaboration at all levels:** Co-production of public goods, whether housing, secure land, settlement upgrading, community welfare or community finance, invariably involves more stakeholders than just the communities and CODI. Space is made for these other actors – city governments, other government agencies, NGOs, civil society organizations, activists, architects, academic institutions and support professionals – to take part with communities in the doing. This kind of collaboration and partnership-building is an important aspect of CODI's working culture. Collaboration is also built into all of CODI's decision-making and management structures. CODI's board, the highest decision-making body, has representatives from government agencies, civil society, NGOs, academia and communities. Almost all aspects of CODI's work are managed by joint committees with representatives from all the relevant stakeholders and sectors. This is true of all sorts of working groups, issue-based committees, thematic committees and regional committees (many with their own set of joint sub-committees). The idea is to achieve agreement and a common understanding from these different actors, but also to build a broader base of support for a community-driven, demand-driven development process.

- **Working at scale:** CODI's work touches the lives of people across the country – initially only in cities, but since 2000 in all of the country's urban and rural areas. A crucial role in working at this scale is played by community networks. CODI supports community networks at almost every level: 77 province-level networks, 5 region-level networks, 200 active city-level networks, several issue-based country-level networks and more than 6,000 ward-level community councils. There are also issue-based community networks on issues like welfare, housing, a common landlord or tenure situation, and organic farming, among others. This web of networks linking Thailand's communities provides innumerable platforms for sharing, learning, mutual support and negotiation about a whole range of development issues, allowing people to get together on a large scale to talk, plan and do things, and unlock a possible big change with other key development agencies.

- **Linking the people's system and the government system:** Being a demand-driven institution and also a government agency means CODI has to straddle two difficult and very different worlds. Linking the

people's system (which is messy, informal, illegal, unpredictable and constantly in flux) and the government system (which is bureaucratic, hierarchical and inflexible) into a co-producing mechanism at scale, is CODI's most difficult – and most important task. The way CODI manages that task internally (in its management, personnel and budgeting systems) and externally (in its relations with communities, local governments and other stakeholders) is crucial. When the scale and creative force of a people's process and the resources, structures and legitimacy of the government system can move together, large-scale, systemic change can be achieved. All that requires of such an intermediary institution sensitivity, understanding, flexibility and a light organizing touch. At the same time, CODI must answer the demands imposed by various levels of government – bureaucratic, hierarchical and inflexible. Because its budget comes from the public purse, CODI must report to the Ministry of Finance, the Budget Bureau, the Ministry of Social Development and Human Security and the National Audit Office, all with different rules, regulations, procedures and hierarchies. As the political winds keep shifting in Thailand, CODI must also maneuver with tact and persistence to ensure its survival. Despite its unconventional ways, CODI's work is now accepted by government because of the wide-scale change and clear results in the people-led projects it supports. Cultivating political support is crucial. We have to understand how to negotiate proactively and positively with whatever politicians, government officials and administrations are in power, whether they are supportive, neutral or more difficult.

- **Keep adjusting the institution's response to changing realities on the ground:** The people-driven development movement in Thailand – along with the larger socio-political climate – is always changing and presenting new challenges and opportunities. CODI has to be dynamic as well, and keep examining its roles, systems and working mechanisms, adjusting and reinventing itself to remain effective. This has never been easy. It is not in the nature of institutions to keep reformulating themselves. The pace of change on the ground requires substantial adjustment to our functioning and regular reform within the institution, sometimes every six months. Without those adjustments, some aspect of the work invariably stops functioning properly or becomes inactive.

- **Linking scattered projects into a more comprehensive structural change:** Another principle embedded in CODI's work is connecting all the good progress and scattered projects on the ground into something greater than the sum of its parts: a more comprehensive and more structural change. Unless the good projects and support organizations are linked together into a process that aims at structural change, they will always be small and isolated. When CODI began its Baan Mankong citywide housing program, for instance, they started by supporting upgrading projects in as many poor communities as possible, bringing in as many local actors and supporters as possible. All that citywide activity in turn strengthened and expanded community networks and led to new collaborations. Eventually, the momentum began to create changes in many cities that were much greater than the benefits enjoyed by the families in those upgraded communities: the projects brought about changes in the city system and in the way poor communities and their city governments related to each other. This was more achievable because CODI is part of the government, but also supports that people-driven and citywide process. That is why it is so important and useful to be an institution that links both sides to achieve systematic change.

Up to now, CODI has supported the following key community processes at scale:

- Citywide slum housing in 1,051 projects (covering 105,000 families, in 2,557 communities, in 370 cities)
- Community welfare funds in 5,949 wards (a total of 7,825 in the country) with 5.3 million members and combined resources of US$ 420 million (about 64 per cent from people's own contributions)
- Community councils in 6,645 wards (85 per cent of the total)
- Community network platforms in five regions, in all 77 provinces in Thailand

SOURCE: Boonyabancha, Somsook and Kerr, Thomas (2018), "Lessons from CODI on co-production".

2.5.2.2 The example of ACVN as an intermediary in the national community-driven development process in Vietnam's cities

Socialist countries like Lao PDR and Vietnam face many of the same problems as other capitalist Asian countries of fast urban growth and increasing numbers of urban poor households being either evicted by the redevelopment process or being unable to afford any market-sector housing, leaving many without secure land or decent housing. The government of Vietnam has many projects and programs in poverty

reduction and social housing, but they are scattered and loosely coordinated and have not been very effective, leaving many vulnerable to eviction.

In 2000, ACHR and the NGO ENDA-Vietnam began collaborating with the National Women's Union in a number of cities to strengthen community savings groups and set up city-level community development funds (CDFs) to link these savings groups and expand their development activities. The CDF network, which started in five cities, had an initial focus on livelihood activities and very small community upgrading projects. ACHR's ACCA Program gave a big boost to this national community savings and CDF process, helped add many more cities to the network, supported a variety of national meetings and workshops on savings and funds and young professionals. The ACCA program also helped the CDF network to begin tackling the more complex and more urgent issues of land and housing. ACCA -supported housing projects in several cities demonstrated an alternative slum redevelopment process, in which the residents are the designers and doers in developing healthy, secure new neighborhoods, in collaboration with their local authorities.

In 2007, ACHR and the CDF network forged an important new partnership with the Associated Cities of Vietnam (ACVN), a national union of 103 towns and cities, which helped to facilitate the sharing of ideas between cities and actively promoting community savings and community-driven housing as key aspects of its work in its member cities. For many years, the ACVN worked in close collaboration with the CDF network, the Women's Union and ACHR to implement and scale up the community-driven development process in Vietnam. With this national linkage between cities already in place, when a process works in one city, it spreads to other cities almost automatically to others. The role of ACVN has enabled several cities like Vinh, Viet Tri and Hai Dong with supportive mayors and strong community networks to develop some breakthrough housing projects on public land (more on these projects below). (SOURCE: ACCA Fifth Year Report, Nov 2014)

2.5.2.3 *The example of UPPR as an intermediary in the national community-driven development process in Bangladesh cities*

The National Housing Authorities in many other Asian countries have abandoned their original mandate to provide housing for the poorest and become more like a real-estate developers: buying land, subdividing it and selling the plots or developing blocks of flats for sale, most of which are not affordable to the poor, only to "lower middle-income" groups. The NHA in Bangladesh is a case in point. It works all over the whole country, so the public sector housing development for the whole country is under one single agency and one single ministry. City governments in Bangladesh have no power and no budget to develop their own housing projects for the poor. Even so, the NHA has implemented only one single slum housing project in its 60-year history - the Vashantek relocation colony in Dhaka (a project that was started by the Ministry of Land, and handed over at some point to the NHA). Besides that one project, the NHA has not really touched the enormous problems of slums or urban poor housing in Bangladesh's cities. This ineffective but highly centralized system has left a big vacuum in the country's urban poor housing development - a vacuum which scattered NGO and microfinance projects have been unable to fill.

The Urban Partnership for Poverty Reduction Project (UPPR) is a bilateral aid program which was launched in 2008 with the goal of supporting three million poor households in 23 towns and cities of Bangladesh to improve their livelihoods and living conditions, by 2015. The UPPR program was jointly financed by UK-Aid, UNDP, UN-Habitat and the Government of Bangladesh. In each city, the UPPR facilitated a process to strengthen community women to improve livelihoods and living conditions and strengthen the urban poor to plan and manage their own development by establishing partnerships with other development actors - especially their local authorities. In most cases, the UPPR-supported projects did not directly touch the issue of housing, but in a few cities, the partnerships between the local government and these new women's community collectives led into the issue of housing. Because the project had no funds for housing, ACHR's ACCA program was able to partner with some cities and channel modest grants to those cities to set up community-managed development funds which gave loans for new housing and house improvements. The existence of this modest housing finance, as well as the partnership with the local governments and the national role of the UPPR project allowed several important housing projects to be built - some on land that was controlled by the central government (more on these projects below). (SOURCE: ACHR/UCLG Bangladesh Country Paper, 2018)

2.5.3 *Some national housing programs are designed to be implemented by local governments*

There are also several national government housing programs which go through city or local governments, or at least make space for cities to play a more substantial role in developing solutions to housing needs in their cities, in a centralized context. A few examples:

2.5.3.1 *The example of national housing programs going through state governments in India*

India's housing policies are set at the central government level. The central government also formulates schemes to deliver affordable housing, sets housing regulations and models housing acts. At the same time, in India's federal governance model, housing and land are subjects under the jurisdiction of individual states. So in a way, a conflict between central and state control over housing and land is built into India's governance structures. Plus, the adoption of central government policy recommendations is not binding upon states unless they draw upon the resources of centrally sponsored housing schemes (CSS) that form a part of central assistance to states and require mandatory reforms. These schemes operate on a cost-sharing basis, with central and state funds being blended, and rely on the fiscal autonomy, capacity and decentralised governance of states for implementation.

For instance, under the current "Housing for All by 2022" scheme (one of the central government CSS), around 73% of the total project cost is expected to be borne by states and urban local bodies. This is challenging given that states currently generate only 50% of their revenue and depend on the center for the balance. The condition of urban local government bodies is even more critical in implementation of housing schemes – in terms of responsive governance – as recognized through the 74th constitutional amendment in 1992 in which powers were supposed to be devolved from states to urban local bodies. However, the legislative power given to local governments to define their own housing policies and programs is underutilized due to the voluntary nature of the 74th CAA. Also, states still retain control over the urban local bodies due to their inability to be financially self-sufficient as municipal finances constitute barely 1% of the national GDP. Therefore, conflict is built into India's federal governance model as housing and land are subjects under the jurisdiction of individual states, however, a lack of fiscal autonomy, no say in designing schemes, lack of flexibility in implementation and incomplete decentralisation increases reliance on the centre and impacts the successful implementation of housing programs. (SOURCE: ACHR/UCLG India Country Paper, 2018)

2.5.3.2 *The example of local housing boards in the Philippines*

Housing delivery policies and programs for the poor remain highly centralized in the Philippines, and the list of laws, agencies, departments, bills and mandates that control that centralized system are so complex that things tend to get stuck for decades. Few local governments implement housing programs using their own resources and approaches, or make housing and secure land tenure a priority in their local planning and development agendas. In that centralized environment, local governments are largely sidelined in the provision of housing to informal settler families displaced by nationally-funded infrastructure projects or by disaster risk reduction efforts of the national government.

To open up more space for city governments and civil society organizations to work together to address the serious housing problems in their cities, an executive order was issued in 2008, instructing municipal governments to establish collaborative local housing boards (LHBs). Composed of local government officials and civil society organizations, the LHBs were mainly tasked with reviewing eviction and demolition orders and checking for compliance with various housing and citizen rights policies. And most of these LHBs went no further than rubber stamping the continued demolition of urban poor dwellings. But some cities saw the LHB as a way to address their local housing needs in more local, more participatory and more comprehensive ways, on an ongoing basis. A good example of that is the city of Iloilo:

2.5.3.2.1 *The local housing board in Iloilo, the Philippines*

30% of Iloilo's population is poor and many live in extremely vulnerable danger zones along coastlines and waterways, where the city's frequent typhoons and floods wash away their houses again and again. But the city has a long history of citywide action on land acquisition, housing, infrastructure upgrading and post disaster rehabilitation, and a very active and mature community process. The Philippines Homeless People's Federation (HPFP) in Iloilo has promoted savings, developed several housing and land acquisition projects, supported infrastructure upgrading, developed cost-saving alternative building materials and linked with other community networks in the city to form a citywide urban poor alliance. The city's mayor and municipal government have partnered with community organizations and with a variety of NGOs and charities to develop a range of housing relocation and disaster rehabilitation projects, with a

policy of no eviction without relocation, and all relocations to be within 4 kilometers of the original settlement.

Thinking and working in ways that are truly citywide have become standard operating procedure in Iloilo. So when the Local Housing Board order came in 2008, it offered a vital new tool to add to the city's kit to deal with its serious housing problems in more comprehensive and citywide ways. And when subsequent typhoons have come, the LHB (which includes representatives from the urban poor federation), the LHB was a new platform for collaborating on solving all these housing issues. Iloilo makes a terrific case-study for the kind of citywide processes which makes housing just one of many issues of poverty that are addressed through partnership and within the city:

- **Citywide savings :** Almost every community in the city now has a savings group, no matter which federation they may be part of.
- **Citywide urban poor network**, which links together the city's three poor community federations, provides a platform for discussion and enables the city's poor communities to tackle common issues with their collective strength, instead of in isolation as individual communities or as competing and territorial federations.
- **Citywide partnership between the urban poor and the city government**, in which poor community leaders and their networks are part of the city's formal planning process, and involved in urban development issues which affect them - like housing, land tenure, relocation and disaster rehabilitation.
- **Citywide settlement upgrading:** The urban poor community network and the city government are working together and combining their resources towards a common goal of making Iloilo a city where everyone has secure, safe land, decent housing and access to basic infrastructure and social services, even in a context with extremely limited resources.
- **Citywide disaster rehabilitation:** The city government and the urban poor community networks are also working closely together to ensure the most vulnerable families affected by Typhoon Frank move to safe, secure land and new houses as communities, and to plan for the inevitability of future disasters by relocating communities in danger zones to safer land and building up the city's protections against floods and storms in ways that don't displace and impoverish people but give them new opportunities for a more secure future.
- **Citywide relocation strategies**, in which a city-wide alliance of urban poor federations works closely with the city to plan ahead for resettling poor communities, so nobody gets forcefully evicted, all relocations are voluntary and inside the city, no more than 4-6 kms away, and all relocations come with secure land title, which they obtain after repaying the inexpensive land on installments.
- **Citywide housing and upgrading finance strategies,** in which outside resources for specific projects or used by specific federations are revolved into a common fund which is open to all poor communities in the city. (SOURCE: ACHR/UCLG Philippines Country Paper, 2018 + "Thinking Citywide in Iloilo", April 2009)

2.5.4 *The strategy of local governments partnering with industries to develop housing for factory laborers in China*

In some Chinese cities, local governments have teamed up with employers to provide dormitories and related public services for low-income workers in industrial zones. But in many of these cases, these dormitories have had lots of problems and the workers have had to pay much more for much less in these formal housing arrangements than they would have if they had found informal housing in urban slums.

In other cities, such as in Hangzhou, Shijiazhuang, Chongqing, and Qingdao, various forms of state-employer partnerships were established to build and manage dormitories targeting low income migrant workers. In such arrangements, employers either refer workers to private estate management companies hired by the State to manage this type of housing, or else employers directly rent housing estates and assume responsibility for allocating accommodation and for building maintenance. Services--such as cleaning and maintaining public and indoor spaces, facilities and dormitories, canteen catering, social events, and so on-- are either provided by employers or by a self-governing body of migrant workers. These public-private partnerships reduced the government's administrative burden of direct allocation and management of housing for migrant workers, and created a range of efficiencies for both employers and local governments. For employers, having their workers living in the one place allowed for better employee management, including arranging group commuting between these dormitories and the work place, dining facilities and social events. Similarly, when a dormitory compound is built for an entire industrial park, local governments could then organize public transport accordingly. Employers and local governments consider these practices

to be good for building worker solidarity, cultivating enterprise culture and improving the efficiency of enterprise operations.

The counter argument is that these dormitories are part of an exploitative labor regime that aims to discipline and control labor. More broadly, dormitory regimes in China have been found to be exploitative and a sign of local governments standing on the side of capital to achieve greater market share for the companies involved. On the whole, these work-based dormitories are designed to meet the needs of employers, not workers. However, in the author's own research, we found that when properly managed, this type of housing is not only beneficial to the State and to employers, but has also benefits for employees. This is because the quality of the accommodation offered by employers (except for those in the construction sector) is usually better than the private rental properties available to rural migrant workers; for example, they have reliable electricity and water supply. This type of housing is also particularly useful for new migrant workers who are not familiar with their urban environment. What we also observed is that not all employers were skillful and knowledgeable dormitory managers, for example, they might prioritize labor control to community building in dormitories, which can be damaging to labor morale in the longer term. This demands the State to play a more active role in guiding, regulating and monitoring the behavior of employers. Furthermore, such work-based housing can only cover workers during the period they are employed. Local governments thus have to keep in mind that it is not possible to rely on such work-based housing as the ultimate solution to the housing needs of rural migrant workers. (SOURCE: ACHR/UCLG China Country Paper, 2018)

2.5.5 *Urban poor housing is an investment, not a social expense*

Governments tend to think that 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 very 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$2,000 per household. That subsidy then gets topped-up by another $4,500 average investment from each household for the land and housing loan and another $1,000 in contributions from the community and other local stakeholders, bringing the total investment to an average of $7,500 per family. But once that house is finished, that $7,500 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. (SOURCE: CODI Update 5, March 2008)

2.6 Land for housing the poor; issue of empty land, land searching, citywide mapping

2.6.1 *The crucial issue of land for housing the poor is what often makes or breaks housing programs*

Land is perhaps the most important factor in housing for the poor, but at the same time, all the economic, commercial and political pressures on land make it the most intensely political. Poor communities struggle with the land issue in virtually all Asian countries, where they still experience serious problems accessing secure land for shelter: problems of control over public land use being too centralized, of the commercialization and commodification of land, of skyrocketing land values, of changing land uses and of eviction and displacement. But sadly, in our neo-liberal times, land use is almost always determined by market forces, not by wise planning or equitable land-use policies. Local governments almost always complain that they have no land for housing the poor within their cities, and that they often do not have control over the public land that does exist within their cities, controlled by various central government bodies. When there is vacant land in cities, it is often being held speculatively by private sector interests or under the control of central government agencies, so cities have little room to made decisions about using local vacant land for housing their own low-income populations.

When cities do find a way to set aside land for housing the poor, it is often located in the extreme urban periphery, far from jobs and transport links, where the poor have great difficulty being able to survive and often abandon that land and move back into inner-city slums. And even when formal city development

plans or policies do set aside land for social housing, market forces almost always compromise those good intentions and the land ultimately gets used for higher-income groups and other more lucrative purposes.

2.6.1.1   An example of land for housing the poor going wrong, in Mumbai, India

A good example of good land-use planning for housing going wrong can be found in Mumbai. The Mahila Milan women's savings collectives were begun in the roadside slum communities of the Byculla area in central Mumbai, in the 1980s, among the city's poorest communities. Working with their partner NGO SPARC, they pioneered many of the powerful community planning strategies that were later taken up and scaled up by community networks in other Asian countries: strategies like household and settlement enumeration, community savings and credit groups, negotiation with local governments to stop evictions and model house designing and exhibitions.

One of the Mahila Milan's early explorations involved a search for possible land for the housing they would someday build for themselves. They got hold of a copy of the city's master development plan, and were surprised to discover that it was liberally dotted with patches of land reserved for the housing of "Economically Weaker Sector Housing" - some of that land right there in their own part of town. So they went around the city to identify each and every one of those EWS lands, with the idea of negotiating access to some of it to make their housing. But as they searched, they found that "EWS" land did not contain housing for the poor at all, but just about everything else: upper-income apartment blocks, shopping centers, cinemas, warehouses, office buildings, factories - all kinds of things, but no EWS housing. Later, SPARC helped to arrange a meeting with the chief of the city's metropolitan planning authority, and the women asked him why all that land set aside in the plan for housing the poor was used for other purposes. His cool answer was this: *"That development plan is only notional. It indicates an idea, not a reality."* That was the Mahila Milan women's first lesson in how little hope they could in the formal city planning process. But the strategy of surveying vacant land and use that survey information in their negotiations with those public and private land owners has been another powerful tool community networks all over Asia use now. (SOURCE: www.sparcindia.org)

2.6.1.2 An example where the land issue stalls a progressive national housing program in India

Under its ambitious Pradhan Mantri Awas Yojana-Urban (PMAY) Program (2015-2022), the Government of India aims to achieve "housing for all" by 2022, through the construction of 20 million housing units for the urban poor, using a variety of partnership, financing and subsidy strategies. The policies and budgets are all centralized, but the program is being implemented by state governments, in partnership with a variety of public and private stakeholders. Although the policy does focus on incentivizing state and private-sector built housing projects, it also provides grants of 100,000 rupees to individual families in existing slums to upgrade their houses, and grants of 150,000 rupees to "economically weaker sector" families to construct their own houses. Three years into the PMAY-Urban Program, however, less than 2% of the 20 million unit target have been built (only 352,000 units). The progress faces challenges due to problems with property and land records which slum dwellers are required to provide in order to access the scheme (and which very few slum-dwellers have) and to the feasibility of incentivizing developers to use land as a resource in smaller cities with lower land costs. In the face of these difficulties, it is likely that the PMAY-Urban program will benefit middle and lower-middle income groups more than the vulnerable households in most urgent need of secure housing. (SOURCE: ACHR/UCLG India Country Paper, 2018)

2.6.2 Policies to upgrade slums which only improve infrastructure but don't touch the land tenure issue

Another land issue comes up when there are policies to upgrade existing slums. Upgrading policies acknowledge that large numbers of citizens cannot afford any formal housing that the state of private sector can provide, and must make their own housing informally, in slums and squatter settlements. In cities like Mumbai or Metro Manila, a majority of the urban population lives in informal settlements. Upgrading programs and policies acknowledge that even though these settlements are not legally recognized, the people who live there are human beings and are entitled to some basic services. So these upgrading programs invest public and donor funds in providing things like drainage, paved walkways, water supply and sanitation. But upgrading programs almost never touch the issue of secure land tenure, which is a more structural and political issue, and as a result, people continue living in poverty and insecurity and marginalization, with slightly better access to services, and no chance to upgrade to fully decent, secure

housing. And worse, these investments in improved services are often demolished when market forces come and evictions happen.

It is a sad fact of most slum development and poverty alleviation programs today that while everybody is happy to invest in microcredit, water and sanitation and capacity-building projects, which are neat, easy and unlikely to ruffle any feathers, nobody wants to touch the more difficult and more political issues of secure land and housing, which are probably the greatest factors in creating and perpetuating urban poverty.

2.6.2.1 The example of upgraded communities in Bangladesh being evicted, even under a prominent UN program

The Urban Partnerships for Poverty Reduction (UPPR) Program in Bangladesh - a country which continues to have some of Asia's worst evictions - is a case in point. Since 2000, UPPR (which is implemented by the Local Government and Engineering Department, managed by UNDP and funded by DFID-UK) has operated in 23 towns, where they set up women's savings groups and community development councils (CDCs), to plan and implement small livelihood and infrastructure improvement projects in poor communities, with grants from UPPR, drawn from a budget of US$ 5-6 million per city. A few years into the program, though, an unexpected thing started happening: several of the informal communities that had been organized and improved by the UPPR program were evicted and demolished. All that investment in improving lives and reducing poverty ended up with livelihoods being destroyed and poverty being exacerbated.

The city of Gopalganj makes a good example. In October 2009, one of the big slums in Gopalganj, which had been organized and upgraded with UPPR support, was quite suddenly and brutally demolished, to make way for a sports complex - a pet project of the Prime Minister, who comes from Gopalganj. But there was a lot of sympathy for the 346 evicted families, who were now scattered all over the city and living in extreme difficulty, with no plans for any resettlement. The eviction made everyone realize that even a high-level UN project intervention like the UPPR Program was no safeguard against eviction, and that the city needed a new alternative vision for how to deal with land for housing the poor.   (SOURCE: ACCA Fifth Year Report, November 2014)

2.6.3 Strategies for finding land in cities for housing the poor

So how to find land for housing the poor, in crowded cities that seem to be too full to accommodate them? A few strategies that have shown promise in Asian cities:

2.6.4 Land for housing being identified, negotiated for and acquired by the poor themselves

An assumption is often made by governments, aid agencies and NGOs that only government agencies or private sector operators can deal with the difficult issue of land and find any land for housing the poor. But you only have to look around most Asian cities to see that most of the urban poor have not been touched by any land-use expertise from the formal system. In fact, most of them have managed to find their own land and developed their own communities without any help from anyone. This public and private land is almost always illegally occupied, but still they have found it and are living on it. What if that extraordinary resourcefulness in finding land in impossible situations were supported with access to finance and advocacy? Here are a few stories:

2.6.4.1 Land for housing acquired by the poor themselves in Pakistan

Here is a brief description of how low-income people in cities in Pakistan and India acquire land and build and densify their settlements incrementally. Low income people buy or occupy land on the distant city fringe, either individually or in groups, as this is all they can afford. If it is state land, there are negotiations. If it is private land, then the people buy it and have title. The disadvantage of the private land is that if it is affordable to the poor, it will always ne on the extreme periphery of the city, far from social facilities, jobs (especially for women) and recreation. That means adding many layers of expense, because of health issues, travel time and costs and extra cost of groceries. Then people densify their homes in two ways. They either build extra floors for their expanding families or for renting out. Or if the settlements are near job markets, they enter into agreements with formal or informal developers who turn their homes into multi-story apartments, while keeping a few apartments for themselves. This is happening now in a big way in long-established informal settlements in Karachi and Delhi. This informal high-density housing has many problems of poor design, inadequate plumbing and sanitation, poor light and no ventilation. It has now

become cheaper to rent a home near the city than to own a home on the periphery. (SOURCE: ACHR/ UCLG Pakistan Country Paper, 2018)

2.6.4.2 Land for housing found and negotiated by communities themselves in Thailand

Under the Thai Government's Baan Mankong housing program, it is the responsibility of each community to negotiate themselves for secure land, by buying or renting the land they already occupy, or else by buying or renting land they find elsewhere. The flexible finance which the program offers gives people the power to search for alternative land themselves. As a result, a great deal of land searching is going on around the country and hundreds of communities are in the thick of land lease and purchase negotiations with all kinds of public and private land-owners. Even in cities where local authorities have long insisted there is no room for the poor, communities are managing to find pieces of secure land to buy cheaply or lease.

All this wheeling and dealing to get secure land could be called a new kind of urban land reform for poor people's housing. But it is a type of land reform that is highly decentralized, highly informal and highly unconventional, and it is being implemented by the people who are themselves in greatest need of secure land.   What is extraordinary is that even in a context where the laws are clearly stacked against the poor, and where the country's legal system and land politics continue to work in favor of the haves over the have-nots, these land negotiations are still happening on a very large scale - and they're succeeding.

Instead of taking on a struggle against inequities in the legal system, or pushing for this act or that legislation, the Baan Mankong Program allows people to sidestep that whole battle, in which the poor would probably be the losers anyway. Instead, they can undertake land reform right away, in practical ways, by quietly finding land, using their knowledge of their cities and the modest tool of this flexible finance at their disposal. In this form of land reform, people empower themselves to work it out themselves. When communities take the initiative in searching for and negotiating the terms for buying or leasing secure land, it pushes them once and for all out of the passive victim mode and gives them the upper hand.

And when people are confident this finance is available and open to them to deal with their insecure land and housing needs, there is room for all kinds of variety in how those needs can be met. If people can negotiate to buy or lease the land they already occupy, great. And if they can't, then they can find land elsewhere that is available and suitable and cheap and not too far from their existing settlements. There are so many kinds of land in Thai cities: temple land, municipal government land, central government land and many types of private land.

Because people don't have a lot of money, and because the Baan Mankong program sets rather low ceilings on how much communities can borrow for land and housing, people need to be very, very creative. But once they come together as a community and as networks of communities within cities, the possibilities for finding alternative land multiply fast and the resourcefulness and energy start pouring out.

Some staff in CODI have described this process as being something like a very large army of ants being let loose across the country. These thousands and thousands of ants are very busy scanning their local territory, searching for available land and coming up with some very interesting pieces of vacant private and public land that have been "hiding" in the cracks of some 400 towns and cities - land that no government agency or NGO or researcher might ever have found or thought of as possible.

Some communities may feel more secure if they can get cooperative title to a piece of land and so may negotiate with private land owners to buy various kinds of land. There are many categories of private land rights in Thailand, running along a spectrum from full freehold land title (which is the most secure) to user rights (which can be converted later to full title, after a certain number of years of occupation). The more secure the title, the more expensive the price for the land, so many poor communities are opting to buy cheap land with rights that can be upgraded to full title later. But many communities are also negotiating some very interesting land solutions on public land, under a variety of public land owning agencies. In many of the smaller towns and cities, communities prefer to negotiate lease contracts on public land, where it is possible for them to negotiate very cheap land lease rates, cheaper even than the cost of purchasing cheap private land in those towns and cities. (SOURCE: CODI Update 5, March 2008)

2.6.5 The strategy of using public land for housing the poor

In most cities, private land is far too expensive for the poor to buy, and as land prices skyrocket, the possibility of acquiring land through market mechanisms becomes ever more remote, for both the poor and the middle class. Public land is an asset that should be used for public purposes, like parks, roads, schools, hospitals, libraries and other public facilities. But that isn't always the case. The trend of government land-owning agencies to turn over public land to private sector profiteering is exacerbating inequality and

contributing to eviction and rising housing prices. But we are also seeing in Asia a growing portfolio of urban poor housing being upgraded or built on various kinds of public land, and local government are often key actors in making this possible.

2.6.5.1 Using public land for housing in the Baan Mankong program in Thailand

When poor communities negotiate with public land owning agencies and are able to build some initial housing projects or upgrade some existing communities, it is a powerful way of showing these public agencies new possibilities. After 15 years of the Baan Mankong Program's implementation, there are increasing numbers of examples of good cooperation with government land-owning departments, after gradually proving to these agencies that commercial exploitation is not the only reasonable use for public land assets, but that decent new housing for the poor, which allows them to develop themselves and improve their lives in every way, is a reasonable and socially equitable way to use public land resources. And these communities are not asking for free land. Through the upgrading program, public land upon which hundreds of informal settlements have been squatting has been transformed into "developed land" which generates a modest rental income, without that agency having to spend a penny. Many of the key public land-owning agencies in Thailand (like the Treasury Department, the Crown Property Bureau, the State Railways of Thailand, the Waterways Banks Department and Buddhist temples) are seeing now that by giving long-term leases to poor communities, they can help provide housing for a good group of people who can transform their vulnerable and dilapidated living conditions into proper decent communities. And for this, these public landlords have every reason to be proud.

Since the Baan Mankong Program was launched in 2003, 1,080 projects in 405 cities have been constructed, which provide secure land and housing to 107,788 poor households. 630 of those projects (covering 66,923 households) are on various kinds of public land - most under nominal long-term leases. That means that 58% of those housing projects were on inexpensive government land (62% of total households). (SOURCE: www.codi.or.th)

2.6.5.2 Using public land for housing through the Presidential Proclamation in the Philippines

On-site upgrading and housing can sometimes be made possible by Presidential Proclamations, which grant informal settlers a chance to acquire government-owned lands that have not been used for the purpose for which they were acquired or allocated. Families in proclaimed sites do not enjoy full security of tenure until they receive their Certificate of Entitlement for Lot Award (CELA). Unfortunately, the regularization of land tenure for families in "proclaimed lands" is hampered by issues such as the suitability of the site for residential use (for instance, if the area is an improperly reclaimed land) and the determination of qualified beneficiaries. (SOURCE: ACHR/UCLG Philippines Country Paper, 2018)

2.6.5.3 Free public land for housing using the Social Land Concession in Cambodia

Cambodia is a country where government policies have facilitated the transfer of great swathes of the country's land into the hands of foreign business interests, for agribusiness, mining and real estate development, on 99-year leases and land concessions. The displacement and land disputes these policies have caused have resulted in one of the highest rates of land inequality in Asia, and caused urban slums to expand quickly with poor landless rural migrants. (SOURCE: www.opendevelopmentcambodia.net)

But even in this difficult situation, one important policy tool has allowed local governments to find some land for housing the poor. The country's 2001 Land Law included a provision for Social Land Concessions, which set out conditions under which state-owned land could be granted or leased to individual poor families that have been displaced by public infrastructure projects or affected by natural disasters, to use for their housing and/or subsistence farming. Although this is a central government policy, administered by the Ministry of Land Management, Urban Planning and Construction (MLMUPC), the provision allows local government bodies to initiate social land concessions within their constituencies, to respond to requests from local poor communities or civil society organizations working on their behalf.

ACHR's ACCA program was implemented in 28 cities in Cambodia. In 14 of ACCA-supported housing projects (plus five spin-off projects in those cities), the communities were able to leverage free land from the municipal or provincial government worth over $25 million, which has provided permanent, secure land for housing 4,797 families around the country. And negotiations are now on for another 19 projects on free government land. Likewise, most of the communities doing small scale upgrading projects are using their improvements to their roads, drains and water supply systems to bolster their negotiations for secure tenure - and many are getting it.

Getting free land from the government has become a strategic direction for the people's movement in Cambodia - and getting it for communities across the city, not just in a few pilot projects. Before, cities invariably said no, there is no land for the poor. But after communities and their local authorities began jointly implementing some housing projects, word getting around, and municipal and provincial authorities are now providing free land for housing the poor in most cities - most of it using the Social Land Concession tool. This has now become the norm.

There have also been some big policy breakthroughs on land. Cambodia's new National Housing Policy, which ACHR helped to draft, is closely based on the citywide, partnership-based and community-driven upgrading strategies and procedures that were developed by the UPDF and the national community savings network. The policy provides a framework for making citywide upgrading plans for housing all the poor in the city (on-site if possible and relocation only when necessary, to land within the city the government provides for free, with full land title) in which the municipality and the local community networks survey and work out the plans together. (SOURCE: ACCA Fifth Year Report, Nov 2014)

2.6.6 Obtaining land for housing the poor through land reform legislation in Pakistan

In the conflict between housing as right and housing as commodity, the market usually wins. Policies which enable profiteering on housing trump policies which ensure everyone is adequately housed. The market can be a cruel taskmaster, and those it doesn't reach it tends to step on. Another strategy for addressing these serious inequities in how land in cities is used comes from Pakistan, where the Urban Resource Center (URC) in Karachi, which believes that there has to be a method for containing speculation and making land available to the poorer sections of society. For this, it is important that all government land which is vacant within the urban areas should be reserved for low-cost income housing projects and laws should be enacted whereby the state as a priority can acquire such land.

In addition, the URC has been lobbying for a serious urban land reform to be carried out in Pakistan. The components of the reform should include these five elements: 1) a heavy non-utilization fee on vacant land and property, 2) an urban land ceiling act under which no one person can own more than 500 square meters of urban land, 3) that no settlement (for the poor or the rich) should have a density of fewer than 400 persons per hectare, and 4) that no person who has taken a loan for house building once should be given another loan, and 5) that the existing laws such as the High Density Board Act (2014) should be made subservient to an urban design plan. In the presence of a powerful developers lobby and elite interests, it would be difficult, of course, to implement such an urban land reform, in Karachi or in other Asian cities. But given the changing political scenario in Pakistan and the activism of the higher courts such a conversation could take place there. (SOURCE: ACHR / UCLG Pakistan Country Paper, 2018)

2.6.7 Policies to require cities to relocate evicted communities within the same city in the Philippines

Under the administration of President Benigno S. Aquino III (2010-2016), the term "people's plan" became a buzzword among NGOs and people's organizations to describe community-initiated housing processes in the context of the Supreme Court's order to local government units and to national government agencies to clean up the Manila Bay and its tributaries. With many government officials sympathetic to the urban poor and international development organizations supportive of people-led processes, these NGOs and people's organizations pushed for a policy of in-city relocation of informal settler families. Here are two examples:

- **Ernestville, Quezon City**. Ernestville is a housing project initiated by families affected by Tropical Storm Ondoy (international name: Ketsana) in 2009. Completed in 2017, it houses 212 families, 162 of whom almost lost their homes during the onslaught of the storm that brought the worst floods in Metro Manila in nearly 40 years. These families live in Barangáy Gulod in Quezon City which was among the many areas hardest hit by ravaging floodwaters from a swollen Tullahan River. To pay for the land, the association accessed a loan from SHFC through the CMP. Funds for the construction of the houses were accessed also from SHFC's HDHP. The Quezon City government provided 7.7 million Pesos (US$ 143,000) to cover the installation of a drainage system, concreting of pavements, and construction of the retaining wall. The project's "people's plan" was developed with the assistance of an NGO called the Foundation for the Development of the Urban Poor (FDUP).
- **Pope Francis Village, Tacloban City**. This ongoing in-city housing project for at least 600 Yolanda-affected families adopts the "people's plan" approach which emphasizes meaningful participation of families in almost all the steps of project implementation—from conceptualization, design, and planning to actual construction and post-occupation management of the community The implementer, a

consortium of NGOs and Church organizations called FRANCESCO, leveraged resources from various sources such as international NGOs (for land acquisition, temporary shelters, livelihood) and government (development permits). The project also integrated livelihood programs to augment the incomes of families. SOURCE: ACHR/UCLG Philippines Country Paper, 2018)

2.7 The role of information in housing governance, policy-making and planning

Most local governments in Asia do not have information about informal settlements, housing conditions or unoccupied housing units in their cities - either accurate or otherwise. At the same time, national census figures in countries like Vietnam are carried out only once in ten years, and do not count housing units, buildings or collect information about the nature of the total housing stock, whether it is permanent, temporary, formal or informal. Without accurate information about the nature of housing problems, and a common understanding of those problems by the key local stakeholders in a city, it is difficult for local governments to plan their strategies to address those problems. Community-based organizations and networks in many countries have been using the tools of citywide and settlement-level mapping and surveying as part of their planning and advocacy for many years now, and these surveys have proven to be powerful ways to build partnerships between communities and city governments. Community-driven gathering of accurate information about urban poor housing is now a key agenda of SDI, ACHR and UN-Habitat. In many cases, local governments have welcomed this community-led gathering of information which cities do not have, and have collaborated with local community organizations to validate the information and use it to more effectively to plan for housing, negotiate for land, secure tenure, resources and support.

2.7.1 Citywide survey and mapping in Valenzuela, the Philippines

The city of Valenzuela (one of the 13 cities that make up Metro Manila), makes a good example of how citywide surveying and mapping can lead to a collaborative process of solving the city's housing problems. With a small grant from ACHR, the Philippines Homeless People's Federation and other community federations joined forces to initiate the surveying and mapping all the poor settlements in the city, gathering full information about who lives where, land tenure, infrastructure problems, existing organizations and NGO support systems. 31,273 households living in 231 urban poor settlements were surveyed, and the mapping identified those settlements that were in danger areas, on government land, on land under court cases, on land affected by infrastructure projects, on public land and in various public and private social housing schemes. In the process, they brought all the formerly invisible and unorganized informal communities in the city into a new citywide network they called the Valenzuela Peoples Organization Network (VALPONET).

When they'd finished mapping the first district (barangay), they presented their data to the barangay and municipal governments, in a citywide slum upgrading workshop, in which community architects also presented plans for upgrading five pilot communities. The mayor gave his full support to the citywide and community-driven planning and upgrading process that followed. A special Informal Settlers Loan Assistance Program (ISLAP), seeded by a grant from 10 million Peso (US$ 186,000) from the Municipal Government, gave low-interest loans to communities to acquire land, improve houses, make common infrastructure improvements and undertake other development projects proposed by the communities. Between 2013 and 2016, all five pilot communities got secure tenure and upgraded their housing, and many other communities began developing their housing plans - some using loans from the national CMP program to buy the land they had been squatting on, with the local government acting as originator. The municipal government also chipped in and built transit rental housing for families living in danger areas to stay safely while they search for alternative land. The citywide upgrading process continues today, although it slowed down when a new and less-supportive mayor was elected. (SOURCE: ACHR/UCLG Philippines Country Paper, 2018)

2.7.2 Another example of citywide information leading to housing breakthroughs in Nuwara Eliya, Sri Lanka

Many of the 32 slum settlements in the town of Nuwara Eliya, in Sri Lanka's tea-growing highlands, were built originally to house Tamil tea plantation workers, and some are more recent squatter settlements, but none of them have legal tenure and living conditions are bad. The Women's Co-op had started savings groups in a few settlements, but without any relationship with the municipal council, and without any work

on land or housing issues. In 2009, they worked closely with the Municipal Council to survey and map all 32 slums in the city. After the survey, they set up a joint city development committee, which is chaired by the mayor and includes community leaders, Sevanatha (the support NGO) and municipal officials. The committee meets once a month, and has become the key platform for discussing and jointly addressing land and housing issues of the poor. The mayor has taken the communities' side in these meetings and helped negotiate with national land-owning agencies for secure tenure in several settlements, and municipal staff now join Women's Co-op leaders when they start savings groups in new areas. As one woman savings leader put it, "The mayor is now aware of our work and our struggles, and he support us - not because he has suddenly become a good man, but because we are now working together as a unified force." (SOURCE: ACCA Fifth Year Report, Nov 2014)

2.7.3 The Urban Resource Center (URC) creates an open forum for issues affecting housing and the poor in Karachi, Pakistan

The Urban Resource Center (URC) monitors government policies that affect the poor and the environment in Karachi. They provide this information to community leaders, media, and civil society, and invite government officials to make presentations of their plans to community leaders and the media. They also document the discussions that take place. Through this process the interests of low income communities are safeguarded especially in case of evictions. The URC's activities have had a major impact on the thinking of government and international agencies, academia and the media. However, with the emergence of neoliberal thinking and policies, private sector developments are increasingly supported by the government and as such these innovative projects are given less importance than previously. What will be the future of these programs with an apartment culture dominating the city? Will it increase the rich-poor divide and limit these institutions to the urban fringe? (SOURCE: ACHR/UCLG Pakistan Country Paper, 2018)

2.8 Collective rather than individual - dealing with communities, not with individuals

In a world which is becoming ever more individualized and ever more market-driven, poor people alone don't stand a chance. The poor have no strength alone. They can't compete for space, for resources, for recognition or for rights. They can't deal with government bureaucracies or the formal finance systems. Only when they come together horizontally in larger groupings - as families, as communities and as larger networks of communities do they have the collective power to get the things they need. For the poor, the collectivity of the communities they live in is not just a friendly and supportive arrangement for the city's most vulnerable population - communities are a crucial survival mechanism, which helps them meet needs and resolve all sorts of problems they can't resolve individually. Communities help individual poor people find land and affordable housing and access to basic services, find employment, find schools for their children, get access to health care and inexpensive groceries and clothes. People may be poor as individuals, but they become richer and stronger when they pool their resources and do things together as a group - richer in knowledge, ideas, social support, finances, protection and negotiating clout. The collective is the poor's only real wealth.

2.8.1 Most formal housing programs are individually oriented and do not build communities as a social support unit

But despite this urgent reality of poverty, most formal housing programs for the poor are designed to deliver housing units individually, to individual poor households, and open no space at all for collective anything. The way formal housing programs are conceived, planned and allotted are almost invariably based on the individual client, the individual unit, the individual beneficiary. And the relationship between that individual beneficiary and the larger system is an independent, vertical, bilateral relationship. There are no horizontal links between those individual "beneficiaries" and no community strength. And ultimately, even when the physical housing need has been addressed, the other aspects of poverty are not, and poverty persists.

2.8.2 Bringing the collective force of communities into the housing development process

If there is any lesson from the past few decades of housing work in Asian cities, it is that when a housing process is collective, it can support, enhance and build on this community strength, and make the

physical housing development process into a catalyst for a much larger change process - a change process that is led by poor communities themselves, and which can then address all sorts of issues of poverty besides shelter, as a matter of course. The collective element in housing has important aspects that are economic, political and social, and will be discussed in more detail in other parts of this report.

2.8.3   The importance of collective land tenure for housing the poor

Collective land tenure is a powerful tool to guard poor families and poor communities against market forces, speculation and gentrification, which are always much stronger and better financed than any individual poor family. Individual title may work for the middle class, who can compete in the market, but for the poor, the instant they have full, legal title to their tiny piece of land, that land becomes an attractive commodity on the market, and the market will be coming to buy it. The Peruvian economist Hernando de Soto Polar thinks this is a great thing, because legal tenure allows the poor to realize the full market value of their land assets. But in practice what usually happens is that the first time there is a crisis in the family - someone gets sick or loses a job or dies - that easily saleable land asset is sold to cover the crisis, and the family slips back into landless poverty, with no protection, no security, no future.

But when land is held cooperatively, the community can build support systems into their collective to help people over these bumps, so they don't lose their land and housing the first time they fall into need. In some countries there are already legal structures which allow communities to collectively own or lease land. In the Philippines, a group of poor families can register themselves as Homeowners Associations and buy and own land collectively. And in Thailand there are also legal mechanisms for communities to register as housing cooperatives and buy or lease land collectively.

2.8.3.1   The example of housing cooperatives and collective housing development in the Baan Mankong Program, in Thailand

One important requirement to join the Baan Mankong housing program is that communities have to find ways to do things together, and that everyone in the community (even the poorest) has to be included in the process, as a way of creating and strengthening their organizations. This collectivity is not a radical socialist imperative, but a tool to pull people together and create a new strength within their group. Working together as a group is never easy, but it gives the poor, who usually have no power at all, the strength and confidence to do all kinds of things they could never hope to do individually. Doing things collectively also creates an important balancing and proactive mechanism between community members and various outside forces: collective land, collective finance, collective management and collective welfare.

To strengthen the collective force in poor communities, the Baan Mankong Program has found ways to make every aspect of the upgrading process collective, as much as possible: collective land management, collective financial management and collective social management. Housing and land loans from CODI for the Baan Mankong projects are not made to individuals but only to registered community housing cooperatives, and so the first step is for communities seeking to improve their housing to register themselves as housing cooperatives with the government. Then these legal housing cooperatives will be the owners or lease-holders of the land they buy or lease collectively.

Collective land management (through cooperative lease-hold or cooperative ownership) can help safeguard against speculation and gentrification, which are always a danger when the tenure of inner-city settlements is secured. But besides assuring the people keep their community, there is an automatic and binding element in the cooperative management of land which links people together. The monthly rituals of collecting the rents or land payments, or the process of making decisions about land which is collectively owned are more ways of bringing people together. Like savings groups, cooperative land management gets people meeting each other all the time, so they learn what their neighbors are up to. If someone's sick, or needs rice or has kids who can't go to school, this collective force can find a way to help. These support systems are vital to people's survival in poor communities.

In a number of the Baan Mankong housing projects, this force becomes visible. In the Boon Kook resettlement community in Uttaradit, for example, the people have designed into their community six units of "communal housing" for poor or handicapped members of their community who have nowhere to stay. In Bangkok's Klong Lumnoon community, and in Udon Thani's Wat Po community, the people have also built "central houses" for old, crippled, needy and ill people. These are expressions of a highly decentralized and richly human social welfare system, in which communities collectively look after their own. These kinds of communal facilities are appearing in many community upgrading plans because the program creates space for people to think about these issues and provides tools and resources to translate their social development and community welfare ideas into facilities. In these ways, the Baan Mankong Program is being used as a

tool to strengthen a collective social process which can improve community people's security and well-being in many other ways than purely physical ones.

In the past, most state agencies leased land to poor families only on an individual basis, which made it easy for communities to be manipulated by outside interests, and evicted when some more lucrative land use came along. The housing project in the Bonkai community in Bangkok was the first case of a land lease contract being made by a government agency (the Treasury Department) to a community cooperative, on a nominal rent of 150 Baht per month per household, paid by the community cooperative in one big monthly payment. Collective land tenure is now standard in Baan Mankong housing projects, and is one of the best safeguards against speculation and gentrification in inner-city communities like Bonkai. (SOURCE: CODI Update 4, June 2004 + CODI Update 5, March 2008)

But many Asian countries - like Cambodia, Nepal, Indonesia, Sri Lanka and Bangladesh - do not yet have any legal or governance structures which enable communities to own or lease land collectively. But that hasn't stopped communities in all these countries from implementing all kinds of community-driven housing projects in which collective planning, collective construction and collective financial management are part of the process, and many of these projects appear as examples throughout this report.

2.8.3.2 *How individual land titling can become a soft form of eviction in Thailand*

It is one of the paradoxes of most urban slums that a little tenure insecurity works like a charm against gentrification. And when you add a dash of environmental hazard and a pinch of poor services, you've got one of the most effective force-fields for keeping a voracious property market out of a poor settlement, and keeping poor people in their housing. But as soon as you make that slum more secure - by regularizing it, formalizing user rights or giving individual land title to its residents, richer people will be queuing up offering opulent sums to buy them out. And what sane person is going to pass up an offer to trade in a shack for more cash than they could earn in five years? But when the poor do take up these offers, as many invariably do, just listen to the chorus of accusations coming from just about every quarter: "See what they do when you give them a secure house? They sell it off and move back to the slum!"

Not everyone sees this as a problem, however. A growing number of "poverty alleviation" programs are being launched in which informal land assets already used by the poor are being formalized - ostensibly so they can be used as collateral for loans to start or expand small businesses. The work of the Peruvian economist Hernando de Soto Polar on informal economies has convinced many governments that giving poor people individual property rights are the answer to poverty. But alarm bells are going off for many who see this as a thinly-disguised way of using market forces to push poor people out. In this form of eviction, there are no bad guys, no messy demolitions. It happens gradually, one tiny parcel of land at a time, so hardly anybody notices until one day, all the poor people are gone.

The World Bank has embraced this strategy and is pushing projects around the world to convert land rights under a variety of older and stickier tenure systems into individual land title and get it into the market. This fits in neatly with the larger imperatives of global capitalism, for which complicated forms of land tenure have proven to be obstacles to profit-making. The World Bank's Land Titling program in northern Thailand, for example, issued land titles to 8.7 million poor farmers, most of whom were already deeply in debt. Twenty years later, millions of them had been driven off their land and entire belts of farmland had been transferred through buy-outs and foreclosures into the hands of speculators, golf-courses developers and agribusiness. So successful was that program that in 1997, the World Bank even gave itself an award for the initiative. (SOURCE: ACHR Newsletter No. 15, Oct 2003)

3. Innovations and trends in PLANNING aspects of housing

3.1 Inclusive city planning: Bringing poor communities into the center of housing planning in Asian cities

In most Asian countries, an overwhelming majority of the housing for the poor is provided by the poor themselves, mostly in informal settlements. Despite this fact, this housing stock is not considered in urban plans, and the poor's delivery mechanisms are not legitimized or supported. They may be substandard and illegal, they provide most of Asia's vulnerable citizens with shelter and other social and financial support. More poor people are reached through these mechanisms than the government or formal private sector housing.

The most effective housing strategies are those which recognize and support this informal supply system, rather than overlook or punish it. There are now many examples where local governments have partnered up with poor communities and their networks in order to tackle housing problems that are too big for any one group to solve alone. And planning is an important part of this partnership approach to housing the poor. an inclusive planning process that brings the needs of everyone into the city planning is the kind of planning which creates cities that are equitable, healthy, supportive and sustainable for everyone.

In most top-down planning, if there is participation at all, it takes the form of a few community workshops or having a community representative on a planning committee. But a truly participatory planning process is one that places low-income community organizations at the center of a process of determining what they need and what form their part of the city takes, instead of leaving that question to the government or the market forces. This kind of real community-led participatory planning can take many forms, and it is always more effective when it is supported by local governments and other local stakeholders. A few examples:

3.1.1 Inclusive housing planning in the Baan Mankong Program in Thailand

In the housing process being supported by the national Baan Mankong ("Secure Housing") Program in Thailand, communities plan and implement their own housing and settlement upgrading projects. They do not do this in isolation, though, but as part of a comprehensive, collaborative process of finding lasting solutions to the city's problems of housing for the poor. This involves surveying all the settlements in the city, and then preparing upgrading plans which will resolve the land tenure, housing and infrastructure problems of all these communities, as much as possible, within a few years. No one is left out. This is a way to link the housing problems of the city's poorer citizens with the larger town planning process. Small projects in a few scattered communities may bring benefits to people living in those settlements, but they seldom transform the lives of the poor or bring about change at any significant scale. The Baan Mankong Program, on the other hand, works to develop low-income communities as an integrated part of the city. In the longer term, the community housing process can also trigger transformations in the city's larger development process, in which communities are increasingly accepted as legitimate citizens and as valuable development partners in solving problems of the whole city. (SOURCE: CODI Update No. 4, June 2004)

3.1.2   Countering bad planning with better alternative planning by organized communities

Here is a story which demonstrates how integral planning is to the governance of urban areas, and how planning which excludes the needs and aspirations of the poor is planning that will ultimately make cities less equal and less sustainable. Dharavi is the largest slum in Mumbai, with an estimated one million inhabitants, crowded into just 216 hectares of land. In the 1950s, Dharavi was a swamp outside the city, and over the sixty years since then, it has been developed entirely by its informal occupants, and is now a town-sized economic powerhouse for and by the poor, in the center of the city, with manufacturing, recycling, trade and housing. Dharavi has a long history of attempts by the state government to improve it, but plans to redevelop the area have invariably been developed without acknowledging - or even asking - what the residents needed or wanted, and stalled.

Between 2004 and 2014, another attempt was made by the government to "improve" Dharavi. The area was declared a "special planning area", and the Government of Maharashtra hired a consultant who proposed a "public-private partnership" plan to divide Dharavi into five sections and auction off each section to world class property developers, who would then pay the state government for the land and re-house the residents in 23 m2 apartments, using part of the stellar profits they would earn by commercially developing this valuable land in the center of Mumbai. This cross-subsidy planning strategy in Dharavi dovetailed into

both the city's current Slum Rehabilitation Act (SRA) and the Floor Area Ratio (FRA) bylaws which allowed developers to build higher and denser, and make bigger profits.

Dharavi's residents would be housed on-site and everybody would make a lot of money. To policy-makers and to the state government, it sounded like a win-win solution, but the residents' associations in Dharavi were alarmed at many aspects of the scheme and came to the National Slum Dwellers Federation (NSDF). The NSDF then worked with its partner NGO SPARC and a group of concerned eminent citizens to set up a joint committee (which included slum leaders from NSDF and Dharavi) to understand the issues being raised by Dharavi residents, examine the details of the proposed projects and make a representation to the state government, through its housing department. The residents had several complaints about the scheme:

- There was no baseline data about Dharavi residents or their associations, nor accurate maps showing which land fell under which private or public land-owning agency.
- There was recognition that Dharavi was not just a residential area but its many formal and informal businesses provided jobs, recycling facilities and food production which the city depended on.
- The scheme didn't include renters, who comprised a large portion of Dharavi's residents
- There were also irregularities in the bidding process, in transparency and in responsibilities in this multi billion dollar public project

But during this time, the NSDF and residents agreed that opposing the scheme without producing an alternative would be a mistake, for most Dharavi residents wanted redevelopment - but one that worked for them. So using whatever resources they could muster, and with the support of a team of planning professionals, they looked at one of the five areas and developed an alternative planning protocol for redevelopment, which included:

- Mapping all the existing elements: resident associations, land ownership, structures, types of housing, businesses, roads and pathways, infrastructure.
- Working out typologies of different redevelopment possibilities which include space for work, residences, community amenities and open space.
- Carving of space for the construction of for-sale commercial or residential units which would cross-subsidize the redevelopment, pay for the new housing and infrastructure and compensate the land owners with transferred development rights and modest profits.

Finally the state rejected the residents' planning protocol for Dharavi, but they also cancelled the redevelopment scheme, and Dharavi continues in its un-redeveloped state. (SOURCE: ww.sparcindia.org)

3.2 Bottom-up rather than top-down planning for housing: strategies and techniques

3.2.1 Small upgrading projects prepare communities for more complex housing projects

Housing is a very complex, difficult and time-consuming process, which necessarily interacts with all the formal structures of the city. A good way to build partnership between poor communities and the city government, build community capacities to manage housing projects and housing finance, and test the co-production model, is to start with smaller-scale upgrading projects that "warm up the pot". Such small projects can build momentum and prepare everyone for the larger and more complex stage of planning housing projects. For poor communities, planning is not something abstract, but an opportunity to take action to address immediate needs. This kind of bottom-up planning starts with doing, and is quite different than traditional top-down planning. So one powerful technique for getting people actively involved in planning is to create space for them to plan and implement small community projects, as a way of warming people up, building momentum, sparking curiosity and participation in the community - all through taking action. A few examples of how small upgrading projects can lead to a bottom-up housing process:

3.2.1.1 Small infrastructure projects in the ACCA Program

In ACHR's donor-funded Asian Coalition for Community Action (ACCA) Program (2009-2015), part of the modest package of financial support the program granted to city-based community networks in 215 Asian cities was a budget of $15,000 to develop small, community-planned and built projects to improve infrastructure in at least five poor communities (in some cities, they stretched these funds to implement up to 12 projects). These small projects which involved paving roads, building drainage lines, toilets, community centers, bridges, and water supply lines allowed poor communities to make much-needed, small scale improvements to their settlements, while preparing them for the real transformation., in

which poor and marginalized communities in a city analyze their situation, determine what they need, design a solution and succeed in carrying out that solution, with their own hands.

There are important political dimensions in these small projects. When a community constructs the kind of amenity that is usually supposed to be provided by the local government, red lights will go off in the local authority: "Somebody is building something unauthorized in an illegal settlement!" The physical changes that poor people make in these small projects - even very modest ones - are highly visible, and this visibility manifests a new political agenda by a group which has otherwise been invisible and abandoned by their cities. This sudden visibility and this doing of things creates some tension, but that tension, in most cases, leads to opening up a meaningful dialogue and a working relationship between the poor communities and their local governments.

Of the 2,139 small projects implemented in 207 cities, in 18 Asian countries, local governments gave their full support to the process and topped up the $2.7 million small project budget from ACCA with another $6.1 million in cash and material contributions. What role did these small ACCA projects play in the larger housing development process in these 207 cities?

- **Getting people into an active, collective process:** The small upgrading projects in the ACCA Program are a tool to get community people into an active process of looking at their needs and then taking action to resolve them together. After deciding what they want to do and planning their project, most communities use the small project funds from ACCA to buy materials, and contribute by putting in all the labor themselves, and adding cash, food, or additional materials to extend the small budgets. When people in a slum plan and carry out projects which resolve their immediate needs and bring immediate and tangible benefits to the community as a whole, it works as a powerful antidote to hopelessness and dependency. It is a confidence-builder which almost invariably leads people into other projects and other activities like saving, land negotiations with the local authority and new partnerships.

- **Building a bridge between communities and their city governments:** These small projects very often act as a bridge between communities and their local governments. Most local authorities don't pay much attention to "software" activities like savings and income generation in poor communities, but they do tend to pay serious attention to any "hardware" projects that communities undertake, like streets or drains or walkways - especially if they haven't been authorized! These kinds of public goods are usually supposed to be provided by government authorities, so when people invest something and do this public work themselves, local governments very often get quite interested. Authorities usually become obliged to give their agreement and support. And in practice, most even contribute to the project budgets.

- **Building momentum in different ways:** Small projects in a few areas does not by itself create large-scale change, but if the process is managed correctly by creating many small projects that are open and visible – a momentum is built. When these activities are conceived and carried out on a city-wide scale, the city starts linking with this community action and moving along with it in small ways at first, but gradually in more significant ways as the benefits of doing so are realized.

- **Leveraging other funds, other kinds of support:** If community people negotiate well, they can often get help from the local authority in some form: a funding contribution, building materials, technical assistance or access to construction equipment. In many of the small projects so far, the community groups have been able to use the modest ACCA funds to leverage significant additional support in cash, labor and materials from their local governments, from other local development organizations and from within their own communities (especially in Cambodia, Vietnam and Nepal).

- **A step towards getting land:** The implementation of these small projects may not bear directly on the issue of land security, but in several cases already, communities that have implemented these small projects have then been able to negotiate for land (for example Bharatpur in Nepal, several Cambodian cities, and Nuwara Eliya in Sri Lanka).

- **A lot of roads and pathways:** A striking number of the small projects (337 out of total 1,424 projects) involved building paved roads and pathways. A road not only provides access, but in crowded communities it functions as a playground, meeting point, market, workshop and festival venue. A good paved road is also a symbol of legitimacy

(SOURCE: ACCA Fifth Year Report, Nov 2014)

3.2.1.2 Participatory community planning in Japan's outcaste Buraku communities

In Japan, urban planning has been centralized for a long time. However, in the 1970s, growing concern about urban environmental problems like air pollution, fires, earthquake safety and loss of historic

neighborhoods began to open space for greater local involvement. Machi-zukuri ("participatory town planning" in Japanese) is a concept which emerged from a few seminal redevelopment projects undertaken in the 1970s by poor communities who wanted more say in how these problems were dealt with in their neighborhoods. Machi-zukuri was gradually incorporated into national town-planning policies through a series of new laws and regulations. Machi-zukuri provides financial and technical support to communities wanting to redevelop their areas, through a collective, participatory planning process. Machi-zukuri projects are all different, but the policy usually provides:

- funds to support the community design process, including salaries of the planners or architects the people select themselves to provide technical assistance.
- funds to buy land from land-owners in areas being redeveloped for constructing infrastructure and public amenities.
- funds for the construction of public infrastructure and facilities, usually by private contractors hired by the municipality, according to local standards and bylaws, but according to the community's plans.
- subsidies to encourage people to reconstruct their houses using fire-proof materials in which the city "buys" the old structures that are demolished as part of the people's redevelopment plans.

One of the striking examples of how Machi-zukuri planning has been used is in Japan's Buraku communities. For centuries, the Buraku have been discriminated against as "untouchables" and forced to live in squalor, poverty and social exclusion in designated settlements on the outskirts of towns and cities. Discrimination against the Buraku was outlawed in 1871, but mistrust and hostility continued right up to the 1960s, when pressure from the Buraku liberation movement induced the Japanese government to launch a series of special programs to help improve the lives and settlements of the Buraku. Besides improvements to education, employment and welfare, these programs provided support for the physical upgrading of Japan's 6,000 Buraku districts (representing some 3 million people), in which government budget was passed directly to the Buraku Liberation League (BLL) branch in each community. Two-thirds of this money came from the national government, and one-third from the local government, but it was up to each community to negotiate with its local government and decide how to plan and implement the projects.

Many less-active communities were content to let local governments take charge of upgrading their settlements, and most municipalities were only too happy to take on these lucrative construction projects. But some Buraku communities, like the one in Asaka took advantage of provisions which allowed them to develop a variety of improvement projects themselves, in a more participatory style. Through those early community-driven upgrading projects, Japan's Buraku communities played a pioneering role in establishing the institutional and financial arrangements for the machi-zukuri facility, and became test-cases for the model in which communities design and implement their own redevelopment and local and national governments support.

Machi-zukuri in Asaka, Osaka: In the 17th century, a huge civil project to straighten the Yamoto River, in Osaka City, drew poor laborers from all over Japan, including hundreds of Buraku. After the work was finished, the shogunate allowed them to settle along the banks of the newly-straightened river. That was the birth of Asaka, and in the coming centuries, this Buraku community remained an impoverished and un-serviced slum of wooden shanties, geographically isolated from the rest of the city to the north. Asaka's Buraku Liberation League branch was organized in 1965. This resolute community soon realized that the government's Buraku-support programs gave them an opportunity to decide for themselves how they wanted their community to be. Asaka became Japan's first Buraku community to explore machi-zukuri style community planning, and its efforts created ripples that went far beyond the community's boundaries.

In the 1960s, community participation was unknown territory in Japan, so Asaka had to make up the rules as it went along. They began by negotiating for local government funds to survey their community, looking carefully at existing housing, occupations, education and health conditions and researching the new policies to help them improve these conditions. Under Asaka's charismatic leader Yamamoto-san, the community invited professionals, students, municipal officials and Buraku leaders from other areas to join the survey process, and used data they collected to create a common understanding about their problems and a common vision of what they wanted to change. The survey became a means to organize their community internally and to build a support base externally.

With the help of technical consultants they recruited themselves, they then set about drafting a master redevelopment plan for Asaka, which went through many cycles of discussion and adjustment in small groups and large meetings. The final plan was eventually approved, funds were released and construction work began. Asaka's ramshackle houses were replaced by 3-story blocks public rental flats in the early 1970s, its mucky river banks by concrete embankments, broad avenues and tree-lined sidewalks where elderly ladies walk their poodles. Next came parks, tennis courts and an ornate Shinto shrine. Before

redevelopment, there were 900 families in Asaka. About half of them moved into the rental housing, and half opted to take the government compensation and leave the area.

It was their practice in Asaka that whenever the people needed to talk to the government, they'd go in groups which included strong leaders and less strong people, so everyone would get an education in negotiating and dealing with bureaucracy. Asaka's planning later reached beyond their own settlement and encompassed needs beyond the physical. After leading a successful movement in the surrounding Sumiyoshi Ward to get the a big train manufacturing yard removed in 1987, Asaka worked with other non-Buraku communities in the ward to develop a participatory master plan for this newly freed-up land. Most of the projects in the plan are now complete, including a clinic, elderly housing, a community center, a park, a public bath-house, a history museum and a junior high-school – all built according to people's plans, tapping various government subsidies and programs. Since the 1980s, Asaka's BLL has also launched a series of innovative community enterprises and social welfare programs to provide jobs for the community's unemployed, to care for its elderly and handicapped and to provide a sustainable source of funds for their ongoing development activities. (SOURCE: Unpublished ACHR Newsletter on participatory planning, June 2006)

3.2.2 Using participatory planning to create appropriate, varied, context-specific housing, rather than standard solutions

One of the most persistent and most destructive myths is that there is a single grand solution to problems of housing for the poor in cities, and that if that single solution is found, it will work for everyone. Single solution thinking grips local governments, and stops innovation, prevents collaboration and participation of the poor. Planners almost everywhere also aspire to create "World Class Cities", and while this kind of planning has been conducive to capitalism, it has proven to be anti-people, anti-pedestrian, anti-history, and anti-public space, and has caused displacement and exacerbated inequality in cities. It also focuses on creating a single vision for all cities, and this has hindered innovation, collaboration, socio-cultural and historical sensitivity, and participation. A few examples of how to counter these toxic and anti-poor planning trends:

3.2.2.1 Variety in the housing planning in the Baan Mankong Program in Thailand

In a lot of conventional slum upgrading and housing relocation projects, the process follows a rigid set of design standards and engineering norms, all in the name of efficiency. As a result, the physical improvements, the houses and the community layouts all look the same, regardless of where they were or who lives there. Planned communities do not necessarily have to be designed in an alienating grid of lanes and cross-lanes.

The Baan Mankong program, on the other hand, gives people the power to think and to do, and to search for their own solutions, and as a result, each housing solution inevitably takes a completely different form, in each city and in each upgrading project. Why? Because each housing project has its own history, its own context, its own cast of characters, its own design and its own history of squabbles and triumphs. The program opens space for communities to initiate whatever kind of housing projects they like or to take advantage of whatever opportunities may be available in their local situations: any size of project (8 to 650 families), any location (nearby or distant), any kind of land (public, temple, private, rented, purchased, municipal or "gray-area" land) and any group of people (old slums, scattered squatters, room-renters or house enters, joint families in crowded houses). Of course there is a lively cross-pollination of layout and construction ideas and much borrowing and re-adapting of popular house models, which is encouraged by a constant stream of exchange visits, meetings, and sharing mechanisms. But when groups of community people have the power, the opportunity and the resources to answer their housing needs in their own way and according to their own context, variety will happen all by itself. (SOURCE: CODI Update No. 5, March 2008)

3.2.2.2 Facilitating community-driven housing planning in a big slum settlement: the Kaoseng community in Songkhla, Thailand

The upgrading of the lively beach-front community at Kaoseng, in the southern city of Songkhla, was one of the early Baan Mankong housing projects. Kaoseng makes a good example of how the same delicate, community-driven planning can be done within a very large settlement, by breaking it up into smaller planning clusters. The community's 480 households are of mixed ethnicity and religion, with widely divergent occupations and income levels (from very poor fishermen to very prosperous traders). The

community has a long history of displacement and tenure uncertainty. In the early 1960s, Kaoseng was the official relocation site for people evicted from a large settlement on the cape in northern Songkhla. Although they were given no formal leases, the people have occupied this new land in peace ever since. Then in 2000, the municipality unveiled plans to redevelop Kaoseng as a tourist beach and announced that the community would be evicted. However, negotiations between the community and the provincial government were successful in slowing this project down, and transforming an eviction threat into plans to redevelop their community as a thriving, beachside community. The Treasury Department, which owns the land, agreed to lease the land to the people.

With help from four young architects, the community divided its five zones into 33 working groups of 10-20 households each. Using models, drawings and plastic transparencies laid over enlarged aerial photos of the community, each group analyzed its problems and developed plans to improve their micro area's environment and housing, trying as much as possible to preserve their contextual features that add to the settlement's informal charm. This intense and highly decentralized planning process involved everyone, in innumerable meetings held around the clock. It took three months for all 33 groups to finalize their plans, which were then combined to make five zone plans, which in turn were put together into a full community plan, making adjustments for widening and paving roads and lanes, laying drains, planting trees, planning solid waste disposal points, adding street lighting, and developing "pocket parks" on unused land. Later, the architects worked with the people to develop affordable house designs, and work on the infrastructure improvements began. To stretch their Baan Mankong infrastructure subsidy as far as possible, the community people did all the work themselves. (SOURCE: CODI Update No. 4, June 2004)

3.2.3 Eight tools for participatory housing planning from Mumbai, India

Some of Asia's pioneers in community-driven housing planning were also some of Asia's poorest and most vulnerable women, living on the footpaths of Mumbai. In 1985, the Supreme Court of India upheld the right of the city of Mumbai to keep demolishing the informal settlements of pavement dwellers and throw them out of the city. That judgment showed the pavement dwellers, who had organized themselves into savings collectives, that their most powerful weapon against the immediate threat of demolition was to focus on their long-term goal of secure houses. So they began planning collectively for the future by building skills and confidence which became trump cards in their negotiations with the state later on. In the process, they developed some powerful tools - tools which educate and mobilize while offering both practical and strategic value to communities and to the city in their struggle for land and housing. Later, in alliance with the National Slum Dwellers Federation and the NGO SPARC, the Mahila Milan Women's Collectives began visiting other cities around India - and around Asia - to help other communities do what they had done. These tools have since been adopted in a thousand different contexts, where they have spurred housing breakthroughs for thousands of poor families.

Tool: Community enumeration : When cities do the counting, poor people are always under-counted, and under-counting means the poor loose. But when poor people do the counting, it can be a great community mobilization starter. The first survey of pavement dwellers defined a universe whose existence nobody had acknowledged, and it started Mahila Milan, who would eventually transform their statistics and their understanding into a formal resettlement policy for pavement dwellers all over the city.

Tool: Settlement mapping : An important part of the data-gathering process is making settlement maps which include houses, shops, workshops, pathways, water points, electric poles, along with problem spots and features in the area, so people can get a visual fix on their physical situation. Mapping is a vital skill-builder when it comes time to plan settlement improvements and to assess development interventions. Their detailed, accurate, first-hand information make community maps powerful planning and mobilizing tools, and also effective bargaining chips in negotiations for secure tenure.

Tool: Daily saving : Instead of waiting around for the government to provide development, the Mahila Milan study their own needs, look at what state policies provide and then formulate solutions that work for everyone. Communal saving is an urgent activity which binds people, teaches them to manage collective assets and helps them take control of their own development - on a daily basis. As Jockin puts it, one community dollar is equal to a thousand development dollars, because that community dollar represents the commitment of thousands of poor people to their own development.

Tool: Network building: Poor people want resources, and no matter how you look at it, resources are political, if you define politics as who gets access to what in a city. No community alone can negotiate with the city for these things. Only when they negotiate together, in organizations with the collective force of big numbers behind them does it work. One of the biggest lessons from India is that to make change,

there needs to be a "critical mass" of people demanding change, and that critical mass creates solutions, breaks down resistance to change, and dissolves the barriers between poor people and resources.

Tool: Vacant land surveying : Cities often claim there's no land left for the poor, but they're almost always fibbing. And when poor people get to know their own cities better and educate themselves about development plans, they can challenge this bunkum. In 1985, the MM got hold of Bombay's development plan and went around the city finding every plot marked "housing for the poor" on that plan, most of which was actually upper-income housing, or warehouses and factories - all kinds of things! Vacant land searches in cities all over India have helped poor communities to negotiate countless resettlement deals.

Tool: Shelter planning : It's hard to fight for a decent house and a secure community if you don't have any idea what that that house and that community might look like. During Mahila Milan's first shelter training workshop in Byculla, the women used the length and width of a saree to understand room dimensions and ceiling heights that were otherwise incomprehensible to people who'd lived most of their lives in box-like huts on the pavements. The modest, one-room unit they designed, with 14-foot ceilings and an internal loft, became the template for hundreds of relocation projects in the coming years.

Tool: Community exchanges : When SPARC first began working with pavement dwellers, they found that women on one side of the street didn't know those on the other, so they initiated a process of interaction between the different pavement communities. Gradually, this extended to slums across the city, then across the country. In India, every new idea that has come into use in the federation has come out of communities doing it. A program of constant exchange visits between cities and settlements has created enough catalysts and trainers to ensure the process reaches more and more communities across India.

Tool: House model exhibitions: When communities build full-scale models of their house designs and invite government and the public to see what they've been planning, a lot of things happen: house model exhibitions "democratize " possibilities, they train people in construction, they stir up excitement, they build confidence within communities, they help people visualize affordable house designs, they show the city what the poor can do, they bring the government to people's turf, they kindle interest in the city, and they focus on precisely what it's all about: decent, affordable, secure housing which is accessible to everyone. (SOURCE: ACHR Newsletter No. 15, Oct 2003)

3.2.4   *Model house exhibitions as a participatory planning tool and as a negotiating tool*

When communities build full-scale models of their house designs and invite the government and public to see what they've been planning, a lot of things happen. This is a people's planning tool which serves many purposes: model house exhibitions train people in construction methods, they stir up excitement, they build confidence in communities, they help people visualize affordable house designs, they show the city what the poor can do, they bring the government to people's turf, they kindle interest in the city, they focus on precisely what it's all about: a decent, affordable, secure, place to live, which is available to *everyone*. Before they actually get secure land, communities have lots of preparation to do: saving, organizing, planning, looking for land, designing, exploring infrastructure options and construction techniques, looking at finance, visiting other options. Model house exhibitions are a milestone in that process. Some accounts of a few exhibitions:

3.2.4.1 *Model house exhibit in Payatas, the Philippines*

President Estrada came here in Payatas because he wants to know about the savings group from the Lupang Pangako Savings Association. Without savings here in Payatas, maybe the President of the Philippines would not help the urban poor people, not only in Payatas but nationwide. This kind of program helps the urban poor to upgrade their lifestyle. Here in Payatas we have four problems: land and housing, livelihood, medical and education. So if you have savings, maybe you will have no more problems. Right now, in our Barangay Payatas, we already saved 72 million pesos for microenterprise. And we are continuing our savings for land acquisition. Our first loan for socialized housing in Golden Shower has just been released." (*Ricardo Boy Awid, President of the Scavenger's Association, Payatas, speaking during the model house exhibition in November, 2000)* (SOURCE: ACHR Newsletter No. 13, 2001)

3.2.4.2 *Model house exhibit in Uttaradit, Thailand*

To help the house design process in the Jarerm Than community, in Uttaradit, two young architects made beautiful drawings and scale models to show different options. The people smiled politely and said yes, that's nice. It was hard to tell what they felt about those sketches or how much they understood. But when the architects proposed building a life-size house model, it unleashed a storm of fine-tuning. As the model went up, the people pulled out boards, nailed things up differently, changed this, argued about that.

Measurements altered, ceiling heights were raised then lowered, window positions shifted, bathrooms and kitchens swelled and shrunk. That big model (made of old boards, bamboo and blue cloth) became a three-dimensional imagining tool for people unfamiliar with the abstraction of scale drawings.   (SOURCE: ACHR Newsletter No. 13, 2001)

3.2.4.3 Model house exhibit in Cuttack, India
This model house exhibition was held in Cuttack, after a major cyclone had destroyed many coastal communities, and was scheduled to dovetail in with the big new DFID-financed Cuttack Urban Slum Improvement Project (CUSIP). The exhibition was a chance for the new Mahila Milan / NSDF federation in Orissa to link with this DFID project, and also a good way to draw in the local government, with support of a local NGO called Dawn. After the exhibition, the federation undertook a survey of all the slums in Cuttack, federated them and began bringing them into a citywide slum improvement process - much of which could then be financed by the CUSIP project. So the model house exhibition was a means of showing both the local authorities and the CUSIP projects what poor communities could do to design and build their own low-cost housing. (SOURCE: ACHR Newsletter No. 13, 2001)

3.3   Finding land for housing the poor in the city

The prevailing city planning practices and market forces tend to work together to drive the poor out of the city and force them to create settlements (or be resettled) on the city fringe. When poor communities are evicted or displaced by development projects or disasters, they are also often relocated to resettlement sites that are far outside the city, far from employment sources and social support systems and markets and recreation and transport links, where they cannot survive, and where they are driven into deeper poverty than before the resettlement - even when the resettlement comes with secure land tenure. Or because they can't survive in those remote locations, they move back into the city, creating new slums or densifying existing slums, because only in the city can they find work and survive.   Resettlement of this sort exacerbates poverty, increases living costs, transport time and costs, and leads to increased family stresses and bad health.   This results in a cities that are segregated, with the rich in one part and the poor in another

Land reform is one powerful way to achieve greater equity and sustainability in urban land use *(more on this in part 2, the Governance Section)*. Land reform, which opens up urban land for housing the poor inside the city, is built upon the idea that land is not simply an economic good to be sold to the highest bidder, but a vital common resource, and that it is reasonable that land (especially public land) be used for social purposes such as housing and public amenities. But land reform can happen in many ways, and doesn't necessarily require a big, formal government policy. Some more pragmatic, planning techniques for getting land for housing the poor in cities are discussed in this section.

3.3.1 The high cost of remote resettlement in the Lyari resettlements in Karachi, Pakistan
The Lyari Expressway relocations in Karachi, Pakistan make a good example of what a bad idea it is when poor communities are relocated far outside the city. One of Karachi's largest resettlements has been the one caused by the construction of the Lyari Expressway, an ill-planned and environmentally disastrous boondoggle which broke ground in 2001. Thirteen years later, the expressway still was only half built. After a long battle waged by the Lyari communities to defend their houses against demolition, the government finally agreed to make changes to the expressway plan which would avoid demolishing the remaining communities. But that victory came after 16,542 Lyari families had already watched their houses reduced to rubble. 15,045 of those families got free 80 m2 plots in the government relocation colonies and cash compensation of 50,000 Rupees ($500) to help them start over. These relocation plots were far from the city and job opportunities, with no community participation in the locating or planning, incomplete infrastructure, no drinking water, schools built but no salaries for teachers, no hospitals, no public transport at night. Adding to that was the corruption in the resettlement process which has left 1,478 evicted families with nothing and delivered plots and compensation to some 12,000 "fake" beneficiaries nobody had ever heard of. But whether they were the real or fake beneficiaries, the resettlement sites were a disaster for everyone, and many families sold their plots and moved back into the city, where many had no choice but to pay steep rents for houses and rooms in increasingly over-crowded established informal settlements. (SOURCE: ACHR E-Newsletter, May 2014)

3.3.2 Formal and informal housing planning strategies to stay in the city

When the poor do choose to stay in (or return to) informal settlements in the city center, those settlements tend to get more densely crowded, and that densification leads to various environmental, health and social problems. Densification mainly happens in two ways. One way is for structure-owners to build extra floors for their expanding families or to accommodate renters and generate rental income. Another way is for structure owners to enter into agreements with formal or informal developers to turn their house plots into multi-story apartment blocks. The developers usually give the owners a few apartments in the new building in exchange for their property. Examples of this can be seen in many inner-city slums in Delhi and Karachi. This kind of densification causes problems of plumbing, sanitation, ventilation and light, and can create serious heat islands. But for many urban poor, staying in the center is necessary for their survival, and it is cheaper to rent a cramped dwelling in the city than to own a house on the periphery. This kind of informal densification and development is determining the shape of increasing numbers of Asian cities.

When government development and infrastructure projects displace informal communities, and when those projects include provisions to resettle the displaced communities, the relocation sights are usually far away from the original locations, where land is cheaper, easier to acquire and under lower market demands. Sometimes, as with the Lyari resettlements described above, they are outside the city entirely, far from jobs, schools, transport links, social support structures and civic amenities. Some local governments, though, have begun to understand that that kind of relocation is impoverishing and counter-productive, since many of the relocatees just move right back to other informal settlements in the city, where they need to be to survive. And some planning strategies are finding ways to do resettlement that is within the city and closer to the original settlements. One example from the Philippines:

3.3.2.1 "Inside-city" relocation policies in the Philippines

There is a long history of government-driven resettlement where communities that come in the way of infrastructure projects or affected by disasters are relocated to state-planned and state-built relocation colonies very far from their original sites, where people have to buy the land and houses on installments. But in recent years, as it has become increasingly clear that this distant relocation strategy doesn't work, more and more cities and housing agencies are developing and pushing for policies to support "in-city" relocation, where any relocation for any purpose must find land that is inside the same city's boundaries.

The Community Mortgage Program (CMP) offers loans for community associations to buy a piece of land in an entirely new site where the members intend to relocate, but off-site CMP projects are very few. NHA has been constructing low-rise housing for informal settlers but many of these are in bad shape after a few years. SHFC has its High-Density Housing Program (HDHP) which lends to community associations for acquiring land and constructing multi-story housing. Some local governments implement housing projects usually in partnership with non-government organizations such as Gawad Kalinga and Habitat for Humanity. Other local governments such as Quezon City and Valenzuela City in Metro Manila have their own social housing projects that address the needs of urban poor displaced by flooding and/or evictions. (SOURCE: ACHR / UCLG Philippines Country Paper, 2018)

3.3.3 Land strategies where the poor stay put and upgrade their housing in-situ

The most ideal solution for the poor is one which allows them to stay on the same land where they have already invested in their housing, and where their social and economic support structures are established. Some form of secure land tenure in the same place can be worked out in a variety of ways. If it is public land, the government can give security of tenure to informal settlements in their current locations, through regularization programs or lease or land-use rights arrangements. The advantages of doing so are that the investments people have already made in those settlements are recognized and further built upon, and that people's livelihoods and social support systems are left intact (preventing a possible exacerbation of poverty that would come with resettlement). The slum regularization programs in Pakistan and India are an example of a large-scale government policies which create circumstances for slum-dwellers to stay where they have built their informal housing and protect them against eviction. But in the case of India, the regularization often comes with restrictions on what people can build and whether or not conditions improve, with the result that most regularized slums remain squalid and unhealthy forever. It is only when slum regularization goes with slum upgrading support that those regularized communities can be improved and transformed into beautiful, healthy neighborhoods. A few examples:

3.3.3.1 Upgrading the informal housing that is already there in Mandaue City, Philippines

Mandaue is a city with a long history of collaboration between a strong community network (the Philippines Homeless People's Federation and a citywide urban poor alliance which brings together three

community federations), a progressive mayor and a supportive local government. This partnership's first big achievement was a large on-site upgrading 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 are now constructing new houses there, using loans put together from a variety of sources and blocks they manufacture themselves. ACCA big project funds are partly supporting the house construction process in two of the 11 communities on the 9.2-Hectare site (MMVHAI with 311 households and LTHAI with 243 households), with other funds from CLIFF and the SDI Fund. The $40,000 ACCA big project budget is supporting the filling of swampy land in the Malibu Matimco Village Homeowners Association (MMVHAI), to enable the community to then develop their housing and infrastructure (using other funding sources). Much of the time since then has been taken up in an ongoing struggle by the people here to resist subsequent mayors' attempts to take back this valuable and centrally-located land in the center of Mandaue.

The city is now working with the HPFP and the urban poor alliance to develop a 6.5 hectare site in Barangay Paknaan for relocating 1,300 families living in hazardous areas around the city, giving each of them 32 square meter plots. This large resettlement site is divided into 12 homeowners associations, and the HPFP is working with one to develop a housing project for 100 families. This public land is another reclamation area in northern Mandaue, and the location is very good, because it's in an industrial zone and there are lots of jobs in the area. The project will follow the same concept as the 9.2 hectare site, with community-initiated and community-implemented site planning and housing development, and the land is being provided for free by the city. Mandaue's current Mayor Jonas Cortez has put his full support behind this next project. (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.3.3.2 Upgrading existing collective housing in Vinh City, Vietnam

The housing project at Cua Nam Ward in Vinh has been an important breakthrough, because municipal governments keen on modernizing their cities are now setting plans to demolish and redevelop their stock of run-down collective housing, which is seen as an eyesore. When the redevelopment is planned by the government and implemented by for-profit developers, as it usually is, it creates a "social housing" process which breaks up communities, evicts and impoverishes people and prevents the poorest from getting secure land and decent houses. In this example, we see how communities facing eviction stay put and upgrade their housing.

In Vinh, there are 99 old, dilapidated collective housing developments (both one-story row-house developments and low-rise blocks of flats), built for factory workers at the end of the war, in the 1970s, when the city was planned to become a new industrial center. The ACCA-supported housing project in Cua Nam Ward showed a powerful example of how a community living in crowded and run-down collective row-houses could re-plan and reconstruct their own housing, on the same site. This model is already being replicated in several other row-house type collective housing areas in Vinh, where the ACCA big project funds are already revolving through the CDF to finance housing loans in other projects, and in other cities like Hai Duong as well.

But the problem of collective housing in the five-story blocks is more tricky. 19 of these blocks (each containing 80 units of 20-30 m2 each) are still standing in Vinh, and they are home to some 1,300 families. Conditions in these buildings are bad, and many families have extended their rooms with structures that project outwards from balconies and windows in dangerous ways, to add a little more space for their growing families. In 2013, ACHR and the CAN network teamed up with community leaders and Women's Union staff to visit and map these dilapidated housing blocks, many of which are now threatened with eviction. When the team talked with people in these blocks, they learned that the ACCA housing project in Cua Nam Ward is now very well-known and that people in these blocks would like to do a similar community-managed upgrading that would allow them to stay in the same place. But the building type makes it very difficult and potentially very expensive to renovate and expand the living space. Plus, the city government has its own plans for demolishing and redeveloping these collective housing projects. The good news is that the savings groups in many of these collective housing blocks are very strong, and the foundation of community management is in place. At the end of the mapping workshop, the group had a meeting with the city, chaired by the supportive Vice Mayor, to discuss possible alternative solutions to the city's collective housing which allow people to stay in the same place, with more management by the communities and the savings groups. A workshop in Vinh is now being planned, to discuss this further and work out a next step and possible pilot upgrading project. (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.3.4 Land sharing

Land-sharing is a housing strategy which allows both the land-owner and the community people living on that land to benefit. After a period of negotiation and planning, an agreement is reached to "share" the land, where the settlement is divided into two portions. The community is given, sold or leased one portion (usually the less commercially attractive part) for reconstructing their housing, and the rest is returned to the land-owner to develop. How much land the people get and how much goes back to the owner is settled during the negotiation. At the core of land sharing is the ability to translate conflicting needs and conflicting demands into a compromise which takes a concrete "win-win" form, and which is acceptable to all parties involved. The people may end up with less area than they had before, and the land-owner may get back less-than-all of his land, but the trade-off is that the poor will no longer be squatters but the legal owners or tenants of their land. And the landlord finally gets to develop the land. A few examples:

3.3.4.1 Land sharing at the Klong Lumnoon community in Bangkok, Thailand

In the small, canal-side community of Klong Lumnoon in suburban Bangkok, 49 families who worked nearby and had nowhere else to live held on to their houses when the land owner decided to evict them. The residents linked with Bangkok's large network of canal-side communities, who showed them how to organize themselves, how to deal with the district canal authorities and helped them to form a savings and credit group. Senior community leaders from the network helped to negotiate a compromise , in which the land-owner agreed to sell the people a small portion of the land for their housing, in exchange for returning the rest. With the District Office acting as mediator, the people bargained the land-owner down to a below-market selling price of just 750 baht ($23) per square meter for their part of the site. After registering as a cooperative, the community took a loan from CODI at 1% to buy the land, which the cooperative loaned to individual families at 3%, using the 2% margin for coordination, social activities, hosting visitors and religious ceremonies. The people at Klong Lumnoon worked with young architects from CODI to design an efficient layout for 49 houses and to develop four low-cost house models for the families to build in the new area. The first three models were designed with rooms which could be finished later, after families have paid off their land and housing loans and have some cash or building materials to spare. The people also kept four plots in the new layout for a community center, which the people designed with the young architects. The center, which the people built themselves, also has a day-care center, a community kitchen, and an office for the cooperative. At the end of this long, bitter struggle, the two adversaries ended up as friends. The land-owner even agreed to contribute 200,000 baht ($6,250) to build a new concrete walkway into the settlement. (SOURCE: CODI Update No. 4, June 2004)

3.3.4.2 Land sharing at the Borei Keila community in Phnom Penh, Cambodia

This was Phnom Penh's first real land sharing project - a breakthrough that was proposed originally to the government by the Urban Poor Development Fund during its 5th anniversary celebrations. The project was subsequently approved by the Prime Minister and developed as a collaboration between the community, the Municipality and a private developer. The 14-hectare government land in the middle of the city, had been occupied by an informal settlement of 1,776 poor families. In the land-sharing deal, the site was divided into two parts. The government gave one part to a private company to develop commercially, and the other part was used to construct ten six-story apartment blocks, to house all the families from the old settlement in airy, high-ceilinged 48 m2 apartments. These apartments were built and paid for entirely by the private company and given free to the families. This land sharing project was an innovative solution in Phnom Penh, and represented a decent, practical, and replicable alternative to eviction. The project involved a cross- subsidy strategy, in which part of the big profits generated by the commercial part of the site were used to fund the $7 million cost of building the ten apartment blocks for the community people. People only have to pay for maintenance, electricity and water supply, all of which is collectively organized through their savings groups. (SOURCE: UPDF 10th Anniversary Newsletter, May 2008)

3.3.5 Land swapping

This is when communities, instead of being simply evicted, can relocate to vacant land close by, provided by the owners of their old land. It is also a win-win solution to land conflict.

3.3.5.1 Land swapping in Cebu City, Philippines

When one of the Philippines largest commercial developers, the Diala Company, was constructing a big business park in Cebu, it needed to quickly clear some additional land for an access road which ran through a large informal settlement. When it became clear that 120 households came in the way, a local NGO Pagtambayayong Foundation intervened to help organize the families, broker the resettlement

negotiation and help the community to form a homeowners association and plan the new site. The four-sided negotiations involved the community, Cebu City, the developer and Pagtambayayong. The "land-swapping" deal that was hashed out, through extensive negotiation, acknowledged that when poor communities are dislocated by commercial development, it is both equitable and financially feasible for relocation costs to be shared by commercial interests which profit hugely from the land the community vacates. In exchange for clearing their settlement to make way for the access road, each family got a fully developed plot with land title that was close to their old settlement, some cash compensation for relocation (which depended on house size) and a free "starter house" at the new site. The relocation project was a joint venture involving the community, Pagtambayayong, the Cebu Municipality and the Diala company. Diala bought the land for "swapping" (2 kilometers away) and paid to develop asphalt roads, concrete underground storm drains, water supply and electricity on the new site. The city chipped in with speedy permits and loans of heavy earth-moving equipment. The people planned the layout and built their own houses. (SOURCE: ACHR Newsletter No. 12, April 1999)

3.3.6 Allowing poor communities to find land themselves

This land acquisition strategy allows poor communities themselves to look for land that is suitable, cheap, and close to their existing settlements for resettlement. It is a powerful method for community mobilization and network building, both of which will be of foundational importance in participatory planning. This is important as city officials and politicians are known to claim that there is no land for housing the poor, as lots of land is held for private speculative purposes. An example:

3.3.6.1 Poor communities find their own land for housing in Thailand

The Baan Mankong housing program lets communities find their own land, and supports their searching with flexible and reachable finance. When people are confident that finance is available to them to deal with their insecure land and housing needs, there is room for all kinds of variety in how those needs can be met. People can negotiate to buy or lease the land they already occupy, or if that's not possible, they can find land elsewhere that is suitable, cheap and not too far from their existing settlements. There are many kinds of land in Thai cities: temple land, municipal land, central government land and many types of private land and degrees of tenure formality. People can be very creative, and once they come together as communities, and as networks, the possibilities for finding alternative land multiply fast.

Some staff in CODI have described this process as being something like a very large army of ants being let loose across the country. These thousands of ants are very busy scanning their local territory, searching for available land and coming up with some very interesting pieces of vacant private and public land that have been "hiding" in the cracks of some 400 towns and cities - land that no government agency or NGO or researcher might ever have found or thought of as possible. There are many categories of private land rights in Thailand, from full freehold land title to user rights which can later be converted to title. The more secure the title, the more expensive the land price, so many poor communities opt to buy cheap land with rights that can be upgraded later. But many communities are negotiate some interesting land solutions on public land, under a variety of public land owning agencies, which have increasingly been collaborating with the program to channel public land into the housing program. In many of the smaller towns and cities, communities prefer to negotiate lease contracts on public land, where it is possible for them to negotiate very cheap land lease rates, cheaper even than the cost of purchasing cheap private land in those towns and cities.

In the 15 years since the Baan Mankong Program was launched, poor communities themselves have found and secured good land to house 105,739 poor families, in 1,035 housing projects in 405 cities. (SOURCE: www.codi.or.th)

3.4   Understanding what is already there: the role of information in housing planning

As established in the previous sections, planning from the bottom-up with community participation is better for both the poor communities and for the form of the larger city. But in order for participatory housing development and planning to take place, it must be understood that plans are not being made on a blank canvas (that would require large scale demolitions), and that the city's current realities must be not only taken into account but made the basis of all planning. And that includes existing informal housing in a city. In most formal urban planning practices, plans are developed and implemented without considering the existing built structures, people, and neighborhoods. In this section, we will explore several tools which can make planning for housing more attuned to the real needs, the real scale and the real situation on the ground.

3.4.1 Dialogue and making information public

In cities all over Asia, even though interaction between people and government officials is increasing and interest groups are mushrooming, institutions are yet to be transformed in ways that reflect values of participatory development. What is required is a process that helps identify stakeholders, create awareness, professionally train, create dialogue between, and institutionally bring together those different stakeholders. The Urban Resource Center in Karachi, Pakistan is a strong example of an organization that does just that:

3.4.1.1 The Urban Resource Center (URC) in Karachi, Pakistan

Like all Asian cities, Karachi has problems of drainage, sanitation, housing, waste management, security, land-use, transport, and conservation of historic areas. These problems are the result of social, political, economic, and administrative issues in the city. The government's inadequate response to the city's large in-migration has fueled the development of a thriving informal sector, which provides 75% of the city's employment, 60% of its housing and 70% of its transport. Most official planning still pretends this dynamic force doesn't exist. When planners, architects and politicians try to work out solutions to these problems, they are limited by the way they've been educated. Because they don't usually interact with people, communities or interest groups, they aren't aware of the causes and repercussions of these problems and so cannot present appropriate solutions due to their information gap.

Since 1989, the Urban Resource Center has worked to fill in these gaps, supporting active community involvement in all facets of Karachi's development, to bring it closer to ground realities. In the process, the URC has become a key player in most of the city's urban issues: housing, tenure security, sewerage, water supply, solid waste management, pollution, transport, historic preservation. URC's activities - and especially its public forums - have helped galvanize a growing network of community and professional groups to design and promote solutions to the city's problems that are sensible, affordable, sustainable, participatory, and appropriate to the city's fiscal and social realities.

The URC's vision: In the planning process anywhere in the world there are three players: the politicians, the planners, and the people. Usually, the planning process only includes politicians and planners. In this form of planning, there is no input from people at all, and they usually suffer as a result. What is required is that the politicians, planners, and people come together. The purpose of URC is to create space for that interaction Since people are weaker, they need professional support, managerial guidance, and alternatives, so they can negotiate with the politicians and planners. This is what the URC is all about. The URC's collects information about the city's economics, social statistics, planning issues and development programs; analyzes government programs and projects, how they affect the city, different interest groups and the urban poor; organizes public forums and sharings to establish a process of negotiation between government agencies, planners, interest groups and community members; prepares alternative plans; researches, documents, and disseminates information for analysis and public debate; and builds networks to develop a collective point of view on issues. (SOURCE: ACHR Newsletter 12, April 1999)

3.4.2 Community surveys and enumeration

Statistics can tell very different stories about cities and about the poor, depending on whose numbers you're reading. When municipal governments survey poor settlements, it is often with a view to containment - once their surveys are done, they become final, and state resources are subsequently based on those numbers. But that's a risky way to dole out pieces of the development pie, because it ignores the dynamics of how cities grow and function. When those kinds of numbers talk, they limit, they oversimplify, they exclude. But when poor communities are the surveyors, their numbers can have a very different effect. Community surveys can establish the basis for interaction with cities, with NGOs, and with other communities, through data, which is an acceptable and common language. When poor communities are the surveyors, their numbers can elucidate, can reveal, can open up worlds which have been unknown and misunderstood. Networks and federations of poor communities around Asia are increasingly using the tool of citywide slum surveys and household enumeration to strengthen their process in different ways. In all this enumeration process, the difference between surveys which produces numbers that remain stagnant, and surveys which are part of a process, which help builds stronger communities and stronger federations of communities becomes very clear. One example:

3.4.2.1 Community surveying in Chiang Mai, Thailand

The same thing happens everywhere: official information about slums is often inaccurate, poor people get under-counted, their problems remain invisible when it's time to form policies. In Thailand, community networks in Bangkok and provincial cities have used enumeration as a strong network-building tool. Community surveys do many things, they dig up facts about slums which nobody else has, provide first contact into communities, build contacts between communities, help broaden the network and spread around information and give communities a powerful tool for negotiating with municipalities. For people in the community networks, surveying isn't difficult or mysterious, as professionals and officials would have them believe. It's just a simple, natural process of counting, talking, asking questions and looking around. Even if it isn't perfect at first, people can easily make corrections and keep updating survey information. Here are some brief notes at the evolving survey process in the Thai city of Chiang Mai:

- **Before 1996:** Municipality officially recognizes only 21 slum settlements in the city. UCDO savings and credit groups form, spark off a loose community network.
- **June 1996:** Community leaders, NGOs, government officials and academics form a committee, conduct the first survey of the city's slums, with help from People's Organization for Participation and UCDO. Survey collects data on land ownership, tenure, settlement age, number of houses, population, problems, basic services. The survey counts 65 settlements, makes many new contacts, gets people talking.
- **October 1996:** Seminar held to discuss survey results with community people, municipal officials, NGOs, academics and UN officials. Five groups organized to focus on key problems: housing, environment and basic services, community rights, health and access to credit for income. UCDO publishes Chiang Mai survey report. Municipality still doesn't officially accept survey's numbers, but does accept the Community Network, which starts attending city meetings. Official slum count stands at 21, but city sends health workers to the 65 slums as well.
- **March 1997:** Network contacts Chiang Mai University for aerial photos to help process. A Professor has aerial photos on which he counts 100 slums. University students do physical survey of all 65 slums, using baseline data from the community's survey, publishes report with maps.
- **August 1997:** Network gets stronger, bigger. Joint committee meets once a month now (including community leaders, municipal officials, NGOs and academics). Relationship with city gets more institutionalized. Network becomes visible, and becomes a key player in other urban development activities.
- **December 1998:** Network begins another city-wide slum survey, using maps and help from a team of young architects from Community Architects for Shelter and Environment to further sharpen understanding about poor settlements and to get more communities involved in the network.

This survey was a breakthrough in understanding for the community network and for the city as a whole. It has been an important ingredient in the community network's increasingly productive working relationship with municipal officials. For the community network, enumeration is a source of confidence and a tool in their process of negotiating with municipal authorities and other organizations for resettlement and basic services. With each survey, the numbers get larger, the questions being asked get more specific. Skills in the communities get sharper, knowledge is updated and their accuracy increases. Each time, the survey process gets more in communities' control. (SOURCE: ACHR Newsletter No. 11, April 1998)

3.4.2.2 Community surveying of footpath slums in Mumbai, India

In 1984, after the Supreme Court upheld the city's right to evict pavement dwellers, the Society for Promotion of Area Resource Centers helped the newly-formed Mahila Milan conduct a landmark survey of pavement dwellers, one of the poorest and least-understood of Bombay's poor groups. Last year, an older and more confident Mahila Milan conducted another survey. The following notes come from SPARC's report on the survey, called "We the Invisible Revisited." To say enumeration mobilizes everyone who participates would be overstating the case. But enumeration begins to define a universe. The dialogue between communities, households and organizations, which is part of an enumeration process, helps make each aware of the other's existence. There is no need to conjecture any more about the nature of the constituency.

The first pavement survey described a widely-misunderstood universe in language everyone could understand, showed that pavement dwellers weren't thieves and parasites, as the myth held, but working families, whose cheap labor the city needed, but whose human needs it ignored. Unlike slum dwellers, pavement dwellers were not a recognized "category", were bypassed by most entitlements and interventions - so no ration cards, basic services, loans or rehabilitation schemes. The survey also showed that the city's

strategy of demolishing pavement dwellings didn't solve the problem, only further impoverished those without other options, and forced them to move to other pavements.

Mahila Milan's second pavement enumeration is now complete. Much has happened in the intervening years. Bombay is realizing that formal and informal parts of the city have to interact to solve the city's problems.   The state's new Slum Rehabilitation Policy, which makes pavement dwellers eligible for rehabilitation, is evidence that the old equations are changing. The demolitions haven't stopped, but MM is using this second survey to enlarge membership and equip pavement communities to push the state to deliver it's part of the SRA policy. The women have found survey data makes a good point of dialogue and use the survey process to find mutually-beneficial ways of working with their traditional adversaries in the city. (SOURCE: ACHR Newsletter No. 11, April 1998)

3.4.2.3   Community surveying in Phnom Penh, Cambodia

Since 1993, the community savings network in Phnom Penh has been involved in several enumerations of "squatter settlements". Earlier surveys brought up many issues and helped SUPF direct its work to communities most vulnerable to eviction. They also helped forge partnerships with supporters in the Cambodia development scene - municipal officials, NGOs, bilateral agencies, architecture students and other community groups in Phnom Penh. But still missing from these "squatter settlement" surveys was a more comprehensive picture of all poor settlements in Phnom Penh, and the problems they face - lack of basic services, poor housing, eviction, flooding, fires. In December 1996, the community network conducted their most extensive survey yet, covering all poor settlements in the city and collecting information about amenities, settlement history, problems, and employment.

The survey results aren't perfect, and keep being added to, but they are the city's most comprehensive data-bank on Phnom Penh's poor settlements and the problems they face. The survey was a breakthrough in understanding for the community network and for the city as a whole. It has been an important ingredient in the federation's increasingly productive working relationship with municipal officials. For the community network, enumeration is another accomplishment, another source of confidence and another tool in their process of negotiating with municipal authorities and other organizations for resettlement and basic services. With each survey, the numbers get larger, the questions being asked get more specific. Skills in the communities get sharper, knowledge is upgraded, accuracy increases. Each time, the survey process gets more in communities' control. Now, the community network is using special sanitation surveys to plan toilet-building projects and conducting household enumerations as part of preparations for specific relocation projects. (SOURCE: ACHR Newsletter No. 11, April 1998)

3.4.3   Community mapping

Poor communities and their networks and federations in Asia have been surveying and mapping their settlements for more than three decades now. This gathering of information about their own lives, living conditions, and land tenure has grown in scale and sophistication over the years. Community networks in many countries now use computers to tally and update the information from their citywide and settlement-level surveys. While a lot of community mapping is still done in the most essential and most human way - with marking pens, measuring tapes and big pieces of paper - community groups in many countries are also using professional survey equipment, Google Earth maps and even mobile phone-linked GIS applications to plot extremely accurate maps of their settlements.

Mapping has led to all sorts of breakthroughs in land, housing, access to resources and constructive working partnerships with the cities that used to look down on these informal communities as parasites, or ignore them. Mapping exercises create information which increases the credibility and strength of community networks when they negotiate with the government as officials can no longer lie to them about houses and problem areas not existing, they cannot be treated as invisible as their negotiations are backed up with maps and survey data. For the urban poor, surveying and mapping have become essential tools in their process of self-development - tools which have proved time and time again that old adage that information is power. A few examples:

3.4.3.1 Mapping the traditional Goth settlements in Karachi, Pakistan

Perween Rahman was the director of the Orangi Pilot Project for many years, until she was assassinated by extremists in Karachi in 2013. Perween often said that a good map is to planners what an X-ray is to a doctor. It prevents mistakes which could be made while implementing a plan conceived with a lack of information. For instance: disrupting water lines in order to lay out a sewerage line.   Some excerpts from a presentation Perween made in Bangkok, a few months before she died:

When we ourselves mapped the sewerage and drainage lines in Orangi Town in 1982 (consisting of 113 settlements and 1.5 million people), the process resulted in the community coming together and getting to know each other and their settlements better.   Years later, while mapping areas known as 'goths' or rural villages, we found out that they were no longer villages but had become urban. These old settlements were once quiet rural farming villages and are still occupied mostly by poor, indigenous people, with only traditional forms of "sanad" land use rights and no title deeds to the land they've occupied for generations. With land values skyrocketing in Karachi and urban development and land speculation expanding rapidly into these peripheral areas, the goths have increasingly being targeted for eviction by the city government and the real estate mafia. They watched migrants come in and get land titles while the government refused to grant them land titles, even though they had been there for a much longer time.

The government listed only 400 such settlements, while our community mapping exercise revealed that there were 2,000 such settlements. We wanted to advocate to the government that these are too many settlements to evict for any kind of development – that it would make more sense to grant them land titles so that the people would want to organize and invest further in their settlements. We started mapping all these goth settlements in 2006, and in April 2010, the government announced that more than 50% of all these urban goth villages - 1,063 of them - were to be given the land title. The Government approved US$ 1.3 million for two big OPP-RTI designed projects for the trunk sewers and drains in 30 of big goth settlements

The community elders had previously negotiated for land tenure unsuccessfully, it was the map that made all the difference and forced the government to take them seriously. The mapping is done by all of us - we are mixture of people living in communities, people having community-based organizations and technical support organizations - and we all map together. And these are highly professional maps. They begin as rudimentary sketches or "walking maps", but then we link them up with Google satellite images.

The maps have also helped the government to understand the reality and for the government to understand that somebody else also has this information, so somebody else can pressure them. So it's not just we or just the ADB or UN developing and owning this information - the people and the NGOs and the media all have this information now. The media is very important for this work, because in our case, the media have used all our maps. Today, all our maps are being used by the government, the media and even the politicians." (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.4.3.2 Community mapping in Mandalay, Myanmar

Citywide survey and mapping is one of the most powerful tools to help communities strengthen themselves, develop their own alternatives to eviction and negotiate for those solutions with the authorities. That includes locating where the squatters are, finding out who owns the land they occupy and whether that land can be negotiated for or not, and identifying other possible land for housing, where relocation is necessary.

The women's savings groups in Mandalay had begun to do a little settlement surveying, but their efforts got a big boost in March 2014, when WFW and the Thai community architect Chawanad Luansang (from CAN) organized a week-long workshop in community mapping and citywide upgrading planning, concentrating on the most densely-settled squatter area in the city: Tuntone Ward. After surveying and mapping all the squatters in that ward, they undertook a ward-wide planning exercise to develop schematic housing plans which would allow everyone in the ward to stay and get secure land – some through on-site redevelopment of existing riverside squatter settlements, and some through nearby relocation to highly dense new housing layouts within the ward.

As part of the planning, they developed a very efficient alternative layout plan in one 9.2 acre block of land which is understood to be government land, with 328 house plots (of about 65 m2 each) arranged in clusters around small shared open spaces. The next step is to get the government to buy into this idea and provide the land – either free or on some nominal long-term lease to the communities. Which of course will not be easy. But armed with a clear alternative plan and strategy, with a more citywide vision, the communities are now in a much stronger position to negotiate the next step. (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.4.3.3 Barangay-wide mapping with ACCA in Valenzuela, the Philippines

Valenzuela is a smallish industrial city in Metro Manila with a population of 600,000, of whom more than half live in informal settlements scattered throughout the city. During an ACCA-supported regional Community Architects Network (CAN) workshop that was held in June 2013, the architects helped several communities Valenzuela and Caloocan to map their settlements and develop alternative upgrading plans. This workshop gave a big push to the citywide process, and helped turn new concepts into actual

projects which are now being implemented, with financial support from SHFC and ACCA. After the CAN workshop, five communities are doing upgrading planning to demonstrate community-driven upgrading options in the city, with support from the community architects of TAMPEII.

In October 2014, the team in Valenzuela collaborated with CAN to organize a national workshop on barangay-wide mapping and planning by people, in which the already active mapping and planning process in Valenzuela's Barangay Mapulang Lupa was used as an example to teach and inspire community networks and local officials in other cities and barangays to do the same. Most of the 70 people who joined the workshop were community leaders and barangay officials from Barangay Mapulang Lupa and other barangays in the city of Valenzuela, but there were also teams of community leaders and local government officials from four other cities: Talisay, Davao, Muntinlupa and Marikina - all of which are Local-CMP pilot cities also. Nad and Tee (CAN's two regional coordinators) and a team of architects and community leaders from Yogyakarta also joined the workshop.

On the first day, the Valponet network leaders presented the results of their intense, six-month process of community mapping, settlement profiling and savings mobilizing in 16 squatter settlements in the barangay, and put up all their figures on the walls. After some field visits, the group understood that in Barangay Mapulang Lupa, these 16 settlements can be roughly divided into three common tenure situations, with some overlap: communities living on public land under electricity transmission lines, on private land and along (and in) waterways. In the old kind of planning, each settlement would be planned and dealt with individually, as a stand-alone project, or at best, a group of settlements under the same tenure situation might be planned and redeveloped together. But if all the settlements in the barangay are to be upgraded, the planning and solution needs to include all of them, and this was one of the key lessons of the workshop. At the end of the workshop, a concrete 6-step development plan for the barangay was worked out and presented to the barangay council the following month. (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.5 Planning real human communities, not just faceless numbers of housing units

Housing is much more than simply a collection of individual dwelling units. Especially housing for the urban poor. Poor communities are vital social and economic support systems for a population which tends to be marginalized and helped very little by the formal systems in their cities. Planning which understands and builds on these multi-dimensional aspects of communities will be better planning and lead to better, more healthy and more supportive and sustainable housing.

3.5.1 Supporting a more holistic community development by CODI in Thailand

A good example of a more holistic understanding of community development is the national housing and community development process being supported in Thailand by the Community Organizations Development Institute (CODI), and its Baan Mankong housing program. The Baan Mankong Program uses finance to promote a much broader, more holistic and more integrated process of community improvement. The program aims well beyond physical improvements and tenure security, to improve people's social, environmental and economic well-being as well. Because physical change is something immediately tangible, it can be a potent means to bring about other deeper, but less tangible changes to social structures, managerial systems and confidence within poor communities. As each community prepares its upgrading plans under the Baan Mankong Program, people consider how to develop their settlement and their lives in ways that go well beyond simply improving their housing and physical conditions. Because the program is working to promote a much more comprehensive and holistic kind of community development, which brings about improvements to all aspects of people's lives, each community is required to take into consideration - and budget for - all of the following four aspects of comprehensive upgrading in their plans:

- **Infrastructure development** plans communities prepare might include such things as land filling, paved lanes and roads, water supply and electricity systems, storm and sewage drains, solid waste disposal, at household and community levels.
- **Environmental development** plans might include tree-planting and greenery, house painting, canal cleaning, community gardening, waste-water and trash recycling, alternative energy systems, playgrounds, recreational areas, etc.
- **Social development** plans for the community might include establishing a central welfare centers, youth and day-care centers, clinics, hostels for poor or elderly members, community centers, cooperative offices, multi-purpose pavilions, communication system, fire-fighting facilities, etc.

- **Economic development** plans for the community might include developing markets or community stores, establishing conservation or tourism areas, enhancing people's earning through community enterprises, loans for small businesses, support for household workshops, or vocational training.

3.5.1.1 Holistic housing and social and economic development in Chum Phae, Thailand

A good example of how the Baan Mankong Program works in a city is the town of Chum Phae. This small manufacturing city in the rice-growing region of northeastern Thailand has attracted increasing numbers of poor rural migrants looking for work in the town's tapioca and gunny-sack factories, or in its sweat shops making shoes and clothing. Since 2004, the town's strongly 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 to develop citywide plans to construct a series of innovative and low-cost housing projects - some in-city upgrading and some relocation to free government land. By 2018, 13 housing projects had been finished, and Chum Phae is well on its way to becoming Thailand's first city to achieve 100% secure housing for all.

Besides participatory housing development, the network in Chum Phae, Thailand, has done a lot of innovating: a children's savings scheme, a communal rice farm to support the elderly, almost 100% community membership in savings, a "healthy food production" program in which communities grow their own organic fruits and vegetables and raise their own fish, fowl and livestock, elderly groups, children's groups, youth groups, health promotion programs, a welfare fund, community enterprises to make bottled clean drinking water to sell in the communities at cost, and also to produce household items for community members to reduce their household expenditure. The network's City Development Fund, which was launched in 2009, gives loans mostly for land-buying and house construction and repair, but reserves 22% of the capital for loans for occupation, education and repaying informal debts. The fund's first loan went to a squatter community of 293 families to buy new land. The fund also gives grants to subsidize the house construction of extremely poor families, to enable them to join the upgrading projects in their communities. The community network has also established a joint city committee, which includes representatives from the communities, the local government, local NGOs and professionals, and is chaired by the Mayor. This committee meets regularly and discusses problems and develops joint solutions. (SOURCE: ACHR Community Finance Study, June 2017).

3.5.2 Rethinking densities and house-versus-apartment debate

There is a myth that achieving density requires high-rise housing. High-rise may work for middle class households, but it is often disastrous for poor communities, because it destroys their delicate neighborhood support structures, takes away their ability to make things and sell things, leaves no scope to add space for expanding or extended families, and can exacerbate poverty. High-rises full of urban poor people tend to become high-rise slums. Poor people need a house, even if the land under that house is tiny. Current planning wisdom holds that dense housing must take the form of high-rises, while for most poor communities, a house with a little piece of the ground and access to a lane is essential to their economic and social survival.

High-rise housing for the poor causes several problems: people are increasingly isolated from the street, other people, and the city; high-rises are not the human scale and significantly disturb the city's scenery at the pedestrian's eye level; they greatly reduce the possibilities of chance encounters; they can take up more space than needed and cause vertical sprawl; they lead to gentrification and inequality instead of creating affordable housing; they are bad for the environment (during and after their construction); and psychologists have concluded that high-rises cause mental health problems because they severely deprive people of interaction with peers, neighbors and activities.

3.5.2.1 Problems with high rise housing developments in Karachi, Pakistan

These problems can be seen in Karachi, Pakistan where shortfalls in housing supply has led to the densification of existing settlements. This densification leads to smaller and smaller units being created in order to make them affordable (6-10 people occupy a single room). There are no lifts and this adversely affects women, children, and elderly people. Further, no Sindh Building Control Authority (SBCA) rules and regulations are followed in the construction process. Women claim that this densification provides children the freedom to stay away from home, form gangs, and take drugs. The most serious repercussion of this change is that women and children lose the use of the street as public space. In the absence of cross ventilation and insulation the buildings get converted into heat islands causing a large number of deaths. Research, however, shows that individual houses can provide higher densities than permitted (1625 persons

per hectare) by the Karachi building bylaws and zoning regulations and people do not have to leave their existing locations. This is further proved in the context of Thailand through the examples given in Box 21. Continued densification has increased densities in Karachi's inner city settlements from 450 persons per hectare in 1973 to over 3000 persons per hectare in 2010 and persons per room in the case of government provided labor housing in the form of apartments has increased from 5.8 in 1976 to 10 in 2010. (Source: Hasan Arif (2015) 'Land Contestation in Karachi and the Impact on Urban Development. IIED working paper)

3.5.2.2 Comparing densities of row houses and mid-rise apartment blocks in Thailand

This story shows that extremely efficient, dense layouts of small-footprint row-houses can achieve the same densities as mid-rise apartment blocks, and can give poor families more space and more options than apartments. In the Baan Mankong Program, where communities design their own housing, most communities reject the idea of multi-story housing because it's too expensive, it destroys their social connections, it makes people lonely, it makes it impossible to borrow public space for their small business and food preparations and community activities, and it prevents households from adding space when their families grow. For all these reasons, almost all of the 1,080 communities that have implemented Baan Mankong-supported housing projects so far have opted to plan extremely tight row-house style housing developments, in which everyone has a piece of the ground, even if it is a very tiny piece of the ground. And in the process, most projects can achieve a density that is almost the same as the mid-rise apartment blocks, but with much larger amounts of living space per family, and much more community space.

One very interesting example of this is the Suan Phlu community, in central Bangkok. When a fire destroyed the entire settlement of 1,200 houses in 2004, half the community people decided to design and rebuild their housing (in a tight layout of 2-story row-houses) with support from the Baan Mankong Program. The other half didn't want to bother with all the meetings and all the complication of a community design process and so they decided to let the NHA come in and build its standard 5-story blocks of flats for them, which they would purchase on installments. When the projects were both completed, a comparison was done of the two projects, which included cost, unit size and densities. The analysis showed that the two projects achieved about the same density (about 1,500 persons per hectare), but the people-built row-house side offered those families roomy 2-story and 3-story houses with 75 m2 of expandable living space for $6,000 per unit, while the NHA flats offered only 33 m2 of non-expandable living space for $9,700 per unit. (SOURCE: CODI Update 5, March 2008)

3.5.2.3 An experiment in community-managed slum redevelopment, from ground to a tower block in Bangkok, Thailand

The 345 families in the long-established Klong Pai Singto community were land tenants of Bangkok's semi-public land-owning agency, the Crown Property Bureau (CPB). When a fire levelled the settlement, their formal rental contract was cancelled, and later, when the city expropriated land for road-building, the community was cut into two pieces. The people stayed put, though, amidst skyrocketing land values and increasing fear of eviction. When the CPB proposed land-sharing for Klong Pai Singto, it acknowledged people's right to stay where they were living and working, and saw the project as a model for redeveloping poor communities on other Crown Properties. The project was undertaken by a joint-venture comprising three legal partners: the community association, the CPB and a Community Development Foundation (as a neutral third party). The community was a key party in every decision about the project's design, and every decision involved negotiation - apartment sizes, rental rates, common facilities.

The buildings are rented to the community's association, which in turn allots units on 30-year leases to members at monthly rents of 20 baht per m2. All families in the community's survey get apartments, including renters: small families get 32 m2 apartments, bigger families get 48, and renters get 24 m2. People can stay where they were before, keep their jobs and get apartments that are secure and legal. The CPB gets 10.5 rai of the hottest property in Bangkok to develop. The system for allotting apartments allows extended families and groups of neighbors to draw numbers on the same floor. In government schemes, people often sell their rights and move back to the slums. In Klong Pai Singto, the people have rules for handling these inevitable turnovers. Anyone who opts out of the scheme gets a fixed compensation from the association, based on area he was eligible for. Many residents are street vendors, and the design includes special areas for selling, preparing food and stowing their carts at night. The scheme also includes shopfronts for those with shops in the old community. The original community occupied 22,400 m2 of land. Two 28-story towers, with 264 apartments were built on a quarter of that land, leaving three quarters of the

land open for commercial development (that's the "sharing" part). (SOURCE: ACHR newsletter No. 11, April 1998)

3.6 The need for citywide housing planning, not scattered projects

Housing for the poor has traditionally been seen not as a structural problem of the city, but as a question of welfare or the rights of a marginalized minority. As a result, evictions were dealt with on an ad-hoc basis, and most housing and slum upgrading initiatives have been implemented in a scattered, ad-hoc and project-based way - or not at all. Even the best and most innovative projects to address the housing problems of the urban poor are implemented in isolation, are seldom replicated and almost never scale up. Asian cities are full of expensively-funded and planned "pilot" housing projects that never scaled up, and much-documented "demonstration" projects that were never replicated. That may be why many city governments don't believe they have the power to deal with their problems of land or housing for the poor, and give up, let the status quo continue, with lots of poor people living in squalor and insecurity year after year.

Housing is not only a technical issue, it is a political issue which touches all the structures of a city: infrastructure, laws, finance, regulation, zoning, planning, etc. Many of the problems the urban poor in Asia face are the direct product of the powerful, underlying economic, governance and land-use structures which produce poverty and inequity in the first place. These structures can't be changed by isolated small projects which resolve problems only in small pockets, but require strategies that can scale up, and can build robust, citywide and country-wide solution-making systems that can challenge those deeper structural problems and transform those inequitable systems.

In fact, finding tenure solutions and upgrading the housing and living conditions in all the poor settlements in the city is something that is highly possible. And once crucial part of making this possible is to stop thinking in terms of free-standing projects and start thinking citywide, making the whole city the project: setting the target of solving ALL the housing problems in the city. There is an urgent need to make housing for the poor a proactive part of city politics and planning.

The best way to do this is to plan, think and work at citywide scale - the scale that is necessary to bring about changes in the deeper political, structural problems which cause poverty, slums, eviction and social exclusion in cities. Individual communities and scattered pilot projects can never hope to address all these things in isolation. In a more citywide approach to housing the poor, the whole city is the working unit, not one project, not one community, not one sector. There are many good examples of this now in Asia:

3.6.1 Citywide housing solutions in CODI's Baan Mankong Program in Thailand

The Baan Mankong Housing Program in Thailand is a strong example of using a citywide approach to planning for housing. The program is implemented by the Community Organizations Development Institute (CODI), a public organization established under the Ministry for Social Development and Human Security. The program is city-wide in the sense that it addresses structural dimensions of urban issues such as land use, land-ownership, ecology, and transport. It also puts communities at the center of the planning, legitimizing their role and helping them build a relationship with the city.

Once the community network, the municipality and the other stakeholders have come together and formed a committee to oversee the upgrading process, the first step is to jointly gather and understand information about all the poor communities in their city. After gathering their helpers and sitting down with all this information, they begin planning an upgrading process which covers all the communities in the city, as much as possible. Once this plan is finished, they put everything together in a proper document which includes maps, community layout plans, new housing designs, budget details and a city-wide working plan which explains how they're going to provide secure tenure, good infrastructure, better houses to all the poor communities in the city in three years. After the budget is released, the really big work of implementing their city-wide plan begins. But because the communities and the city are doing this work in collaboration, with the back-up of budget and support from the government, achieving this kind of city-wide target is actually possible. To give a sense of the scale of solutions supported by this substantial national program over the 15 years of implementation, here are a few figures, from March 2018:

- 1,035 housing projects have been implemented in 405 cities, in all of the country's 76 provinces
- These projects have provided secure land and housing to 105,739 urban poor households (which is between a third and a half of all urban poor households in Thailand).

- The financing for these projects (all from the government of Thailand, through the CODI fund) include: $117.23 million in grants for infrastructure development in the projects and partial housing subsidies and $265.83 million in low-interest loans for land and housing.
- 58% of these projects (630 projects) were built on various kinds of public land, on long-term nominal leases to the community cooperatives. (SOURCE: www.codi.or.th)

3.6.1.2 Baan Mankong's 17 step citywide housing handbook for cities

Baan Mankong's target continues to be to improve the housing, living conditions and tenure security of *all poor communities* in Thailand's cities eventually, and the program is well on the way to doing that. That's a staggering task, but the program imposes as few conditions as possible to give communities, community networks, local governments and other local stakeholders in each city the freedom to set the program's course and to craft housing and upgrading solutions that are tailor-made to their context. The challenge is to ensure that communities lead the process, that local cooperation between stakeholders becomes the key strategy for implementing the housing, and that housing for the poor becomes an issue which belongs to the city as a whole. A brief summary of the steps in this collective problem-solving:

1. Identify the stakeholders and introduce program. The process begins by coordinating and arranging visits to successful or ongoing projects with all the various stakeholders who will be involved in solving the city's housing problems, particularly the municipality, and explaining the opportunities Baan Mankong offers, in order to establish an initial basis for cooperation.

2. Organize network meetings. Community networks play a major role in implementing the Baan Mankong program in each city, so it is important that their ideas and understanding be worked into the project's formulation, through city meetings of community and network leaders.

3. Organize community meetings. The networks then organize meetings in each of the city's poor communities (with municipality if possible) to explain the upgrading program and help communities begin preparing for the improvements they'll plan and implement themselves.

4. Establish a joint committee. A joint committee to oversee the program's implementation in each city will then be set up. The composition of this committee isn't fixed, but should include community and network leaders and the municipality, as well as local academics and NGOs and other local development partners.

5. Conduct a city meeting. The joint committee's first task is to organize a city-wide meeting of representatives from all the poor communities, to inform everyone about the steps involved in implementing the Baan Mankong program, and to launch the survey and preparation process in the communities.

6. Survey the communities. The network and joint committee will then gather detailed information about all the poor communities in the city (or update existing data). Information about households, housing security, land ownership, infrastructure problems, community organizations, savings activities and existing development initiatives will be collected. This also allows communities to meet each other and learn about their shared problems.

7. Plan to develop the whole city. The survey data will help establish priorities in the city-wide upgrading program and inform the process of planning housing and infrastructure improvements in individual communities. During this process, community leaders will begin drawing on other local resources (land, expertise and budget) to localize the upgrading process, to expand the circle of helpers and collaborators, and to dissolve local barriers to the program's success.

8. Promote community savings as an important means of mobilizing internal resources, strengthening the self-help spirit and building the collective management skills poor communities will need to implement their upgrading plans effectively.

9. Select pilot projects. A city's joint committee may opt to select a few pilot communities for upgrading in the first year to provide "learning by doing" for the whole city. Pilots may be chosen based on their readiness, the urgency of their housing problems or the learning possibilities they present for other communities in the city.

10. Prepare development plans in the pilot communities. The next step is for the pilot communities to plan their housing and infrastructure improvements in a holistic manner, with community architects or helpers from the local authority or university.

11. Approve the pilot projects. The pilot communities have to present their upgrading plans to the joint committee for discussion and approval, before being sent on to Bangkok for final approval, which by then is more-less ensured.

12. Start construction. Once a community's plans are ready, the budget is released and the people can begin constructing their new housing and infrastructure, using either local contractors or community labor, according to their plans.

13. Use the pilots as learning centers. These pilots can function as learning centers for other communities and project stakeholders in this and other cities, so the city should plan how to maximize the transfer of knowledge, skills, ideas and mutual help in these projects to community leaders and local development organizations.

14. Extend the improvement process. Experience from these pilots should inform the subsequent upgrading of the city's remaining poor communities, to be completed in three years. This city-wide housing planning should also cover vulnerable families living outside established communities, homeless people and itinerant workers, and should consider potential future problems from in-migration and swelling populations.

15. Integrate upgrading plans into the city's urban development. It is important that the collaborative problem-solving processes established in the earlier steps be integrated into the larger process of planning the city's development. This may involve coordinating with public and private land-owners to provide secure tenure or alternative land for resettlement, integrating community infrastructure with the larger utility grids, and incorporating the upgrading process into other city development programs.

16. Build broader civic networks. Community networks are strongly established in less than half of the 200 target cities. So it is important that communities within the "new" cities link together and form networks around any vital development issue: common land-ownership, shared construction, cooperative enterprise, community welfare, collective maintenance of canals, recycling and solid waste disposal.

17. Exchange. A program of constant exchange visits between projects, cities and regions, involving community people, local authorities, architects, NGOs and various stakeholders involved in the upgrading process is one of the most important strategies for transferring and scaling up the program's concepts and practices. (SOURCE: CODI Update No. 4, June 2004)

3.6.1.3 Baan Mankong citywide housing development in Chum Phae, Thailand

This small manufacturing city in the rice-growing region of northeastern Thailand has attracted increasing numbers of poor rural migrants looking for work in the town's tapioca and gunny-sack factories, or in its sweat shops making shoes and clothing. Like bigger cities, Chum Phae has all the usual urbanization problems, though on a much smaller scale: rising land prices and housing costs and increasing commercial pressure on urban land - all leading to problems of eviction and a shortage of affordable housing. Since 2004, the town's strongly 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 to develop citywide plans to construct a series of innovative and low-cost housing projects - some in-situ upgrading and some relocation to free government land. By 2018, 13 housing projects had been finished, providing secure land and houses for 1,052 poor families, and and Chum Phae was well on its way to becoming Thailand's first city to achieve 100% secure housing for all.

Besides housing, this network has done a lot of innovating to address other issues of poverty in the city. The community network's CDF, which was launched in 2009, gives loans mostly for land-buying and house construction and repair, but reserves 22% of the capital for loans for occupation, education and repaying informal debts. The fund's first loan went to a squatter community of 293 families to buy new land. The fund also gives grants to subsidize the house construction of extremely poor families, to enable them to join the upgrading projects in their communities. The fund is managed by a committee of community and network leaders, with good support from the municipality and local architects and accountants. They've also got three welfare programs (for children, the elderly and everyone else), a housing insurance fund, a cement block-making factory, a communal organic rice farm, community enterprises to make bottled drinking water and grow mushrooms, collaborations with the city and programs for children, youth and the elderly. (SOURCE: ACHR Community Finance Study Report, June 2017)

3.6.1.4 Baan Mankong citywide housing development in Nakhon Sawan, Thailand

Centralized control in provincial cities is a big problem in Thailand. Despite legislation on devolution and a series of progressive new constitutions, citizens and local governments still find themselves excluded from important planning and resource decisions being made in faraway Bangkok, which affect their lives and their cities. In the central Thai city of Nakhon Sawan, for example, about 80% of the land (a lot of it vacant) is under central government control, and the National Housing Authority had sole authority over housing the city's poor. Poor migrants kept coming into the city to fill the increasing demand for labor, but they couldn't find affordable land or housing, even though the city was filled with vacant public land,

and found themselves trapped in the old cycle of squatting and eviction. The result was a land management which couldn't keep up with the city's growing needs and urban Thailand's highest percentage of squatters (35%).

But Nakhon Sawan makes an excellent example of how a partnership between the community network, the municipal government, the central government, the National Housing Authority and CODI lead to a citywide process for ensuring all the city's poor are living in secure housing and well-serviced communities. In the late 1990s, the community network in Nakhon Sawan mushroomed from eight savings groups to over 50, most of them in squatter settlements and all strongly women-led. With support from the Municipality's Social Welfare Department, these women have plunged into a variety of activities in environmental improvement, health and credit. It was the constant threat of evictions which eventually brought the network and the city to seriously examine the particular land-use problems behind those evictions. In early 1999, along with municipality, NHA and CODI, the network embarked on a collaborative process in Nakhon Sawan to provide healthy, secure housing for all the city's urban poor at at one go. Here's what they did:

Surveyed: The network first surveyed and mapped the city's slums, in collaboration with the local government, identified tenure conditions for each and inventoried open land in the city. At that time, the municipality officially recognized only 19 of the 53 slums, and the idea was to create a common understanding about the slum situation. With 47 of the slums being on public land, there was good scope for planning at a citywide level.

Prepared citywide strategy: A big workshop was held which involved all the community people, the local government and all the other key local development actors. The task was to find ways of using information from the survey and land inventory to draw up a city-wide plan for providing secure housing for *all the poor* in Nakhon Sawan, so there would be no more squatting in insecure and squalid conditions. For almost everyone involved, this was a new thing: looking at all the communities in the city as a whole, rather than at individual projects.

Decided who can stay in the same place and who has to relocate: It was agreed that people in settlements with no land problems would get secure tenure and redevelop in-situ, and people in settlements on flood-land, facing eviction from private land or in the path of development plans would relocate to a "People's Town" which they would design and develop themselves, on land they chose. For both in-situ and relocated development, the NHA agreed to provide infrastructure, CODI would provide soft housing loans, the central government would provide land, the city would provide secure tenure and trunk infrastructure, and communities would build houses and manage the process.

Found land: For the new People's Town, the network and municipality identified 16 hectares of open land in the middle of town, under Finance Ministry ownership, reserved in the development plan for a prison. To get permission to use this central government land, they took advantage of a regulation which opens for other uses public land that has been left unused for 20 years.

Developed their plan: The network women invited some young Bangkok architects to help them sketch out their dream community, to include schools, market, playgrounds and room to expand. Once everyone agreed to the plan, the work of filling in details and getting permissions began. All this required lots of coordinating between countless central, provincial and municipal offices to keep things moving, each step involving careful political timing. The whole process was kept open, marked at frequent intervals with meetings.

By 2018, half the city's poor have secure land and housing: In subsequent years, some 35 housing projects have been implemented in Nakhon Sawan, under this citywide strategy and partnership between the community network, the municipality, CODI and other local actors, and these housing projects solve the housing problems of more than half the city's urban poor. Some of these projects are in-situ upgrading of existing communities and some are relocation to the big "People's Town" land in the center of the city.   (SOURCE: UCDO Update, October 2000)

3.6.2 Citywide housing solutions in the Asian Coalition for Community Action (ACCA) Program in 22 Asian countries

The Asian Coalition for Community Action Program (ACCA) is a program of the Asian Coalition for Housing Rights (ACHR) which supports a process of citywide and community-driven slum upgrading in Asian cities. Urban poor community organizations are the primary doers in planning and implementing projects which tackle problems of land, infrastructure and housing at scale in their cities, in partnership with their local governments and other local stakeholders. The ACCA Program didn't come out of the blue, but builds on the initiatives that have already developed in most countries in the Asia region, by community

organizations and their supporting groups, and it draws on their combined experiences, mistakes and learning over the past 25 years. The program is an important tool for making change in situations of poverty - a tool which belongs to Asia's urban poor and to all these active groups, and which is helping them to grow and to make change in their cities. The ACCA believes that the best way to make community upgrading a part of city politics is to work at the scale of the city. ACCA aims to make scale the very foundation of every aspect of the operation. This is done in the following way:

- **Scale in understanding the city:** The first step is getting a whole picture of a city, through city-wide slum surveys, vacant land mapping, looking at all the groups already working in a city, looking at whatever pilots have already been done, seeing what's already there that can be built on.
- **Scale in community processes:** Then getting as many community groups as possible to meet, to discuss, to link together into networks, to start saving, to develop their own financial systems - all to get as many poor people in the city as possible into an active process, from the beginning - *not later!*
- **Scale in collaboration and partnership:** Then getting the local government and other stakeholders in the city involved in this process, in different ways.
- **Scale in implementing housing and community upgrading:** If it's done in a horizontal way, and under the eyes of this whole city-wide process, the selection and implementation of the ACCA projects allows people the right to be part of the process of choosing where the projects will be implemented, and it makes the implementation of a project in a specific community something that the whole city learns from and the whole city owns. The idea is to use these projects, these networks, these partnerships and that saving - and put all these good things together to make something bigger and stronger and larger scale - to match the large scale of the problems, the large scale of the realities. In this way, scale becomes the force that pulls all these elements together.

In the following examples, we will look in more detail at the citywide housing development strategies in four countries, being supported by the ACCA Program:

3.6.2.1 *Citywide, collaborative housing with ACCA support in 3 cities in Sri Lanka*

The ACCA projects in 12 cities in Sri Lanka were implemented by a country-wide network of women's savings groups, Women's Co-op (formerly "Women's Bank"), in close partnership with the NGO Sevanatha and CLAF-Net (Community Livelihood Action Facility Network) - a national fund set up after the 2004 tsunami, with ACHR support, which is jointly managed by Sevanatha and Women's Co-op. Women's Co-op has 81,000 members, in 24 of the country's 25 districts, with collective savings of US$ 19.2 million, so this is an organization with the scale and clout to really make citywide, collaborative and community-driven slum upgrading into a national process.

Moratuwa: Women's Co-op began in the coastal city of Moratuwa in January 2005, right after the tsunami. The savings was slow at first, but in April 2010, they carried out a citywide survey with Sevanatha, with support from a UN project. They counted some 4,500 families in 90 slum communities - many facing eviction and many without adequate basic services. The survey data they presented to the municipal council was the first-ever information about poor settlements in the city. The survey gave a big boost to the savings process and won the support of the city's mayor, who provided land for their own 2-story community center. During the course of implementing the small upgrading projects, the mayor helped to negotiate for 488 poor families in eight settlements to be granted individual freehold titles to their land. "This was the first time we have been able to give title deeds to shanty dwellers in Moratuwa," Mayor Samanlal Fernando said. "We don't have control over a lot of the land in the city, which is under the control of various central government agencies. But if we have the people's support, our negotiations with the central government are stronger."

Nuwara Eliya: Many of the 32 slum settlements in the town of Nuwara Eliya, in Sri Lanka's tea-growing highlands, were built originally to house Tamil tea plantation workers, and some are more recent squatter settlements, but none of them have legal tenure and living conditions are bad. Before the ACCA project began in January 2009, the Women's Co-op had started savings groups in only a few settlements, without any relationship with the municipal council, and without any work on land or housing issues. After the survey, they set up a joint city development committee, which is chaired by the Mayor and includes community leaders, Sevanatha and municipal officials. The committee meets once a month, and has become the key platform for discussing and jointly addressing land and housing issues of the poor. The mayor has taken the communities' side in these meetings and helped negotiate with national land-owning agencies for secure tenure in several settlements, and municipal staff now join Women's Co-op leaders when they start savings groups in new areas. As one woman savings leader put it, "The mayor is now aware of our work

and our struggles, and he support us - not because he has suddenly become a good man, but because we are now working together as a force!"

Batticaloa: The small city of Batticaloa, on the eastern coast of Sri Lanka, has been on the front line of the country's just-ended civil war. Most people living in the city's poor communities are Tamils, and besides poverty and lack of tenure and services, they have suffered from decades of ethnic violence and civil conflict. The city was also badly affected by the 2004 tsunami and by some terrible monsoon floods in January 2011. Community-managed savings is relatively new in Batticaloa, but since the tsunami, the Women's Co-op has set up savings groups in all 25 poor communities in the city. The ACCA project in Batticaloa, which was approved in April 2010, allowed many of these communities to start planning small infrastructure upgrading projects. When the floods happened, the savings groups worked with the municipal council staff to survey the damage, zone by zone, and to develop plans for repairing damaged drainage systems and water supply sources, and to help families rebuild their houses on higher above-flood foundations.. (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.6.2.2 Citywide, collaborative housing with ACCA support in 3 cities in Indonesia

Indonesia is one of Asia's many watery countries, and rivers and canals figure prominently in many of its cities. Many of these waterways are lined with informal settlements, which are blamed for polluting the water, causing floods, illegally occupying public land and generally given the short end of the stick. Networks from several cities of riverside kampongs are using ACCA support to survey, map, save, plan and develop on-site upgrading projects, in collaboration with their local governments, to show that riverside communities are not a problem but an valuable urban asset, and can become decent, legal and beautiful communities.

Yogyakarta: Since 2010, the Arkom group of community architects has used ACCA support to initiate a very lively community development process in Yogyakarta - an ancient city which is considered to be the cultural heartland of Javanese culture and arts. They started by surveying and mapping 13 informal settlements ("kampongs") in the center of the city, in different land situations: riverside squatters, communities on "Sultan's land", communities renting private land and squatter settlements on railway land. From the beginning, the explicit goal was to use the survey and mapping process to link these vulnerable communities (many facing eviction) into a community network, to build a stronger cooperation between the communities and the city government and to promote a more community-driven model for solving problems of poverty and insecure tenure in the city. During the course of this initial survey, five riverside kampongs showed a lively interest in joining the process, and Arkom helped them to organize themselves, start women's savings groups and do detailed settlement mapping to identify common problems. The maps that the community people developed became the basis for identifying and planning the first round of small ACCA projects, based on each kampong's priority needs: paving walkways, improving riverside embankments and building bamboo community centers. Gradually, the process spread to communities in other areas of Yogyakarta and the network grew. Later, Arkom and the community network used a $40,000 ACCA big project grant to set up a city-level revolving loan fund for housing, which gave its first round of loans to families in two of the riverside squatter settlements (Ledok Gajah Wong and Sungay Wilongo), to improve their houses. They used the infrastructure upgrading projects and housing improvements to show the municipal government an alternative strategy for improving these riverside settlements and to negotiate for the right to stay on the government land they already occupied, in cooperation with the local government's plans to solve the problems of riverside kampongs in the whole of Yogyakarta.

Solo and Jakarta: From these beginnings in Yogyakarta city, the process of organizing and improving riverside kampongs has spread upstream and downstream, extending from Yogyakarta city into the adjacent Sleman and Bantul Regencies, and later into the nearby city of Solo. Another ACCA-supported project in Jakarta is helping two groups (UPC and Ciliwung Merdeka) to develop a similar people-driven upgrading process among the 34,000 poor families who live in the sprawling slums along the Ciliwung River. Arkom's director, Yuli Kusworo, says that having networks of riverside kampongs in several adjacent administrative areas like this makes policy advocacy on the community-driven approach and the river and settlement issues more powerful at all levels. (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.6.2.3 Government adopts citywide development approach in 6 Cities in the Philippines

Over the last few years, an important collaborative initiative has been unfolding in the Philippines which involves re-jigging the government's flagship housing finance program for the poor - the Community Mortgage Program (CMP) - so that it works better, faster and in ways that are more locally-controlled, more citywide and less driven by individual projects. Part of the CMP reform process involves letting city or

district ("barangay") governments take bulk CMP loans to finance packages of housing projects which they develop locally, in partnership with community organizations and NGOs within their constituencies, and then manage the projects and the finance mechanisms locally. This "Citywide Development Program" (CDA) is now being piloted in several cities and barangays, which are proving to be vibrant training laboratories for everyone involved. This reform process involves the Social Housing Finance Corporation (the national agency which manages the CMP), the World Bank (which is providing technical support to the process) and the Homeless People's Federation and FDUP (which are helping to develop and test the pilot citywide and barangay-wide upgrading initiatives in several cities around the Philippines). In most of these pilot cities, the ACCA-supported projects are playing a key role in demonstrating new ways, and ACHR has been advising the process. A special "strategic initiatives" budget of $40,000 from ACCA has also allowed the HPFP and their partners (including FDUP and the TAMPEII community architects network in the Philippines) to help strengthen and expand this citywide slum upgrading process in these pilot cities, through exchanges, meetings, savings expansion, surveying and citywide mapping (see next page). Here are a few notes from five of the pilot cities:

Muntinlupa: In Muntinlupa City, HPFPI and the Muntinlupa Development Foundation (MDF) led the piloting of the "Citywide Development Approach to Informal Settlement Upgrading Strategy" initiated by the SHFC and the World Bank. The strategy focuses on the demand-side of slum upgrading and thus emphasizes the participation of local civil society organizations, mainly the people's organizations, particularly in the mapping and profiling of informal settlements. Orchestrated by the LGU and driven by local stakeholders like NGOs and POs, the strategy sought to integrate the upgrading of informal settlements in the comprehensive land use and shelter plans of the city. (SOURCE: ACHR/UCLG Philippines Country Paper, 2018)

Caloocan, in Metro Manila, is the country's third largest city. Because it's so big, the citywide process is being piloted in one barangay (sub-district), Barangay 177, where there is an active and progressive barangay authority and a good partnership between the barangay, the CALUP community network and FDUP, which has helped many communities to acquire their land through CMP. This city was long ago chopped up into subdivision plans, and the big slums we see today are superimposed over a complex patchwork of small pockets of land, each with different land titles and owners – which makes doing any kind of barangay-wide or even community-wide planning and housing extremely difficult. The ACCA funds for Caloocan have been used to seed a city fund, in which the community network reviews loan applications and selects the projects for loans from the fund - so far mostly housing improvement loans to individual families in communities where they use CMP for land acquisition. The fund will also eventually help finance the first "in-barangay" resettlement pilot project, in the Bienina HOA community, that is being planned and implemented by the community, in close partnership with the Barangay.

Valenzuela is smaller than Caloocan and in many ways a more congenial city for testing citywide. There are slums everywhere, but they've had two progressive mayors (brothers) who have partnered with HPFP, the Valponet community network and FDUP to expand savings, develop on-site housing upgrading projects and support a people-driven barangay-wide mapping and planning process in Barangay Mapulang Lupa. The regional Community Architects Network workshop in June 2013, in which the architects helped several Valenzuela communities to map their settlements and develop upgrading plans, gave a big push to the citywide process, and helped turn new concepts into actual projects, with support from SHFC and World Bank. (more on next page)

Iloilo is a city with a long history of citywide action on land acquisition, housing, infrastructure upgrading and post disaster rehabilitation. This is also a city with a very active and mature community process: the HPFP in Iloilo has promoted savings, developed several housing and land acquisition projects, supported infrastructure upgrading, developed cost-saving alternative building materials and linked with other community networks in the city to form a citywide urban poor alliance. The city's mayor and municipal government have partnered with community organizations and with a variety of NGOs and charities to develop a range of housing relocation and disaster rehabilitation projects, with a policy of no eviction without relocation.

Mandaue is another city with a long history of collaboration between a strong community process (HPFP and the citywide urban poor alliance), a progressive mayor and a supportive local government. This partnership's first big achievement was a large on-site upgrading 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 are now constructing new houses there, using loans put together from a variety of sources and blocks they manufacture themselves. ACCA big project funds are partly supporting the house construction process in two of the 11 communities on the 9.2-Hectare site (MMVHAI with 311 households and LTHAI with 243

households), with other funds from CLIFF and the SDI Fund. The city is now working with the HPFP and the urban poor alliance to develop a 6.5 hectare site in Barangay Paknaan for relocating 1,200 families living in danger areas around the city. This large resettlement site is divided into 12 homeowners associations, and the HPFP is working with one to develop a housing project for 100 families.

Davao is another city struggling to find citywide solutions to its big problems of urban poverty and housing. The HPFP has played a key role in promoting savings, implementing several community driven upgrading projects (including the fabulous 23 m bamboo bridge, which was partly financed by a small project loan from ACCA), and partnering with the city government and a citywide alliance of urban poor groups to develop several on-site and relocation housing projects, which bring together a wide variety of partners and finance sources – including the "Balanced Housing" strategy, which channels a portion of developer profits into land for housing and has been employed in Davao very creatively, with support from the Municipality. The ACCA big project funds were used to give house improvement loans to families in communities on uncertain land who can't access these formal projects. (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.6.2.4 Citywide mapping and housing planning in Lautoka, Fiji Islands

In the small Pacific island nation of Fiji, the People's Community Network (PCN), the Ministry of Housing and Land, and ACHR signed an MOU to collaborate on implementing citywide slum upgrading in 15 cities around Fiji. The MOU involves the implementation of a considerable number of actual housing and community upgrading projects, as the process expands into more communities and more cities. Between 2009 and 2010, a team of young community architects from Australia, New Zealand and Thailand (part of the Asian regional Community Architects Network - CAN) made frequent trips to Fiji to support the citywide upgrading process, in collaboration with the PCN and with some local architects and students. During that time, they helped to survey and map informal settlements in three cities, set up savings groups in new settlements, plan several small upgrading projects and develop schematic plans for some housing projects in Suva and Lautoka. In April 2011, during an ACCA meeting in Colombo, Chawanad Luansang, a Thai community architect and one of the coordinators of the Asian CAN network, gave a presentation about a month-long community mapping and settlement planning workshop he and Hugo helped organize in Lautoka, in collaboration the PCN and local architects. Here are some highlights from his presentation:

Mapping works like a catalyzing process in new communities. When we talk about mapping, it includes not only marking the existing houses and settlement boundaries, but getting all the people to come together, to participate and to start talking about problems with the services, the houses and the land tenure security as they begin to develop their upgrading plans. In Fiji, the savings is very new, but we find that this mapping process can bring all the community people to participate and can actually give a big boost to get people to start saving also.

About 13 communities in Lautoka participated in this mapping and small project planning workshop. First all the community participants made big, hand-drawn maps of their own settlements on poster paper, and then brought them back to the meeting hall, where they were all put up on the wall. For most of them, this was their first chance to look at a map of their community, seeing where their houses were and where the various community problems were.

This time in Fiji community leaders were trained to be the facilitators of planning upgrading projects with ACCA support. aerial photographs were used as a base, and the community leaders used them to identify and explain what the problems in the settlement are - and also what are the good things that they want to keep or enhance. For example, in the Zomuga community, the biggest squatter community in Lautoka, they used the tracing paper over the aerial photos of the settlement to explain about the problems in the settlement to others. They can also go back to use the big settlement map and organize meetings in the community to get more ideas from the community people and decide what they want to do.

The municipal government in Lautoka has offered two pieces of government land for relocating the coastal fishing communities the government wants to evict. So when we were in Lautoka, we organized a two-day comprehensive site-planning workshop for the people who might be moving to these areas, to explore how can we design a site plan. One of the sites (10 hectares) is right in the middle of the town and has room for about 400 houses. The other site (27 hectares) is a 20-minute drive north of town and has enough room for about 260 households, with room for people to do some farming. (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.6.3 Citywide housing resettlement strategies from the railway slums in Mumbai, India

When informal settlements have to be relocated to make way for large urban infrastructure projects, the resettlement process is often something that breaks up communities, destroys jobs and impoverishes the relocatees. Here is an example of how, by taking a citywide and community-driven approach to resettlement, the process of resettling railway slum dwellers ended up improving the lives of the poor families who were resettled. The Kanjurmarg project shows that improving the city's infrastructure need not be at a cost of poor people being forcibly removed, but with some investment of creativity and cooperation, it's possible for the city to provide secure, permanent homes for poor communities. So both the city and the communities win.

Since 1988, the Railway Slum Dwellers Federation has been working to negotiate resettlement solutions for the 30,000 families who live in danger and insecurity along Mumbai's rail tracks. When the huge World-Bank funded Mumbai Urban Transport Project (MUTP) was launched to expand all the city's transport systems, including railways, it meant moving thousands of families to make room for new tracks. This might have meant massive evictions, but the WB stipulated that everyone displaced by MUTP be rehabilitated. The rehabilitation strategies which were subsequently made official emerged from many years of work by National Slum Dwellers Federation and Mahila Milan and their NGO partner SPARC: communities agree to move 50 feet from the tracks, in exchange for basic services, secure land on long-term lease and permission to construct their own housing.

This enormous project involves unprecedented cooperation: the Maharashtra state government provides the land, the Railway Authority levels and develops the land, the Mumbai municipality provides off-site infrastructure and allots the land to community co-ops, 22 co-ops design, construct and finance their own houses and on-site services, HUDCO provides house-building loans through SPARC, and RSDF, SPARC, NSDF and Mahila Milan assist the whole process. The resettlement strategy at Kanjurmarg, which has been crafted by communities and adopted and supported by the Indian Railways and the Government of Maharashtra, is not only for Mumbai. Initially, RSDF brought together slums on railway lines only in Mumbai, but later linked with railway settlements in other cities - Pune, Kanpur. Hyderabad and Pondicherry. Some notes about the progress in this extraordinary people-managed resettlement:

- **Formed co-ops:** The railway communities organized themselves into 22 cooperative societies, which are the basic units of planning and transferring of land ownership. Each day, huge groups come from the co-ops to Byculla for meetings in which they discuss all aspects of planning their new communities.

- **Chose land:** At first, the government was unwilling to provide relocation sites nearby, but the railway communities were firm in their intention to stay in the same area. So they did their own land search, and found the 2-hectare government land at nearby Kanjurmarg, which eventually became the first resettlement site.

- **Organized ID cards and family lists:** Keeping track of 1,400 families in a complex relocation and community-building process is no easy matter. For land ownership, all members of affected communities had to provide proof of identity, in the form of ration cards or voter registrations. Since not everyone could furnish this proof, SPARC helped prepare special family photo ID cards, and the people's own family lists, from the survey, were accepted as the official roster of participants.

- **Saved for building houses:** Mahila Milan collectives formed and housing savings began in 1996, and by the time the communities began moving to the new land at Kanjurmarg 2 years later, most had saved Rs 3,000, some up to Rs 7,000. This may be used as deposit with HUDCO for house-building loans.

- **Built site office:** The land at Kanjurmarg was marshy low-land and the first step was to fill a small patch and set up a site office. The societies in Ghatkopar have been the first to move, and the rest will move in phases. This is used by the federations and the Railway officials who come to the site.

- **Planned the transit camp:** Nobody wanted to repeat earlier relocation disasters where people were dumped in transit areas without services or housing. As part of the project agreement, the railways agreed to provide 13.8 Million rupees to develop infrastructure and transit houses at Kanjurmarg, where people will live while the buildings are being constructed. At first, contractors carried out the work according to NSDF/MM plans, supervised by the railway communities, but later, the Mahila Milan construction collective took up contracts to build some of the houses.

- **Planned new housing:** The railway communities moving to Kanjurmarg will design their own houses, using a 225-sq. ft. version of the Mahila Milan-designed house, stacked up into 3-story buildings with courtyards, community centers, day care spaces and playgrounds with shade trees for the children.

- **Moved belongings:** As part of the agreement, the city provided each family with a truck to transport their belongings to the transit houses, which the women had cleaned and made ready. People's

committees worked out the plans for scheduling all this transporting to the new site. (SOURCE: ACHR Newsletter No. 12, April 1999)

3.7 Assisting community-driven housing planning

Community-driven housing planning which can create new forms of housing that facilitate a more sustainable, more healthy, more collective and more humane way of living need to be planned and built in very different ways than traditional top-down housing projects. A people-driven housing planning process requires support and collaboration from a number of actors. A supportive local government is one of the most crucial partners in a community-driven housing planning process. The role of intermediary organizations such as support NGOs is also important, to facilitate collaboration and dialogue between local government officials and the local communities, to assist communities in the development of plans and information for communities to use in their negotiations with government and to help communities promote their processes and knowledge by linking them with academic institutions, media, and other opinion-forming groups. But beyond these, there is also the need for technical and design support, for housing is a physical thing, and involves physical planning and physical construction.

3.7.1 The role of community-based surveyors and mappers

A map is a primary tool that is required for assessing development and citywide linkages. Because of this, the training of surveyors and mappers through doing is important because it entails establishing relations with people so that they can participate in the mapping process and make it realistic. The mapping process and discussions with the communities also develop new insights into the causes of the problems and not just the symptoms.

3.7.1.1 Community-based survey and mapping from TTRC in Karachi, Pakistan

The Technical Training and Resource Center (TTRC) is a community-based technical organization in Orangi, Karachi's largest poor settlement, and a close partner of OPP. TTRC provides technical support in a variety or ways to poor communities in Karachi, to help them develop self-help improvements in their housing and infrastructure, by offering training (to train young people to become "para architects" in the communities) and on-site services in surveying, planning, cost-estimating, low-cost house design, mapping, drainage and school upgrading. What makes this proposal especially interesting is that TTRC is not a group of middle-class professionals and architects, but its members all come from the Orangi slum. TTRC was set up in 2000 by two young high-school graduates from Orangi who had been trained at the OPP-RTI to become *"para"* community architects, and they continue to work closely with OPP-RTI. They now have a 6 full time and 3 part-time staff. The TTRC have been actively involved in the OPP-RTI's Goths mapping project. (SOURCE: ACHR/UCLG Pakistan Country Paper, 2018)

3.7.2 The role of community architects

When we talk of a housing planning process that is driven by poor communities themselves, it doesn't mean that people are left on their own to find their own way. In the past two decades, a growing number of idealistic architects, planners, engineers, architecture universities and professionals have been finding new, tactful and delicate ways to provide technical back-up to a housing design development process that puts community members at the center, and which creates space for poor people to bring out their own ideas of what kind of houses and shared spaces they would like.

These architects, planners, students and professors who have begun working with communities play an extremely important role in the housing process. In a process which has to do with physical change, their ability to make lovely drawings and models, help community people to visualize new possibilities and put together professional presentations on people's ideas is an essential ingredient in the success of the housing process. For most of these technical people, assisting poor communities with their upgrading and housing planning has been something very new, which their design education didn't prepare them for. Many find themselves being pulled into all the messy, complicated realities of communities in the process, getting phone calls at all hours with questions and requests, being called to endless meetings, being asked to sign forms and negotiate with contractors. But this only happens because through the work they're doing with communities, a relationship of trust and respect is growing.

As Chawanad Luansang, one of Thailand's community architects put it, "I think it is very important for community people to have space to share their ideas and to exchange knowledge about houses and

settlement planning which they already possess, and to visualize what can happen in the future when they think and plan together - as a community rather than only as separate households. The question for architects is what kind of design process can bring people 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 that kind of discussion?" (SOURCE: ACCA Fifth Year Report, Nov 2014)

3.7.2.1 Facilitating a housing design process in which the people are the planners and the architects are the helpers, in Yangon, Myanmar

Here is an example of how community architects can support a housing design process in one poor community. In August 2010, two young architects from Thailand spent three days with the women's savings groups in the Hlaing Tharyar Township, in Yangon, helping them to develop plans for building the new community for their poorest members, on the new land they had purchased. Besides the community members, the site planning and house design workshops they organized were attended by community representatives from other slums in Yangon, some local architects and engineers, and some support professionals from other NGOs working with poor and cyclone-affected communities in Myanmar. Here are some notes from Nad on that remarkable community housing design and construction process:

Affordability is the starting point: The process began with letting them tell us about who they are, where they live, how much they earn and save. We start from that important reality: how much people can afford to invest in their house and how much loan funds are available. We designed the houses only after making a financial system to support houses people can really afford.

But there is still room for dreaming: After that, we let them dream on paper about the kind of community and houses they'd like to have. Then we prepared some tools to help them work out a scale map of the new land and design a layout of roads, houses and services on it. Leaders from other communities facing similar land problems also joined, to learn from the design process.

Understanding the real scale: For people who have always lived in tiny rented rooms, it's not so easy to know how much area is enough for a house or a plot, or how much space a person needs to sleep, cook, wash clothes or use the toilet. But we need all these dimensions to design a house, so with tape measurers and lots of giggling, we measured all these things, at real scale, and discussed them.

Designing the houses: We started by letting the people explore their housing ideas in paper models, with some simple scale tools. People are almost always extremely practical and realistic when they draw their dream houses, which showed a simple house on stilts, a toilet, a shelter for the pig, a water pump and a big tree. From there, we moved into the design of the real houses, at scale.

The role of professionals: We architects just helped them with a few details, like proposing shared septic tanks to save money on toilets. All the households have at least two pigs, so we suggested they could do biogas.   And when the people's house and community layout designs were more-less finished, we helped to draw them up and showed them in 3-dimensional model form.

A new community built in just 3 months: The people staked out the plots, constructed the infrastructure (with water pumps, toilets, shared septic tanks and simple raised earth lanes) and built the houses themselves, in sub-groups, very simply and well. They figure that these simple houses will last about seven to ten years, by which time they'll be better-off and be able to upgrade them.

Super cheap $300 model house: Another thing we did was to build a sample house which showed what kind of house you can build for US$ 300, which was about how much people could afford to borrow, so we focused on options which fit within that budget, gathering all the ides from carpenters and the women in the community on how to make the house well but cheaply.

Three years later: Here's that same house you saw in the photo at left, with three years of tender loving care behind it. The walkway has been raised and paved with concrete, vegetables and flowers have been planted in front and on the side, a water storage tank has been put right in front and the inside has been painted and furnished with a few simple things which turn a simple structure into a home. (SOURCE: ACHR Newsletter No. 18, Aug 2013)

3.7.2.2 Expanding the pool of community architects in Asia: the Community Architects Network (CAN)

As the community-driven housing development process has grown in scale, in countries like Thailand under Baan Mankong, and in many other countries with support from ACCA, the demand for architects, para-architects and community-based builders has grown enormously, where hundreds of poor communities seek professional support for their housing and upgrading initiatives. The Asian Community Architects Network (CAN), has emerged as a response to that need. CAN's 37 member groups in 18

countries continue to bring their professional skills to community-driven development movements from Karachi to Osaka, and from Lhasa to Suva. Their work includes:

- building an alternative technical support system for community-driven housing and slum upgrading,
- changing the way institutions train a new generation of professionals and interact with local communities in their cities,
- creating new kinds of action-based training events that are collaborative and grounded in real projects and change processes,
- activating and expanding learning and support links between scattered groups of community architects and their partners,
- disseminating this new alternative knowledge through handbooks, publications, websites, videos and other public media.

(SOURCE: www.communityarchitectsnetwork.info)

3.7.3 The role of community-based builders and technicians

Technical support for a community-driven housing and settlement upgrading process doesn't necessarily have to come from professionally-trained people. There are a growing number of initiatives to train community members to undertake many support tasks that used to be provided by professionals: tasks like mapping, surveying, house design, and house construction. A few examples:

3.7.3.1 The "Chang Chumchon" community-based builders in Thailand

Since 2005, as the number of housing upgrading projects being implemented in Thailand zoomed, community networks in many cities have begun to make lists of masons, carpenters, plumbers, electricians and skilled construction workers who live in poor communities (both men and women) to draw on when communities doing upgrading projects need help. This is a technical support mechanism for the upgrading process, but it's also a kind of job creation scheme and a collective business. In Klong Bang Bua, for example, a lot of community people have developed serious construction skills through on-the-job training designing and rebuilding their own community. A lot of this expertise is being channeled into community construction groups, who are taking on jobs with other communities, as well as small contracting jobs outside. These teams are now proudly calling themselves Chang Chumchon ("Community Builders"), which gives a new status to their work and to their movement. Most of these teams prefer to work for other poor communities for the standard labor fees of about 200 Baht/day. And many communities prefer to hire Chang Chumchon when they need help, instead of risking getting ripped-off by a private contractor. Sometimes communities hire Chang Chumchon like a contractor to build everything, and sometimes they just help out with the heavy work of laying foundations in communities that want to do most of the work themselves. Sometimes they provide the labor force, and sometimes they're asked to provide specific technical expertise to work out problems of drainage, structural engineering, or house design.

By March 2008, Chang Chumchon collectives had helped to build 38 upgrading projects in 18 cities, covering 5,609 housing units. If you add up the labor costs involved in building all these houses (which usually averages at about 40,000 baht per unit), these projects have generated at least 225 million Baht (US$ 6.4 million) worth of employment for some of the country's poorest (but skilled!) urban citizens. (SOURCE: CODI Update No. 5, March 2008)

4. Innovations and trends in FINANCE aspects of housing

4.1 Introduction to finance for housing the poor in Asian cities

Conventional housing finance is not reaching the poor. In a world where the power of money has never before held sway so thoroughly over so many aspects of our lives, more and more capital - and the power that goes with it - is accumulating in fewer and fewer hands. As a result, disparities are widening, poverty is increasing, and more and more people are becoming victims, rather than beneficiaries, of a development process which is increasingly lopsided and top-down. This is especially true for the poor.

Conventional housing finance schemes vary from the direct supply to the devising of subsidies directed at developers to subsidize the cost of housing production or to "beneficiaries" to be able to access housing units at market rates. However, these conventional systems - both public and private - are not reaching the poor. Most of the large scale housing finance programs in Asia have benefited lower middle income households. The inefficiency of international aid and charity-oriented systems, results in a blatant waste of resources. They're not exaggerating when people say that for every hundred dollars poured into poverty alleviation, only ten cents actually reaches the poor. What little formal finance has reached the poor, has resulted in added indebtedness or bitter dissatisfaction with the housing solutions. The persistence of slums responds partly to the inexistence of appropriate means of finance, and so, inadequate finance deepens poverty, resulting in the loss of assets and lives blighted. The poor find themselves in a finance vacuum.

Only self-construction can reach the poorest of the poor, at scale. There's no denying that a lot more poor people will be coming into Asia's cities in the coming years. The conventional housing approaches won't be able to answer these growing demands for housing. Among the existing mechanisms of housing delivery for the poor, informal self-construction has demonstrated to be the only one reaching the scale of the need and the most cost-effective. The survival strategies of the poor and way of doing things have built a significant proportion of Asian cities. Local governments must see this as a perfectible solution, rather than a problem. There is plenty of evidence now that the people-driven approach to solving the enormous problems of housing, land and poverty works, and with the right support, can reach the real scale of the problems.

But what continues to be a problem is that the national and city systems are slow to recognize this potential in people and slow to support this bottom-up approach. They keep looking, instead, to the same old solutions from the government or the private sector, which aren't working and which may promote economic growth, but aren't strengthening people.

4.1.1 Community-led housing is the most cost-effective housing delivery mechanism

To say that there's a gap between poor people's survival systems and formal development aid systems is putting it mildly. On one side of the gap are the poor, who are starved for resources and doing whatever they can to survive, breaking every rule and every standard in the book. And on the other side, are the development and finance sectors, swimming in resources but seemingly unable to crack the nut that is urban poverty with their rigid, disciplinary systems of development, which attempt to impose straight lines on a world that is all squiggles and zigzags. Again and again, we see development interventions that fail miserably, that don't match realities, that squander resources and - much worse - that corrupt local processes and do more harm than good. Or we see no intervention at all.

The poor can build cheaper, faster and better than contractors. How do the poor get the best possible house at the cheapest possible price, within the extremely modest loans and infrastructure subsidies the upgrading program offers? Working together is the first and best way to reduce costs. Another good way is for people to use their own sweat. One of the things that's becoming clearer and clearer, is that when communities have a strong organization, they will participate more energetically in the construction of their own houses and make the cost of their project lower. By the same token, communities which opt to hire a contractor and push up the price of their housing tend to be the communities with the weakest organization.

The only way to make the cost low enough to be affordable to the truly poor is for people to do it themselves. If it is really a project of poor people, this "sweat" quality will be there.

In Thailand, a study comparing the building costs of housing projects found that communities that hired contractors to build their projects paid almost double the cost for their housing than communities that built themselves. In example, the average construction cost of 2-story row houses in a community-led project was $92 per m2, while a similar project done by contractors averaged $192 per m2. Using a contractor is like climbing up to a higher layer in the system - a more expensive layer where besides

charging for labor and materials, contractors add on a hefty profit margin of 15 - 30% on top. This wisdom spread around, and more and more communities undertaking community-led projects are opting to build themselves (SOURCE: CODI Update No. 5, March 2008). In the Philippines, a similar analysis found that community-led housing units were twice as big and cost just about 14% of the price of the contractor-built. (SOURCE: ACHR ACCA Update in the Philippines, Feb 2011)

4.1.2 Local governments can fill the gaps in the people's process

An innovative, inclusive, efficient, socially appropriate, and scalable solution to the urban housing challenge is for local governments to believe in people's potential to become the key change makers. The limitations of people's own housing solutions have traditionally resided in their informality, substandard quality and impact in the urban fabric and environment. Local governments can connect to these existing assets by focusing public investment and support on the gaps of the people's process -what communities cannot easily solve by themselves: finance, secure land tenure and technical capacity.

4.1.3 Housing is an economic generator, not a welfare expense

Housing for the poor is very often looked at as a welfare giveaway and any public funds used to finance such housing is considered a drain on taxpayers, etc. But investing in helping poor communities transform their slum housing into decent, legal, well-serviced housing is an investment which generates enormous economic and social growth - for both the residents and the city around them. In the Thai Government's 2008 fiscal budget, US$ 104 million was approved for the Baan Mankong Program (see section 4.2), to support the upgrading of 25,000 units during that year. That may seem a huge amount of money to other Asian countries, which may complain that their governments don't have such public funds and cannot possibly afford to finance a similar upgrading program. But is that really true? First off, that $104 million is a tiny fraction of total public spending, even though it brings so much benefit to a highly productive portion of the population, which usually gets very little benefit from government programs. Secondly, this modest public investment in poor people's housing will trigger all sorts of other investments and generate economic spin-offs of all sorts in an around the upgraded communities, which will in turn create additional assets far beyond the original investment.

- *Economic assets:* If you add up all the economic activity generated by these upgrading projects, we estimate that the investment that the government puts in represents only about 20% and another 80% comes from communities. People almost always spend more than they borrow for their housing and more than the infrastructure grant for their upgrading, and this means a lot of extra money flowing into local economies.
- *Tenure security assets:* People get land tenure security, and if you measure that by the local land values, it is a hugely valuable asset.
- *Land values nearby increase* when communities upgrade or relocate to under-developed areas, and this leads to new pockets of development and investment all around.
- *Municipal infrastructure assets:* The local authorities very often invest in improvements in addition to what the communities plan, in and around the upgraded communities.

There are many other non-financial benefits that come from the investment, and these benefits are tangible and huge: benefits like the confidence, the sense of hope, the energy, the improved relations with the city, the greater sense of security, the improved health, the greater sense of legitimacy, and the new culture in which people come together and work together after the project is over.   (SOURCE: CODI Update 5, March 2008)

4.2   Creating flexible, collective financial schemes adapted to the needs of the poor

The reality of poverty is that those living in this condition generally have low, unsteady incomes, rely on informal systems of employment and finance and usually have no "bankable" assets. The formal banking systems and even the government programs usually device specific loan products for specific purposes, with specific requirements. These requirements exclude potential "clients" and "beneficiaries" of their systems based on the individual capacity of people to meet requirements of formality and stability, such as ID or citizen's registry, an address, employment certificates, accounting books, title deeds and collaterals, which, by definition, contradict many of the dimensions of what poverty is about. This lack of understanding makes governments and markets incapable of reaching the poorest of the poor.

Flexible finance is the chief tool to unlock and multiply the people's delivery mechanism and give space to communities to find solutions with their city governments. This flexibility is based on the fact that the credit "products"-or the use that communities give to the money they get-, and the conditions (interest rates, repayment periods, payment schemes, default proceedings, etc.) are defined by the communities themselves, case by case, according to their needs, capacities, and preferences. Additionally, communities have full control over the management of funds and are trusted in their capacities to make the most efficient use of resources.

Collective finance is first and foremost, the legitimization of the poor's survival strategies, which are almost invariable collective. Most conventional low-income housing strategies focus on the physical aspects of housing and treat housing as an individual need, to be provided to poor families individually. The individual approach may work for better-off people, but not for the poor, whose position at the bottom of the economic ladder leaves them especially vulnerable when they're alone. Collective loans and savings require that communities include everyone (even the poorest), work together, solve disagreements, discuss common visions, establish their own rules and management schemes, which creates a new strength and confidence and a collective support system within their group to do all kinds of things they could never hope to do individually. This mechanism, in complement with collective land tenures (*see section 4.6*), reduces communities' vulnerability during the repayment period and during crisis, and protects poor communities against market forces.

4.2.1 The example of CODI and the Baan Mankong Program

In 1992, the National Housing Authority of Thailand stablished the Urban Community Development Office (UCDO), a program and revolving fund of US$ 34 million, accessible to all urban poor groups that organized themselves to apply for low-interest loans for their development initiatives. Eight years later, over half of Thailand's 2,500 urban poor communities were UDCO members, and had received support for a broad range of activities, including housing, income generation, environmental improvement, community enterprise and welfare. UCDO was later merged with the Rural Development Fund to become the Community Organizations Development Institute (CODI), an autonomous legal entity with the status of a public organization (under the Ministry of Social Development and Human Security), providing direct access to government resources, more flexibility, and greater freedom than a conventional government institution. (SOURCE: CODI Update 5, March 2008)

As part of the central government's efforts to address the housing problems of the country's poorest urban citizens, in 2003, CODI launched the Baan Mankong Program (BMP, "Secure Housing" in Thai). The program creates a "demand-driven" approach to providing housing: its guiding principle is that communities (the demand-side) are the greatest and least tapped development force.

In close collaboration with their local governments, landowning agencies, professionals, universities and NGOs, the networks of urban poor survey all the communities in their cities, identify their needs and priorities, identify possible land for those communities that can't redevelop their housing in-situ, and plan a housing process aiming to improve all the communities in that city within a few years. Once these citywide plans are finalized and community upgrading projects are developed and approved, CODI channels central government funds (which communities manage themselves, through their savings groups and cooperatives , -see section 4.3.) in the form of infrastructure and housing subsidies, soft housing and land loans, and construction technical support directly to the communities.

In Baan Mankong, CODI provides group loans to the communities, which have to form legal registered housing cooperatives and hold collective land tenure (through ownership or lease-hold), at least until the CODI loans have been repaid (in 15 years, the standard repayment term), and then the communities can decide whether to individualize the tenure or keep the land tenure as collective. (*see section 4.6 for a discussion on collective land tenure*).

The resulting housing projects depend very much on the initial conditions of the communities, varying from on-site upgrading, re-blocking or reconstruction, or new housing projects built on land that communities find elsewhere to buy or rent. Instead of delivering housing units to individual poor families or individual communities, this unconventional program puts Thailand's poor communities (and their networks) at the center of a process of developing long-term, comprehensive, citywide and richly varied solutions to problems of land and housing in cities.

The first ten Baan Mankong pilot projects were implemented to test the model and show what kind of housing variations were possible, with outstanding results. As a result, the citywide upgrading process was launched in 13 pilot cities. New collaborations between the community networks, local governments, universities, NGOs and community architects flourished in these pilot cities, and then in many others.

Agreements were reached with three of the largest public land-owning agencies (the Crown Property Bureau, the State Railways of Thailand and the Treasury Department) to lease land to communities doing Baan Mankong projects around the country, at nominal rates. Community savings groups were strengthened and housing cooperatives were registered as important managerial and legal mechanisms within communities planning and constructing their housing projects.

CODI's Baan Mankong figures (2003 - March 2018):
- 1,035 housing projects approved (covering 2,166 communities), in 405 cities, in 76 provinces.
- 105,739 households got secure land and housing in these projects
- 61% of these families made their new housing on the same site
- Grants for infrastructure and housing: US$ 117.23 million
- Loans for land and housing: US$ 265.83 million (SOURCE: www.codi.or.th)

4.2.1.1 Baan Mankong housing in three cities in Thailand

Chantaburi: The network of urban poor communities and local government agencies in the city of Chantaburi are tackling the city's serious problems of land, housing, infrastructure and livelihood in new ways that are collaborative, comprehensive and rich in the central involvement of the poor communities who experience these problems directly. In the past 15 years, the citywide community upgrading process in Chantaburi has transformed a city where the poor and the city used to have nothing to do with each other into a city which is well on the way to achieving secure land and housing for all its poor citizens, through an upgrading process that is managed and implemented by communities themselves, in close partnership with the local government and other local actors.

In 2004, two young Bangkok architects, Baan and Ter, came to Chantaburi and played a crucial role in getting the city-wide upgrading process started. They worked with the network to organize the first city-wide survey, selected the city's first pilot upgrading project at Naa Technique and provided some very creative design assistance which made that project a very beautiful and striking model to get people all over the city excited. The first survey counted 1,223 households living in shoddy and insecure housing in 16 communities. A mixed committee was set up, comprising representatives from the Municipality, the provincial administration, civil society groups (lawyers, professors, technical school people), the Chantaburi community network, CODI and the provincial unit of the Ministry of Social Development and Human Security. The committee organized meetings in all 16 settlements to explain how the Baan Mankong program works and to get people organizing, saving and planning. The committee set a target of improving seven of these communities initially (493 households), starting with a pilot project at Naa Technique - a community which was facing immediate eviction. Two other projects followed at Soi Amon and Baan Lang Poonsap. The first pilot upgrading projects "started waves" in the city, and involved lots of sharing and exchange visits. It didn't take long before other communities began to negotiate for land and start their own projects. By April 2009, 15 of these communities were in the process of upgrading under the Baan Mankong Program. (SOURCE: "Thinking Citywide in Chantaburi, Thailand", ACHR, April 2009)

Udon Thani: The Baan Mankong program in the Northeastern city of Udon Thani was launched in 2004, with the ceremonial signing of an MOU between the city's community network, the municipal government and CODI. There are 51 informal settlements in Udon Thani, and the first step was to survey and map all of them, and gather information about their land ownership and tenure possibilities - which communities can stay and which have to relocate. The network also surveyed possible vacant land in the city for housing projects. As in most Baan Mankong cities, a joint city committee was set up to manage the citywide upgrading process, chaired by the city's supportive mayor, and including representatives from the community network, the local government, CODI, the local university and the Provincial Authority. In the initial phase, ten communities were selected by the joint committee for upgrading in pilot phase. One of the pilot housing projects, in Wat Potee Wararam, was located on temple-owned land, and the mayor helped to negotiate a historic first long-term collective land lease (at a nominal rate) for the land the people had been squatting on for many years, with the lease going through the municipality.

A new generation of mayors have embraced with enthusiasm the opportunities in this highly participatory and community-driven housing program, becoming key allies in making the citywide housing upgrading go quickly and smoothly. In the following years, some 24 housing projects have been implemented in Udon Thani, and the collaborative process which made all this possible will soon achieve citywide slum upgrading in the city.

"Decent, secure settlements are good for the people and good for the whole city (…) The Baan Mankong housing projects will help show this. When people plan and build their own secure, well-serviced

settlements, they feel a sense of ownership of those communities, and they become sustainable communities. This is very different than a conventional government housing project, which outsiders build and the people move into." Mr. Harnchai Teekatananon, Mayor of Udon Thani. (SOURCE: ACHR field notes and CODI Update 5, March 2008)

Rangsit: Rangsit is a busy Bangkok suburb on the Bangkok-Ayutthaya transport artery, crowded with shopping malls, universities, posh housing enclaves and the city's old airport. An astonishing amount of empty land for an area so close to Bangkok is being kept idle by speculators for future real estate deals, making it too expensive for the city's poor to access.

In 2002 CODI and NHA surveyed the seven districts of Pathum Thani Province, including Rangsit, and found 27,175 households living in 77 poor communities, many of them along canals. In 2003 the municipality, community leaders, CODI and other local actors launched the community savings groups and the setting up of a joint committee to develop plans for resolving the problems of housing in Rangsit and Pathum Thani Province. With housing loans from CODI and an infrastructure subsidy of US$ 34,500, Rangsit's first pilot improvement project was at the canal-side settlement of Klong Sawaan, where many informal waste-collectors live. Besides rebuilding most of the houses, the project included environmental improvements, the installation of a "green" water-treatment system and the setting up of a garbage bank. A second pilot with a community of 148 households in Min Sampan culminated with the development of a tight layout of 2-story row-houses, and the municipality contributed to the infrastructure, both internal and external.

4.2.2 The role of national and local governments

The Baan Mankong program is proving that housing issues can be solved at a city-scale if solutions rely on local partnerships in which poor communities take the lead. In this case, the government has supported the people-driven housing development with policy, nominal leases on public land, land and housing loans. The government provides a policy umbrella for all the informal communities, so the projects they undertake to improve their housing, tenure and environment are legitimized. CODI, as a national government agency, is both a partner and a facilitator of a community-led process, and brings the government funding to the housing projects.

Local governments become the urban poor's main partner in implementing city-wide plans. In each city, the local governments have representatives in the joint committees, so their voice is key in the decision-making process. The operationalization of this city-wide plans require an active participation from local governments, who not in few cases contribute to the projects by allocating public land and developing infrastructure for upgrading and new housing projects.

Because the people-driven knows no sectorial boundaries, it naturally becomes a city development program, not only about physical development, but about social and economic development as well.

4.3 Unlocking bottom-up development with small, self-managed funds

Housing solutions do not always have to come through complex, long term, centralized, top-down policies. An innovative and strategic use of resources is to focus on using the energy and improving the systems that communities have already developed to solve their housing needs. Informal settlements and slums might not be the ideal type of urban development, but they have solve the need of the poorest citizens, at scale. Any development partner, namely international donor, national or local government, can work with the communities in their city to identify what is missing to make the people's process more efficient, safer, improve its quality and reach more communities. Unfortunately, a lot of countries still don't have financial mechanisms which can support the development of low-income housing or community-driven upgrading at scale.

Small interventions and small resources applied in the right place can work like real urban acupuncture, touching the most painful parts of the city, to mobilize the energy of larger systems and heal it holistically. Opening the space for communities to undertake small interventions by themselves enable communities to start doing things, build their self-confidence, develop their capacities to manage their own development, strengthen trustful relationships with local governments and other development partners.

4.3.1 Filling the informal housing quality gaps in Karachi, Pakistan

Karachi has a highly-organized informal sector, whose systems for supplying land, houses and services to the poor cannot be matched for affordability or availability. All the Orangi Pilot Program-

Research and Training Institute (OPP-RTI) training programs, and most of OPP's work, center around a pragmatic acceptance of these informal supply systems as being imperfect, but by far the most effective and far-reaching available. OPP's work looks squarely at these systems, to see where there are kinks, and then makes judicious interventions which smooth the system, improve its efficacy and equability with small infusions of finance.

93% of the million houses in the Orangi settlement were built with financial and technical assistance from the local building-component manufacturing yards, operated by entrepreneurs. These yards exist in all neighborhoods, and are known as thallas, their owners as thallawalas. When a new katchi abadi comes up, a thallawala purchases land in the settlement, moves in, sets up a yard and begins establishing a good relationship with the new community. The thallawala provides materials on credit to house builders (and sometimes cash credit to pay masons). He also helps design houses, takes on house-building contracts or supplies masons to those wishing to do the unskilled work themselves. The "thalla" system is rooted in intricate local relationships and extremely local control, and is about as far from being a "housing project" as you can get.

The thallawalla's intervention has improved housing quality in the informal settlements, but the problem is, his materials, house designs and technical advice all tend to be sub-standard. Bad workmanship by poorly-trained masons also leads to poor quality houses. Masons and skilled laborers working with thallawalas need better technical advice on such things as the right concrete mix, curing, sizing of supports, roof slopes, water-proofing walls. But this kind of training wasn't available. So OPP decided to support the existing thalla system by bolstering its technical base.

Where the quality and variety of building materials was low, OPP upgraded the thalas, introducing mechanized block making machines, pre-fabricated roof and floor-slab elements which make cheaper, stronger and better-quality houses. 42 thalas in Orangi have been upgraded. Now, all new housing in Orangi uses machine-made concrete blocks which are stronger, larger and easier to use. Many also use the batten-and-tile roof, foundation and ventilation details developed by OPP. Production at the upgraded thallas has tripled and their income doubled.

Where house design and sewer construction were sub-standard, OPP has worked to upgrade the skills of the masons and small contractors who build most of the houses, through the kind of training courses described earlier. The important thing is, you don't have to be an engineer or an architect to do this properly - a little training and some rigorous apprenticeship can make for an enormous improvement in the quality of the houses, without changing the system. (SOURCE: ACHR Newsletter No. 11, April 1998)

4.3.2   The ACCA Program in 19 Asian countries

The Asian Coalition for Community Action Program (ACCA) is a program of the Asian Coalition for Housing Rights (ACHR) which between the years 2009 and 2015 supported a process of citywide and community-driven slum upgrading in 215 cities, in 19 countries in Asia. The program demonstrated a new kind of development intervention, in which the poor have the freedom to decide and manage their own development, being the primary doers in planning and implementing projects which tackled problems of land, infrastructure and housing at scale in those cities. In the process, the small interventions helped in cultivating the support from their local governments and other development stakeholders.

The ACCA Program was designed to create a system by which existing groups of communities and their local partners could enhance, strengthen and scale-up the work they are already doing and to expand the space in which they could collaborate with local governments and different stakeholders, to bring about change in their cities and address the critical land and housing issues.

The core activities of the program, which accounted for 58% of the program budget, were the small infrastructure upgrading projects and big housing projects, which were implemented in poor communities, by people themselves, not by priorities imposed by some outside "supply-driven" agenda. Aside from modest budgets for city-level activities and national process support, most of the project money went directly into the hands of poor communities, who did everything themselves.

The ACCA program provided the communities with the tools to do something they need - right away - and the urgency of their needs is the program's driving force. The program set extremely modest budget ceilings for most of the specific activities it supported. Under a "principle of insufficiency", this small-ceiling strategy helped make the program's finance system simple and clear to everyone. It was also a way to de-emphasize the budget aspect of the program, so community groups could think more about the real substance of their citywide upgrading process, think harder and summon all their own resourcefulness to negotiate, to seek out partners and to forge collaborations to get the other things they need and to fill in that insufficiency gap.

The program showed that it was possible to do a lot. Those small budgets gave people something in their hands to negotiate with. When communities plan well and use these funds strategically to link with other resources, as has happened in many of the cities, even these modest budget amounts help unlock people's power to negotiate with other actors for more resources, more land and more support.

During the 5 years of the program, 2,139 small projects (road paving, drainage, water supply, toilets, community centers, bridges, playgrounds, composting, etc.) were implemented in 207 cities. The value of these projects was $11.4 million, but the budget from ACCA was only 24% of that ($2.7 million), while communities contributed another 17% ($1.8 million), local governments contributed 59% in cash and materials ($6.7 million).

In the same period, 146 big housing projects were built, which provided secure land and housing to 49,356 urban poor households. The value of these projects was $104.8 million, including the cost of land and housing. Of that total, only 5% ($4.9 million) came from the ACCA program. 12% ($12.5 million) came from communities themselves, and a whopping 80% ($84.2 million) came from local and national governments, mainly in the form of free land and infrastructure support.

ACCA financial support package: Just $58,000 per city:
- $15,000 for at least five small upgrading projects, in at least five different communities in each city. But many groups are opting to stretch this $15,000 budget to implement small projects in as many as 12 communities!
- $40,000 for one big housing project in each city, with a maximum of about seven or eight big housing projects per country (not all ACCA cities have implemented big housing projects).
- $3,000 for city process support, to cover a variety of joint development processes within the city, such as surveying and mapping, network-building, support for savings activities, local meetings and exchanges. (SOURCE: ACCA Fifth Year Report, November 2014)

4.4   Promoting savings groups: organized communities bring about proactive solutions

Local governments often struggle in finding ways to address the housing needs of their constituencies. The reasons range from lack of information, to operational capacity and budgetary restrictions. Organized poor communities, however, have showed a new way to address this need. In a context and at a time when most countries in Asia had no solution for housing the poor, no policies to address urban poverty at scale, and no mechanisms to get finance to the poor, community savings and funds emerged as powerful community development tools.

This void helped the community savings movement in Asia to grow from a few scattered experiments into a very large movement that now has a life of its own. Community-managed saving and credit has become the building block of a people-driven development process in Asian cities.

4.4.1 How do savings groups work?

Savings groups begin with the simple rituals of collective saving within communities. The small sums that poor people save together in groups, on a regular basis, with trust and discipline, grows into a much larger financial pool that gives them the power to do things they can't do on their own.

Communities may start by saving for emergencies or daily needs, then for income generation, then for welfare, then to repay high-interest informal debts, and eventually even for housing. Community savings and funds also give people access to much-needed loans for a variety of needs, on terms agreed to by all the members of the group, in a process that is quick, direct, flexible and unbureaucratic.

4.4.2 Financial, social and political value of savings groups

Community savings is more than just a convenient source of low-interest credit to the poor. They create the triple value of developing a large collective financial wealth among the poor, while strengthening social networks and building political capital.

Financially, poor people's individual savings are peanuts, but when large numbers of poor people put their savings together, it's big money. Community savings in Asia currently account for approximately 400,000 individual members and US$ 34 million (*see chart below*). They bring low-income people together to design and manage a collective financial resource as a group. The small sums that low-income people save together in groups allows them to start doing concrete things to address their immediate needs, but also grow into a much larger financial pool that gives them the power to do things they can't do on their own - things like housing, infrastructure improvements or community enterprises - and the freedom to manage those loans and financial inventions in their own ways. Community savings and funds give people access to

much-needed loans for a variety of needs, on terms agreed to by all the members of the group, in a process that is quick, direct, flexible and un-bureaucratic.

Socially, saving and credit processes build collective strength and autonomy, as communities use savings groups as a forum to discuss, to analyze problems and to explore solutions. They determine the direction, set the rules, make the decisions about how to use the resources to do what they think is important. Small savings means their development starts right away and that they are taking active part in something, part of a collective process, part of a search to find ways for their group to bring about change. Savings develop the communities' collective skills to manage money and work together, create the self-management and mutual support systems, build the collective assets and the large-scale involvement in poor communities (and in large-scale networks of poor communities), building their confidence and trust in their own power to determine their lives.

Politically, when savings schemes collect money, they collect people. These collective assets enhance their clout to negotiate with the state, land-owners, professionals and finance providers. Poor communities use their organization to bring solutions to the bargaining table, rather than demanding that the government, the NGOs or other development stakeholders deliver the things they need. The community movement has transformed itself from one of confrontation to a proactive and solution-seeking dialogue with government. The urban poor can thus become central players in the larger urban development equations as partners, rather than welfare burdens, addressing the larger structural imbalances in their cities from the bottom-up. (SOURCE: Making people the subject: community-managed finance systems in five Asian countries. By Somsook Boonyabancha and Thomas Kerr, Environment & Urbanization, Volume 30, No 1, April 2018, page 15–34 and ACHR Newsletter No 17, April 20)

CHART: Community-based savings in Asia (as of November 2014)

	# of cities with saving	Date savings started	# of savings groups	Savings in how many communities?	Number of savings members	Total amount of savings (US$)
1. Cambodia	28	1993	372	372	14,304	589,508
2. Indonesia	13	2002	176	69	2,853	77,218
3. Nepal	17	1997	552	285	13,450	1,958,186
4. Myanmar	8	2011	113	77	3,826	262,231
5. South Korea	4	2009	4	4	115	25,242.54
6. Philippines	24	1995	569	238	22,016	757,091
7. Vietnam	17	1999	2,518	275	46,649	3,596,233
8. Sri Lanka	12	1989	1,044	309	11,716	3,871,029
9. Mongolia	19	2005	341	341	7,478	107,555
10. Fiji	12	2006	395	122	39,565	245,220
11. Thailand	9	1992	108	114	17,074	2,093,111
12. India	2	1985	131	33	1,794	84,652
13. Lao PDR	26	2000	567	567	96,941	17,568,951
14. Pakistan	6	2000	160	160	3,806	73,880
15. China	0	--	0	0	0	0
16. Japan	0	--	0	0	0	0
17. Bangladesh	5	2000	4,264	675	117,102	2,629,959
18. Malaysia	0	--	0	0	0	0
19. Afghanistan	4	2011	25	25	997	4,505
TOTAL	**206 cities with savings**		**11,339 groups**	**3,666 communities**	**399,686 members**	**US$ 34 million**

(SOURCE: ACCA 5th Year Report, Nov 2017. Figures only from ACCA cities. Edited for this report)

4.4.3 How is community savings used for housing?

Housing and land acquisition require a level of investment that goes well beyond the capacity of individual community savings groups, or even large savings networks. But even so, collective saving is in itself the best training for the responsibilities of housing, and many of these community savings movements

in Asia are using their savings process to build their collective resource, their collective financial management skills, and prepare themselves for their ultimate goal of developing their own secure housing, in different ways.

In the savings systems in Cambodia, Philippines, Sri Lanka, Thailand, Myanmar, India, Nepal and Lao PDR, most communities save separately for housing. In Thailand, Cambodia and the Philippines, where government housing loan programs require a down payment of 10% of the project cost from communities, savings groups are essential both for community self-organization and preparation for credit management, and for the actual financial kick-off of projects. Many of the communities engaged in these collective loan programs set aside a portion of their savings (or sometimes a portion of the interest generated internally on loans) to cover any late repayments when individual members of the community have some problem making the monthly repayment. In this way, communities ensure their collective responsibility with their government credit is guaranteed. Finally, in Thailand a national housing insurance fund called Raksadin Raksabaan ("Keeping the land and house") was launched 2010, which is owned and operated by networks of community savings groups around the country. CODI seeded this fund with a US$ 670,000 grant, and each family that borrows for housing or land contributes US$ 6 per year, through their community savings group. Half the money is kept at national level, and half goes into city-level housing insurance funds, managed by the urban community networks under the umbrella of their city-level CDFs, where all decisions about local insurance payouts are made. If a community member cannot make repayments (because of problems like illness, loss of jobs, accidents, death or disasters), and if nobody else in the family is earning enough to take over, then the insurance fund will cover the repayments and keep the family in their house, until someone can resume making payments. The 128 housing cooperatives registered with the insurance fund so far have 17,217 members.

4.4.4 What makes community finance different from other finance systems?

Groups in different countries have developed different models of community savings and funds, according to very different contexts and histories, but several principles are common - principles which have been distilled through practice, adjusted, refined and passed around over the years across Asia's community movement:

- *It is collective.* Access to finance does not need to mean individual access.
- *Communities own it.* The money stays with the poor and value is created for the poor. Even when external capital is added, communities own the system and resources.
- It is bottom-up development. People's lives and needs determine the form of the system. The structures of community finance are decentralized, and decisions are made from small, to big.
- *It builds social capital.* Coming together for meetings is more than just an opportunity to transact savings and loan business. Savings groups and community funds are mechanisms that build a community's social capital at the same time they build its financial capital.
- *It creates partnerships.* Community finance systems can build a friendly bridge between a people's development process and the larger systems in a city. By collaborating with local governments and other development actors, poor communities in a city can learn, cultivate allies, build trust, get help, tap outside capital, access subsidies and get land and support for housing and infrastructure.
- *It turns the poor into development partners.* Community finance increases the communities' negotiating power, scaling up their development possibilities and making them viable and proactive development partners. The goal of community finance mechanisms is transformation in the lives and settlements and economic well-being of all the poor, so they can live well and fully, as equally recognized citizens. (SOURCE: ACHR Community Finance Study Report, June 2017)

4.5 Supporting city-based community development funds (CDFs)

4.5.1 What are city-based community development funds?

Land and housing require a level of investment that goes well beyond the capacity of individual community savings groups, or even large savings networks. The first layer of community finance is the small loan funds that people manage within their community savings group *(explained in section 4.3)*. In most cases, these scattered savings groups link together into networks and federations at various scales, to share experiences and help each other. Later on - or sometimes at the same time - these networks of savings groups develop larger city-level funds or cooperatives. These networks constitute the second layer of community finance, or the city-based community development funds.

These institutions function like a bank but can work in much more flexible ways and at many different levels, to get the goods to the poor. They provide grants and affordable, long-term credit to address a large and diverse range of collective needs, mainly for housing, infrastructure and income generation to poor communities, but their flexibility allows them to expand to any need the poor communities prioritize, such as emergency loan funds and informal debt refinancing.

Many of these city funds are the product of conscious interventions and strong leadership, but none of them appeared out of the blue. All these funds grew in a soil already made fertile by years and years of hard work by poor communities, running their savings and credit activities, building their networks, planning their development projects and both teaching and learning from their peers in other cities and other countries across Asia.

During the past three decades, as the community finance systems in these countries have grown in scale and sophistication. The ACCA program supported the creation or strengthening of 137 CDFs in 13 Asian countries, (but there are many more CDFs) accounting for a total capital of US$ 21,691,431 in 2014. This funds are small change compared to commercial banks, international development aid, or even micro-finance institutions' capitals, but around 70% of these funds come directly from very poor communities, and for effectiveness in serving the poorest of the poor, they've got the donor-driven paradigm beaten hands down.

CHART: City-based Community Development Funds in 13 Asian Countries (Figures from Nov 2014)

CITY-BASED COMMUNITY DEVELOPMENT FUNDS (2014)						
	How many city-based CDFs?	**CAPITAL in CITY FUND** *(figures in US$)*				
		Funds from ACCA	*Funds from community (shares or saving)*	*Funds from government*	*Funds from other sources*	*Total capital in city fund*
1. Cambodia	23	511,500	131,674	2,300	2,000	647,474
2. Indonesia	4	120,000	23,000	201,800	36,000	380,800
3. Nepal	7	275,000	6,200	96,992	16,974	395,166
4. Myanmar	4	256,206	34,736	0	700	291,642
5. South Korea	0	0	0	0	0	0
6. Philippines	15	671,000	81,560	4,631	624	757,815
7. Vietnam	17	549,210	1,513	61,466	250,959	863,148
8. Sri Lanka	0	0	0	0	0	0
9. Mongolia	15	61,647	16,721	15,084	9,075	102,527
10. Fiji	12	458,000	245,200	480,000	120,000	1,303,200
11. Thailand	7	163,000	761,754	976,725	3,000	1,904,479
12. India	1	60,000	57,007	0	1,600	118,607
13. Lao PDR	26	510,000	13,859,752	16,750	21,507	14,408,009
14. Pakistan	0	0	0	0	0	0
15. China	0	0	0	0	0	0
16. Japan	0	0	0	0	0	0
17. Bangladesh	5	165,000	43,299	275,265	0	483,564
18. Malaysia	1	15,000	5,000	0	15,000	0
19. Afghanistan	0	0	0	0	0	0
TOTAL	137 funds	3,800,563	15,267,416	2,131,013	477,439	21,691,431

(SOURCE: ACCA Fifth Year Report, Nov. 2017. Edited for the purpose of this report)

4.5.2 What are the opportunities brought by CDFs?

The City Development Funds are a great promise to bridge the enormous gap between the development systems of the informal poor and the formal world and can unlock the development force in poor communities in several ways.

Real participation. The CDFs enable the poor to determine what's good for them and manage their own development, through project-design, process leadership and most importantly, resources management. This builds a more confident, more equitable and more self-reliant community development movement. In

supporting CDFs, local governments have a great opportunity to empower their citizens and more people-friendly.

A platform for collaboration. The larger citywide scale of a CDF can provide a platform for collaboration, allowing poor people's organizations to work together with the administrative and political institutions in their cities or districts as full development partners, and linking the people's systems to the more formal structures of their cities. Local governments can establish a more productive relationship with city-wide organized communities, and more easily and legitimately address structural poverty-solving challenges like land, infrastructure, employment, and construction regulations, among others.

An increased financial pool. CDFs also enlarge the financial pool and scale up possibilities to mobilize additional funds from outside sources, energizing the community savings groups to be more active, and to expand people's ability to create, to develop things, to negotiate and to speed up and scale up their problem-solving initiatives. They link scattered savings groups into a larger whole and provide a horizontal support system and a cross-checking mechanism, which both strengthens the individual savings groups and protects individual members. (SOURCE: ACHR Newsletter No. 13, June 2001, page 18)

A bridge with formal finance systems. CDFs can help resources cross the divide between the formal (public and private) finance and the community finance systems. There is an enormous potential in CDFs if donor agencies understand this culture of flexibility and recognize ways in which they can become partners in these existing systems.

Boosting community-driven development. CDF can be tools to "fast-forward" the community-driven development process by injecting larger, external capital into the small internal capital communities are already building up in their community savings groups. Doing so enables them to expand, scale up and speed up their initiatives in livelihood, housing, environmental improvement and welfare. CDFs use money strategically to make other things happen. If money - and decisions about how money is used - is channeled in ways which bring people in communities together, it can be a potent people's process booster.

4.5.3   Different realities and different models of how CDFs work

In general, CDFs work as a revolving fund, lightly, flexibly and jointly managed by local communities and local actors. They provide affordable, long-term credit to groups of very poor people. The money circulates, helping people, creating assets, energizing community processes. And as money lent to families, communities and networks gets repaid, it goes back into the fund, where it starts circulating again, financing more housing and income-generating projects. In these ways, the money ultimately serves many purposes.

CDFs are managed by extremely modest administrative structures in such a way as almost every penny goes directly to the ground, and their decision-making structures allow people to set rules, make decisions and monitor their operations. All the community finance systems began with small savings groups, and each country's system of CDFs has developed into a more complex and diverse structure to suit the contexts in each country. The models may work better in one context or another, or may address some needs better than others in the community.

The form these city-based finance mechanisms take is designed to fit with the often messy, non-standard lives of poor community members, and the finance "products" they offer are determined entirely by the specific things those poor community members need. All of the CDF models, on the other hand, try in different ways to offer flexible finance which meets those real needs as they arise, with as little fuss and bureaucracy as possible. (SOURCE: ACHR Community Finance Study Report, June 2017)

In Sri Lanka, the CDFs are organized and registered as a cooperative bank. But unlike its commercial-sector counterparts, the Women's Coop is run totally by community women and promotes a culture of communal savings. The Women's Bank's structure consists a head office and a country-wide network of branches, which link together small informal savings groups of 5-15 women, all of whom are tasked with specific leadership responsibilities. The groups hold weekly meetings and engage in savings and lending, as well as other development activities. About 10-30 of these savings groups constitute a bank branch. Each group selects a representative to sit on their branch management committee, and the branches elect the National Executive Council, which is the supreme body of the coop. The Executive Council issues some policy and operational guidelines, but all the decision-making on lending transactions lies with branch management and the savings groups, each of which retain and manage a portion of the collective savings. This kind of decentralized structure and decision-making encourages the active participation of the grassroots women members, and the savings groups are very strong. The coop relies on savings as its only source of lending capital and does not borrow elsewhere or receive significant donor funding. Apart from

savings and loans, the bank also provides other services including welfare, insurance and healthcare for its members and their families.

In the Philippines, The CDF model works as a federation. It comprises the Homeless People's Federation of the Philippines (HPFP) as the mother institution, presiding over a satellite network of regional area resource centers (ARCs), which link together a number of cities in that region, each with its own network of community-based savings groups. The HPFP savings groups in the Philippines all register themselves as home owners associations (HOAs) if they already have land or are in the process of buying it, or as community associations (CAs), if they don't have land yet. The strength of this model is that the federation is the core, but it is not a power hierarchy so much as a national and regional support system (which includes the federation's national Urban Poor Development Fund) for a network of citywide community networks and their local CDFs. The Federation issues some policies and guidelines about lending and operations, and staff from the center and the regional ARCs go to the cities to help with savings training or repayment problems. But the savings groups and CDFs are managed by the city-based community networks and have a lot of autonomy in setting their own lending priorities and loan terms and make all the decisions about managing their own funds and implementing their projects. The regions, cities and community-level organizations can all rely on the federation for any assistance. But there have been problems of community groups lacking motivation to collectively solve their own internal problems.

The CDF systems in Thailand, Cambodia and Nepal are similar in that that there is no mother organization, but a string network of them. All of these systems comprise savings groups at community level, which then link together into larger networks, which manage the funds pooled from the member savings groups as revolving loan funds. In Cambodia and Thailand, the savings groups are community-wide, while in Nepal's cooperatives, each group include 10-30 women who could be scattered across the same or adjoining settlements. In the more area-based systems in Thailand and Cambodia, the networks are citywide, and the CDFs (whose lending capital comes from both pooled savings and outside sources) are managed by the citywide networks. The more member-based cooperatives in Nepal link savings groups scattered across communities in five adjoining wards and pool all their savings into a single cooperative fund (which so far does not have any outside funds). All three models have loose national networks which link the city-based networks and cooperatives for purposes of learning and mutual support. And in the Thai and Philippines models, there are also intermediate regional networks, which serve a supporting, linking and cross-learning function for the cities. (SOURCE: ACHR Community Finance Study Report, June 2017)

4.5.3.1 *National government boosts communities' city-level welfare funds in Thailand*

For many years, urban community networks around the country had been running their own community welfare funds, to which savings members contributed one baht a day, or 30 baht ($1) a month. Most urban poor community members cannot access any of the government's social welfare programs, and for them, these community-funded and community-managed funds provided critical help in times of need, when there were births, illnesses, emergencies or deaths. In 2005, CODI began supporting these efforts with small seed grants to help set up sub district-level welfare funds covering such things as medicines, hospitalization, elderly and handicapped needs, children's scholarships, HIV and even schemes to promote good health. Each network set its own procedures and parameters for their welfare program. In 2007, the Thai government recognized the potential in this people-driven welfare movement and initiated a national policy of supporting them, in which local governments would match the amount contributed by people, to double the funds' capacities. By January 2018, community-managed welfare funds were operating in 6,000 rural wards, and the community networks in 67 cities were operating city-level welfare funds. Some cities broadened the welfare concept to use the funds to support housing for the poorest community members or families affected by disasters, or to support income generation and community enterprises.

Apart from these welfare funds, some networks had set up other kinds of community funds for members to contribute to as well - housing savings funds, children's savings funds and environmental savings funds. All these funds gave community members more ways to save, more ways to participate, and more ways to build community-based systems for looking after their immediate needs, using their own pooled resources. A funding crisis at CODI in 2009 made community networks all over Thailand realize that even CODI, like all government institutions, is vulnerable to the whims of national politics, and that it made sense for community networks to begin developing independent financial mechanisms which they can control themselves, within their own constituencies. City-based community development funds, which are managed by community networks and link together all the savings groups in city are a way of pooling local resources, strengthening relations and collaborations with local governments, and pulling other poor communities into the citywide development process.

The first city-based CDFs in Thailand were set up in 2009, by two pioneering community networks in the north-eastern town of Chum Phae and in Bangkok's Bang Khen District, where the smaller funds these networks had already been running were brought together under one umbrella and topped-up with small capital seed grants of $30,000 each, from ACCA Program. CDFs in five more cities followed in 2010, also supported with ACCA seed grants of $20,000 each. The establishment of these first city funds generated a lot of excitement, and the city fund concept was taken up enthusiastically by community networks across the country. CDFs are now fully functioning in 116 cities.

When the CDFs started forming, it seemed natural to bring the community-managed welfare funds under their umbrella, and CODI began channeling seed grants of 20,000 baht ($670) per city for community-managed welfare through these new city funds. This money was very little, but it was sufficient to bring people together to discuss their needs and set up their own community welfare system, using the mechanism of the new city fund. Community networks also began adding their own regular contributions to these city funds and using them to finance a variety of other community projects, including housing, upgrading, livelihood and community enterprises. Most of the Thai CDFs are now composed of several distinct funds, for specific purposes, which are managed together under the umbrella of one city-level CDF. In most, these funds are kept financially separate, with separate community contributions, separate membership, separate accounts and audits, but managed by a single committee, made up of representatives from the communities and networks that are members of the CDF. (SOURCE: Somsook's new Co-production paper in the E&U Journal, October 2018)

4.5.3.2 It doesn't have to be big money to start with: the case of Vinh, Vietnam

Since very early stage of ACHR network establishment, a first community –based slum upgrading pilot project was implemented in Hiep Thanh community in Ho Chi Minh city in 1990. This project was replicated rapidly in five secondary cities in Viet Nam (Viet Tri, Hai Duong, Hue, Quy Nhon and Can Tho) funded by UNDP between 1997-2000. ACHR with the NGO "Environment and Development of Developing Countries" (ENDA) -Vietnam began collaborating with the Women's Union in a number of cities to strengthen community savings groups and set up CDFs to link these savings groups and expand their development activities. The CDF network, which started in five cities, had an initial focus on livelihood activities and very small community upgrading projects.

During the implementation of the ACCA program in Vietnam, (2009-2014) this collaboration grew to 16 Cities. All the small project funds went into the CDFs, where they were passed on to different communities, according to needs, as low-interest loans (0.3 - 0.5% monthly), to partly finance their projects to lay drainage/sewerage lines (28 projects), pave roads and alleys (40 projects), build community centers or upgrade toilets (5 projects), street lighting (8 projects), community centers (7 projects), water supply (4 projects) and irrigation for agriculture production (2 projects) and water supply systems. Because the money revolves, those small ACCA funds of $10,000 - $15,000 per city have been able to finance several rounds of small projects - and continue to do so. (SOURCE: ACHR/UCLG Vietnam Country Paper, 2018)

The city of Vinh makes a good example of how an active community network builds a CDF which answers a range of needs that go beyond the capacities of individual savings groups. The CDF in Vinh was set up in 2006, with $13,000. The capital was small, but the community network kept it in constant circulation in loans for community water supply and organic vegetable-growing projects. The ACCA funds ($15,000), which started coming in 2009, allowed the network to considerably scale up its lending, and add housing, infrastructure and disaster livelihood loans to their CDF's "products." Housing and small project loans are provided collectively to communities, with an annual interest rate of 7.8% and 9.6% and 42 and 25 months repayment periods, respectively.

As of November 2014, Vinh's CDF total capital accounted for $162,500, of which 25,000 had been contributed by the City of Vinh. The flexible conditions have allowed the CDF to revolve the small project funds 14 times in 8 years (2009-2013), to finance 66 small community upgrading projects (worth $214,049), benefiting 3,121 households and creating housing and community infrastructure assets in poor communities that are worth 25 times the amount of capital in the fund.

Despite their small amount, these loans are critical to unlock the communities' capacity to mobilize larger amounts of resources. The CDF's loans in this same period added up to $290,092, but this only represented 7% of the total value of the projects that were possible due to this seed money. Local governments contributed the larger amount of resources (73%). (SOURCE: ACCA Fifth Year Report, Nov 2014)

4.5.3.3 CDFs at all levels in Cambodia

In Cambodia, loans from commercial banks come at high interest and with difficult conditions that exclude all but a fraction of poor borrowers. Money lenders are much more accessible and have few conditions, but those loans come at ruinously high interest rates of 60 - 240% and end up blighting people's lives. There are 46 for-profit micro-finance institutions operating in Cambodia now, which play a role in providing loans to individual urban poor borrowers for livelihood and housing needs, but the interest rates are very high and houses of micro-loan defaulters are sometimes seized. Some NGOs and international NGOs provide loans and grants for services and housing in urban poor settlements, mostly via individualized micro loan schemes. In this context, CDFs are the only real financial alternative for the poor in Cambodia.

Phnom Penh's Urban Poor Development Fund (UPDF), was set up in March, 1998 as a joint venture of ACHR, the Municipality of Phnom Penh, and the city's network of community savings groups. As the first CDF in the country, it created a revolving fund to provide soft loans to poor communities (and later to community networks) for their housing and income generation initiatives, through their savings groups, and use the fund to pool efforts in partnership and development and as a mechanism to strengthen the capacities of the growing community movement.

The fund is governed by a "mixed" board (which includes a majority of community leaders, with representatives from the Municipality, ACHR, NGOs and other development agencies) and managed by a small staff with as little bureaucracy and as much flexibility as possible.

Until 2016, the UPDF remained the only ongoing support system for the urban poor, in Phnom Penh and in a growing number of provincial cities around the country. The extremely modest loans and grants that UPDF provides work like an incentive to get people to start doing savings activities, and through savings to start doing other activities like upgrading, welfare, exchange, community enterprise and environmental improvements - whatever they decide is important.

UPDF's capital is only about US$ 1.9 million, but between 1998 and 2017, their collective loans and grants have benefited 643 communities, 23,694 households, for purposes as diverse as land, income generation, group enterprises, agriculture and transport businesses, and provided grants for welfare, infrastructure upgrading and housing of the poorest community members. (SOURCE: ACHR Community Finance Study Report, June 2017)

The CDF in Banteay Meanchey Province (of which Serey Sophoan is the capital) was launched in 2006, just one year after savings began there, under an MOU between the provincial governor, the Ministry of Women's Affairs, UPDF and ACHR, and is managed by a committee of 31 community savings leaders from around the province, in close collaboration with local government officials, who act as advisors.

In 11 years, the CDF has provided collective loans for two housing projects (at 6%, repay in 3 years, 166 households), household pit latrines construction ($1,400 per loan, at 6%, repay in 1 year, 100 families), livelihood loans ($8,400 at 12%, repayable in 1 year). A special portion of the CDF funds has been allocated to small infrastructure projects (pave road, lay drains, fill low-lying land and build common wells). This fund was topped up by $60,000 of funds and donated materials from the municipality.

The riverside district of Roessei Keo, in Phnom Penh, continues to have one of the strongest and most strongly women-led community finance systems in Cambodia. In their district-level CDF communities put 60% of their collective savings into the CDF and keep the other 40% in their savings group funds, for smaller and immediate loan needs. The CDF pays 4% interest to communities for the money kept in the CDF. Every month, they have district-wide meetings and make decisions together on loan applications from the CDF, which meet needs too large for the savings groups. Loans from the CDF are made only on the "group basis" to communities, not to individuals. When the CDF loans to communities, individual borrowers repay at 12% annual interest. Of that 12% interest income, 2% stays in the community-level loan fund, 1% is kept for community-level management expenses, 4% is added to the district-level CDF capital, 2% goes into their special district-level welfare fund and 3% supports district-level management and activities. The loans provided by this CDFs vary from special "Prahok" loans (traditional Khmer fermented fish which they sell at a big profit a few months later, when the prahok matures), welfare funds (partly financed by a portion of the interest earned on loans from the CDF), rebuilding after fire. (SOURCE: ACHR Community Finance Study Report, June 2017)

4.5.3.4 A CDF and urban heritage with social inclusion in Penang, Malaysia

How can the poor be part of a city development and cultural and architectural preservation process that is inclusive? The CDF in George Town is a small one, but it was an important intervention, because it touches on some of the big issues of gentrification, citizen involvement and heritage preservation that are popping up in many Asian cities. A CDF can also help alleviate the pressures of social displacement in urban regeneration development and can complement wider urban regeneration strategies to make city

development more inclusive. A good example of this is the CDF that was set up in the George Town World Heritage Site, in Penang, where a network of traditional communities found themselves under threat of eviction from the historic neighborhoods they had for a long time been tenants in. Normally, the process of gentrification that invariably follows a World Heritage designation, means that low-income communities get pushed out and coffee shops and boutique hotels move in.

A rare collaboration between the community network of low-income tenants, the Chinese temple that owns the run-down (but historic) shop houses they occupy, the ACCA program, Think City and other local NGOs made possible the finding of solutions to the gentrification threat. The group discussed their problems, surveyed the repairs that were needed and used the $15,000 small project grant from ACCA to set up a revolving loan fund to finance the house repairs, in which members can borrow up to 4,000 Ringit (US$ 1,330) at 2.5% interest, repayable in two years. They also developed a funding mechanism where the combination of a matching grant to property owners and a collective loan to the tenants allowed the provision of affordable rents at a fixed price under a 10-year lease. The mutually agreed rent-price addressed both parties' financial burdens, even though it was below the market rate. The CDF has managed to institutionalize, at the neighborhood level, a process that promotes rent determination and stabilization that is both inclusive and sustainable. (SOURCE: ACHR/UCLG Malaysia Country Paper, 2018)

4.5.3.5 *Municipal funds boost a pioneering CDF in Kathmandu, Nepal*

The Urban Community Support Fund (UCSF) was launched in Kathmandu in May 2004 as a joint effort of the NGO Lumanti, ACHR, SDI and the Kathmandu Municipal Corporation (KMC). Besides providing finance, the fund is being seen as a permanent, locally-based institution which brings a variety of development actors together to tackle the serious problems of poverty and housing in ways that make poor communities and their federations the main actors and strengthens them in the process.

As of August 2007, the fund had a total capital of US$ 299,036. The KMC, under its enthusiastic former mayor Keshav Sthapit, contributed the first US$ 100,000 to the fund. SDI ($50,000), ACHR ($50,000), Action Aid and Water Aid. This was the first time in Nepal that a local government had contributed such a large amount to support people's own initiatives to address their problems of poverty and housing. It was also the first time that poor community people sat as equals with NGO representatives, professionals and government officials on a governing board to administer the funds. Although it is linked with the municipality, the fund is managed jointly by a governing board that includes community leaders, Lumanti, the municipality and other stakeholders, so it has a kind of institutional independence that is also new in Nepal. (SOURCE: ACHR Newsletter No. 17, Nov 2007)

4.5.3.6. *Fostering communities' autonomy at scale in Iloilo, the Philippines*

The upgrading fund in Iloilo began in 2006, with a small ACHR grant of $30,000. Originally, the money would go as grants to communities, but the Homeless People's Federation was firm in rejecting the idea of "free money" as creating dependency and inequities, and opted instead to use the money as a special revolving loan fund for small upgrading projects. This experiment inspired the ACCA small upgrading projects that followed.

A community could borrow a maximum of 140,000 Pesos ($3,000), and the rule was that the funds were only for construction materials - the labor had to be provided free by the community members. The loans had to be repaid in three years, at no interest, to the special citywide upgrading fund, which continues to be managed by the citywide alliance of community federations in Iloilo. In a very short time, communities were able to implement projects such as street lighting, bamboo walkways and earth dikes, in close working partnership with the other people's federations, and with good support from the mayor, the local government and the Iloilo Urban Poor Affairs Office. Four years later, more than a third of the 14,000 urban poor households in the city had gotten secure land tenure. (SOURCE: ACHR Community Finance Study Report, June 2017)

4.6 Allocating public land to support people-driven housing processes

Local governments often have under their circumscription public land with social purposes or vacant land, but are stuck in the administrative, political or budgetary bottlenecks of getting a housing project going. On the other side, communities can often organize themselves to obtain their own resources or access credit for housing improvement or construction, but have a hard time in legalizing their right to use the land

they occupy or acquiring new land. Connecting these two assets and set of capacities is key for taking off the finance equation one of the highest costs of housing: land.

As a general principle, the most adequate land tenure type for poor communities is the collective land tenure, be it cooperative ownership or leasehold. Collective land ownership and management is an automatic binding element which links people together through collective responsibilities and decision-making, ensures increased communication and conflict resolution among community members, uses land as a base for equality (all members own an equal share of the collective community land), increases a community's solidarity with their most vulnerable members, helps in the development of the community ties and collective welfare systems, safeguards against speculation and market enclosures.

However, the implementation of the ACCA program in a great variety of political contexts gives us a lot of examples of how people-driven, citywide, strategic, partnership-based approaches to housing development can unlock the access of poor communities land and security of tenure. (SOURCE: ACCA 5th Year Report, Nov 2014)

4.6.1 Free land with collective title in Serey Sophoan, Cambodia

After city-wide surveying, prioritizing and negotiating, the community network and municipality agreed on a citywide list of communities in most urgent need of more secure housing. At the top of that list was the small riverside squatter settlement at Monorom, which was being almost completely destroyed by floods every year. A good piece of land for relocation was identified just 1.5 kms away from the exiting site, which the provincial government agreed to buy and give to the 33 households free, under a community land title (the first in Cambodia). The 30,000 m2 of farmland cost $150,000, and the provincial government bought it using it's "Social Land Concession" Program, which is a kind of social cross-subsidy which channels a portion of funds from private sector developers doing larger real-estate projects in the city (mostly on government land concessions) into buying land for housing the poor in the city. (SOURCE: ACCA 5th Year Report, Nov 2014)

4.6.2 Long term nominal collective land leases in Vientiane, Lao PDR, Solo, Indonesia and Fiji

Nong Duang Thung is a vulnerable squatter community in the center of Vientiane, on valuable government land, in an area that is very quickly being leased out and developed by foreign investors with apartment blocks and commercial developments. The upgrading project at Nong Duang Thung (84 households) is a very important breakthrough for the country, because it is the first case in Lao PDR of an urban poor community being able to negotiate with the government to secure their land on a long-term lease (at a nominal yearly land rent) and then implement their own project to upgrade their housing, basic services, amenities and overall community environment in-situ (on 6,400 m2 of land, worth $640,000). The project demonstrates that upgrading the poor's housing and infrastructure on the same site is possible and is a reasonable alternative to eviction and relocation outside the city.

Pepe Keprabon is a small riverside kampong of 46 families in Solo, which was identified through the citywide mapping process to be the city's first on-site riverside kampung upgrading projects, under an MOU with the Municipality and with full support from the mayor. As part of the project, the people will dismantle their own houses and carefully preserve re-usable doors, windows and timbers, and then construct new apartments, in a 3-story building on the same site that will be partly financed by loans from the Solo city-fund (set up with the big project funds from ACCA and managed by the women's savings groups) and partly subsidized by the city government. The city has agreed to give the land to the community on a long-term-collective lease (25 years) and will also provide paved roads, a river embankment, water supply, electricity and sanitation.

After a visit to Bangkok in 2010, Fiji's supportive Minister of Local Government, Urban Development, Housing and Environment worked closely with the People's Community Network (PCN) to help unlock public land resources for seven large housing projects in Suva (2 projects), Lautoka, Lami, Sigatoka, Nasinu and Nadi. These housing projects, which provide 2,794 poor families with secure land tenure and better houses, are being constructed on 290 hectares of public land worth $5.8 million that was given to the communities on nominal long-term collective leases, along with another $345,000 worth of infrastructure from both the local and national governments. (SOURCE: ACCA 5th Year Report, Nov 2014)

4.6.3 Free land with long-term individual user rights in Bharatpur, Nepal

Salyani is the first-ever community-led housing and settlement upgrading project in the provincial city of Bharatpur, and the city's first case of a squatter community getting secure land tenure in-situ. The

project has been an important breakthrough and a learning opportunity for the whole city. The 31 families in Salyani, mostly very poor laborers, were originally resettled on this strip of public land (3,108 m2) by the government in 2004, after being evicted from other settlements near municipal drains and the river. But they were never given any formal tenure documents, and the possibility of eviction from this resettlement site still loomed. But once the ACCA project started here and things got going in Bharatpur, the people were able to negotiate long-term user rights to the land (worth $266,400) from the Forestry Department, with help from their supportive CEO-mayor, and even got free wood for their new houses in the bargain. (SOURCE: ACCA 5th Year Report, Nov 2014)

4.6.4 Free land with collective ownership in Serey Sophoan, Cambodia

After city-wide surveying, prioritizing and negotiating, the community network and municipality agreed on a citywide list of communities in most urgent need of more secure housing. At the top of that list was the small riverside squatter settlement at Monorom, which was being almost completely destroyed by floods every year. A good piece of land for relocation was identified just 1.5 kms away from the exiting site, which the provincial government agreed to buy and give to the 33 households free, under a community land title (the first in Cambodia). The 30,000 m2 of farmland cost $150,000, and the provincial government bought it using it's "Social Land Concession" Program, which is a kind of social cross-subsidy which channels a portion of funds from private sector developers doing larger real-estate projects in the city (mostly on government land concessions) into buying land for housing the poor in the city. (SOURCE: ACCA 5th Year Report, Nov 2014)

4.6.5 Free land with individual titles: Moratuwa, Sri Lanka and Mandaue, Philippines

Women's Co-op (formerly "Women's Bank") began in the coastal city of Moratuwa in January 2005, right after the tsunami. The savings was slow at first, but in April 2010, they carried out a citywide survey with the NGO Sevanatha, with support from a UN project. They counted some 4,500 families in 90 slum communities - many facing eviction and many without adequate basic services. The survey data they presented to the municipal council was the first-ever information about poor settlements in the city. The survey gave a big boost to the savings process and won the support of the city's mayor, who provided land for their own 2-story community center. During the course of implementing the small upgrading projects, the mayor helped to negotiate for 488 poor families in eight settlements to be granted individual freehold titles to their land. "This was the first time we have been able to give title deeds to shanty dwellers in Moratuwa," Mayor Samanlal Fernando said: "We don't have control over a lot of the land in the city, which is under the control of various central government agencies. But if we have the people's support, our negotiations with the central government are stronger."

In the Philippines, the sad fact of most poor people's housing projects - even those run by the government - is that the people have to pay for virtually everything themselves: the land, the infrastructure, the houses and all the contractor profits - without any subsidy and without much help from anyone. That's why the MMVHAI and LTHAI projects in Mandaue, which is being implemented by the Homeless People's Federation, is so important. This is one of the first cases in the country of public land being given free to the squatters who occupy it (1,600 households, divided into 11 communities). But since this valuable inner-city land was granted in 1992, subsequent mayors keep trying to snatch it back. And so the ACCA-supported projects to develop a legal subdivision plan and rebuild two of those communities (on 10,500 m2) is an important step in the people's push for their long overdue land titles. (SOURCE: ACCA 5th Year Report, Nov 2014)

4.6.6 Long-term nominal individual land lease: Rangsit, Thailand

In Thailand, huge amounts of vacant land in cities falls under the control of many different government departments, some of which are more open than others about leasing it to poor communities for housing projects. But after 10 years implementation of the Baan Mankong community upgrading program, more public land-owning agencies are now allowing communities to develop housing projects on their land, mostly on long-term leases (usually 30 years, renewable) to either community cooperatives or to individual households, most at a nominal rent of about 2 Baht per square meter per month (which works out to about $3 or $4 per unit per month). With just $20,000 from ACCA for their new Rangsit city community development fund, 30 families in the Famai Sivalee Community were able to negotiate 1,500 m2 of public land worth $875,500 for their housing, on long-term lease (individual). (SOURCE: ACCA 5th Year Report, Nov 2014)

In most Asian countries, control over land, finance, policies and planning still remains at the central government level. This makes it difficult for local governments to deal with housing problems in their cities. However, local governments can have a critical role within centralized housing finance systems, as seen with the case of CODI and the Baan Mankong program (*see section 4.2*) Other efforts to decentralize various aspects of housing schemes to provincial and local levels can be found in the Philippines, Thailand, India and Sri Lanka.

4.7.1 Decentralizing the Community Mortgage Program to cities in the Philippines

The Community Mortgage Program (CMP), the Philippines government's chief housing finance program for the poor, is administered by the Social Housing Finance Corporation (SHFC) and lends to legally organized communities up to US$ 20,000 per household to purchase the land they have been occupying from a willing owner. The community association can also borrow up to 30,000 Pesos for site development and 120,000 Pesos for house construction per household. The group loan is paid monthly for up to 25 years, at a subsidized interest rate of 6% per annum. The CMP has been recognized for its being demand-driven, that is, the initiative and decision to access funds for housing come from the community, with the assistance of an NGO or the local government unit which serves as "community mobilizer". (SOURCE: ACHR/UCLG Philippines Country Paper, 2018)

Since it was set up in 1988, the CMP has loaned $250 million to 2,190 organized communities, to buy the land they already occupy or found elsewhere, providing secure land for 249,622 poor families. This scale is impressive, but for years, complaints about the CMP have been rumbling away: too much paperwork, too much time-lag between applying for and actually getting the loans (3 - 10 years!), not enough resources for site development and housing (so CMP communities tend to remain slum-like), too centralized and too geared to individual projects.

Over the last few years (since 2000), an important collaborative initiative has been unfolding in the Philippines which involves re-jigging the CMP so that it works better, faster and in ways that are more locally-controlled, more citywide and less driven by individual projects. Part of the CMP reform process involves letting city or district ("barangay") governments take bulk CMP loans to finance packages of housing projects which they develop locally, in partnership with community organizations and NGOs within their constituencies, and then manage the projects and the finance mechanisms locally. This "Citywide Development Program" (CDA) is now being piloted in several cities and barangays, which are proving to be vibrant training laboratories for everyone involved.

This reform process involves the Social Housing Finance Corporation (the national agency which manages the CMP), the World Bank (which is providing technical support to the process) and the Homeless People's Federation and FDUP (which are helping to develop and test the pilot citywide and barangay-wide upgrading initiatives in several cities around the Philippines). In most of these pilot cities, the ACCA-supported projects are playing a key role in demonstrating new ways, and ACHR has been advising the process. A special "strategic initiatives" budget of $40,000 from ACCA has also allowed the HPFP and their partners (including FDUP and the TAMPEII community architects network in the Philippines) to help strengthen and expand this citywide slum upgrading process in these pilot cities, through exchanges, meetings, savings expansion, surveying and citywide mapping. (SOURCE: ACCA 5th Year Report, Nov 2014)

4.7.2 Channeling national government subsidies for housing the poorest in Thailand

In 2017, the Thai government launched a housing program for the country's poorest citizens, in both urban and rural areas, called Baan Paw Pieng ("Sufficient Housing Program") in which 9,000 poor families (about 200 families per province) would get a small subsidy of 18,000 baht ($554) to improve or rebuild their houses. Normally, such a program would involve a model house being designed by government engineers, a beneficiary list being drawn up by bureaucrats, and a big construction contract being tendered out to commercial developers. But perhaps because the subsidy was so small, the new program was passed to CODI.

The program targets the poorest people in rural areas, namely those who cannot reach the savings and minimum thus access the Baan Mankong program. The Baan Paw Pieng, which means "sufficiency home" in Thai, was started in 2016. This Rural Sufficiency Home Program supports communities as the core

for self-renovation of homes across the country, allowing poor people access to improved living conditions, and better standards of living. The Baan Paw Pieng offers two types of assistance:

- A grant offered to underprivileged, elderly, and disabled people, or orphans with no relatives. Community groups undertake surveys to select the beneficiaries in each district, and then gather construction materials and contribute their time and labor collectively for the renovation of the selected houses.
- A loan provided for those in need and who are capable of repayment. Each district establishes its own collective fund, while the beneficiary starts saving incrementally and reimburses the mutual fund after the restoration is completed. (SOURCE: ACHR / UCLG Thailand Country Paper, 2018)

The program aims to reach a total of 325,000 households over a period of 5 years—from 2016 to 2020—with a budget not exceeding 18,000 baht per household, and a total budget of 5,850 million baht). The reduced budget implied that a lot of leveraging had to happen. An additional 300 million baht ($9.4 million) was leveraged on a national scale, with local governments, district authorities, provincial governments, local businesses, NGOs and all sorts of civil society organizations pitching in. The program was so successful that in the first year alone, 10,370 housing units were built all over the country - 370 more than the target. The government followed up by increasing the grant for 2018 to 337 million baht (US$ 10.4 million), to subsidize another 15,000 houses. By February 2018, 14,000 of those units had already been approved and were under construction. (SOURCE: Somsook's IIED paper on "Co-Production" in the E&U October 2018)

4.7.3 *Financing rental housing in China*

In most Asian countries, local governments are not able to directly finance housing in their cities. However, an interesting phenomenon in the Chinese housing system is that despite of the relatively clear allocation of responsibilities in the housing policy, for many years, there has not been a clear division of financing responsibilities between central and local governments on the actually supply of affordable housing. In most cases, the central government makes the policy or express its policy stance and expects the local governments to find resources to deliver.

Local governments receive central government subsidies to finance the development of public rental housing and are required to devote all capital gains and at least ten per cent of local land revenues to its construction. The Central government's target was for urban housing welfare to benefit 6.6 per cent of urban households by the end of 2015. Of that 6.6 per cent, 62.7 per cent was expected to live in public rental housing. The target changed over time in line with housing market conditions. By 2010, the percentage of people benefiting from some kind of housing welfare had already reached seven per cent of the urban population. However, rapidly rising housing prices also resulted in a growing number of people needing support to purchase housing. The official target number of people covered by at least one type of housing subsidy was also raised to 20 per cent of the total urban population by the end of the 12th Five Year Plan Period (2011-2015). By the end of 2015, 36 million subsidized homes were to be constructed. For the 13th Five Year Plan (2016-2020), the targeted share of people receiving housing welfare subsidies was set to reach 35 per cent by 2020.

As there are many different forms of housing subsidies either in kind or in cash, it is not easy to tell exactly how much each level governments have devoted to housing. This is particularly difficult to calculate when the land can be a form of subsidies and the land price is set by the local governments. Therefore, it is very difficult to tell exactly how much money has been devoted to the construction and subsidies of all different types of affordable housing. However, government auditing data on some affordable housing schemes may help us to get a rough idea about the financial arrangements between the central and local governments. (SOURCE: ACHR/UCLG China Country Paper, 2018)

Central + Local	2015 spending (USD)	% of total spending	Increase from 2014 %
Housing protection projects	766	0.96	11.3
Total spending	84.0	0.79	
• Regeneration of shanty towns	24.8	0.23	46.8
• Public and low rental housing	22.7	0.21	-13.2
• Renovation of rural dilapidated housing	8.3	0.08	40.6

• Subsides for affordable housing	0.8	0.01	3		
• Others	20.0	0.19	4.6		
Central	Central government spending by area (USD)			Central government spending by projects (CNY)	Central government spending by projects (USD)
Housing protection projects	40.0		Housing regeneration and supporting infrastructures	146.4	22.98
• Urban	34.2		Centrally owned state enterprise housing regeneration	2.07	0.32
• Rural	5.8				
Local					
Housing protection projects)	36.6				

4.7.4 Financing urban poor housing and settlement upgrading by community contracts

The community contracts are a strategy to upgrade poor communities using limited funds very efficiently. The idea of a community contract is that the benefits of a construction contract go to the communities where they're being implemented, and not to a contractor, middle man or development agency. And quality control should be by the community. By giving financial incentive to the community, a community contract should assure people's participation in the work.

4.7.4.1 Community contracts in Mumbai and Pune, India

In India, slums are littered with broken-down, badly-planned, ill-sited and unmaintained toilets - some built by the state, some by the city, some by charities. Determined to work out something better for their children, the Mahila Milan designed their first community-managed toilet blocks in Mumbai in the early 1990s, according to a partnership model in which the city bears the cost of construction of community toilets and communities are contracted to design, construct, manage and maintain them. Contracts to construct community toilets in slums in Pune, Mumbai and other cities followed. The hundreds of community toilet blocks the Mahila Milan has built are all different, all full of innovations in design, contracting procedures, partnership and finance. But one of the most important innovations is that the toilets are managed and maintained by the communities they serve, according to a variety of systems. In many cases, the toilets are managed by the community savings group, which selects caretakers, makes repairs and charges a small monthly user fee of 10 or 20 rupees per family. Many of the toilets have income-generating facilities built into the design - spaces for tea and cigarette shops, marriage and community halls upstairs - which can be rented out to subsidize the cost of maintenance. All the toilets have a care-taker's room.

Besides toilet blocks, many of the Mahila Milan's housing projects are now being built (or partly built) by community contractors. The subcontract for the construction of the 197-unit Bharat Janata housing block in Mumbai's Dharavi has been given to a company set up by three community members who developed their skills by supervising the construction of other federation housing and toilet projects. There is an expanding group of slum leaders who are taking on construction all over the country, including contracts to build a 3-story apartment block for a community in Pune. All of these community contractors cut their organizational and management teeth in their savings groups, and then began acquiring their construction experience by first taking small toilet-building contracts, and later larger housing projects. To help these entrepreneurs from the slums to make a go of these opportunities and to become financially independent, the alliance provides them both technical support and start-up capital. In the large Oshiwara Railway relocation project in Mumbai, the Mahila Milan women were contracted to construct 900 relocation

housing units (21 m2 units in 4-story blocks) using a system they had pioneered in Pune, where they got a contractor to build the heavy reinforced concrete frame of the buildings, and then did the rest themselves. (SOURCE: ACHR Newsletter Newsletter No. 12, April 1999 and No. 17, Nov 2007)

4.7.4.1 Community contracts under the Million Houses Program in Sri Lanka

In Sri Lanka, the Million Houses Program (1984 – 1989), worked under a tender system that required bidders to provide proof of financial capability (assets, banks accounts, guarantors, etc.) and technical expertise. Those requirements directly excluded communities because they don't have the financial means, nor the formal technical qualifications.

However, at the time, the NGO Sevanatha supported the development of a flexible procedure by which communities are hired as contractors of the government to implement construction projects such as drainage, water supply, community centers, sewer lines, septic tanks, and retaining walls in their neighborhoods. The local government prepares an estimated bill of quantities, indicating the design and the technical and budgetary specifications of the work. Communities start construction works, in activities that don't require a lot of resources -like site clearance, cutting trenches, etc., and even material acquisition, if the community has savings. In some cases, the government would advance cash, in others reimburse the cost of the activities. Sevanatha has also played the role of providing bridging funds. The arrangement depends on the capacity of the community and the level of trust between officials and the community.

This approach was highly successful and after the Million Houses Program was finished, the government instructed all the divisional secretaries that in infrastructure projects up to 1,000,000 rupees (US$ 5,800) - enough to put up sewer lines and a septic tank in a community of 100 households - they can offer the contracts to the community organizations, without tender procedures. Municipalities, NGOs, and even the World Bank adopted the same system, both in urban and rural areas. (SOURCE: interview with Jayaratne, from the Colombo-based NGO Sevanatha, November 2000)

4.8 Financing housing development through cross-subsidy arrangements

The idea of financing the development of low-income housing by using a portion of the profits earned on developing market sector housing continues to bewitch governments. But sadly, when this idea is legislated into some kind of law or policy, it very seldom works. Builders find ways around it, governments are lax in their enforcement and everyone looks the other way, and the profiteering goes on unheeded.

4.8.1 Cross subsidy to finance relocation housing in Kuala Lumpur, Malaysia

Since 1982, when Malaysia's economic boom began and the era of big evictions of poor and informal settlements began, the government's policy was to privatize the provision of low-income housing by requiring developers to devote 30% of their projects to low-income residents, as a social obligation. The idea was that profits from selling commercial space and upper-income houses cross-subsidize the cost of building low-income units, which were then to be sold at fixed rates to evictees waiting in temporary housing. The government was supposed to chip in with tax breaks to the developers, fee reductions and sometimes even provide them with government land for the low-income housing.

It all sounds good on paper, but in practice, it's been very hard for the poor to access this housing, since the process of designing, producing, locating and allotting it are totally controlled by developers and government officials, without any participation from poor communities. In 1984, people evicted to temporary houses were promised 60 m2 houses which they could buy on instalments at RM25,000 (US$ 7,000), but the developers started squawking right away: the land was too expensive, material costs kept going up, their profits were draining away, they just can't deliver at that price. So to sweeten the deal, the government arbitrarily raised the rate evictees would have to pay for their subsidized apartments to RM35 - 42,000 (US$ 9,200-11,000) in the mid 1990s. This sell-out to the developers didn't do much for the morale of the urban poor, who could barely afford the original rates, and it didn't do much to boost output either. Since the policy was launched, less than a quarter of the target number of units has been built, and many of those have been grabbed by politicians or sold off at higher prices with the connivance of government officials and the exchange of "coffee money." Only a few groups of evictees have gotten subsidized houses through the scheme. The rest either rent houses in other squatter areas or continue living "temporarily" in dilapidated long houses far from the city. (SOURCE: ACHR Newsletter No. 15, October 2003)

4.8.2 Another unworkable cross-subsidy housing scheme in Sindh Province, Pakistan

Here is another new law that borrows from that same old notion that private sector profits from redeveloping poor settlements can pay for housing and facilities for the poor who lived there. The Sindh Special Development Board Act 2014 provides for the government identifying *katchi abadis*, demolishing them, rehabilitating their residents in medium to high rise apartments, thus making more than half the land vacant. This land is to be handed over to the developers free of cost to develop whatever they wish. However, they have to bear the cost of rehabilitating the *katchi abadi* residents in apartments. They are also to provide schools, health centers, and run them for a period of 10 years. So far, no scheme has been implemented under this act because of the state's fear of retaliation from *katchi abadi* residents. (Source: ACHR / UCLG Pakistan Country Paper, 2018)

4.8.3 Cross subsidy to finance low-income housing in Hai Phong, Vietnam

Hai Phong, Vietnam has provided effective solutions for low-income communities living in the old soviet-style buildings, based on a Public-Private Partnership. Of the 205 old housing buildings (about 8,000 households), 178 are dangerously dilapidated. Since 2015, the City government has decided to invest 15,000 billion VND (3,700 billion VND for compensation and moving costs and 11,400 billion VND for new construction) and use the Build and Transfer (BT) method to build 17 high-rise social buildings. The city provided a temporary houses for the families. The private companies will rebuild the buildings. After reconstruction the families will move to the new buildings. The sharing cost will be calculated in manners to increase affordability for low-income families. For example, the families will only pay additional cost for the square meters larger than their old flats. For the old renters will also come back. The new renting cost is slightly higher, 100,000 VND/m2, while the old one was subsidy only 7,300 VND/m2. For those who are very poor, the city will have extra support so that they can continuously stay in the new buildings. In 2017, this housing program has provided about 4,500 new units and solve 60% of the total old buildings in the Hai Phong City. The City government plans to achieve 100% of this housing program in the next 2-3 years (by the year od 2020), while the same program in HCMC and in Hanoi got stuck at only 2 - 3% since the past 20 years. (SOURCE: ACHR / UCLG Vietnam Country Paper, 2018)

4.8.4 Cross subsidy to finance relocation housing in Cebu, Philippines

The Philippines Housing and Urban Development Act stipulates that developers must allocate 20% of all land they develop to low income housing. This is called "Balanced Housing" and is almost universally ignored by developers. The Buena Vista project, in Cebu, is one of the first schemes to actually implement this law, and may be the first to show that housing that is affordable to lower-middle income families can be profitable. The private developer, San Miguel Properties, subcontracted their 20% to Eco-Builders a profit-making construction company set up to provide "lower middle" income housing and subsidize the foundation Pagtambayayong . Their first big contract in Cebu - 350 houses, on a hilltop overlooking the city is not housing for the poorest, but the project showcases many of Pagtambayayong's innovations.

To keep Buena Vista's houses within a selling price of 180,000 Pesos, which dovetails into government housing finance schemes, the compact row houses come partially finished, with internal volumes that leave room for adding second floors and stairways later. For a further 20,000 Pesos, people can add the stair and second floor. By using locally-made construction materials which maximize use of local labor and minimize use of imported materials (like steel and cement), Eco-Builders is able to bring down the cost of walls and roofs and employ more people in the housing process. All the profits from Eco Builders go back into cross-subsidizing the foundation's other "non-profit" work, and helps reduce dependence on the whims of overseas donor organizations. (SOURCE: ACHR Newsletter No. 12, April 1999)

4.9 Developing cost-sharing arrangements

Conventional housing finance tends to develop mechanisms by which the full cost of housing units production is borne by a single actor. However, blended finance mechanisms are becoming increasingly popular, due to the high costs of housing delivery at scale, which requires several actors (communities, governments at all levels, private sector, NGOs, etc.) chipping in.

4.9.1 Cost-sharing on infrastructure provision in informal settlements in Karachi, Pakistan

Since 1980, the Orangi Pilot Project (OPP) has been studying the problems in Karachi's informal settlements and developing practical, low-cost solutions to those problems which can be applied, with modifications, in other settlements and other cities - and become part of state policies. OPP doesn't fund

development, but by providing social and technical guidance, it encourages the mobilization of local resources and the practice of cooperative action. Based on these principles, OPP has developed a number of programs. The most famous is its Low Cost Sanitation Program, which has helped hundreds of thousands of poor households to build toilets and lay underground sewers and water supply lines their lanes. By 2001, 7,000 of the 7,256 lanes of the sprawling Orangi settlement (with over a million households) had been upgraded. People had invested US$ 1.5 million in this effort. By carrying out technical research, modifying engineering standards and making work procedures compatible with community-managed construction and self-financing, OPP brought the cost of these services down to just US$ 16.50 per household. Based on this work, OPP-RTI has developed a sanitation model with a clear sharing of costs and responsibilities: external infrastructure (trunk sewers, treatment plants, water source) is built and paid for by the government. Internal infrastructure (toilets, underground sewers and water supply in lanes, neighborhood collector sewers) is developed and paid for by communities.

OPP's sanitation model is now being replicated in most of Karachi settlements, in dozens of other Pakistani cities and in rural areas. Principals of the project are also being applied to projects in Nepal, Central Asia, South Africa and Sri Lanka. (SOURCE: ACHR Newsletter No. 13, June 2001)

4.9.2   Cost-sharing in housing construction in Mandaue, Philippines

In a country where land and construction costs escalate almost daily, and where government finance for poor people's housing is hard to get, extremely slow-moving and never enough for both land and houses, the financial challenges of actually completing a community housing project are daunting. The Homeless People's Federation has become adept at using people's modest savings and CDF capital to leverage a package of financial resources from different sources. The on-site reconstruction of the Lower Tipolo Community (LTHAI) in Mandaue, with 269 families, makes a good example of this finance blending. Savings started in LTHAI in 1996, and in 2001 they registered themselves as a legal homeowners association. In 2007, after a fire destroyed the entire community, the people decided that instead of just reconstructing their shacks in the same place, they would use the fire as an opportunity to start from scratch and completely rebuild their settlement in a proper way.

Their redevelopment started in July 2007, and that's when the virtuosic finance blending and leveraging began: land was provided free by the municipal government, as a social housing site, with community land title. Landfilling was done by the people, using their own savings, labor and a $83,350 loan from the UPDF. The subdivision plan and housing were developed by the people, with help from the TAMPEII community architects and a grant from CLIFF. To reduce the cost of the houses, community members provided all the unskilled labor and manufactured all the compressed earth blocks that were used to build the houses. The infrastructure was financed by a grant from CLIFF, with technical support from the local government. Housing loans came as a $255,000 grant from SDI's Urban Poor Fund International, to the national UPDF, which on-lent the money to the community ($1,000 per house), at 6%, and will revolve in the Mandaue CDF. Medical students at a nearby university donated the funds to complete five of the houses. As the project slowly progressed and construction costs rose, the $1,000 from the SDI loan was no longer enough to finish the core house, so the federation borrowed another $45,000 from the ACHR Regional Loan Fund (at 4%, repayable in 5 years) to put the roofs on the last 84 houses. (SOURCE: ACHR Community Finance Study Report, June 2017)

4.9.3   Cost-sharing in housing projects in Serey Sophoan, Cambodia

The city of Serey Sophoan, in the northwest corner of Cambodia, makes another good example of how a range of different development actors can join forces to develop decent, secure housing for the poor in a city. After surveying all the slums in the city, two settlements (both facing eviction) were prioritized as having the most urgent housing problems: Poun Lea Meanchey (a big riverside settlement of 387 households) and Monorom (a smaller settlement of 30 households across the river). After long negotiations, the city agreed to a land-sharing plan for the larger settlement, in which the people would get free land title in exchange for reblocking and giving back part of the land for a municipal park. Meanwhile, the Monorom settlement, which faced flooding every year, negotiated a piece of free government land (with infrastructure) for resettlement, 1.5 kms away (purchased under the Provincial Authority's "Social Land Concession"), where they have now built their new houses, with collective land title.

The Monorom housing project pioneered a cost sharing model which has been replicated in several other cities in Cambodia. The provincial government bought the land ($150,000) under its "Social Land Concession" program and and gave it free to the people. The Municipality cleared and filled the land by 2 meters ($5,000) and partially supported the installation of the access road and infrastructure on the new site

($4,000). The UPDF supported the house design workshops with UPDF architects ($300). The CDF provided housing loans ($1,500 x 30 families = $30,000), grants for building toilets ($150 x 30 houses = $4,500), and income generation loans to help families resume their earning at the new site ($125 x 30 families = $3,750), using partly ACCA and partly UPDF funds. The community provided all the labor and 10% of house construction costs, and will repay the loans to the provincial level CDF, so that those funds can revolve and finance other community housing projects. (SOURCE: ACCA First Year Report, Dec 2009)

4.10   Increasing housing affordability using private sector strategies and finance

4.10.1 Using the developer model to deliver affordable housing in Metro Manila, Philippines

Market economics theory tells us that where there is demand, entrepreneurs will appear to produce goods to meet that demand. While this formula works nicely for soft drinks and running shoes, it has fallen totally apart when it comes to affordable houses - for which there is a bewildering demand, which very few entrepreneurs seem able to meet. Formal home-ownership in Metro Manila remains an impossible dream for about 70% of the population. The high price of land, the high cost (or unavailability) of finance and the expense and time-consuming delays caused by bureaucratic procedures and corruption tend to push house prices in the market far beyond their means. Add to that the uncontrolled profit margins of the private developers and the result is a formal housing market which excludes the majority. You can see why Manila is filled with slums.

Freedom to Build (FTB) was started 1976 to see if it was possible to work within the property-developer's system, but to build and sell houses for as little as possible. It wasn't easy (and it's getting harder every day) but through a combination of conscience, sharp business management and simple design, they have been able to develop houses that are affordable to the urban poor. And he's made the formula quite productive: 7,909 houses for low-income families in six large subdivisions so far.

Freedom to Build purchases tracts of inexpensive land in peripheral areas, subdivides it according to the minimum building code regulations, develops it, builds 20 m2 expandable "starter houses" (which families can expand later with additions at the back or on top) and sells them to working families earning decent but low incomes, who are unable to find housing they can afford. whose household incomes are in the range of 15,000-20,000 Pesos per month (US$ 350 - 450/month). Private sector developers' lowest priced units are usually double the wage-earning family's affordability, while government housing programs tend to limit their involvement to squatter communities and resettlement.

The Freedom to Build houses, which are fully legal and come with individual land title, are carefully designed to keep within a budget which matches the maximum allowable loan available from the government's Home Development Mortgage financing program for low-income families ("Pag-Ibig"), which offers special 25-year mortgages at 9%, for loans up to a current ceiling of 400,000 Pesos (US$ 9,300). The absolute lowest-priced units available on the market from private sector developers are usually at least double or triple the cost of these units, while government housing programs tend to limit their involvement to squatter communities and resettlement. (SOURCE: ACHR Field notes from a visit to Freedom to Build in Feb 2011, for the ACCA Program)

4.10.2   Tapping private sector finance to finance community-driven housing

The private sector has kept their financial services off-limits to the poor, shielded behind the excuse of "high business risk". Even at a time when giant banks, middle-class homeowners, American presidents and entire countries are defaulting on loans, community savings groups with proven credit-worthiness and 100% repayment rates are seen as too great a risk. The informality of poor people's lives, jobs and survival systems and the rules and regulations of formal finance systems just can't tango. There are still sadly few examples of where people-driven low-cost housing projects have been able to access private sector finance.

4.10.2.1   Tapping private sector finance for housing in Nepal

Women's cooperatives in four cities in Nepal have been able to unlock some formal sector capital and channel it into their projects in some of the cities' poorest communities. Commercial banks in Nepal are supposed to devote at least 5% of their loans to the "deprived" sector, but most would rather pay the fine than lend to the poor. Over the last five years, the women's savings cooperatives in Pokhara, Lekhnath, Tansen and Biratnagar have worked with their city municipal governments and Lumanti to convince banks

to give loans to poor community members, using guarantee fund financing from the CLIFF Program as a plum in their negotiations.

In their first success, the cooperatives were able to persuade two commercial banks to give housing loans to savings members, as long as 80% of the loan amount was deposited with the bank, as a guarantee fund. But later, as the loan repayments came in on time, the banks reduced the guarantee - first to 50% and then to just 20% of the amount they loaned to subsequent groups of poor families. As part of the first arrangement, the banks issued the loans directly to individual borrowers, who had to set up their own accounts with the bank. The repayments went into a special account in the bank, which acted as a kind of within-bank revolving loan fund to finance other housing and upgrading projects in the same or other cities. Half of the 8% interest members pay on their loans goes back to the bank, and half is added to the capital in the revolving loan fund.

In the later loans, the cooperatives were able to persuade the banks to give the loans in bulk to the cooperative, which then on-lends to the members. So far, 756 cooperative members have gotten these commercial bank loans, for their housing, upgrading and livelihood projects, to the tune of $2.3 million. This is a huge breakthrough for Nepal, where poor families never got access to private sector bank loans, and formal legal status of the women's savings cooperatives has helped. (SOURCE: ACHR Community Finance Study Report, June 2017)

4.10.2.2   Tapping private sector finance for housing in Thailand

In Thailand, the CODI Fund has a lending capital of about $200 million now. That sounds like a lot, but when you consider it has financed the construction of some 100,000 houses and 2,000 community upgrading projects, not to mention all kinds of other urban and rural programs, it starts looking rather small. And because housing loans are long-term, they keep most of that capital tied up for 15 years. CODI has several times had to slow down its lending when the fund bottomed out.

At one of those nervous moments, CODI began to experiment with strategies to access some of Thailand's ample private-sector finance. The first attempt in 2007 involved selling off US$ 2.9 million worth of some of CODI's best-performing community housing loans (about 8 - 10 community loans) to the state-owned Government Housing Bank (GHB), in a refinancing agreement that was a first for the bank, for CODI and for the borrowing communities who became guinea pigs in the scheme. Under the agreement, CODI had to deposit the full amount of $2.9 million with the GHB, as a guarantee fund, which rather defeated the purpose of refinancing. But they persisted with the experiment anyway, in an attempt to bring these two very different financial worlds together, and kept hoping. Everyone learned: the GHB learned more about the nature of collective savings and loans and learned that the poor are good loan repayers. And the communities learned a lot about unyielding and complicated banking procedures and regulations.

A second agreement was signed in 2009, after two years of 100% repayment. This time, the GHB increased the refinancing ceiling to $14 million, and decreased the loan guarantee amount to only 20%. So the scheme looked set to sail. But finally, only $2 million worth of loans were refinanced, because the communities preferred dealing with CODI and resisted attempts to persuade them to go with the GHB. And so that noble attempt to bridge the two financial worlds was brought to a close. (SOURCE: ACHR Community Finance Study Report, June 2017)

4.11   Housing microfinance

When organizations like the Grameen Bank started giving small loans to very poor women in rural Bangladesh the 1980s, to help them start small businesses and deal with day-to-day family needs and emergencies, they conceived of these micro-loans as a poverty-reduction and community-strengthening tool, not as a profit-making enterprise. Their idea was that by channeling small amounts of finance to these women, they would be able to address their needs and pull themselves up out of poverty. And for many poor people around the world, access to micro-loans has indeed helped them to improve their economic lives and reduce their poverty.

But when these microfinance programs proved that poor people paid back their loans and were thus "bankable", microfinance began being seen not as a development tool but a business opportunity, and many companies with no social vision at all jumped into this new sector, which is now quite large and extremely profitable. In countries like Bangladesh, Nepal, Cambodia and India, micro-lending to the poor is big business now, and the commercial microcredit companies, which charge very high interest rates (of 10 - 30% per annum) and employ sometimes brutal collection techniques, are one of the very few forms of credit that are accessible to the poor, besides informal money lenders.

Commercial microfinance has become a predatory banking system that is almost as bad as the money lenders (who charge interest rates of between 60 - 240% per annum). Both of these finance systems prey on those who cannot hope to access the kind of affordable credit middle class households do. Since they can't access regular loans, this is their only option. And ultimately, this kind of credit impoverishes many people, as more and more of their meagre and irregular income goes into servicing and repaying their loans, in a perpetual cycle of indebtedness.

Additionally, micro-finance systems' reliance on individual loans reproduces the basic vertical relationships of conventional banking, between a finance provider and an individual client borrower. The loans usually come without any savings component and often without any mechanism which brings borrowers together into some kind of peer group. Even when savings is included and peer groups are used for group collateral, the process is very different because the group process is focused on making sure repayments take place, not on collective priorities and individual needs. (SOURCE: Making people the subject: community-managed finance systems in five Asian countries. By Somsook Boonyabancha and Thomas Kerr, Environment & Urbanization, Volume 30, No 1, April 2018, page 15–34)

There are, though, some examples in Asia of not-for-profit micro-lending schemes which are being used to finance housing for the urban poor, and a few are described here:

4.11.1 Women's Coop microfinance for housing in Sri Lanka

The savings and loan program that Women's Coop (formerly called Women's Bank) started in 1989, with three small groups of women in a Colombo slum, has grown into a country-wide, community-based micro-credit movement, with more than 80,000 members around Sri Lanka. Their combined savings comes to nearly US$ 14 million now. Women's Bank is 100% self-financed, is not dependent on any external resources and meets all its managerial costs through self-investment profits from its branches.

In the Women's Coop system, the basic unit is the small savings group of 5-15 members, who live near each other and meet every week to save and transact loans. If the group grows larger than the 15-member limit, it divides and forms two groups. The idea of these small groups is to keep them to a manageable size, so everyone can agree, everyone can take part and nobody has too much burden. The groups are not only for savings and loans, but become a social support system for the members. 8 - 30 of these small savings groups then form a branch. In smaller towns, there may be only one branch, but in larger cities, there will be several branches. When a branch gets larger than 300 members, it will divide and make two branches. Each savings group chooses a leader to represent it at the branch level, and these group leaders elect the branch management committee from among themselves, and that committee takes decisions about branch-level loans and other matters.

The savings groups keep some of their savings in the group, for their own small internal loans, but save larger amounts at the branch level, which functions like a larger community fund for its members. The branches also manage a variety of welfare and health programs, funded completely by members. Both small groups and branches have complete decision-making power over the money kept at their level, and no money leaves the city.

Women's Coop members do seven types of savings, all of which earn interest, and also contribute regularly to five special funds. Members take loans to meet a variety of needs (education, emergencies, housing improvements, service connections or consumer purchases), but the overwhelming majority of loans are for livelihood, to improve the women's incomes and boost their families' economic position. Loans for all purposes are made to individual members, only very seldom to groups. There are standard policies throughout the country on loan terms and ceilings, which are determined by an individual member's savings record, according to a staged lending system in which members can take progressively larger and larger loans each time they pay back the last one.

Between 2004 and 2015, Women's Coop loaned a total of $204.7 million for house construction and house improvements, to 81,573 members, at 18% interest. Because these loans all went to members scattered around the country and not to entire community housing projects, and because most of these loans were for incremental housing improvements (rather than full, new house construction) this model of housing finance is more of an individual microfinance model than a collective housing model. But because it is entirely member-led, and because all the interest earned on loans is used to finance the social support programs that benefit members, it could not be farther from the for-profit microfinance companies. (SOURCE: ACHR Community Finance Study Report, June 2017)

4.11.2 Microfinancing low-income housing in disaster situations in Bangladesh

Grameen Bank's housing program was established in 1984 and since then has made loans to a whopping 450,000 poor rural families to build houses. The loans are repaid over a ten year term, in weekly instalments, at a simple interest rate of 8%. The rule is that the title must be vested with the woman, as a means of helping improve her financial security and status within the family and society. Recovery on these loans is 98%.

Grameen has two standard house models - a smaller one costing $300 and larger one costing $625. Both have high plinths and structural components designed to withstand cyclones, heavy rains and normal flooding, with four reinforced concrete pillars at the corners, six intermediary bamboo or concrete posts, bamboo tie beams, wooden rafters and purlins supporting corrugated iron roofing sheets. Every house must have a latrine and many also have electricity connections. To get housing loans, families must follow the main design elements and build with the basic structural components of these models. But since families build themselves, with help from neighbors and sometimes hiring skilled carpenters to help with the roof, the houses vary in appearance throughout the country.

Being one of the most disaster-prone parts of the world has helped Bangladesh in remaining one of the poorest nations. Devastating floods in 1997 were the worst in recent memory and tens of thousands of Bangladeshis lost everything - houses, cattle, crops, livelihoods. Many of those affected by the floods were Grameen Bank borrowers, and when rumors began circulating that many were having a hard time repaying their loans, and widespread defaults were putting "the bank for the poor" in jeopardy, micro-credit sceptics around the world smelled blood.

Here is how the Grameen Bank's founder, Muhammad Yunus, responded to one "I told you so" editorial which appeared in London's Financial Times on October 1, 1998: "I am distressed to see that the Financial Times has got the story wrong about the impact of the recent floods on Grameen Bank and other micro-credit programs. In the aftermath of the floods, we estimate that we'll need $100 million immediately, not for Grameen's survival, but for assisting in the survival of Grameen borrowers who have been badly hit by the floods. For us, a natural disaster is a challenge and an opportunity to demonstrate how effective a micro-credit system can be in helping affected people get back on their feet. Grameen Bank's survival has never been an issue. It is a robust and well-managed financial institution. Grameen has lent more than $2 billion in Bangladesh to more than 2.2 million borrowers, with an average monthly lending of $35 million and a repayment rate of 98%, making the credit quality of its portfolio considerably stronger than that of US credit cards. […] It is true that many Grameen borrowers did not pay their weekly instalments during the flood period. But what the report didn't mention is that they were not required to pay those instalments during the flooding, under our special "disaster rules." To find the required $100 million, we have already approached the Central Bank of Bangladesh for a short-term loan while we are looking for a long-term loan internationally, at commercial rate. We are not looking for a $100 million bail-out from grant funds or low-interest loans. Our business is borrowing and lending. We view commercial viability as an essential feature of Grameen style micro-credit programs. (excerpted from "A Response to Financial Times Editorial", by Muhammad Yunus, in Grameen Dialogue Newsletter, Number 37, January 1999.) (SOURCE: ACHR Newsletter 12, April 1999)

4.11.3 *Micro-lending for self-constructed houses by SEWA in Ahmedabad, India*

Of every ten houses constructed in India, seven are constructed by the people themselves, two by the government and one by the private sector. The majority of urban poor prefer to build their homes incrementally with the help of local masons/contractors. Mahila Housing Sewa Trust (MHT) in Ahmedabad was founded in 1994 by the Self Employed Women's Association (SEWA), a union of poor, self-employed women workers, in order to facilitate better housing and infrastructure for its members in the state of Gujarat.

- *Micro-lending for self-constructed housing:* MHT supports self-constructed, incremental housing by providing financial and technical support to ensure that the houses are structurally safe with efficient layouts and access to adequate light, ventilation and basic infrastructure.

- *Building stake for slum residents in redevelopment projects:* Several city governments in India are exploring a public-private -partnership (PPP) approach to slum redevelopment that involves participation of private developers in the provision of housing. The biggest challenge in the process is establishing a trust relationship between the developer and slum community, especially as it involves demolition and temporary eviction. Further, the provision of transit housing has to be conscientiously designed. The focus of MHT's interventions in the PPP redevelopment projects is to create an environment of better accountability and build a legal stake for the slum dwellers, especially women in the entire process to ensure that a) their interests are not marginalized and they have equal property

rights, b) they are involved in decision making regarding design & governance and c) women are actively involved in community management as members of residents welfare associations.

- ***Ensuring land rights for the poor:*** Close to thirty to forty percent of urban population in Indian cities can only afford to stay in slums and chawls, often located on land frozen in disputes, government lands or ancestral lands with multiple claims to property. These households do not enjoy 'formal' land rights which prevents them from availing government subsidies and affordable mortgages from banks and housing finance institutions, as they are perceived to be high risk owing to irregular pattern of income.
- ***MHT supports poor households to get their lands registered in their own name.*** However regularizing tenure on such properties is a long and expensive legal process. MHT believes that too much insistence on this absolutist approach emphasizing formal titles in the short term can also prove detrimental to the development of poor depriving them of their entitlements to basic services. MHT hence adopts a gradualist approach of progressive tenure security that encourages the poor to establish land rights and create assets in their name in the interim.
- ***Linking poor families to affordable housing options:*** MHT supports poor families in buying units in government led subsidized housing schemes as well as private affordable housing projects by communicating information about new schemes, helping them in the application process and mobilizing the required earnest money. MHT also assists families that are selected for allotment process in accessing housing finance and securing possessions. (SOURCE: www.mahilahousingtrust.org)

5. CONCLUSIONS and policy recommendations

5.1 Every city can solve its housing problems, in partnership with the people

Perhaps the single most important message coming out of the stories in this report is that solving the great problems of housing for Asia's urban poor, and achieving SDG 11, is not an impossible dream, but something that can actually be done, and that the most crucial working unit to achieve that goal is cities. Cities are where the problems are, and where the solutions will be forged. There are lots of different ways to do this, and lots of different policy arrangements possible, but cities must be at the heart of housing delivery and housing policy.

Sadly, the governance trend in Asia now is for power and control over development to move away from local cities and to centralize at the national level, under increasingly authoritarian systems. Confronted with growing housing problems they cannot respond to, local governments often lose hope and complain that they don't have power, they don't have land, they don't have budget, they don't have the right policies and it's not their job to solve housing problems in their cities. But in fact cities can solve these problems within their own constituencies, if local governments work together with their local communities and with their other local stakeholders as a unified, collaborative development force. This collaborative force at city-level has been activated in many cities now, can influence land and housing policy and resources at national level, and the report finds many cases of this happening. Asia's problems of land, housing and poverty are too great for any group to solve alone - they can only be solved through partnership. SDG 11 can only be achieved if city governments and the poor work together, with other stakeholders, and engage the demand side.

The stories in this study show many examples where new possibilities are being created for local governments, poor community organizations, professionals and NGOs to look together at the housing problems in their cities, and setting out plans to tackle the serious land and housing probems within that constituency in partnership, through joint-management, flexibilitty, negotiation and cost-sharing. In the process, they are bringing about an important change in how the issue of low-income housing is dealt with: no longer as an ad-hoc welfare process or a civic embarrassment to be swept under the carpet, but as an important structural issue which relates to the whole city and which can be resolved. These local partnerships are showing that it is possible to integrate poor community housing needs into the larger city's development and resolve future housing problems as a matter of course.

When organized poor communities work with their city governments, the city also learns a new way to support the development process by communities, outside of their strict, conventional, government-controlled way of doing things. Programs which are experimenting in a number of ways with participation, partnership, the control of money, and how state finance is used as a tool - not only to improve living conditions in a certain number of slums, but to create locally-based mechanisms for resolving housing problems in the future, as a matter of course.

5.2 Change role of government from housing provider to facilitator of a housing process led by communities

5.2.1 The urgent need to support communities as the prime movers and solution-makers

In the most conventional housing programs and housing interventions, the government takes the role of planner, implementer and construction manager. In most cases, those government agencies can't keep up with the real scale of need. Plus, that kind of housing process, which focuses on delivery, leaves communities with little room for participation, and almost no role but as passive beneficiaries of solutions someone else designs. There is no space for communities to grow or learn, no opportunity to change relationships, no scope for other social developments to be sparked off by the process.

It's no exaggeration to say that most of these top-down housing delivery programs - by governments, NGOs and development institutions - no matter how well-intended, are failing miserably to provide the solutions that are needed to provide secure, decent shelter at scale to Asia's urban poor citizens. The scattered, top-down supply-driven projects they offer are not even coming close to responding to the real dynamics or the real scale of the problems of poverty, land and housing in Asian cities. At the same time, the private sector has likewise failed to provide market-driven housing that is affordable to the majority of urban poor.

Asia's poor communities, on the other hand, are growing in strength, sophistication and capacity, and they are ready to bring about change. They have community organizations, networks and federations at city, national and regional level now. They have a track record now of substantial housing initiatives and collaboration with their local and national governments on a variety of development initiatives.

One thing is clear from the stories in this report: that the key resource to solve our enormous problems of housing and poverty, and to achieve SDG11 (and other SDGs) is the people who experience those problems directly, who are the ones most urgently wanting change and most vitally motivated to resolve those problems. The poor themselves are already the creators of the largest-scale housing, and represent Asia's greatst and least-tapped development force.

5.2.2 *A partnership approach to housing in which poor communities take the lead*

A new approach is badly needed, which taps this great development force in poor communities and brings that energy and social force to the task of deleloping secure, affordable housing for all. But that new approach must build sustained working partnerships, and the two key partners in that solution-making are poor communities and their city governments. By opening up as big a space as possible (using government's tools such as finance, policy, partnership and land resources) for low-income communities to exercise their power to make change in their lives, their settlements, their housing and their cities, local and national governments can bring this largest-of-all development armies to the task of resolving our urban land and housing problems, as the primary agents of change, not just the passive "beneficiaries" of development.

The concept of a people-driven housing development process, in which poor people themselves are the main actors, the main solution-finders and the main delivery mechanism is no longer a new concept in Asia. There are plenty of examples now that show clearly that people-led, community-driven housing development works, and that it can work at scale. Poor communities arond Asia, in hundreds of different contexts, have transformed situations of informality, insecurity and powerlessness into situations in which the poor are in control of their housing and their settlements, which are now clean, healthy, beautiful and secure, with social support systems that are stronger then ever before and good relationships with their cities - all using their own steam and their own ingenuity. In this approach to housing, organized communities - and their networks and federations - design the solutions and do all the work, so that the government is finally able to take the role of facilitator and supporter to communities, which now take on the role of delivering housing.

It is encouraging to see the development of new city-level joint committes, which are now functioning in many cities in Thailand, Sri Lanka and the Philippines, often chaired by the mayor, which bring together key local government officials, community leaders, local NGOs and other local stakeholders. These joint city committees meet regularly and have become a platform for discussing and jointly addressing the housing issues and land issues of the poor, and jointly planning citywide strategies to solve the whole city's housing problems, on a regular basis.

5.2.3 *Urgent, real needs must be the driving force*

As the group which most directly faces the problems of urban poverty every minute of their lives, the poor themselves understand their needs better than any outsider. The most effective housing programs and approaches we see in Asia are those which give people in poor communities the tools to do something they need - right away - and the urgency of their needs is the program's driving force. Once communities have the tools to do something right now, even if the resources are very modest, they invaribly move very fast to tackle their problems of housing, land and access to basic services. This is what is meant by a "demand-driven" approach, which arises from what people decide they really need, as opposed to "supply-driven" projects, which impose some outsider's idea of what people need and should do.

The idea is to use those resources more strategically to make a greater impact on the city, by creating new structural platforms at city (and national) level which can allow communities to work as equals with other urban partners and can help mainstream community-driven development and large-scale change by urban poor communities.

The strategy of using communities - and city-based partnerships in which communities take the lead - to solve the problem of housing urban poor represents an important milestone for the process of decentralization, and a concrete way of developing local capacities to resolve local housing problems locally. By tapping the energy of community involvement and participation to improve housing in settlements across the city, is a way of building stronger community organizations and boosting people's capacities to manage their own development.

5.3 Change requires scale, and citywide thinking, citywide action

5.3.1 Low-income housing production must be a structural part of local governance

Another point that comes out in the stories is the urgent need to make the production of low-income housing a proactive part of a city politics. The best way to do this is to think, plan, negotiate and implement housing at citywide scale - the scale that is necessary to bring about changes in the deeper political and structural problems which cause poverty, slums, eviction and social exclusion in cities. Piecemeal housing programs, partial slum upgrading programs and scattered housing projects cannot address all these things in isolation.

To address the housing problems in a city at scale, the whole city must be the working unit - not one project, not one community, not one sector. And the process of change must begin from day one with a citywide perspective, with citywide information gathering to get the bigger picture, citywide community 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 poor's financial strength and link it with other resources, and citywide partnership-building to bring all the key stakeholders together to sit together, develop a common understanding of their city-wide problems, and set a common direction for solving them together. All 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.

Many of the cases described in this report (especially Thailand's national Baan Mankong citywide housing program, and ACHR's region-wide ACCA Program) challenge the prevailing culture of doing single housing projects in isolation. In conventional housing development, everyone says the same thing: you have to start small, you have to do a nice pilot and develop a "best practice", you have to show everyone the model, and then once everything is all worked out, you replicate it, little by little.   After thirty years of doing this, Asia is littered with housing pilots that never scaled up and "best practices" that never got replicated, and slums and poverty everywhere. Yet unbelievably, that model remains the norm in most development practice. Meanwhile, thousands of poor communities continue to live in squalor and insecurity, fed up and wanting to make change, but getting precious little help.

5.3.2 Scattered housing projects cannot make change: change requires scale

It is clear now that significant change cannot be made only doing isolated projects like this. Change requires scale, because the reality is scale - the huge scale of the housing problems, the huge scale of the frustration and the desire for something better in poor communities. A new approach is needed which begins with this reality, and makes scale the foundation of every step and every aspect of the housing program's operation. What strategies do we find in the stories in this report to put this citywide scale thinking into practice?

- **Scale in understanding the city:** The first step is getting a whole picture of a city, through citywide slum surveys and mapping, vacant land mapping, looking at all the groups already working in a city, looking at whatever pilots have already been done, seeing what's already there that can be built on.
- **Scale in community processes:** Then getting as many community groups as possible to meet, to discuss, to link together into networks, to start saving, to develop their own financial systems - all to get as many poor people in the city as possible into an active process, from the beginning - not later!
- **Scale in collaboration and partnership:** Then getting the local government and other stakeholders in the city involved in this process, in different ways, and supporting both the community process and the citywide vision.
- **Scale in implementing housing:** If it's done in a horizontal way, and under the eyes of this whole citywide process, the planning, design and implemention of projects in specific communities to be something that the whole city learns from and the whole city owns. The idea is to use these projects, these networks, these partnerships and those savings groups - and put all these good things together to make something bigger and stronger and larger scale - to match the large scale of the problems, the large scale of the realities. In this way, scale becomes the force that pulls all these elements together.

5.3.3 Citywide housing planning as the best way of preventing eviction

Another important point that comes out in the stories is that citywide housing thinking and planning is perhaps the most powerful and pragmatic way of preventing eviction - before it happens. Eviction is the most impoverishing of all phenomena in Asian cities - it negates almost all the SDGs. Yet in virtually all

Asian cities, clashes between future development and the housing needs of the poor will inevitably occur. In one scenario, this clash will victimize the poor and further impoverish them, benefitting a few at the cost to many. In another scenario, an active partnerships between poor and city can plan realistically for this, and find win-win solutions to resolve those conflicts, so that those urban developments benefit everyone, not just a few.

Citywide housing planning is a strategy for developing alternatives to eviction, long before anybody actually gets thrown out. And in this planning process, we see many examples of community organizations taking the lead, in partnership with their local governments and with community architects, to translate vague ideas into beautiful community layout plans and affordable house models. Usually, it's not until eviction actually happens that the activists come in with their protests and campaigns, but by then it's usually too late; the local government is on the defensive, everyone has fewer options and less bargaining room in the heat of crisis. Many stories in this study that the most powerful tool for negotiating against eviction is good alternative housing plans, with poor communities are at the center. The stories in the In fact, almost all evictions can be predicted before they happen, if you have good information about who lives where and what kind of development projects are being planned in a city.

5.4 Improve the housing that already exists, rather than destroy it and start from scratch

The housing which already exists in informal communities in Asia's cities may be crowded, substandard, poorly-serviced and illegal, but it represents an enormous stock of affordable housing which neither the government nor the private sector can replace. It also represents a huge investment poor communities have already made - an investment not only in physical housing and services, but in vital social and economic support systems. In cities like Mumbai, Karachi and Manila, a majority of urban citizens live in informal housing, and these communities are vital support systems which are essential to poor people's survival and to their efforts to raise themselves out of poverty. Therefor the most practical, humane, effective and efficient housing solutions are those which recognize the great value in this existing housing and find ways to help communities improve it, legalize it, and turn their communities into safe, clean, healthy, supportive neighborhoods, where residents can thrive and realize their full citizenship rights.

There will always be some informal communities that are in dangerous locations, or come in the way of necessary urban infrastructure development plans, which cannot redevelop their housing in those locations, and must be relocated. In any city, though, these cases requiring resettlement will be in the minority. Most existing informal settlements - on both public and private land - can be improved and redeveloped *in-situ*. Finding ways to make *in-situ* housing improvement possible should be the priority for local governments, and the key strategy for addressing SDG11 and other SDGs. It is important to remember that demolition and relocation of informal settlements - even very well planned ones with good compensation and resettlement - are always traumatic, always interrupt employment and education, always break up vital social support systems, and almost always exacerbate poverty.

5.5 Housing can be a means of changing the structures which cause poverty in the first place

Most of the problems being faced by the poor today are the direct product of the powerful, underlying structures which produce poverty and inequity in our societies in the first place: the structures which determine land ownership and land use, the financial structures which prevent the poor from accessing finance, the governance structures the marginalize them, the economic development and resource allocation structures which exclude them. Besides being full of injustices, these structures are incapable of making room for poor people to realize their most basic human rights or to change their situation for the better. These serious problems in the larger system are bringing more and more people into poverty, in both urban and rural areas.

By working at scale, and building citywide and country-wide solution-making systems, the most effective housing strategies can use even modest resources to challenge those deeper structural problems, transform those wrongful structures and change those inequitable systems. It's a tall order, of course, but that is the important way of thinking about housing that is urgently needed, especially within local government agencies.

The housing strategies we have looked at here, which create space for poor communities, municipalities, professionals and NGOs to look together at all the housing problems in their city, are bringing about an important change in how the issue of low-income housing is dealt with: no longer as a

piecemeal welfare process or a civic embarrassment to be swept under the carpet, but as an important structural issue which relates to the whole city and which can be resolved. The demand-driven, community-driven housing programs and approaches we have profiled in this report are helping to create local partnerships which can integrate poor community housing needs into the larger city's development and resolve future housing problems as a matter of course.

In the most effective housing programs we've looked at here, communities do not plan and implement their improvements in isolation, but as part of a comprehensive, collaborative process of finding lasting solutions to the city's problems of housing for the poor. This involves surveying the settlements in the city, and then preparing housing plans which attempt to resolve the tenure, housing and infrastructure problems of all these communities, as much as possible, so no one is left out. This is a way to link the housing problems of the city's poorer citizens with the larger town planning process. This is very different than the conventional project-by-project approach, in which a few scattered communities may be improved, but because they are neither linked with each other, nor linked to the other development processes in the city, they have no strength. Nice little projects in nice little communities may bring benefits to people living in those places, but seldom do they transform the lives of the poor or bring change at any significant scale. In the longer term, the housing process can also trigger transformations in the city's larger development process, in which communities are increasingly accepted not only as legitimate citizens, but as valuable partners in solving problems of the whole city.

5.5.1 *Housing can catalyze citizen involvement in addressing other problems*
When community people survey and plan and implement their own housing improvements, and when that community-driven work is accepted by all the city stakeholders, housing becomes a process which legitimizes their status in the city and showcases their capabilities as partners in addressing serious problems which affect the whole city: not only housing, but environment, water management, solid waste disposal and social welfare. In Asian cities, where top-down systems of governance and globalization have left most urban citizens feeling they have little say in their own environment, this is a vital way of reactivating citizen involvement in city development, and it comes from the bottom-up.

People-driven housing can be a powerful means of bringing structural change within poor communities - change that goes beyond the physical improvements of housing, services and land tenure. In the housing programs in Thailand, Pakistan, Cambodia and the Philippines, we see the housing activities kicking off a broader, more holistic and more integrated process of building people's ability to collectively manage their own needs such as housing, communal finance, credit, environment, income generation and welfare. Because physical change is something immediately tangible, it can be a potent means to bring about other deeper, but less tangible changes to social structures, managerial systems and confidence within poor communities. Housing can mobilize people to look at all these things, because it touches the lives of every single person in a community, not only the leaders or the savers, and gets everyone involved.

5.6 It has to include secure tenure

Another important point that comes out in many of the stories is the need to include secure land tenure in any housing or slum upgrading program. There can be no secure, sustainable low-income communities without the foundation of secure land tenure. The most effective housing programs we've seen are those which deal with the issue of land, and also deal with the pattern of how people are settled on that land. In some cases (like Thailand, Cambodia and the Philippines), it is up to the communities to negotiate their own tenure arrangements, as a precondition to participating in the housing programs, through such strategies as cooperative land purchase, long-term lease contracts, land-swapping, land-sharing or user rights. In some cases, these land tenure negotiations are made individually by communities or collectively by larger networks, but the main emphasis is on obtaining collective rather than individual land tenure, which is a crucial protective measure to ensure housing and land for the poor does not get bought out by market forces. In other cases, the local governments or national public land-owning agencies provide the land for housing, and this continues to be the ideal, for public land is usually much cheaper (on long-term community lease) than private land. There are many ways of supplying the land to these community-driven housing initatives, but the secure land tenure is crucial.

5.7 It has to be collective

Most conventional strategies for planning, financing and delivering low income housing focus on the physical aspects of housing and treat housing as an individual need, to be delivered to low-income households individually. The individual approach may work for middle-class people, but not for the poor, whose position at the bottom of the economic ladder leaves them especially vulnerable when they are alone. But while the poor may be weak in financial terms, they are particularly rich in social terms. In communities of the poor, there is a social force which can and does already deal collectively with most of the economic and civic disadvantages people experience individually.

So one important element in many of the most effective housing programs is that they support a process by which poor communities find ways to do things *together*, and that everyone in the community (even the poorest) is included in the process, and the housing development process strengthens their community organizations and their systems for looking after each other. This collectivity is not a radical socialist imperative, but a tool to pull people together and create a new strength within their group. Working together as a group is never easy, but it gives the poor, who usually have no power at all, the strength and confidence to do all kinds of things they could never hope to do individually. Doing things collectively also creates an important balancing and proactive mechanism between community members and various outside forces: collective land, collective finance, collective management and collective welfare.

Housing that has collective land tenure and is managed collectively also works as an important bulwark against market forces and gentrification, which often force poor families out of their housing, one way or another - especially when that housing is on desireable land in the inner city. Collective housing finance is also a powerful insurance for poor families when they are in the especially vulnerable period of repaying their housing loans, and may still struggle with irregular and low incomes and crises which would normally force them to sell out their rights to raise funds and lose their housing.

5.8   The need for flexible finance

One of the striking things still absent from most low-income housing programs and most development aid is finance which actually reaches the poor, which they can actually touch and which can accommodate the informality and irregular incomes which are always part of poverty. Only a tiny fraction of the colossal government poverty alleviation program budgets and formal housing finance actually reaches the poor people whose poverty and housing needs are supposed to be addressed by those funds. And the financial sources that are accessible to Asia's urban poor - in the form of loans from informal money-lenders and the burgeoning microfinance companies - are exploitative and impoverishing. The lack of viable finance has been perhaps the greatest obstacle to scaling up the proven community-driven housing strategies we've looked at in this study.

One of the most essential tools to enable a people-driven housing process is flexible, accessible finance, which communities can manage and control. Housing finance systems must adapt to the reality of poverty, not the other way around. Housing cannot be developed at scale without substantial finance - much more finance than is available from donor budgets. The lesson from many of the housing programs described in the study is that if the resources can flow in a flexible way and poor people can see these resources are accessible to them, they will plan for what they really need and do what's right, in a quick, appropriate and cost-effective way. Once they know such a financial resource is available, people can see possibilities, can organize their savings groups, can search together for land, can start their land negotiations, can learn how to plan and develop projects from friends in other communities, and can be free to develop their own unique land and housing solutions. Flexible, accessible finance is the key that can unlock the great development force within Asia's poor communities.

5.8.1 Community-managed finance systems are already in place, but need to be strengthened, and need to access larger capital

The community savings and fund process in Asia has grown over the past three decades from a few brave experiments into a large movement. These community-controlled finance systems, which enable poor people to come together to design and manage a collective financial resource (through their community-based savings groups, or their larger city-based and national community development funds), have given poor communities important financial tools to address both their individual needs and their shared community needs. These community finance systems are owned by communities, they are collective, they are bottom-up, they meet real needs, and they use the collective management of finance as a tool to

strengthen communities money management skills and bolster their capacity to find solutions in collaboration with their city governments.

Flexible and collective financial mechanisms: Financial mechanisms that work for the poor have to adapt to the conditions of poverty and the survival methods of the poor. Loan schemes should be based on the needs, capacities and preferences of communities, as a collective. As seen in many of the examples, community-finance loans are almost invariably made in bulk to communities, not to individuals, and this allows communities to manage the loan repayments and develop their internal systems for taking care of members who cannot meet repayments.

City and national development funds: One of the brightest spots on the housing finance scene in recent years has been the emergence of a big crop of city-based community development funds (CDFs), which link together the city's community savings groups and greatly expand their space to create, to develop new things and to negotiate. The CDFs link savings groups in that city into a larger whole, they enlarge the financial pool, they speed up and scale up problem-solving initiatives, and they bridge the people's process and city structures. These CDFs are managed in different ways and under a variety of institutional arrangements and degrees of formality, but most of them offer a new platform at the city level for collaboration between the urban poor, the local authorities and other supportive local stakeholders. The CDFs which now operate in some 250 Asian cities show great promise to bridge the enormous gap between the development systems of the informal poor and the formal world. These flexible finance mechanisms for housing, slum upgrading and livelihood improvement projects work also at the national level: CODI in Thailand, CDF in Cambodia, CLAF-Net in Sri Lanka and UPDF in the Philippines. They all have different funding sources and institutional arrangements, but are managed by multi-stakeholder committees.

People control the money: Perhaps the most radical innovation in the Baan Mankong program is that the money (with a five-year total budget of about US$ 500 million) actually goes right down to communities to manage, once they've developed their upgrading plans and negotiated their land tenure status. By placing the money directly into people's hands, the program puts communities in control of the upgrading process, instead of a government agency, a private developer or an NGO. The people themselves decide how to use the subsidies. A community may decide, for example, to set up a special fund to buy building materials cheaply in bulk, or to cut corners on land-filling in order to have enough money left to build a creche. The program's flexible financial management process allows communities to make these decisions themselves, and to manage their construction in ways that match the realities of their lives, while its multi-party participation provides transparency and self-assessment at every step of the process.

Makes more efficient use of state resources for the poor: Because this upgrading model makes communities the implementers and gives them control over the finances, it gives them the opportunity to make much more efficient use of precious state resources. When the money usually spent to construct the conventional government improvements is passed directly to communities, instead of to contractors, they can build those same improvements for a fraction of the cost, and then have loads of money left over for other things. When community people sit and plan and decide together how to use the budget, all the untapped resourcefulness, thrift and creativity which exists in poor communities is brought out. If a community of 200 families, for example, has a five million Baht subsidy for infrastructure, they could use it to make improvements which answer many more of their needs than the old standard upgrading, which would have swallowed up the whole budget in little more than drains and walkways. Besides improving their roads, drains and water supply systems, they could build a community center, or paint all their houses with coordinating colours, plant trees, lay out organic kitchen-gardens, anything the whole community identifies as priorities.

5.8.2 *Local governments have a key role in a people-driven development process*

As community-led initiatives, most of the examples in this report show how local governments play a key role in facilitating the process, unblocking bottlenecks and contributing to cost-sharing schemes. By working side-by-side with organized communities with a city-wide strategy, local governments can more easily tap national public funds, boost city-based community finance systems, put in place secure land tenure mechanism, allocate public land or help in negotiating for private land, and provide basic infrastructure and services.

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