



Klong Lumnoon

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

The small, canal-side squatter settlement of Klong Lumnoon was far away from everything when the people settled on this swampy land in the 1980s. But by the late 1990s, the area was developing fast and the people suddenly found themselves in a dramatic eviction struggle. Finally, after a long and intense negotiation, which involved many helpers, the 49 poor families who had held on - the real fighters - were able to negotiate to collectively buy a small part of the private land they had been squatting on, where they rebuilt their houses and community, with finance support from CODI's Baan Mankong Program.

- Project Klong Lumnoon Housing Cooperative
- Location Khan Na Yao District, Bangkok, Thailand
- Size 49 households
- Finished 2005
- Type Land-sharing by purchasing part of the private land the community had been squatting on, then forming a cooperative and building new houses

CONTEXT, PROCESS AND PARTNERS

Baan Mankong Housing Program

In January 2003, the Thai government announced an important policy to address the housing problems of the country's urban poor citizens, with the aim of providing secure housing to one million poor households within five years. That ambitious target was to be met through two distinct programs. In the first, the *Baan Ua Arthorn Program* ("We care" in Thai), the National Housing Authority designs, constructs and sells ready-to-occupy flats and houses, at subsidized rates, to lower-income applicants who can afford the monthly "rent-to-own" payments of 1,000 - 1,500 baht (US\$ 25 - 37).

The other program - the *Baan Mankong Program* - channels government funds, in the form of infrastructure and housing subsidies and soft housing loans, directly to the housing cooperatives poor communities set up, which then plan and carry out improvements to their housing, environment and basic services and manage the budget themselves. Instead of delivering housing units to individual poor families, the Baan Mankong Program ("*Secure housing*" in Thai) put Thailand's existing slum communities - and their networks - at the center of a process of developing long-term, comprehensive solutions to problems of land and housing in cities across Thailand. As part of this unconventional program, which continues to be implemented by the Community Organizations Development Institute (CODI), poor communities work in close collaboration with their local governments, community networks, professionals, universities and NGOs to survey all the communities in their cities and then plan an upgrading process which attempts to improve all the communities in that city eventually.

By January 2021, the Baan Mankong Program had supported the development of 1,087 collective housing projects, in 243 Thai cities, which provide secure, permanent, decent housing to 105,364 low-income families. But when the program was launched in 2003, the country was still in great need of examples of what kinds of community-driven, collective housing are possible. So during the program's first year, a group of ten urban poor communities were carefully chosen to be upgraded as pilot housing projects - six of them in Bangkok and four in other cities. The implementation of those first ten pilots was intended to create a set of tangible models which showcase a variety of strategies for introducing housing security and community improvements in poor communities - through practice. They were like a laboratory, or a university, and they offered an abundance of learning for the whole country.

One of the important ideas of the pilots was to show that collective community housing doesn't mean any one particular thing, and can take many different forms - some of which haven't even been invented yet. The housing project at Klong Lumnoon was one of those historic ten Baan Mankong pilot projects.

The community:

Klong Lumnoon was a small, canal-side squatter settlement of make-shift houses in Khan Na Yao District, in Bangkok's suburban Ram-Intra area. The loosely-scattered houses were built partly on the swampy strip of public land along the very dirty drainage canal and partly on the adjacent private land. When the people first settled there in the 1970s, the place was far from everything. The only way to get to the community, which was far from the road, was along a long, swampy pathway along the canal.

But by 1997, the area was gentrifying fast, and the woman who owned the land decided it was time to evict the people and develop the land commercially. After the first eviction notices were posted, some residents accepted the cash compensation the land-owner offered and moved away. But 49 families who had jobs nearby and nowhere else to live held on. In 1999, the eviction struggle escalated dramatically. The police came and arrested some community members, and the others had to pool their money to bail them out of jail. The people filed a court case against the land-owner, but lost. Then the people offered to buy a small part of the land they occupied, but the land-owner refused. The battle raged on, but the people stayed put.

Eventually, the Klong Lumnoon 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, to pool their resources and prepare themselves to buy the land. Meanwhile, the eviction struggle continued. There were more arrests, more skirmishes with the police, protest marches to the Government House and a meeting with the prime minister himself, who was sympathetic, but offered little help with the negotiations.

Buying the land:

Finally, with the District Office acting as mediator between the people and the land-owner, and with negotiating help from some senior leaders from the Bangkok canal network, a land-sharing agreement was reached in 2000, in which a small part of the land the people had been squatting on (4,000 m²) would be

sold to them, for their housing, and in exchange, the rest of the land would be returned to the land-owner. As part of these extraordinary negotiations, the land-owner was persuaded to sell the land to the community at a rate of just 750 baht (US\$ 25) per square meter, which at that time was about a tenth the land's market value.

Land sharing: Land-sharing is a housing and settlement improvement strategy which allows both the land-owner and the community people living on that land to benefit by dividing the land and allowing the community to buy or rent a portion of the land for their housing, in exchange for agreeing to return a portion of the land to the landowner to develop commercially. In land sharing, the community gets secure tenure via land-ownership or long term leasehold, and the people can then work together to design and construct their own new housing on their portion of the site. At the core of a land sharing process 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 her 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.

Then came another hitch: the land-owner insisted that the full land price of 3.2 million baht (US\$ 106,670) be paid to her within fifteen days or the deal was off. The people already had their savings group, with good savings, but it was not nearly enough to purchase the land outright. And when they told the woman they could get a loan from CODI to buy the land, she didn't believe them. She was a land speculator and knew all about finance and real estate, and didn't believe anybody would give this group of raggedy, poor squatters a loan for 3.2 million baht. So they invited her to visit the CODI office, where she met with senior staff, was reassured and agreed to relax her deadline. That gave the community time to register themselves as a housing cooperative - a requirement for all loans from CODI. More delays followed because of problems with the cooperative registration process, and more difficult negotiations with the land-owner for more time. On May 1, 2003, it looked like everything was going to work out, and the people called nine Buddhist monks and organized big religious ceremony in the community to mark the auspicious start the project. But on that day, the landowner phoned and said, "*The sale is off! You missed the extended deadline!*" One last round of urgent negotiations, and finally, the sale deed was signed on May 15, 2003.

The housing project:

Once it was clear they would have 4,000 square meters of land for their new community, the people at Klong Lumnoon began working with young architects from CODI to design an efficient layout plan for the 49 houses, roads and community facilities. The layout was carefully planned to allow the 11 families who already lived on that portion of the site to keep the houses they had already built, while making room for the 38 families who moved from other parts of the former settlement. An early decision made by the community was that everyone in the cooperative would have the same sized plot of land: 56 square meters.

The community members were all keen that their housing project not just be a physical upgrading, but a chance to build and strengthen their community and their lives in many ways. So besides the housing and environmental improvements, the people worked together to organize a redevelopment process in which everyone in the community could be active and everyone would have an important role. All the community construction, and all the management of materials purchasing, construction, accounts-keeping, auditing and book-keeping were managed by different committees that were set up at the start of the project.

Because the subsidy from CODI for developing the infrastructure was very modest, the people decided to do as much of the work themselves as possible, and hire local contractors only for the heavy work they felt they couldn't handle. But when they put out those parts of the infrastructure work for bid, the bids were all too high. So they decided to do it all themselves. To do that, they first organized the community members into 13 construction subgroups, which worked under "contractor-style" supervision groups. Their idea was to get the different subgroups to compete with each other to get the work done and do good quality work, and kept checking each other. That system didn't work so well, so they merged the 13 groups into one construction team of 15 people, who worked every day, and were paid 200 baht (US\$) per day from the project budget. As they told one visitor at the time, "*The work day is eight o'clock to five, people can work half-days and payday is on Friday.*"

The first step was building a 520-meter long raised concrete walkway into the community, on district land along the canal, to make it easier to bring in building materials and access the community. This important project took about one month, and every single person in the community pitched in their labor: women, men and children. When the walkway was finished, one leader said, "*I'm glad the bridge is done, and proud too. But I'm sorry such a unifying activity is over.*" After that, they dredged and cleaned the canal, trimmed back the plants along the edge and put in "effective microorganism" (which they prepared themselves, in blue

trash bins in the community) to clean the water organically. The next step was to have soil trucked in to raise the land to above flood levels, since it had previously been low-lying rice fields.

Turning adversaries into friends: An extraordinary thing about Klong Lumnoon is that at the end of the long, bitter struggle to resolve the conflicting needs of the community and the land-owner, the two adversaries ended up as friends. Besides agreeing to sell the land at a very cheap price, the land-owner also contributed 200,000 baht (US\$ 6,700) to the cost of building the new concrete walkway, and gave each of the 49 families a 3,500 baht (US\$ 117) cash compensation.

They set aside four plots in the new layout plan for a community center, which the people designed themselves, in close collaboration with the young architects, using a series of beautiful models and drawings. The community center, which the people built themselves, also has a community kitchen, an office for the cooperative and a day-care center.

Building permissions:

The Khan Na Yao District Authority officials were very relaxed and helpful about issuing building permits and house registration documents for the project, compared to other districts, even though the community plan included plot sizes and road widths that were smaller than those officially allowed. And they didn't ask the community to pay anything. Why were the district officials so helpful? Some community members thought it was because they all felt guilty about how badly the community people had been treated during the eviction struggle and all the problems and nights in jail they had faced.

Designing new houses:

In the new layout plan, all the plots are 56 square meters, and the people agreed to leave a 1.5 meter setback at the front of all the houses for planting fruit trees and small gardens, and 60 cm at the back for ventilation. Beyond those simple setback rules, each family was free to build as they pleased. To make the best use of the compact house plots, the people worked with the CODI architects to develop a set of four low-cost house models, to accommodate different family sizes and budgets. All the models were built in miniature, in beautiful balsa-wood models, for everyone to look at and understand. The first three models were designed with rooms which could be finished later, after the families had paid off their land and housing loans and had some cash or building materials to spare. The people worked out that by building their houses with one common wall (semi-detached), they could make more efficient use of the small plots, while cutting at least 30,000 baht (US\$ 1,000) off the cost of their houses because of the shared walls.

1. House model of 27 square meters: A single-story house with expandable room at side. Monthly loan repayment = 480 baht (US\$ 16)
2. House model of 36 square meters: A two-story house with unfinished upper room. Monthly loan repayment = 360 baht (US\$ 12)
3. House model of 30 square meters: A two-story house with unfinished lower room. Monthly loan repayment = 600 baht (US\$ 20)
4. House model of 50 square meters: Fully-finished two-story house. Monthly loan repayment = 900 baht (US\$ 30)

Most of the houses were built by teams which worked on three houses at a time, with special teams to help with different tasks, like the team that bent reinforcing bars (mostly women), the team that built the concrete columns (mostly men), and the team that reminded everyone when it was lunch time (mostly kids). Many families also used materials recycled from their old houses (timber, blocks, doors, windows) to save money.

Support groups and partners in the project:

- **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.

PROJECT FINANCING

Project costs and who paid for what?

Land costs: The community people bought the 4,000 m² of land they had been squatting on for 3.2 million baht (US\$ 106,670), which worked out to a rate of 750 baht (US\$ 25) per square meter (about one-tenth of the market value at that time). The land was financed partly by people's pooled savings and partly by a 3 million baht (US\$ 100,000) loan from CODI, made to the Klong Lumnoon Cooperative, at 1% annual interest, on a 15-year repayment term. The cooperative members pay 3% on their share of the land loan, and the cooperative used that 2% margin for coordination, social activities, hosting visitors and religious ceremonies. The land loan was fully repaid by 2018.

Housing costs: The houses are all different, and the construction or upgrading costs ranged from as little as 50,000 baht (US\$ 1,670) up to 200,000 baht (US\$ 6,670). The houses were financed partly by people's own savings and partly by a collective loan of 7.91 million baht (US\$ 263,670), which worked out to an average loan size of 172,200 baht (US\$ 5,740) per unit. The loan was given to the cooperative, at 4% annual interest, on a 15-year repayment term. The community was careful to make sure the repayment burden of both land and housing loans should not exceed 2,000 baht (US\$ 67) per family per month, which was considered to be the upper limit of people's affordability. The cooperative on-lent to the members at 6%, with the margin being used to cover late payments and finance cooperative activities. By 2017, the cooperative had repaid the housing loan in full.

Infrastructure costs: The cost of filling the land to above-flood levels, laying paved roads and storm drains, installing electricity, street lighting and water supply, and building the 520-meter access walkway and the community center came to 3.83 million Baht (US\$ 127,670). This was financed by:

- Infrastructure subsidy of 3.48 million baht (US\$ 116,000), from CODI's Baan Mankong program, which was given to cooperatives in a lump sum, but was calculated (in 2013) at the rate of 71,000 Baht (US\$) per household x 49 households = total 3.48 million baht (US\$ 116,000).
- Special subsidy for the community center of 150,000 (US\$ 5,000) from CODI
- Contribution from the old land-owner of 200,000 baht (US\$ 6,670) for the concrete walkway

FOR MORE INFORMATION ABOUT THE PROJECT

This case study was written by Thomas Kerr at ACHR, in March 2021, drawing on materials from historic CODI and Baan Mankong reports.

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/>

For more information about the Klong Lumnoon project, please contact:

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PHOTOS



A birdseye view of the Klong Lumnoon community in the early 1990s, before the explosive growth in the area had begun.



The narrow strips of land along the drainage canal belonged to the government, but many families also lived on the adjacent private land.



Conditions in the community before the housing project, with ramshackle houses and almost year-round flooding problems on the low-lying land.





▲ The Khan Na Yao District chief and some senior members of the Bangkok canal community network mediated in the acrimonious land negotiations.



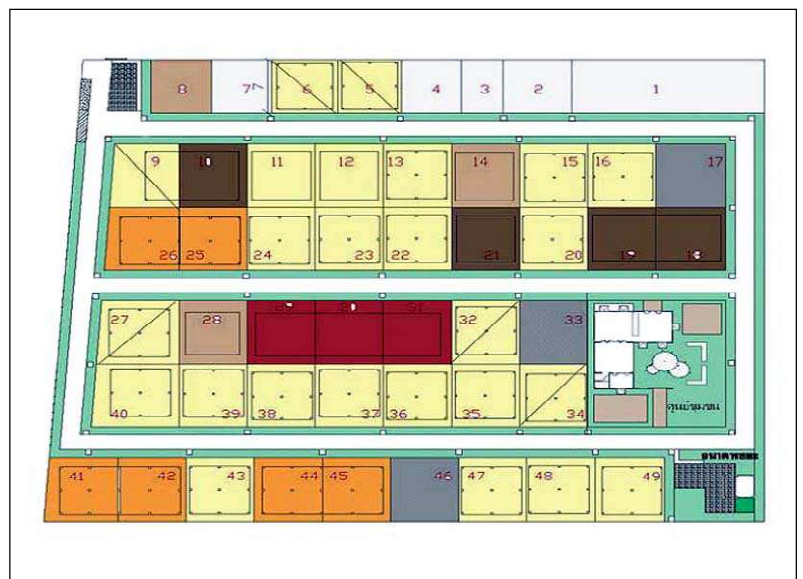
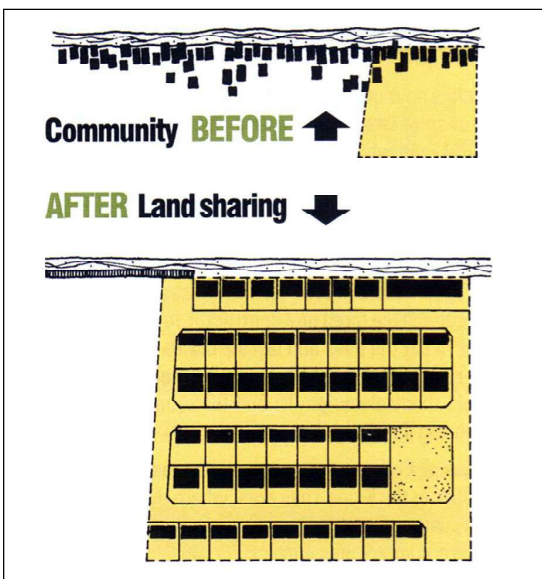
▲ Most of the meetings in the community had to be held at night, since most of the residents were out working during the day time.



▲ A community meeting with one of the CODI architects, Chawanad Luansang ("Nad"), to discuss ideas for the new community layout.



▲ The district chief was a supportive ally throughout the project, from the land negotiation stage to the design and construction stages.



▲ The drawing on the left shows how the houses were scattered across the land (above), and then squeezed into the 4,000 meter part of the land they purchased from the private landowner (below, in yellow), after the land-sharing agreement. On the right, a larger version of the layout plan for 49 houses, with equal sized plots.



Community members trying to imagine how the housing layout plan they have designed with the architects will look on the smaller site.



The first step in the community's physical transformation was the construction of a 520-meter concrete walkway into the community.



The concrete walkway was built on short columns along the edge of the drainage canal, and everyone in the community pitched in to help. The walkway allowed the people to come and go without getting their feet mucky, and made it possible to bring in construction materials easily.



When the raised concrete walkway was finished, one community leader commented, "I'm glad the walkway is done and I'm proud of it. But I'm sorry that a project that brought us all to work together so well is over."

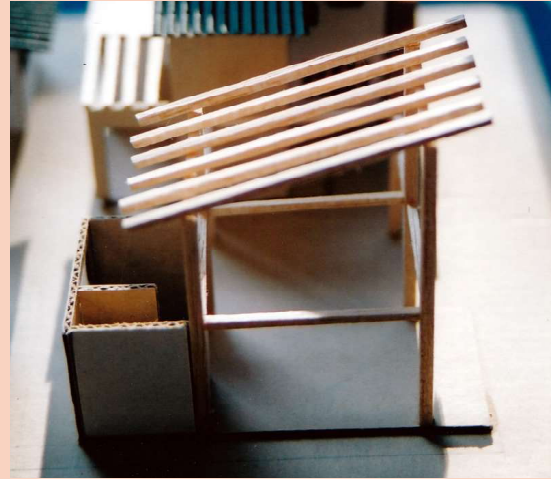


Once the new walkway was finished, the community people cleaned out the canal, trimmed away the weeds and made their own "effective microorganism" (EM) from kitchen waste, to organically clean the water.

Four possible house models for Klong Lumnoon



1 House model of 27 square meters:
Single-story house with expandable room at side
Monthly loan repayment = **480 baht (US\$ 16)**



2 House model of 36 square meters:
Two-story house with unfinished upper room
Monthly loan repayment = **360 baht (US\$ 12)**



3 House model of 30 square meters:
Two-story house with unfinished lower room
Monthly loan repayment = **600 baht (US\$ 20)**



4 House model of 50 square meters:
Fully finished two-story house
Monthly loan repayment = **900 baht (US\$ 30)**



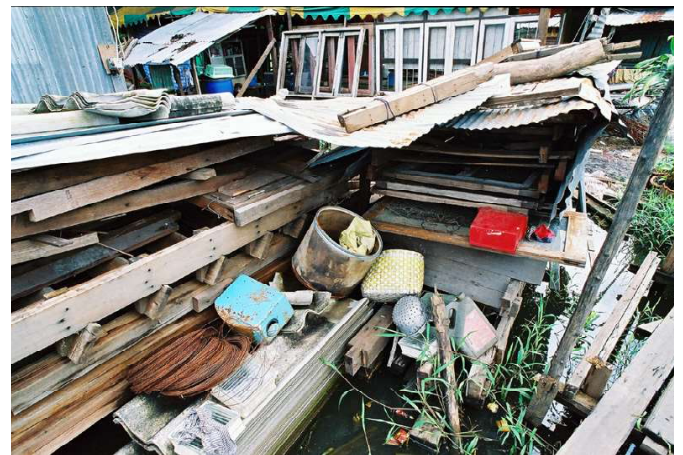
Here some of the house models are put together to give people an idea what the new lanes will look like after the construction.



This model was made by the architects to show one option for the design of the community center, which occupied a special 200m² plot.



Once the layout plan was finalized and the families had a good idea how they were going to build their new houses, they began carefully dismantling their old houses, as the first step in clearing the land, to return to the land-owner.



Most of the families in Klong Lumnoon were careful to preserve any building materials from their old houses which could be used in the new houses, to keep construction costs down: tin and fiber roofing sheets, timber, cement blocks, bricks, doors and windows).



After the site had been cleared, the next step was to have a meter of dense, clay soil trucked in, to raise the land above flood levels.



Once the 4,000 square meter site was filled, the people worked with the architects to peg out the house plots, to prepare for the house construction.



Although the new houses mostly followed the design ideas of one of the four house models, all the houses were a little different, to suit each family's needs and make use of whatever building materials they could salvage from their old houses. The community people did all the construction work themselves.



The houses were all built in groups of three, with construction teams specializing in different parts of the construction - like this foundation team



In this half-finished house, you can see where the timber door and window frames from the old house have been incorporated in the new walls.



As one of the Baan Mankong pilots, the Klong Lumnoon project was like a university for everyone, and was constantly being visited.



In this photo, taken during the later stages of the housing construction, in June 2004, the streets are starting to look like streets.



▲ *A rainy day photo of one of the newly-finished lanes at Klong Lumnoon, with concrete paving, storm drains, electric poles and planting strips.*



▲ *It didn't take long for house-proud residents to fill the 1.5-meter planting strips in front of their houses with shrubs, vegetables and flowers.*



▲ *After the project was finished, the community negotiated to get road access to the community from another side, which made it possible to bring a truck like this one into the community.*



▲ *When new developments sprung up right next to the community and a tall, unfriendly compound wall was built, the community people covered their side of the wall with colorful murals telling the story of their community.*



▲ *Here is a group of Lumnoon visitors from poor communities in Surabaya, Indonesia, celebrating solidarity in the community center in 2004.*



▲ *And here, one of Klong Lumnoon's senior leaders, Paa Chan, advises some African visitors to never stop fighting: "Soo! Soo! Soo!"*