

# Sawan Muang Mai

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • JAN 2021

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

- Project Sawan Muang Mai Cooperative
- Location Nakhon Sawan, Thailand
- Size 102 households
- Finished 2019
- Type Relocation of scattered squatters from 12 informal settlements around the municipal area to new land, on long-term collective lease from the Treasury Department.

## CONTEXT, PROCESS AND PARTNERS

### The city:

Nakhon Sawan (which means "Heavenly City" in Thai) has always been an important center of transport and commerce in the country's central plains, located at the place where the rivers Ping and Nan converge to form the Chao Phraya River. For centuries, barges and steamboats carrying goods and people would come down those rivers from Chiang Mai and cities up north, and stop at Nakhon Sawan before continuing down to Ayutthaya, Bangkok and the Gulf of Siam. There is not much river traffic any more, but the city is now the meeting point for several major highways connecting north and central Thailand and is a bustling trading city and provincial capital, with a population of about 130,000.

Nakhon Sawan continues to be a magnet for poor migrants looking for work and opportunities. And they do find work, but what those migrants haven't always been able to find is affordable housing, so most have had no choice but to patch together their own shelters in squatter settlements on the vast tracts of vacant public land in the city. Twenty years ago, Nakhon Sawan was Thailand's most squatter-rich city, with about 40% of its residents living in tin sheet and bamboo shacks, on swampy bits of land that belong to someone else. It was a bad situation. Evictions were happening all the time, but there wasn't much the people or the local government could do about it.

The reasons for that have a lot to do with how land is managed. Centralized control of land, resources and building regulations in provincial cities like Nakhon Sawan is a big problem in Thailand. Despite legislation on devolution and a parade of progressive new constitutions, local governments and citizens still find themselves powerless to use vacant land in their cities to deal with urgent local development needs, since decisions about how that land is used are made in faraway Bangkok. A whopping 80% of Nakhon Sawan's municipal land area is under the control of central government agencies like the Treasury Department, the State Railway Authority and the Forestry Department. As a result, the local government has been unable to keep up with the city's growing needs for housing, so even in a city with such wealth and economic vitality, miserable housing conditions for the poor persist. This serious structural problem, which Nakhon Sawan illustrates very starkly, creates poverty and deepens inequality.

### The community process in Nakhon Sawan

In 1996, the beleaguered informal communities in Nakhon Sawan came together and formed a network. They began by setting up community-based savings groups which gave small loans to members from their pooled savings for their livelihood and daily needs. Within three years, the network had mushroomed from eight to over 50 savings groups - all of them in squatter settlements and all strongly women-led. With support from the Municipality's Social Welfare Department, these women also began tackling a variety of other problems they faced with poor health, flooding and degraded environmental conditions. It was the constant threat of evictions which eventually pushed the network and the city to seriously examine the particular land-use problems that were behind those evictions. In early 1999, along with municipality, the National Housing Authority (NHA) and CODI, the community network embarked on a collaborative process in Nakhon Sawan to find a more comprehensive and more citywide solution to problems of housing the urban poor. Here's what they did:

**Surveyed:** The first step was to create a common understanding about the real slum situation in Nakhon Sawan. With support from the NHA and in collaboration with the municipality, the network surveyed and mapped all the city's squatter settlements in 2000. Besides counting each and every family, this first survey identified tenure conditions for each settlement and inventoried vacant land in the city as possible future housing sites. At a time when the municipality officially recognized only 19 settlements, the survey identified 53 informal communities around the city, with 10,030 households - more than half of them on public land.

**Prepared citywide strategy:** A big workshop was held in August 2000 involving all the community people and the full spectrum of local development actors: local government, CODI, NHA, the local university. The task was to find ways of using information from the survey and land inventory to draw up a citywide 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 everyone involved, this was a new thing: looking at all the communities in the city as a whole set, rather than as individual projects, and planning for a solution which provides secure housing for all of them.

**Determined who stays, who relocates:** It was agreed in the workshop that people in settlements who could secure the land they already occupied would upgrade or reconstruct their housing *in-situ*, and people in settlements on flood-prone land, facing eviction from private land or in the path of development projects - or even people wanting to move out of over-crowded settlements - would relocate to public land they chose

themselves, where they would design and build their own new communities. Some over-crowded settlements could also de-densify, with some families staying and reblocking and others moving to the new land and making new projects there. For both *in-situ* and relocated housing development, the NHA would 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 themselves would plan and build the houses and manage the whole process.

**Found land:** During their survey, the network had spotted a big tract of vacant public land on the western side of town, under Treasury Department ownership, reserved in the development plan for a prison. The idea was hatched of using that land as a tool to deal with different land conflicts in the city and to accommodate poor families who couldn't stay where they were. In their negotiations to use that land for housing, they took advantage of a regulation which allows local authorities to propose using any public land that hasn't been used for its original purpose for 20 years. Those land negotiations were led by Nakhon Sawan's mayor - a very practical businessman who liked big ideas and wanted to solve his city's slum problems. He quickly grasped the power of a community-led process and became a solid supporter of the citywide housing development process and a capable bridge between the city and the central government.

**Seizing opportunities:** There are opportunities to be found in every situation, but they take many different forms, and when they come, it's important to be ready to recognize them, grab them and run. In Nakhon Sawan, it was evictions that opened up the land issue and set things rolling. The city's small size meant that there were fewer groups to complicate things and everybody knew each other, so it was easier to do things. There was also a solid community network in place, with strong women's leadership and very good savings. There was a good provincial governor, an enlightened mayor, a good social development officer in the municipality and good provincial officials.

**Nakhon Sawan became Thailand's first test-case for the idea of citywide**, as a strategy for addressing poverty and land and housing - not as a set of scattered activities and projects, but as a whole city process that aims to solve the whole city's housing problems comprehensively. Since that time 20 years ago, the housing development in Nakhon Sawan has moved forward according to that citywide concept, and the changes in the city have more-less followed the ideas that were originally proposed in that 1999 seminar.

Little by little, the community upgrading and housing projects have been implemented in the city - most on the same land, and some on new public land. At the same time, more poor migrants have moved into the city, creating new informal settlements and expanding existing ones. The community network and its supporters have carried out more citywide surveys and continued to adjust the citywide housing plans to bring these new urban poor households into the process. A collaborative city committee was set up to manage and support the process (with the Mayor as chairman), and the city has signed MoUs with the Treasury Department to facilitate the leasing of public land for upgrading communities on public land. By January 2019, 30 of the city's 52 informal communities (including about 60% of the city's urban poor) had solved their housing problems and were living in fully upgraded communities, with secure land, good housing and full infrastructure:

- On-site upgrading and house repair: 24 projects (5,429 households)
- On-site reconstruction: 5 projects (752 households)
- Resettlement to new land: 1 project (419 households, in 2 phases)
- TOTAL: 30 projects (6,600 households)

### The community

This is the story of Nakhon Sawan's first relocation project, and the first to take advantage of the agreement forged between the mayor, the Treasury Department and the community network to use some of that vacant public land within the city to relocate urban poor families who couldn't upgrade their houses *in-situ*.

By 2008, the community network's partnership with the local government and CODI's Baan Mankong program had produced 12 housing projects in Nakhon Sawan (all on-site upgrading or reconstruction), which provided secure land and housing to 2,227 poor families. That good progress meant that the housing problems of almost half of the city's urban poor had been solved. But the community network's updated survey found that there were still more than 500 vulnerable families in the city living in insecurity and could not improve their housing *in-situ*. Some were scattered squatters and room-renters living alone or in small clusters, some were facing eviction from land that was being developed for other purposes and some were extended family members from crowded communities that had already upgraded. The project at Sawan Muang Mai (which means *Heavenly New Town* in Thai) was organized by the community network to accommodate all these families and help them create a brand new community together.

### Initiating the project:

This was the network's first chance to make use of some of the vacant public land in the city, which they had earlier identified for housing. In 2008, the mayor successfully negotiated for the allocation of 25 rai (4 hectares) of unused Treasury Department land in the western part of the city for the project. When it emerged that zoning restrictions would prevent some of that land from being used for residential purposes, the land available to the network shrunk to 15 rai (2.4 hectares). But that was still a good-sized piece of land, and the community network set to work right away planning the new community on it. Potential new community members from around the city began visiting the site and checking out the employment opportunities in the area, and the housing planning began.

The network determined that the land could accommodate about 500 households, in two phases, and decided to give priority in the first phase to the poorest families and to those facing eviction and in urgent need of secure housing. People living in crowded joint families in upgraded communities could then join the second phase. To ensure the most vulnerable families made it into the first phase of the project, the network set a few criteria: the household should have insecure land tenure, should not have regular salaried jobs and should earn less than 8,000 baht (\$270) a month. After a careful screening process, 102 households from 12 areas around the city qualified to join the first phase of the project and began right away to save together for their housing. Another 315 families were on the waiting list for the second phase, and some of those later decided to leave the project. In 2010, the Sawan Muang Mai community cooperative was registered, a lease contract for the land was signed and the cooperative members started paying the land rent collectively to the Treasury Department.

The project should have begun right away, but unexpected legal problems came up. The new land, it seems, had been illegally occupied by another group of squatters, and it took almost seven years in the courts for the Treasury Department to clear the land for the housing project. It wasn't until 2017 that the cooperative could start building, and by 2019, all 102 houses were completed.

### Support groups and partners in the project:

- **Nakhon Sawan Community Network** was formed in 1995 by members of the women's saving groups that had begun before that, with support from the Urban Community Development Office (which later became CODI). The community network has partnered with CODI's Baan Mankong program since 2005.
- **CODI (Community Organizations Development Institute)** is an independent public organization under the Thai Government's Ministry of Social Development and Human Security. CODI's mission is to support the strengthening of communities and their organizations - in both urban and rural areas - as key agents of change and as central actors in development which affects their lives and communities. Besides budget from the government which supports many of its ongoing programs, CODI's chief financial tool is the CODI revolving fund, which provides soft loans to community cooperatives and community networks to undertake a variety of development initiatives they plan and implement themselves.
- **Baan Mankong Program** is one of CODI's main development programs, and was launched in 2003 to address the housing problems of the country's poorest citizens. The program channels government funds, in the form of infrastructure subsidies and soft housing loans, directly to poor communities, which plan and carry out improvements to their housing, environment, basic services and tenure security and manage the budget themselves. Instead of delivering housing units to individual poor families, the Baan Mankong Program (which means "*Secure housing*" in Thai) puts Thailand's informal communities (and their networks) at the center of a people-driven and citywide process of developing long-term, comprehensive solutions to problems of land and housing in Thai cities. By November 2019, the Baan Mankong program had spread to 405 cities, in 76 out of the country's 77 provinces, where community housing cooperatives had designed and built 1,035 housing projects which provide decent, secure, permanent housing to 105,739 urban poor families.
- **Technical support** for the participatory layout planning and housing designs in Jumlong Wit came from the Nakhon Sawan municipality's engineer and two CODI community architects - Ms. Hathaiwan Ruengyot and Mr. Chaiwat Rak-Au.
- **The Nakhon Sawan Municipality** has supported the urban poor community network in Nakhon Sawan municipality in many aspects, including advocating for the communities with national land-owning agencies, integrating the community plans for infrastructure improvements into its annual fiscal plan and facilitating the community upgrading and housing processes through the City Development Committee.
- **Rajabhat University** (Community Development Department, Faculty of Humanities and Social Sciences) is a local university which partners with the community network on many aspects of

community development, depending on the needs of each community, and brings university students to both learn from and work with the communities in Nakhon Sawan.

- **Cooperative Promotion Department**, under the Thai Government's Ministry of Agriculture and Cooperatives, helps communities like Sawan Muang Mai to set up and operate their housing cooperatives, through its city-level branches all over the country.
- **City Development Committee** is a mechanism that was set up at the city level to facilitate the Baan Mankong and other community projects by integrating all relevant stakeholders into this committee, such as public landowners, electricity and water supply, officials from ministry of social development and human security, academics, community network. The mayor is the head of this committee.

## LEGAL FRAMEWORK OF THE PROJECT

### Land tenure:

Before the project, the 102 families who are part of the Sawan Muang Mai housing cooperative had been living in vulnerable and squalid conditions in 12 squatter settlements scattered around the city, and many were facing the immediate threat of eviction. In their new community, the cooperative is the legal tenant of public land owned by the Treasury Department, with a long term collective land lease (30 years, renewable). The cooperative collects the rent from its members monthly and then pays to the Treasury Department once a year. The land rent was originally set at a nominal rate of about 3,000 baht (US\$ 100) per month, or 36,000 baht (US\$ 1,200) per year, for the whole land, including house plots, roads and shared open spaces. The 102 cooperative members divide the land rent equally, which means that each cooperative member pays just 35 baht (US\$ 1) land rent per month. As part of the lease agreement, the Treasury Department can increase the land rent slightly, every five years.

This land rental arrangement was part of a historic negotiation - led by the Mayor of Nakhon Sawan - in which the Municipal Government, the Treasury Department, CODI and the Community Network signed an MoU to use centrally-owned public land in the city for housing the city's urban poor. The pioneering MoU in Nakhon Sawan later inspired the signing of a national-level MoU between CODI and the Treasury Department (Thailand's largest public land-owning agency) to make Treasury Department land in cities all over Thailand available for Baan Mankong housing projects - both *in-situ* and relocation.

This important policy shift, in which the development of community-led housing for the poor came to be seen as a legitimate use for public land in Thailand, got a big boost by the citywide housing process in Nakhon Sawan. By January 2021, 224 Baan Mankong housing projects around the country (with 24,346 households) had been built on land leased by community cooperatives from the Treasury Department.

### Government support:

The community-driven housing relocation in Sawan Muang Mai received good support from government agencies. The Nakhon Sawan Municipal government supported the community (and many others) at every stage of its housing planning and construction, including supporting the community survey process, providing some of the common infrastructure within the project, providing access to off-site public utilities like water and electricity, integrating the community's proposed housing plans into its annual administrative and fiscal plan, and helping negotiate an MoU agreement with the Treasury Department which paved the way for Sawan Muang Mai and many other communities developing housing on public land to get 30-year collective leases to their land.

Representatives from the municipal government also took active part in the joint city-level development committee that was set up in Nakhon Sawan to oversee the citywide community development and housing process. This collaborative committee (*see diagram below*) brings together representatives from the community network and from the various government and civil society stakeholders in the city working on housing development. For many years, this collaborative city committee has supported the Baan Mankong projects in Nakhon Sawan - beginning with Jumlong Wit. CODI, which is a 100% government-funded public agency, provided housing loans and infrastructure subsidies to the Sawan Muang Mai housing project.



## PROJECT FINANCING

### Project costs and who paid for what:

#### 1. Land costs: (exchange rate: 30 baht = US\$ 1)

The Sawan Muang Mai cooperative rents the 2.4 hectare public land from the Treasury Department, on a collective, long-term lease (30 years, renewable), which was originally set at a nominal rate of about 3,000 baht (US\$ 100) per month, or 36,000 baht (US\$ 1,200) per year, for the whole land, including house plots, roads and shared open spaces. The 102 cooperative members divide the land rent equally, which means that each cooperative member pays just 353 baht (US\$ 12) land rent per year. As part of the lease agreement, the Treasury Department can increase the land rent slightly, every five years.

#### 2. Infrastructure costs:

The cost of filling the land to above-flood levels, laying paved roads and drains and installing full infrastructure in the new community came to 31.5 million baht (US\$ 1.05 million). This was financed by:

- **CODI Subsidy:** The cost of land-filling, landscape improvement and setting up a waste-water treatment system came to 5.1 million baht (US\$ 170,000), which was covered by the infrastructure subsidy from CODI's Baan Mankong program, which is given to cooperatives in a lump sum, but was calculated (in 2017) at the rate of 50,000 Baht (US\$ 1,670) per household x 102 households = total 5.1 million baht (US\$ 170,000).
- **Government support:** The remaining 26.4 million baht (US\$ 880,000), which paid for the construction of internal roads, water supply and drainage systems and electrification, was provided by the municipal government and the Provincial Electricity Authority.

#### 3. House construction costs:

The people in Sawan Muang Mai designed two house models to accommodate different sized families and different levels of affordability among their coop members: a single-story house which cost about 290,000 baht (US\$ 9,670) and a two-story house with unfinished lower floor which cost about 380,000 baht (US\$ 12,670). The houses were financed by:

- **Subsidy:** 23,000 baht (US\$ 767) per house, as a housing construction subsidy from CODI x 102 houses = 2.346 million baht (US\$ 78,200).
- **Loan:** 26.5 Million baht (US\$ 883,333) as a collective housing loan from CODI to the cooperative, which included loans for the single story houses @ 230,000 baht (US\$ 7,670) and for the two-story houses @ 300,000 baht (US\$ 10,000). The loan was given to the cooperative (at 4% annual interest, repayable in 15 years), which on-lent to the members at 6%, with the margin being used by the cooperative to cover late payments and finance cooperative activities. Depending on which house

model, the loan repayments work out to 2,000 - 2,500 baht (US\$ 67 - 83) per month per member, which is much less than many members were paying for renting cramped rooms before the project.

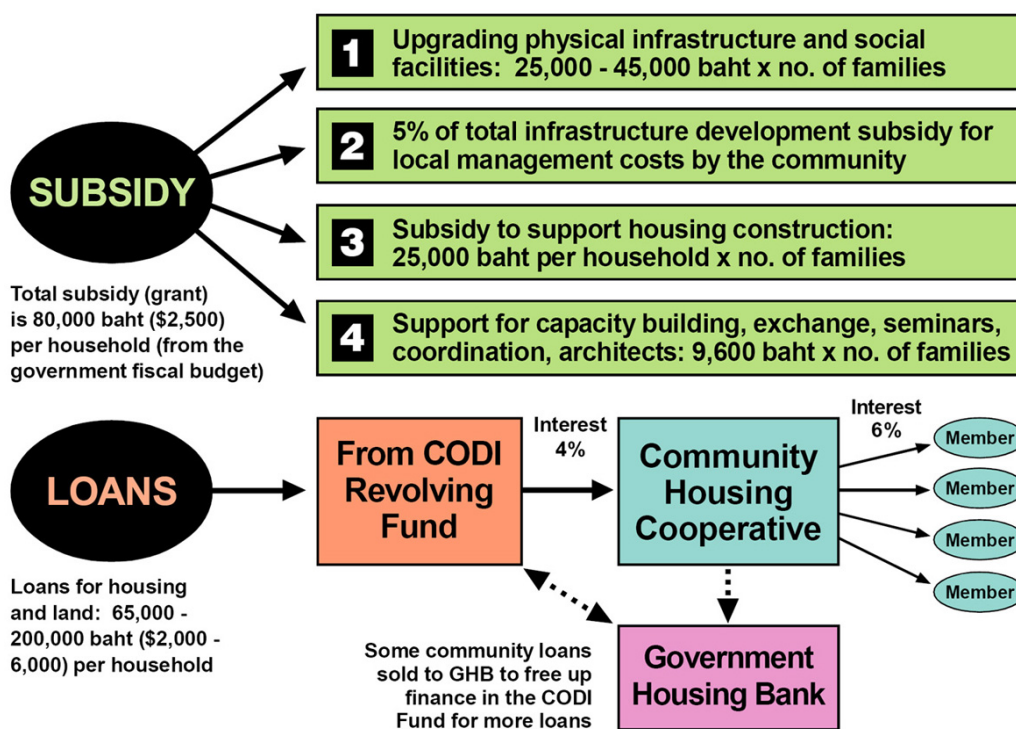
- **Savings:** Another condition of the CODI loan was that each cooperative member had to save 10% of the housing loan amount, as collateral, which worked out to about 37,000 - 57,000 baht (US\$ 1,235 - 1,900) per coop member. Any special materials, interior finishes or additions that were not part of the basic house designs (like enclosing the unfinished lower floor) were paid for by the individual families.

#### 4. Process support costs:

The costs for capacity building, exchange learning and project coordination were also covered by CODI, with a subsidy which in 2017 was calculated at the rate of 9,600 Baht (US\$ 320) per household x 102 households = 979,200 baht (US\$ 32,640), but given in a lump sum.

The diagram below shows CODI's flexible housing finance model:

## Flexible housing finance from CODI for citywide housing development by communities



## DESIGN AND CONSTRUCTION

### House design and layout plans:

When the survey map of the new 2.4 hectare site was clear and the 102 families in the first phase of the project had registered their housing cooperative, it was time to design their new community. In a series of intense community design workshops that took place over one week, the people worked with a team of community architects from CODI and municipal engineers to collectively design their new houses and community layout. The rectangular site is long and narrow, and in the people's final plan, the generous 120 m<sup>2</sup> house plots (10x12m) are arranged along a series small cross-lanes, with a few small open green spaces, which could later be used for building a community center or for community vegetable gardens.

The people developed two different house models for cooperative members to choose from, depending on their family needs and affordability:

- **A single-story detached house** of 48 m<sup>2</sup> (6x8m) with a hall, kitchen, bathroom, two bedrooms and a front porch, which cost about 230,000 baht (US\$ 7,670).
- **A two-story detached house** of 96 m<sup>2</sup> (6x8m per floor) with a hall, kitchen, bathroom and two bedrooms upstairs, and an unfinished ground floor with just columns and a stairway, where families could add walls and windows and make extra rooms later on, as their finances allow.

These house costs were enough to make the houses ready to move into, with plastered and painted walls and all basic amenities in place. Families could then later add their own finishes like floor tiles and kitchen cabinets, as their finances allowed.

### Construction process:

Instead of hiring a commercial contractor, the houses in Sawan Muang Mai were built by a network of skilled community-based builders from another community in Nakhon Sawan. As the number of CODI-supported community housing projects being built around the country has mushroomed, community networks in many cities have begun to set up teams of masons, carpenters, plumbers, electricians and skilled construction workers who live in poor communities (both women and men), to draw on when communities doing Baan Mankong housing projects need help. These skilled community-based construction collectives (called *Chang Chumchon* in Thai) work like a technical support system for a people-led housing process, but they are also a kind of job creation scheme and collective businesses. In Nakhon Sawan, the Ronachai community - another member of the community network - set up a community builders group when their own housing reconstruction plans got held up in a long legal battle over their land. Their community builders enterprise gave jobs to community members and also provided opportunities for young and disabled people in the community to get on-the-job training in construction skills. Sawan Muang Mai was the group's first construction contract.

The community cooperative worked closely with the Chang Chumchon, purchasing and managing all the building materials collectively and supervising the work. It was each household's responsibility to monitor the construction of their own house, and request each day's building materials from the cooperative.

The 12-person cooperative committee includes representatives from each of the 12 squatter communities that relocated to Sawan Muang Mai. Besides managing housing loans and land lease collectively, it also runs a multipurpose savings scheme, in which members save every month for cooperative activities (100 baht per household), for community welfare (30 baht per household) and housing insurance (20 baht per household). The cooperative committee and members also take active part in the Nakhon Sawan Community Network, which has special citywide task forces working on issues of land, community organization, community funds and community builders. The Sawan Muang Mai cooperative also recruits young people from within the community to create a new generation of community leaders and to pass on the community development practices and wisdom from the older generation.

**Next step: expanding the project in a second phase:** The network is determined to complete the second phase of the housing project for the remaining 315 members, who will become part of the same Sawan Muang Mai housing cooperative, with a total of 417 households, and is now working with the municipal government to negotiate to use another 40-rai (6.4 hectare) piece of Treasury Department land in the same area for the next phase.

### Project timeline:

- **2006:** Second citywide community survey collects updated information in city
- **2006:** MoU with CODI and Treasury Dept for land
- **2008:** Negotiations to use the Treasury Department land begin
- **2009:** Mobilization and screening of new members starts, members start saving together
- **2010:** Sawan Muang Mai housing cooperative is registered; members start paying land rent
- **2010:** Legal dispute over the land prevents cooperative from starting construction
- **2017:** Land problem is resolved Coop applies for Baan Mankong support, starts construction
- **2019:** Construction of 102 houses completed and the members start moving in

## IMPACTS OF THE PROJECT

The members of the new Sawan Muang Mai community came from different parts of the city and had no relationship with each other before the project began. But the experience of coming together, saving together, forming a cooperative, securing their land, dealing with delays and then planning and building their new housing - doing all these difficult things built strong friendships and a robust collective spirit in the new community. Now that the project is finished, that collective spirit continues to tackle many issues in the community like livelihood, health, food security, welfare and elderly and youth needs.



The Sawan Muang Mai project faced many obstacles and delays, and took over ten years, from start to finish. For the 102 families in the project, that difficult journey made for some heavy learning that began with one generation and then bloomed in another. Both younger and older community members are now leaders in the community network and are bringing their hard-won experiences to help other communities with their housing projects - both in Nakhon Sawan and in other cities around Thailand. Some of the young community members who took part in the housing construction (including many who were unemployed, disabled or getting in trouble with drugs) are now part of another *Chang Chumchon* community builders group that is taking on construction contracts with other Baan Mankong housing projects in the city. The project also created relationships of respect, mutual trust and collaboration between the community and the various agencies in the local government which were involved in the housing project.

For the community network in Nakhon Sawan, the project was another important milestone in its ongoing collaborative, citywide process of tackling poverty and making sure all of the city's poor are living in secure, decent and permanent housing. There are many visitors to Sawan Muang Mai, who come from other communities, other cities and other countries to learn and take inspiration from the project. Besides informing the housing development process in the city, data collected by the community network in its regular citywide surveys is being used to identify elderly, disabled, vulnerable and unemployed community members for assistance by various government schemes and departments of the local, provincial and national government. The network is now working with the municipality on an initiative to make Nakhon Sawan a "Smart City", and represents the urban poor on the Provincial Housing Board - a collaborative board that was recently set up in Nakhon Sawan Province (and all of Thailand's 76 provinces), inspired by the city's successful citywide collective housing model.

### Problems:

During the long period of the land dispute, which delayed the project by over seven years, the cooperative members still had to pay the land rent to the Treasury Department - in fact they had paid ten years of the rent in advance, even though they couldn't start building on the land. Because the nominal land rent was so low, this was not a serious financial burden for most coop members, but the delay did create problems of trust within the coop membership. Some members lost confidence in the project, withdrew their savings and left the cooperative. But because there were many other vulnerable squatter families on the network's waiting list, there was no problem finding new members to replace the doubters.

Thailand still has no specific legal mechanism to facilitate housing cooperatives. The central government's Cooperative Promotion Department (under the Ministry of Agriculture and Cooperatives) does support the setting up of seven categories of cooperatives, but none of those categories are specifically for housing. After a lot of discussion, it was agreed that all Baan Mankong housing cooperatives around the country (and there are thousands!) would register under the "*Services Cooperative*" category, which is not a very good fit with the way community-driven housing projects are managed, financed and maintained. When the Sawan Muang Mai community registered their new cooperative in 2010, the local branch of the Cooperative Promotion Department had little experience with the kind of housing cooperatives in the Baan Mankong program, and the strict rules and procedures often clashed with the flexible, informal ways of poor communities. The process of setting up the cooperative and then following all those rules and procedures created lots of unnecessary problems for the community, as it has done for many others. For this reason, CODI and community networks around the country are now working to create a new legal mechanism or bill to facilitate collective community housing in a more appropriate and congenial way.

## COMMUNITY STORIES

### Mr. Worapong Sudsakorn

I can feel changes in many dimensions in the community. We are now lifetime tenants of this land, and this new home means a lot to me and my family - as it does to all the other families here. All of us came from dirty, crowded and insecure living situations, and being able to inhabit a clean, healthy environment like this really enhances our well-being and affects our mental state for the better. The kind of social problems we experienced earlier, living in slums, are much less now. It has been a very good opportunity for poor families like mine to be able to join in this kind of Baan Mankong project. Our children and our grandchildren can be proud to have a home of their own.



### Ms. Mathuraphol Singh-Rueng

I used to live in the Wat Khao community with my mother, where we rented a small room. I started working on the citywide community survey the network did in 2014. At that time, I didn't have much interest in community development - I only joined the survey because of the payment! But then I got involved in helping people apply for Baan Mankong housing loans, learned more and began to understand the housing process. One of the communities I worked with got the housing support from CODI, and I watched that community transform itself from a crowded, dirty squatter settlement into a beautiful housing project. I felt very happy to see that transformation, and now I love doing this work. Now I work as a full-time member of the community network staff and earn regular income. My job involves helping with financial accounting, documentation and coordination. Moving into this new community has made me happier. Unlike renting a room, here I can enjoy the privacy of having my own house. I've got many good new neighbors, a better quality of life and a better environment. Having a permanent house also allows me to plan for my own future, and inspires me to be careful to save.



### Ms. Nimanong Jansooksri ("Tan")

I used to live in a squatter community near the railway station, and we faced the constant threat of being evicted. Relocating to this Sawan Muang Mai community has both pros and cons. On the con side, this area is quite far from the city center, and that creates problems for some people here who sell things in the markets in the city. But on the pro side, we now own a home. We feel secure and know that we will not be evicted again and again. Also, we don't have to pay rent to anyone every month, but we incrementally pay for our own home. And we keep saving at the same time. Living in this new community feels like having a new family. The neighbors have become our sisters and brothers - we can talk about everything, support each other and find solutions to problems we face together. We all worked together to design our common rules for the community, on how to live together.



## FOR MORE INFORMATION ABOUT THE PROJECT

*This case study was written by Ms. Supreeya Wungpatcharapon ("Noot"), from Kasetsart University, Bangkok, in January 2021.*

*For more about housing projects supported by CODI's Baan Mankong Program, visit the CODI website:*  
<https://en.codi.or.th/baan-mankong-housing/baan-mankong-rural/>

*And a short video film about the Nakhon Sawan community network's Covid relief work:*  
<https://vimeo.com/urbanknow/nakhonsawan-covid19-response>

*For more information about the Sawan Muang Mai project, please contact:*

*(For Thai language inquiries)* Ms. Nimanong Jansooksri ("Tan")  
Baan Mankong Sawan Muang Mai Cooperative  
1102/127 Moo 10, Nakhon Sawan Tok Subdistrict, Nakhon Sawan 60000, Thailand  
Tel. +66 82 947 8651  
e-mail: [tankajack@hotmail.com](mailto:tankajack@hotmail.com)

*(for English language inquiries)* Asian Coalition for Housing Rights (ACHR)  
73 Soi Sonthiwattana 4, Ladprao Road Soi 110, Bangkok 10310, Thailand  
Tel. +66-2-538-0919  
e-mail: [achr@achr.net](mailto:achr@achr.net)  
website: [www.achr.net](http://www.achr.net)

## PHOTOS



Nakhon Sawan is a city with lots of rivers. The river traffic has mostly disappeared but serious and constant problems of flooding remain.



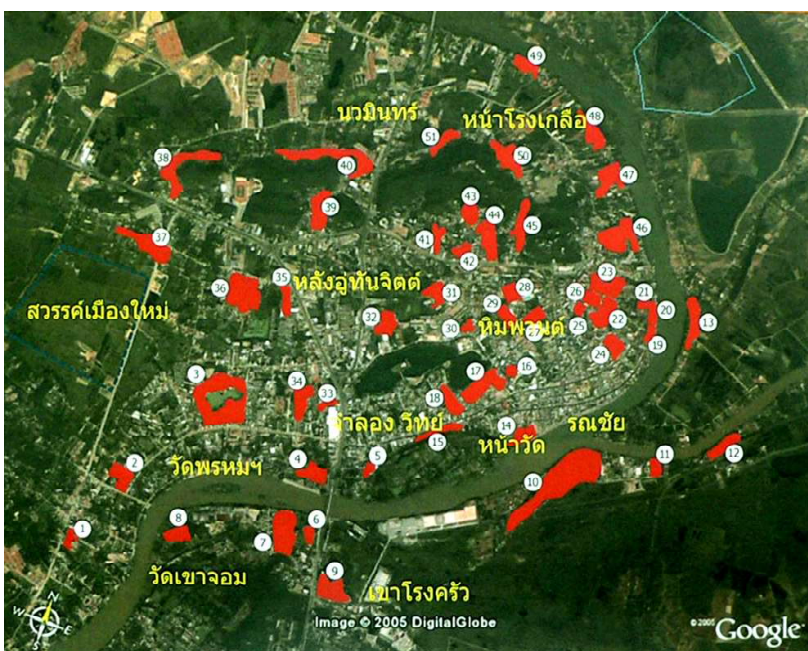
An early meeting of the Nakhon Sawan community network to discuss the causes and possible solutions to the problem of eviction.



It was the terrible evictions that kept happening in the city that brought the communities and the city together to find a better way.



Here the community volunteers prepare for carrying out the first citywide survey of informal communities in Nakhon Sawan in 2000.



During the first citywide survey in 2000, the community network and its partners found that some 10,030 poor families were living in 53 informal settlements around the city.



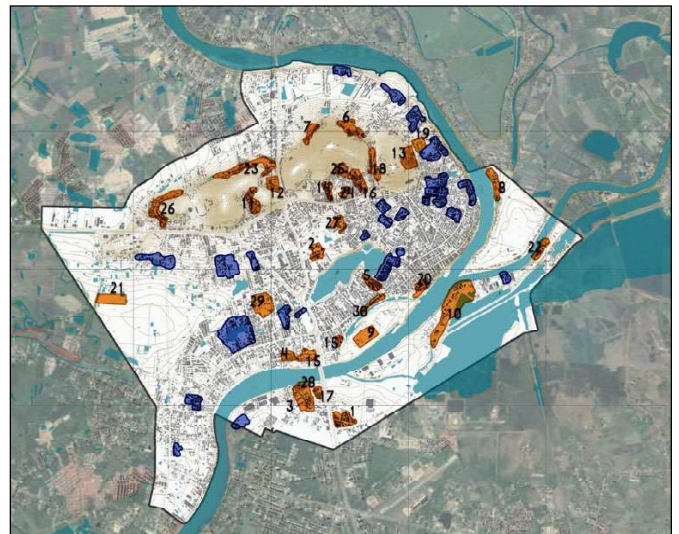
These photos from the survey show the precarious hillside and flooded conditions people were living in.



In 1999, the community network, the municipal government, CODI and the National Housing Authority embarked on a collaborative process to find a more comprehensive and more citywide solution to problems of housing the poor. This seminar was organized to explore using unused public land in the for housing the poor.

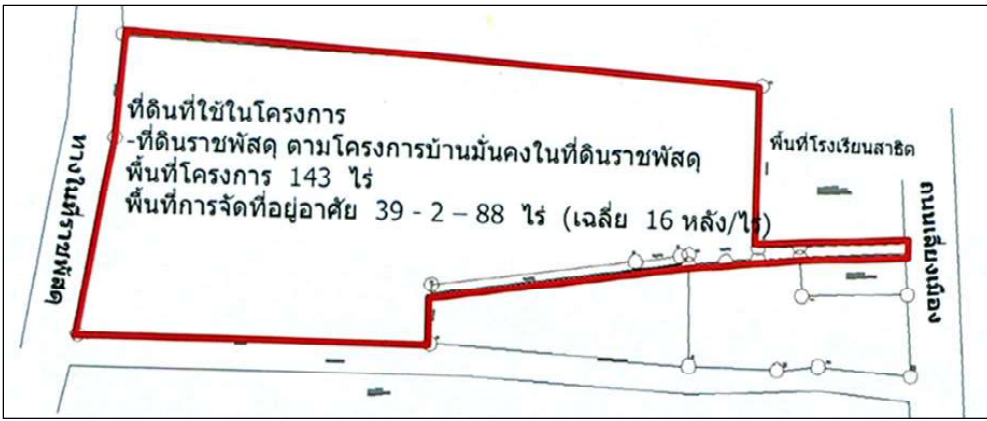


A big tract of unused public land on the western side of the city was identified as a possible site for housing poor families who could not stay and upgrade their housing in the same place. The mayor helped negotiate with the Treasury Department to get permission to use this land, and put up a sign to announce the project.



Between 2000 and 2008, the collaborative citywide housing process in Nakhon Sawan had provided about half of the city's urban poor with secure, decent housing. But there were still many scattered squatters who could not upgrade in-situ. So it was time for another citywide survey to assess.

The 2008 survey found that 2,227 poor families, in 12 communities had been upgraded (in gold), but many squatters remained (in blue).



In 2008, the mayor negotiated to use this large piece of public land, on the western side of the city, for housing projects for the poor. But later, problems of zoning restrictions and other occupants meant only part of the land - about 2.4 hectares - could be used for housing.



This is what the land for the future Sawan Muang Mai Housing Cooperative looked like when the community people went to see it the first time.

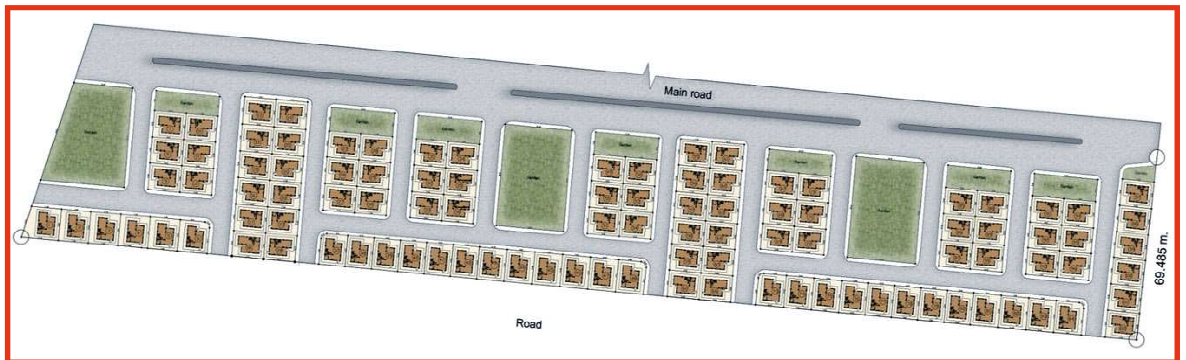


Once the Treasury Department land was clear, the community network and future community members really got to work, making final lists, registering their new cooperative and working with the community architects to plan their new houses and community layout.

The 81 houses in the Sawan Muang Mai cooperative are the first phase of what will eventually be a much larger housing project on the Treasury Department land. This drawing shows how one of the planned future parts of the project will look, once some zoning problems can be resolved.



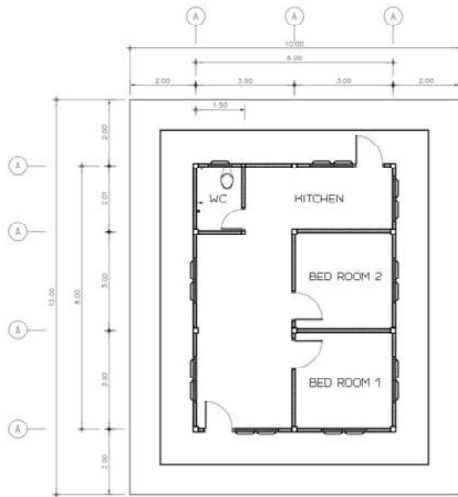
This drawing shows the first layout the people developed for their 81 houses, with lots of green open spaces throughout the community.



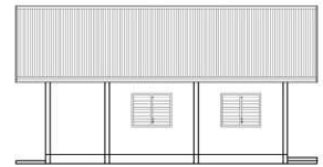
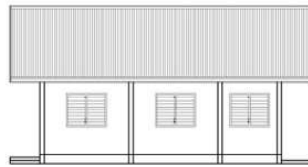
Don't let anybody tell you land isn't complicated! Later, a dispute over part of the land, at the entrance to the community threatened to hold up the project even longer. So the people decided to leave that part of the land empty, and continue their housing construction, with the slightly compressed plan you can see in the aerial photo above, with slightly smaller plots and a bit less of green spaces.

**HOUSE TYPE**

**1**



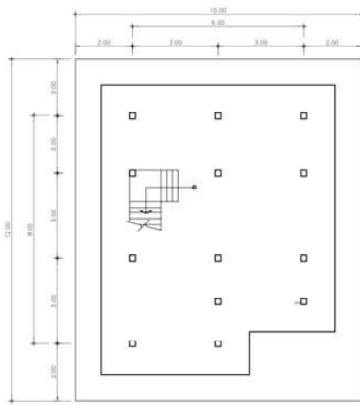
1st Floor plan



**SINGLE STORY HOUSE:** With help from the CODI architects, the people designed two detached house types for the new housing project. The single-story model has 48 square meters of living space.

**HOUSE TYPE**

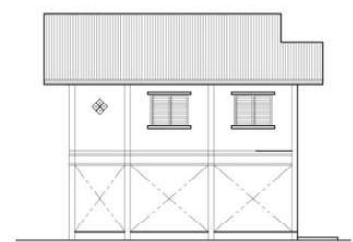
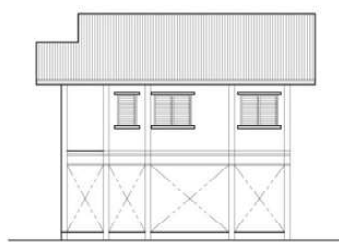
**2**



1st Floor plan



2nd Floor plan



**TWO STORY HOUSE:** The two story house, which offers 96 square meters of living space, has two bedrooms, a hall and bathroom upstairs, and an unfinished ground floor that can be enclosed later.



▲ Here are three almost-finished two-story houses. In the two on the left, the families have already enclosed the open ground floor space.



▲ The construction of the houses was not done by a commercial contractor, but by one of the network's "Community Builder" teams.



▲ A photo taken on a sunny day in 2018 when the construction was almost finished, showing the mix of single and two-story houses.



▲ The cost of filling the land to above-flood levels used up most of the CODI infrastructure subsidy, so the municipal government stepped in to provide and pay for the paved roads and electricity and water supply systems.



▲ Sawan Muang Mai has become an inspiration for others and is much-visited. On the left, community leaders (from Cambodia, Pakistan, Bangladesh, Vietnam and Nepal) here for the Asia Hub Meeting in October 2018.



On the right, a community drumming and dancing performance to greet more visitors in January 2019.