

50 Community Upgrading Projects

CODI update

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In October 2007, CODI marked the occasion of World Habitat Day in Thailand with a big celebration of the Baan Mankong Community Upgrading Program. 80 upgrading projects were showcased during that event that were either finished or in process, in some 40 towns and cities around the country. The auspicious number 80 was fixed upon in honor of the King of Thailand's 80th birthday, which was also being celebrated last year.

For eight crowded days, there were gala inaugurations in finished projects and ground-breaking ceremonies in new ones, sign-board unveilings, first-column-raising, coconut-breaking and project visits by dignitaries, including the deputy prime minister, ministers, provincial governors, mayors, and officials, as well as community members, foreign visitors, university professors, students, activists, TV crews and supporters too many to count. There was also a big seminar on community-driven upgrading held at the United Nations building, with an exhibition of beautiful posters describing all these 80 projects.

This was the first time that the extraordinary variety in the Baan Mankong upgrading projects could be shown in such a big way, all over the country. The project inaugurations, seminars that happened in various cities during that week were organized by different

groups and brought together different circles of stakeholders in the local upgrading process. None of these local celebrations or these local mixes of actors were the same.

And in some ways, these far-flung and diverse celebrations brought out the quality of a program that is truly decentralized. And speaking of variety and decentralization, if anybody feels bored with all those housing projects around the world where sameness and repetition are the name of the game, then we invite you to come over to Thailand to see the Baan Mankong program. Because here you will find a housing process in which no two projects are alike. And that variety is what you are going to see in this newsletter, which is a kind of English-language baby sister to the much longer Thai-language booklet which was brought out during the event, and featured not fifty, but all 80 projects.

Still a long way to go : As of today, 512 projects have been fully completed or are in the process of being implemented all over the country. Because many of these projects include several communities, the projects so far cover some 1,010 communities in over 226 cities and involve 54,000 households. That's some large-scale good news, but even so, all these cases represent just the tip of the iceberg. The latest survey figures show us that there are about 3,500 informal communities with land and housing problems in Thai towns and cities. So we still have a long way to go.



Bringing poor communities and cities together to forge city-wide solutions to problems of housing, land and basic services in Thai cities :

The *Baan Mankong Program* was launched by the Thai government in January 2003, as part of its efforts to address the housing problems of the country's poorest urban citizens. The program channels government funds, in the form of infrastructure subsidies and soft housing and land 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 ("*Secure housing*" in Thai) puts Thailand's slum communities (and their community networks) at the center of a process of developing long-term, comprehensive solutions to problems of land and housing in Thai cities.

As part of this unconventional program, which is being implemented by the *Community Organizations Development Institute* (a public organization under the Ministry of Social Development and Human Security), poor communities work in close collaboration with their local governments, 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 - *all of them* - within a few years. Once these city-wide plans are finalized and upgrading projects are selected, CODI channels the infrastructure subsidies and housing loans directly to the communities.

This housing experiment in Thailand is the result of a process which has been developing over the past thirteen years, starting with building community savings activities around the country, then forming and strengthening large-scale networks of poor communities, and finally using these people's managerial skills to deal with housing problems at city scale. But Baan Mankong has only been possible with the commitment by the central government to allow people to be the core actors and to decentralize the solution-finding process to cities and communities.

By creating space for poor communities, municipalities, professionals and NGOs to look together at the housing problems in their cities, Baan Mankong is 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. The upgrading program is 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.

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On-site **UPGRADING** projects

- | | | | |
|----|-------------------|----|-------------------|
| 12 | Nong Bua | 16 | See Buarai |
| 13 | Charoen Nakorn 55 | 17 | Tehsaban Anusawan |
| 14 | None Somboon | 18 | Nong Taolek |

On-site **REBLOCKING** projects

- | | | | |
|----|----------------------|----|--------------------|
| 19 | Ratana Thibet Soi 14 | 24 | Wat Potee Wararam |
| 20 | Chumchon Gong Kaya | 26 | Kampeng Ngam |
| 22 | Klong Bang Bua | 27 | Lower Bung See Fai |

On-site **RECONSTRUCTION** projects

- | | | | |
|----|------------------|----|-----------------|
| 28 | Suan Phlu | 33 | Tao Sura Soi 3 |
| 30 | Saam Huang | 34 | Wat Phra Yakrai |
| 32 | Arkarn Songkhroa | 35 | Phra Thammasan |

LAND SHARING projects

- | | | | |
|----|--------------|----|---------------|
| 36 | Ruam Samakee | 40 | Klong Lumnoon |
| 38 | Tung Wah | | |

NEARBY RELOCATION projects (within 5 kms)

- | | | | |
|----|------------------------|----|-------------------|
| 41 | Bang Gruay | 56 | Taa Takoh |
| 42 | Klong Lat Paa Chee | 57 | Khoom Kiao |
| 44 | Mit Sampan | 58 | Dynamo |
| 46 | Charoen Pattana | 59 | Boong Kook |
| 47 | Gao Mai Pattana | 60 | Klong Saa Bua |
| 48 | Chumchon Tab Luang | 61 | Meuang Maw |
| 49 | Panu Rangsee | 62 | Naa Technique |
| 50 | Bang Prong | 64 | Baan Lang Poonsap |
| 51 | Baan Chang Mankong | 66 | Soi Amon |
| 52 | Mandaa Mankong | 67 | Soi Setakit |
| 53 | Tehsaban Muang Chainat | 68 | Koh Lak |
| 54 | Sam Chuk Town | 69 | Naa Bua |

RELOCATION projects (more than 5 kms away)

- | | | | |
|----|--------------------------|----|--------------|
| 70 | Sirin Market and Friends | 73 | Poo Poh |
| 71 | Sahakorn Keha Satan | 74 | Khajorn Kiet |
| 72 | Talat Tap Klaw Tai | | |





When the work's done right,
with no fuss or boasting
ordinary people say,
Oh, we did it.

(From the *Tao Te Ching*, by the Chinese philosopher Lao Tzu, the father of Taoism, in the 6th Century B.C.)

Upgrading on a COUNTRY-WIDE scale :

What are the main tools which the Baan Mankong Program offers to help unleash this energy and creativity in Thailand's poor communities?

1 FLEXIBLE FINANCE : One of the most important tools in this people-driven upgrading process is flexible, accessible finance, in the form of housing and land loans and infrastructure subsidies. No need to get all theoretical about what kind of housing approach is the right one: the lesson from Baan Mankong is that if the resources can flow in a flexible way and people can see these resources are accessible to them, they will plan for what they really need and do what's right. Once they know this 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. Everybody in urban poor communities around the country knows this now.

2 SAVINGS GROUPS : To join the Baan Mankong program, communities have to have fairly well-established savings groups. These savings groups act as a crucial stabilizing force when the upgrading project begins, so that the flexible finance can link with people's collective financial base and to the money management skills they have already developed through their internal community savings and credit activities. When you put people's own collective resources and these collective management capacities together with this flexible external finance, it gives people a new power to change things.

3 COLLECTIVE EVERYTHING : Another important requirement to join the upgrading 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.

4 HORIZONTAL SUPPORT : As more and more upgrading projects get underway, and as community people get on buses and trains to join in a constant stream of project visits, exchanges, workshops and inaugurations, the Baan Mankong Program has made the whole country into one great big university of housing and land options for the poor, offering learning opportunities from kindergarten to Ph.D. level. If people see their peers doing something, they realize they can do it themselves, and there is nothing in the world more powerful or more immediate than this kind of exchange learning. The national upgrading process is also balanced and braced in many ways through these horizontal links.

5 TECHNICAL SUPPORT : The Baan Mankong program also supports the involvement of a growing number of community architects, planners, architecture faculties and design students to assist communities as they develop their settlement layout plans and housing designs. These professionals and students play an important role in the upgrading process. In a program which has to do with *physical change*, their ability to make lovely drawings and models helps communities to visualize new possibilities, and their professional presentations are essential ingredients in the success of the upgrading program.

THE VERDICT IS IN :
When communities are in charge, it's cheaper, better, more appropriate and it can reach a very big scale . . .

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. But while the poor may be weak in financial terms, they are particularly rich in social terms. In Thailand's communities of the poor, there is a *social force* which can and does already deal with most of the economic disadvantages people experience individually.

There's no denying that a lot more poor people will be coming into Asia's cities in the coming years. The old conventional housing approaches won't be able to answer these growing demands for housing. A new approach is badly needed, in which poor people themselves can work together and bring their huge energy and their *social force* to the task of delivering secure, affordable housing to everyone.

The Baan Mankong program is now in its fifth year. Upgrading projects in 1,010 communities are either finished or underway in 226 towns and cities, in 69 of the country's 76 provinces, involving 54,000 households. We're not talking any more about a few pilot upgrading projects - it's the whole country now and growing!

This 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 Thailand. While adjustments continue to be made in the Baan Mankong program, as lessons learned along the way are plowed like fertilizer right back into the process, this people-driven approach has been the core principle since the beginning of the upgrading program.

Since the beginning, people in hundreds of different contexts have transformed situations of informality, insecurity and powerlessness into situations in which they are in control of their housing and their settlements, which are now clean, healthy, beautiful and secure, with social support systems that are stronger than ever before - all using their own steam and their own ingenuity.

There is still a long way to go, but after almost five years, we see very clearly that this approach is not only feasible and affordable, but it is the right way to solve very large, very complex housing problems on a country-wide scale.

SUBSIDY : 68,000 Baht per unit

In this housing program, the subsidy goes straight into the creative hands of poor communities

If you look at almost any low-income housing project around the world, there will be a subsidy involved, in which public funds are used to make the project affordable to the low-income target group. Almost always, that subsidy goes into the buildings, and very often into the pockets of the government or contractor that builds them. People never touch it. The Baan Mankong program comes with a total subsidy from the government that works out to just 68,000 Baht (US\$ 1,943) per unit. But this modest subsidy is divided up and channeled directly to communities, in different forms and with different conditions, so that it unleashes all their creativity and their togetherness and their resourcefulness to make the most of it in their upgrading projects. How is this 68,000 Baht per-unit subsidy broken down?

1 INFRASTRUCTURE SUBSIDY : 40,000 - 45,000 Baht per unit

The Baan Mankong program provides subsidies which allow communities to upgrade their infrastructure and living environment, according to priorities they set, using budgets they manage and technical assistance they select themselves. The size of each community's subsidy is calculated by multiplying the number of households by per-family infrastructure subsidies for different kinds of upgrading. A community of 200 houses, for example, which is going to upgrade on the same site, will get a total upgrading budget of 5 million Baht (US\$ 142,857) to work with.

- **On-site upgrading subsidy : 25,000 Baht** (US\$ 715) per family for communities upgrading settlements in the same place, with minimal change in the layout of the settlement.
- **Reconstruction subsidy : 35,000 Baht** (US\$ 1,000) per family for communities rebuilding their settlements on the land they now occupy or for communities relocating to different land and rebuilding there. This is the standard subsidy, but in special cases where the cost of filling land or bringing in trunk infrastructure to the site is very high, the per-family infrastructure subsidy can go up to 45,000 Baht (US\$ 1,285).
- **Additional subsidies :** Additional subsidies are available (as necessary, not always) to help communities do heavy land filling if their land is low-lying, to install household sewage treatment systems, to landscape the newly upgraded settlement (20,000 Baht per community), to liven up the visual character of the new community (200,000 Baht per community), to construct temporary houses in cases of fire or eviction (18,000 Baht per family), or to construct a common "welfare house" in the newly upgraded settlement.



2 LAND / HOUSING LOAN SUBSIDY : 20,000 Baht per unit

Soft loans are made available from CODI to families to purchase new land (in the case of relocation) and to improve their houses or build new ones after upgrading or relocating, with interest rates subsidized by the program, so loans can go to the community cooperatives at 2% annual interest (the non-subsidized CODI housing loan rate is 4%). The ceiling for land and housing loans put together is 300,000 Baht (US\$ 8,571) per family, and in general, housing loans alone go up to a maximum of no more than 150,000 - 200,000 Baht (US\$ 4,285 - 5,715) per family. All loans are made collectively to the community cooperative, not to individual families. With both housing and land loans, the community cooperatives must have saved 10% of the amount they borrow from CODI and keep that 10% in their community savings account during the repayment period.

More recently, this loan subsidy has been handled a little differently. Now, communities can receive the loan interest rate subsidy in the form of a one-time housing / land cash payment of 20,000 Baht (US\$ 571) per family, at the start of the upgrading project. The cooperatives then pay CODI's standard non-subsidized interest rate of 4% on whatever land and housing loans they take. Most cooperatives add a 2 - 3% margin on top of this (to support their activities and create a fund for late repayments), so individual cooperative members pay 6 - 7% interest on their land and housing loans.



3 ADMINISTRATIVE SUBSIDY : 500 - 700 Baht per unit

A grant equal to 5% of the total infrastructure subsidy will be made available under the upgrading program to whatever organization the community (or the community network) selects to assist and support their local upgrading process. This could be an NGO, another community network, a local university, a group of architects, or a local government agency.



4 PROCESS SUPPORT SUBSIDY : 2,000 - 5,000 Baht per unit

This is the subsidy the program provides to support all the various activities that go with such a large national upgrading process, including exchange visits between cities, seminars at various scales, meetings, coordination costs, on-the-job training activities, support for the community network's involvement in the upgrading process and salaries.



“When the opportunity, the power and the resources are open to different groups of people, you will always find different kinds of solutions, different kinds of projects, different forms of housing.”

Why are these projects all **DIFFERENT?**

Here is an upgrading process in which community people have their say, and in which human variety is the rule . . .

When you look through these 50 projects, you may wonder why this program has led to so many different kinds of upgrading projects here and there. Why all these shapes and sizes and forms? And why the small scale of so many of the projects? Here is a little explanation about these particular characteristics of Thailand’s Baan Mankong upgrading program, from CODI’s director Somsook Boonyabanha :

You’ll see in the following pages that each upgrading project has its own history, its own context, its own cast of characters, its own design and its own history of squabbles and triumphs. 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 even still, every project is one of a kind.

One of the most important aspects of this very large-scale, national community upgrading program is that *community people have their say*. Because the program gives people the power to think and to do, and to search for their own solutions, each solution inevitably takes a completely different form, in each city and in each upgrading project.

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. The power to initiate their own housing projects is granted to whoever has housing problems and whoever is ready: 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).

I think it is a question of power. 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. And by the same token, the great variety we see in the form of all these upgrading projects is a manifestation of the Baan Mankong Program’s design, which allows people to be the main actors and the owners of the process. It’s as though all kinds of different flowers were blooming in all kinds of different gardens at the same time, in a profusion and variety that no single master gardener could ever be able to even keep track of, much less to plant!

NO FENCES in the communities in the town of Chumpae . . .

My house and my community in Chumpae are now very beautiful, after we upgraded them. I’m so proud to show these visitors from 20 countries in Asia and Africa how we use our own savings to organize ourselves and to improve our lives and communities.

And I’m also proud of this government, which gives its full support and guidance to the Baan Mankong community upgrading program, which lets people do things our way. Today we can walk right into Government House here and nobody looks down on us, even though we may not be wearing such beautiful shoes. Acharn Paiboon, the Deputy Prime Minister, came to inaugurate our newly-upgraded community in Chumpae, and during the celebration, he visited my house. And he even used my toilet!

Our local administration in Chumpae has also been very helpful to our city-wide upgrading process. We had to work very hard on this, though, and if any other communities need help coordinating their upgrading projects with their local administration, I can help.

We never get bored in our community network in Chumpae - we’re busy with work, meeting each other, talking together, making exchange visits, helping communities in other cities prepare their Baan Mankong proposals. I am so busy with work around the country, in fact, that I almost never get a chance to sleep in my own house! We have no fences between neighbors in our communities in Chumpae, after upgrading. We believe that if you do good deeds, nobody will steal from you - those good deeds will act like a fence to protect you and your house.

(Paa Nome, community leader from the Baan Rom Yen Community, in the town of Chumpae, in Khon Kaen Province, speaking at an international seminar on community finance, which was held at Government House in November 2007, a month after the World Habitat Day celebrations.)

And why are so many of the upgrading projects smallish in size?



Among the 512 Baan Mankong upgrading projects so far, there have been projects as small as eight and as large as 650 households. But most projects are fairly small, falling within the range of 50 to 100 households. Most groups find this “community scale” to be most comfortable: big enough to provide plenty of “group power” but small enough so everyone can know each other and can manage things together. Because these projects are all organized by poor people themselves, they don’t tend to organize 500 families, a scale that is incomprehensible to most of them. But the small project sizes also relate to the nature of the housing problems. In Thailand, informal communities tend to be

smaller in size and more dispersed in smaller pockets of land than slums in other Asian countries. Plus, people don’t have to wait to gather too many passengers before joining the upgrading program. If only 30 families within a community want to live together or move and make their new housing together, that’s OK. And if a group of scattered squatters or room renters decide to form a new group and make a housing project, that’s also OK. As long as these smaller groups are ready and can do their homework and find a good piece of land to buy or rent a piece of government land, then the Baan Mankong program will support them and they can make a project.



Too many poor people stay in their same old insecure communities, locked for years in an unending pattern of fear, insecurity and squalor, never being able to improve their living conditions because their tenure status is so precarious, never being able to plan for the future because the future is so uncertain. Life can go on like that forever. But when people decide to move out and chose other land, finally the pattern changes! This is their land! Nobody can evict them! The whole sense changes. This is what is important!

LAND for housing :

The city-wide community upgrading process has become a kind of “back door” urban land reform

Land tenure is always an important factor in determining the success or failure of any slum upgrading program. Poor communities struggle with the land issue in Thailand also, where they still experience serious problems accessing secure land for their housing; 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. Land is no easy factor, and all the economic, commercial and political pressures on land make it all that more difficult.

But here in Thailand, the flexible finance which the Baan Mankong Program offers is giving people the power to search for alternative land themselves. Under the 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.

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 tools the Baan Mankong Program offers poor communities allow 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 work it out, they empower themselves and they believe they can do it because they see all their peers doing it.

When communities take the initiative in negotiating for secure land, it pushes them once and for all out of the passive victim mode and gives them the upper hand. Why? Because all of the sudden they’re exploring options, they’re the ones doing the searching, the selecting, the negotiating and the deal-making. Instead of waiting around passively for the eviction to happen, or for the relocation to who-knows-what-godforsaken land to be announced, poor communities around Thailand are exploring their own territory and drawing up their own lists of land options. In these ways, communities are changing the game to be on their own terms. They search for land that is possible and that works for them, they choose the land and they negotiate the terms on which they get that land, and then they develop their housing and community plans on that land - all because they know they have the flexible financial resource at their disposal and they have their togetherness as a community.

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Finding secure land : it’s something like an “ARMY OF ANTS”

When you have flexible and reachable finance, 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 250 towns and cities - land that no government agency or NGO or researcher might ever have found or thought of as possible.

And this army of ants, with its colonies in all the different cities and provinces, is very well connected. There is a good grapevine of ideas and knowledge about land which is constantly being shared and transferred, and this means possibilities increase exponentially.

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. *(See next page)*

Using **PUBLIC LAND** for housing the poor :

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. In the third and fourth years of the Baan Mankong Program, we are seeing 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 can be transformed into "developed land" which generates a modest rental income, without that agency having to spend a penny! Many of these public land-owning agencies 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. Here are a few details about cooperation to provide secure land tenure to communities on land belonging to some of the key public land-owning agencies in Thailand :



1 TREASURY DEPARTMENT : The greatest majority of public land in Thailand is under the control of the Treasury Department, so this is an extremely important public land-owning agency for urban poor communities. Cooperation with the Treasury Department on Baan Mankong has been very good. In the early years of the upgrading program, CODI signed an MOU with the Treasury Department to cut land rental rates in half and give longer-term lease contracts to many communities on Treasury Department land. Then in 2006, the process spread out to include all of the Treasury Department's provincial public land offices, which are now routinely granting 30-year renewable leases to poor community cooperatives upgrading or building new communities on their land, at fairly uniform, nominal rates. There is still some negotiating going on, but it keeps getting better and easier for communities on Treasury Department land to get favorable and long-term leases.

Many of these provincial land offices are now even approaching the community networks and CODI with offers of un-used parcels of public land under their control for developing relocation projects, in cases where other communities or scattered renters and squatters cannot upgrade on site, according to the city-wide surveys of people with housing problems. Also, in many old communities on Treasury Department land, where some people have individual land leases and others don't, the communities are linking together through the Baan Mankong program, forming cooperatives and renegotiating new, long-term leases as a community cooperative and then upgrading or reblocking their settlements *in situ*.

2 CROWN PROPERTY BUREAU : The Crown Property Bureau (CPB) is another very big landlord of slum communities in Bangkok and other cities. CODI has just signed a new MOU with CPB to provide long-term collective lease contracts to 30 informal communities around the country, in which the bureau asked CODI to help organize on-site upgrading projects. The Baan Mankong budget for five of these communities has already been approved and work is starting. Three of these projects will be land sharing projects.

3 STATE RAILWAYS OF THAILAND : The State Railways of Thailand (SRT) has always been one of the most difficult public landlords. In 2006, CODI signed an MOU with SRT to allow 14 squatter communities on railway land to upgrade on-site, with a long-term (15-30 year) cooperative leases to the land. Now CODI has signed a new MOU with SRT to allow another 100 squatter communities on SRT land around the country to upgrade on-site with a long-term (15-30 year) cooperative land leases. Because the SRT has so far felt uncomfortable leasing the land directly to these communities, like the other public land owning agencies, they have asked CODI to act as an intermediary. So the land for all these projects is being leased to CODI, which then sub-leases to the community cooperatives. This is not an ideal solution, but it allows these important precedent-setting upgrading projects to go ahead, and hopefully, the next batch of leases on SRT land can be direct.

4 BUDDHIST TEMPLES : Control over the enormous land assets of Thailand's thousands of Buddhist temples has recently been partially centralized. When communities on temple-owned land negotiate directly with their temples, they can get leases of no more than three years. If they want longer leases than that, they have to negotiate with the central government's National Buddhist Department. The Wat Potee Wararam Community, in Udon Thani, was the first community to successfully negotiate with this agency to get a 30-year cooperative lease for the land they occupy and have upgraded. Now that there is a precedent, it has been easier for other communities on temple land to negotiate similar long-term land leases.

5 WATERWAY BANKS DEPARTMENT : Many of Thailand's thousands of canal and river-side communities have squatted on the narrow strips of leftover land between the canals (controlled by the Irrigation Department) and the internal land (controlled by various public and private land-owners). The central government's Waterways Banks Department, which controls these swampy margins, has in the past been a notoriously difficult agency to deal with, and the answer to requests for secure tenure has always been no. But now, in an increasing number of precedent-setting cases, these settlements have been successful in negotiating long-term leases. The more cases get the leases, the easier it is for the next ones to negotiate.

An example worth following :

Now don't be thinking things were always so rosy in Thailand! These public landlords in Thailand, with whom long-term community lease contracts are being negotiated, were not always so cooperative or so friendly towards the poor. They had to be convinced along the way, through a long effort which combined creativity, diplomacy and negotiation by the communities, the networks, CODI and local governments and NGOs, and which gradually began to build scale and a set of precedents. But there are two main conditions necessary for breakthroughs with these public landlords : you have to work on a *huge* scale, and you have to have the finance available to achieve this scale of upgrading.

Many other Asian countries have similar problems of overly "stiff" public land-owning agencies, which remain forever reluctant to allow land under their control to be used for poor people's housing, even though in so many Asian cities, most slums are already on public land. This attitude makes it extremely difficult to negotiate upgrading and secure tenure arrangements on any significant scale.

That is why the Baan Mankong Program is such an important example for other Asian governments, because it shows that using public land assets for poor people's housing is feasible and the right thing to do.



CHANG CHUMCHON

The busy new network of skilled community builders :

Over the past three years, as the number of upgrading projects has 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 technical support mechanism for the upgrading process, but it's also a kind of job creation scheme and a collective business. In Klóng 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 channelled 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.

So far, Chang Chumchon has 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 / 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.

Building by PEOPLE or Building by CONTRACTOR?

A study of 5 community upgrading projects finds that people can build for **HALF** the price of 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, as more Baan Mankong projects get finished, 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.

Some communities may hire a contractor to do only the heavy work which they can't do themselves, like laying foundations or erecting reinforced concrete frame structures, but that's different. 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. When communities use a contractor, and rack up big debts, it's probably a community where the really and truly poor aren't having any power.

A recent study which compared the building costs of five community upgrading projects in Bangkok found that communities that hired contractors to build their projects paid almost double the cost for their housing than communities that built themselves. 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 is now spreading around, and more and more communities undertaking Baan Mankong projects are opting to build themselves, and fully contractor-built projects are becoming rarer and rarer. Here are figures on building costs in the five communities :

1



COMMUNITY-BUILT 2,586 Baht / m2

These 2-story detached houses at **KLONG LUMNOON** offer 99 m2 of living space, and were built by three community construction teams for an average of 256,000 Baht (US\$ 7,314) per unit. Average construction cost was 2,586 Baht (US\$ 74) per m2.

2



COMMUNITY-BUILT 2,818 Baht / m2

These 2.5-story rowhouses at **RUAM SAMAKEE** offer 110 m2 of living space, and were built by the community's own construction team for an average of 310,000 Baht (US\$ 8,857) per unit. Average construction cost was 2,818 Baht (US\$ 81) per m2.

3



COMMUNITY-BUILT 3,220 Baht / m2

These 2-story rowhouses at **KLONG BANG BUA** offer 100 m2 of living space, and were built in phases by the community's own construction team for an average of 322,000 Baht (US\$ 9,200) per unit. Average construction cost was 3,220 Baht (US\$ 92) per m2.

4



CONTRACTOR-BUILT 6,714 Baht / m2

These 2-story rowhouses at **KAO PATTANA** offer 49 m2 of living space, and were built by a private contractor for an average cost of 329,000 Baht (US\$ 9,400) per unit. Average construction cost was 6,714 Baht (US\$ 192) per m2.

5



CONTRACTOR-BUILT 7,200 Baht / m2

These 2.5-story rowhouses at **SUAN PHLU** offer 43.75 m2 of living space and were built by a private contractor for a cost of 315,000 Baht (US\$ 9,000) per unit. Average construction cost for these units worked out to 7,200 Baht (US\$ 206) per m2.

Bringing **CITIES** on board . . .

As the Baan Mankong program expands, local authorities in most of the cities are getting more and more involved and taking on an increasingly important support role in upgrading process. This is a big change that has come about in the past few years. Many of the local authorities, municipalities and mayors in the 226 towns and cities in the process so far have become the backbone of the process of change.

Many cities are now helping communities to negotiate for water and electricity connections and house registration. Many are even going further and using their own municipal budgets to bring access roads into upgraded and relocated communities and add value with contributions to the upgrading projects in other ways. Since dealing with infrastructure is ordinary bread and butter stuff for cities, this represents no hardship for them. But when local authorities get involved in these ways in supporting poor communities' efforts to upgrade their housing and living conditions, it is clear that there is a historic shift taking place in the relationship between poor communities and their city government - a shift from relations of antagonism and mutual distrust to relations of cooperation, mutual assistance and friendliness. In these ways, cities can also feel justifiably proud of the upgrading process, and can feel it's their work also.

For decades, centralized governance structures in Thailand have left cities with almost no tools for addressing the housing problems of their own poor constituents by themselves: they have no resources, they have no control over most of the land in their cities and they find themselves hampered at every turn by centralized control. Many mayors have tried to solve their city's poor housing problems, but they lack the tools to go very far. In the Baan Mankong Program, CODI channels the support directly to poor communities, but city governments are increasingly feeling part of this, becoming actively involved and playing an important support role in the upgrading process. In most places, the city committee is chaired by the Municipality, and this kind of institutionalizing of support has increased the program's momentum enormously.

When one or two pilot upgrading projects are implemented in a city, the mayor and the city administration can begin to see this community-driven housing model as something possible, something practical and "do-able". These initial projects in most cities are extremely important in their power to convince not only poor people but city governments that change is possible. That's when the learning really starts to flow, and that's when the momentum increases so the city's upgrading program can move from the pilot stage to cover many other poor communities - and eventually *all the communities* in the city.

When people within a city look at their own context and their housing problems and then initiate their own experiments to resolve those problems, in a collaborative way, it is a way of unleashing all the power and creativity and confidence to do things themselves, according to their particular realities - all those things that centralized systems have squashed for so long.

And, when the momentum comes from the communities and from the local authority like this, with support from the universities, temples, teachers, NGOs and other local actors, it becomes something very powerful, with a potential to solve problems on a scale no government department or agency like CODI could ever hope to reach. In the fifth year of the Baan Mankong Program, we are seeing community networks and their city authorities in 226 towns and cities around Thailand making upgrading plans that are truly city-wide, that try not to leave anybody out.



No need to push the poor out of the city, and no need to criminalize their informal settlements!

Upgrading and providing land tenure does everybody good - the poor, the land-owners, the city, the government, the larger urban society. Upgrading is a way of changing the whole relationship between the poor and the cities they are part of. How? It takes all those old antagonistic aspects of the relationship and twists them around into being aspects of friendliness and cooperation and mutual benefit. It changes the atmosphere.

ECONOMICS: Shoot one bullet and kill five birds . . .

A budget of 3.6 billion Baht (US\$ 104 million) has already been approved in the Thai Government's 2008 fiscal budget, for the Baan Mankong Program, to support the upgrading of 25,000 units during the 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 1.7 billion Baht 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.

Far from being money down the drain, this is an investment which brings very handsome returns for cities, and for the country as a whole. The Baan Mankong Program is an investment in people, in land, in economic regeneration, in correcting social inequities and in solving serious urban problems of accessible affordable housing and housing insecurity. This is a new way of looking at how public resources are managed and used. It is a way of shooting one bullet and killing five birds (*with apologies to animal lovers!*).

What kind of upgrading is **POSSIBLE?**

Instead of promoting a single development model for obtaining secure land tenure and improving housing and living conditions, a range of options are being tried and tested by communities. As the work spreads out and scales up, these strategies are being expanded, refined and adapted to suit the particular needs, aspirations and conditions in each city and each community. The five broad strategies listed below are by no means the final word on what's possible, but they make a good starting list of options for communities under the Baan Mankong Program :

1 On-site **UPGRADING**

Slum upgrading is a way of improving the physical environment and basic services in existing communities, while preserving their location, character and social structures. Usually upgrading means that the houses, lanes, roads and open spaces are improved, without changing the layout or plot sizes. Besides improving the physical conditions and quality of life in these poor communities, the physical improvements made under an upgrading process can act as a springboard for other kinds of development among community members such as income generation, welfare and community enterprises.



Upgrading the Trok Kanom Touay Community : Here are some before and after photos of a poor squatter community in Ayutthaya which paved their walkway, repainted their houses and planted trees.

2 On-site **REBLOCKING**

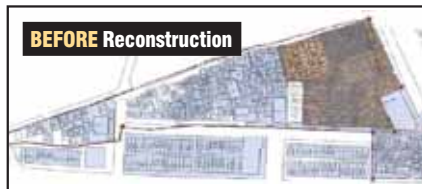
Reblocking is a more systematic way of improving the infrastructure and physical conditions in existing communities by making some adjustments to the layout of houses and roads to install sewers, drains, walkways and roads, but doing so in ways which ensure the continuity of the community. Communities can then develop their housing gradually, at their own pace. When communities opt for reblocking, some houses usually have to be moved and partially or entirely reconstructed to improve access. Some lanes may also have to be re-aligned to enable drainage lines, water supply systems or sewers to be constructed. Reblocking is often undertaken in cases where communities have negotiated to buy or obtain long-term leases for the land they already occupy. In both cases, the process of reblocking is an important step in the progress towards land tenure security and improved housing.



Reblocking at **Charoenchai Nimitmai** in Bangkok, with straightened and widened lanes and rebuilding of many of the houses.

3 On-site **RECONSTRUCTION**

In this upgrading strategy, existing communities are totally demolished and rebuilt on the same land, either under a long-term lease or after the people have negotiated to purchase the land. The new security of land tenure on the already-occupied land often provides community people with a very strong incentive to invest in their housing, through rebuilding or new construction. Reconstruction also allow communities on low-lying land to first raise the level of the land above floodlines before investing in proper housing. Although the reconstruction option involves making considerable physical changes within the community and requires some adaptations to a new environment, the strategy allows people to continue living in the same place and to remain close to their places of work and vital support systems. This continuity is a crucial compensation for the expense and difficulty reconstruction involves.



Reconstruction of the first phase of **Bonkai**, in Bangkok, a large slum on public land which was almost completely burned down and negotiated to get a long term lease and rebuild the settlement.



4

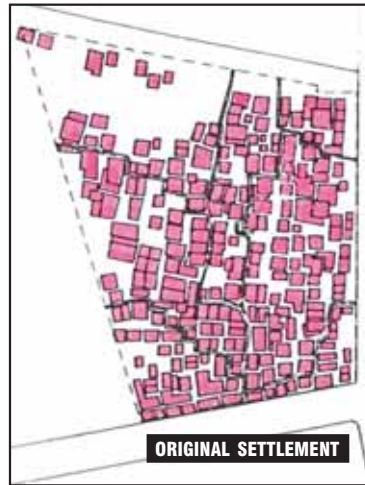
LAND SHARING

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. 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 of the site) for reconstructing their housing, and the rest of the land is returned to the land-owner to develop. There's no rule about how the land is divided: the amount of land the people get and how much goes back to the owner is settled during the negotiations.

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 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.

Land sharing at Manangkasila :

This project in central Bangkok, which was carried out in the early 1980s, was one of Thailand's pioneering land sharing initiatives. After a long dispute with the public land-owning agency, the community negotiated to get a long-term lease and rebuild their housing on half the site, in an extremely efficient arrangement of 3-story row-houses, and return the rest of the land to the Treasury Department to develop commercially.



ORIGINAL SETTLEMENT



▲ BEFORE land sharing :



▲ AFTER land sharing :

5

Nearby or not-so-nearby RELOCATION

The greatest advantage of the relocation strategy is that it usually comes with housing security, through land use rights, outright ownership or some kind of long-term land lease. Relocation sites can sometimes be far from existing communities, job opportunities, support structures and schools. In these cases, community members who want to keep their old jobs or attend the same schools must bear the burden of additional traveling time and expense and must adapt themselves to a new environment. But in many towns and cities around the country, resourceful communities are finding bits of land to buy or rent cheaply for their housing that are not far away at all.

In Baan Mankong, we distinguish between **NEARBY RELOCATION** projects (within 5 kilometers of the original settlement) and **RELOCATION** projects (more than 5 kms away).

In all cases of relocation - whether it is nearby or not-so-nearby relocation - communities face the cost of reconstructing their houses at the new site, and in some cases the additional burden of land purchase payments. But tenure security tends to be a big incentive to invest in housing and environmental development at the new community.



Before and after at **Klong Toey Block 7-12** in Bangkok, a squatter community on Port Authority land which negotiated to move to another piece of port land just 2 kilometers away and rebuild their community, on a long-term cooperative lease.



Before and after at **Sua Yai**, in Bangkok, a group of scattered squatters on private land who formed a cooperative and collectively purchased an inexpensive piece of land on the outskirts of the city, where they are building new housing.



Upgrading Project Details :

Number of units : 200 houses
Type of upgrading : On-site upgrading
Land owner : Municipality of Surin
Tenure terms : 30 year renewable lease to the Nong Bua community cooperative
Infrastructure subsidy : 5 million Baht (US\$ 142,860)
CODI housing loans : 12.34 million Baht (US\$ 352,514)

1 Nong Bua Surin



Nong Bua is an old community of about 200 houses. In the 1950s, the community started when five or six families settled on public land beside this small lake and used the banks to grow vegetables, which they sold in the city's fresh markets. In the 1970s, a bus terminal was built nearby and after that, the community started to grow fast. People came from other parts of the city and other districts of Surin Province to earn a living as food vendors, laborers or recyclable waste collectors in the area. Eventually, the community spread all the way around the lake, and now the area is in the middle of an intensely urban quarter of Surin.



Surin's first on-site upgrading project : With support from the city's strong community network, the mayor, the sub district authorities and CODI, the community planned and carried out a full, on-site upgrading project in their community, in which they developed roads and basic services, built new houses and planted trees. They also did a little reblocking of some houses to develop trash sorting areas, a "garbage bank" and small outdoor recreation spaces in the crowded community. After forming a cooperative, the community worked with the Municipality to negotiate a long-term collective lease for the land.



▲ BEFORE :

▲ AFTER :

<p>1 HOUSE TYPE Cost : US\$ 1,875</p>	<p>2 HOUSE TYPE Cost : US\$ 3,000</p>	<p>3 HOUSE TYPE Cost : US\$ 3,750</p>

2

Charoen Nakorn 55

Bangkok



HISTORY : The history of this densely-packed community of 320 wooden houses built on stilts over the swampy margins of the Chao Phraya River goes back over 150 years. First it was an orchard, and then when the Charoen Nakorn market was built nearby, fruit sellers and vendors began settling on the land and raising pigs. Later, river boats would drop off passengers headed for community's famous opium dens, and later still for the celebrated Paiyachai Theater nearby. It wasn't until the 1950s that a well-meaning royal prince brought electricity to the community and began giving lessons to the children.

Long ago, there was no water supply, so people used river water or bought water from the owner of the Bombay Lumber Mill nearby. Conditions may be crowded and poorly-serviced, but this close-knit community has a long tradition of peaceful coexistence and mutual help, and many families are related to each other.

LAND : Although the land was granted to their ancestors by King Rama 5 in the 19th century, the community members have no official ownership deeds, and the land remains under Crown Property Bureau ownership. When the community decided to upgrade their housing and living environment under Baan Mankong, their first task was to negotiate a long-term lease contract. Because the land here is so extremely valuable (4.2 hectares of river-frontage, just a few boat stops down from the Oriental Hotel!), the negotiations were not easy and took a long time.

PREPARATIONS : The community's savings group was set up in 2007 and is divided into 10 sub-groups of 7-8 members each, who save 300-500 Baht per month. The cooperative was set up soon afterwards. Community committees have been set up to oversee various aspects of the upgrading process: accounting, purchasing materials, hiring contractors, monitoring work and checking the work and materials.



UPGRADING : The upgrading of the houses and infrastructure in this large and complex settlement will actually involve three upgrading strategies:

- **Upgrading** in which the houses and lanes will be improved in the same place (127 houses)
- **Reconstruction** with completely rebuilt houses and a slightly adjusted layout of lanes (120 houses)
- **Land sharing** where some land will be given back to the CPB and people will squeeze onto a smaller area (73 houses)



In the heart of the settlement, under enormous old rain trees, sits a shrine to the community's guardian spirit, Chao Por Sue, who has protected the people for a century from the fires that devastate so many other Bangkok communities.



▲ **BEFORE :**



▲ **AFTER :**

Upgrading Project Details :

Number of units : 320 houses

Type of upgrading : On-site upgrading

Land owner : Crown Property Bureau

Tenure terms : 30 year renewable lease to the Charoen Nakorn 55 community cooperative.

Infrastructure subsidy : 5.03 million Baht (US\$ 143,700)

Septic tank subsidy: 64,000 Baht (320 individual septic tanks @ 2,000 Baht per tank)

CODI temporary housing subsidy : 18,000 Baht (\$515) per unit (11 units) for families whose houses will have to be demolished in the land-sharing part of the community.

CODI housing loans : 46.6 million Baht (US\$ 1.33 million)

3

None Somboon

None Somboon Town, Khon Kaen Province

Starting out as a leprosy colony : This village-like community, in rural Khon Kaen Province, was set up by the government in 1964 as a colony for people affected by leprosy from around Khon Kaen Province. Back then, when the disease was much feared and little understood, the common practice was to banish leprosy patients to such out-of-the-way places, where it was thought they would not infect others. Today, there are 3,111 people living in the settlement (Buddhists and Christians), but only 786 are still affected by leprosy - none of their children or relatives in the community have the disease.

A history of banishment : The 456 hectares of land, which the people have used for both housing and farming, is under Treasury Department ownership. Originally, the government provided people with basic one-room wooden houses, built in the village style up on stilts, but most families later built houses for themselves in concrete and brick. Because they don't own the land, but have only individual land use rights, community members can't pass on the land to their children or sell out and move elsewhere. And because outsiders are still afraid of the disease, community members - even their children who are not affected by leprosy - are stigmatized, insulted and socially isolated. All these problems have meant no improvement and no change, leaving the people in the community feeling hopeless and stuck in their poverty.

Run-down living conditions : Environmental conditions in the community were not that great either. Most of the houses were old and in bad shape, with only make-shift electricity connections and primitive toilets. The roads were unpaved and mucky, without any drainage or trees to shade them from the hot northeastern sun. Because there were no garbage bins or solid waste collections, the community was strewn with rubbish.

The Baan Mankong process in None Somboon began with a survey of all the households and a big meeting to bring everyone together to discuss their housing and land problems and to learn about the possibilities the program offers to help them bring about improvements. There has been a high level of enthusiasm and involvement from the start, where people saw a chance to determine what they need, to design and carry out real improvements themselves - not some outsiders from the health department or do-gooders from a charity - and to strengthen their community in the process.

Each of 15 areas in the community makes its own micro-plan : The None Somboon residents decided to divide their loosely-scattered settlement into 15 areas, and let the group of households in each area develop its own upgrading plan, including road paving, drainage, solid waste collection points, tree planting, septic tanks, waste-water treatment and house improvements. Most of the groups decided not to make any major changes in the layout of their houses, roads and farming plots, but a few are doing a little reblocking of houses to make way for the new infrastructure or to regularize plots.

Land tenure : The community's savings group has now negotiated with the Treasury Department to convert their individual user rights to a 3-year renewable collective land lease. Once the community has registered itself as a cooperative, it will go back and negotiate a longer-term lease of 30 years, in line with the MOU between CODI and the Treasury Department to give 30-year collective leases (at nominal rental rates) to all community cooperatives upgrading their settlements on Treasury Department Land.



Upgrading Project Details :

Number of units : 663 houses

Type of upgrading : On-site upgrading

Land owner : Treasury Department

Tenure terms : 30 year renewable lease to the None Somboon community cooperative

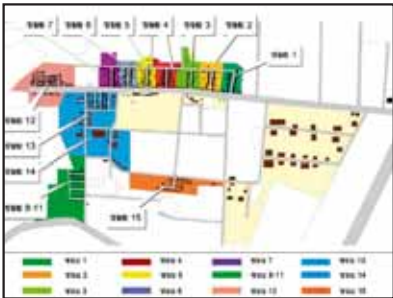
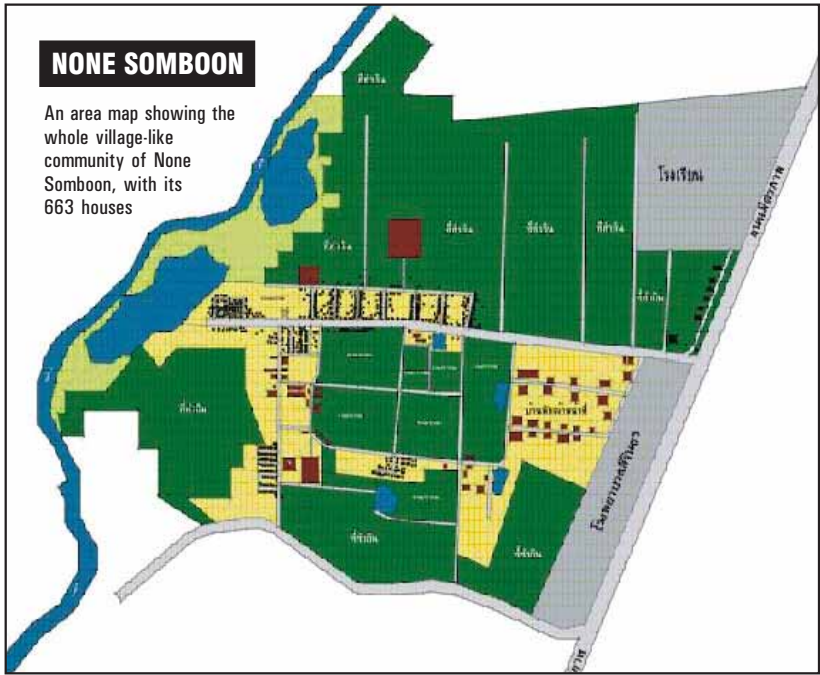
Infrastructure subsidy : 16.58 million Baht (US\$ 473,570)

CODI housing subsidy : 13.26 million Baht (US\$ 378,857) This money comes as a grant to each family to improve their houses, at 20,000 Baht (US\$ 575) per household. (no housing loans)

Variations on the theme of "GROUP POWER" at None Somboon . . .

None Somboon is a community with a long experience of using "group power" to solve problems and resolve needs that their poverty and isolation have compounded. They have a rice mill, which they built many years ago and run as a cross between a cooperative enterprise and a community welfare scheme, with members investing shares in the mill and receiving dividends, benefits and discounted rice from the profits. They also run a welfare program, a community shop, various occupation groups and a variety of innovative savings systems, including a women's savings group, a credit union-style savings group and a "vegetable bank" savings group in which members "deposit and borrow" vegetables instead of cash.





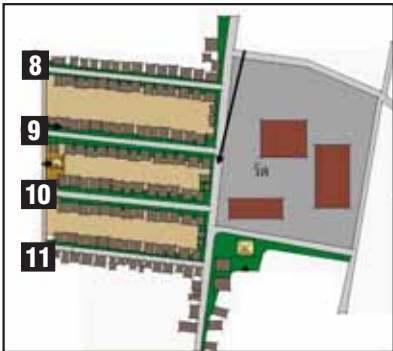
▲ This map shows the community's 15 areas, each of which makes its own micro-plan.



▲ **BEFORE :**



▲ **AFTER :**



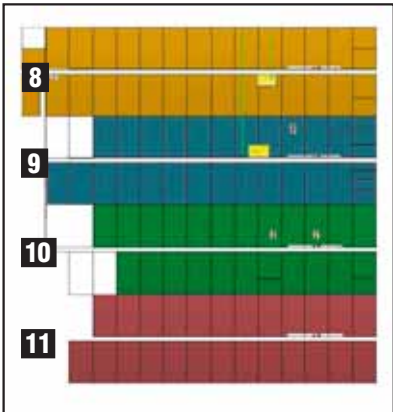
▲ This map above shows the original conditions in areas 8 to 11, before upgrading.



▲ **BEFORE :**



▲ **AFTER :**



▲ And this map above shows the plot divisions in areas 8 to 11 after upgrading.



▲ **BEFORE :**



▲ **AFTER :**

4

See Buarai Surin

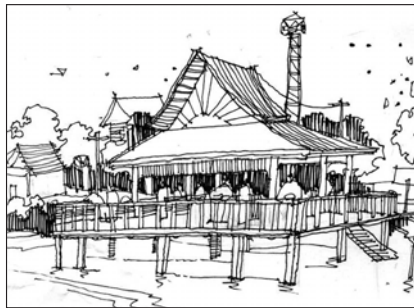


See Buarai is a settlement in two parts, with houses loosely-scattered along the ancient earth wall in the northeastern city of Surin. The community began in the 1960s with just a few families who settled on this vacant land and began planting vegetables to sell. As the city grew and more and more poor families from surrounding districts migrated into Surin, the settlement grew in size and became denser. People's occupations have also changed from farming to vending, daily labor and collecting and recycling of garbage. Although the community is now more than 60 years old, the people have no formal rights to the land, which

falls under the control of the Thai government's Fine Arts Department.

Conditions in the community are bad: The houses are flimsily constructed of bamboo, tin sheets and scrap timber, and there are neither paved roads nor municipal water and electricity supply. But as anyone in the See Buarai community will tell you, their main problem is land and their main fear is that as squatters, they may one day be evicted from the land they have lived on for so long.

Upgrading : The upgrading process in See Buarai began when the people formed a daily savings group (in which all 157 households are members), and started talking about how to make their tenure more secure and improve their housing conditions, with support from the Baan Mankong program. With help from two young architects from Khon Kaen, the people planned a project to upgrade their settlement in the same place, including filling the land (to avoid flooding), laying roads and drains, constructing a community center and making modest housing improvements - all without changing around the layout or the position of houses much. After forming a cooperative, they were able to negotiate a long-term lease to the land they occupy.



Strong network, supportive city : The strong community network in Surin links together all the city's 20 informal settlements, under the guidance of some very good senior community leaders. The network has a long history of collaboration with the Municipality and CODI on various activities involving savings and credit, environmental improvements and community welfare.



▲ **BEFORE :**



▲ **BEFORE :**

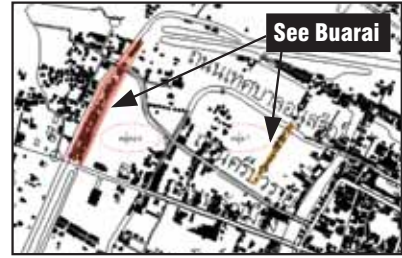
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▲ **AFTER :** Single 1-story house model



▲ **AFTER :** 2-story "twin" house model



Ancient monuments and **THE POOR** . . .

The upgrading project at See Buarai is important because it shows that poor communities and historic monuments can coexist quite nicely. Surin, like its neighbor Ubon Ratchatani, is a very old city and is dotted with ruins from the 11th Century Angkor Kingdom. But these ancient monuments are not kept up as well as those in Ayutthaya - in fact many are unrecognizable as ancient ruins at all.

Most of the city's poor settlements are located on the land that is near or around these ruins, and most of this land is under the control of the Thai Government's Department of Fine Arts. Surin's mayor has taken a pragmatic view of the problem of squatters on the city's historic sites, and feels the best way to spruce up the ruins is for the Municipality to work with these communities to improve their housing and living conditions in the same place. So most of the communities in Surin are being upgraded on-site.

Upgrading Project Details :

- Number of units :** 157 houses
- Type of upgrading :** On-site upgrading
- Land owner :** Fine Arts Department
- Tenure terms :** 30 year renewable lease to the See Buarai community cooperative
- Infrastructure subsidy :** 3.9 million Baht (US\$ 111,430)
- CODI housing loans :** 3.65 million Baht (US\$ 104,428)

5

Tehsabaan Anusawn

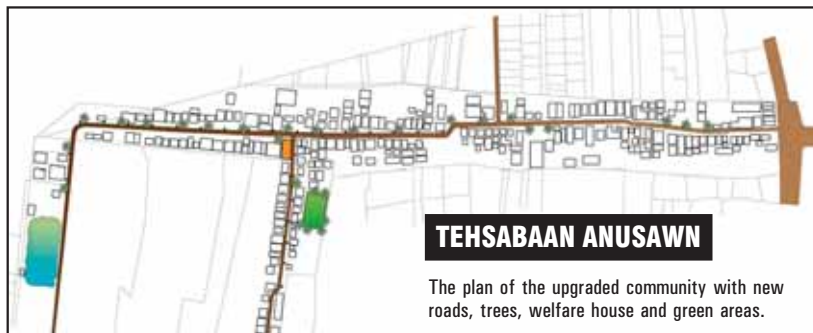
Surin

Tehsabaan Anusawn is another old squatter settlement located on land along the ancient earth wall in the northeastern city of Surin, in the Anusawn sub district. The first people to settle on this vacant land came in 1932, and over the years more and more poor migrants from surrounding districts joined the pioneers. Like its neighbor the See Buarai community, Tehsabaan Anusawn is a squatter settlement on public land under the Ministry of Fine Arts.

Savings : Community members here work as *samlor* (tricycle) drivers, daily wage laborers, carpenters, masons and collectors of recyclable waste. The community has made many attempts to start savings groups over the years. The earlier groups were not too successful and faded out, but later, with some assistance from the supportive Surin municipal government, the community's savings group was fired up again and is still going strong today.

Baan Mankong : The upgrading process in Surin has gone very well, with good support from a strong community network, strong community leaders, a supportive mayor and city council, and good cooperation from the various sub district authorities. In Tehsabaan Anusawn, the people's savings group formed a cooperative, negotiated a long-term lease for their land from the Fine Arts Department and worked with some young architects to plan a project to upgrade their housing, infrastructure and living environment. The project includes filling the flood-prone land to a little higher level, laying new paved roads and drains, setting up a "garbage bank" and making some house improvements. The whole process is being managed by the savings group, which has set up six committees to oversee various aspects of the upgrading project.

Good carpenters here : There are several skilled carpenters and masons living in Tehsabaan Anusawn. Besides helping construct the community's new infrastructure and houses, these craftsmen have also become a resource for the whole city, helping other communities with their upgrading and house building.



The plan of the upgraded community with new roads, trees, welfare house and green areas.

WELFARE HOUSE : Taking care of every- body in the community, even the poorest . . .

Most of the upgrading projects in Surin, including Tehsabaan Anusawn, have included in their plans the construction of a central welfare house (*Baan Krang*), which will be a place where poor, elderly, ill or needy people can stay. This central house is important because it represents a commitment by a community to take care of its own most vulnerable members. The Baan Mankong program makes its financial support conditional on a community including everyone in the community in the upgrading project, no matter how destitute or ill or elderly they are. So communities are finding ways to include even people with no income at all - *or with minus income!* - in the upgrading process.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

Upgrading Project Details :

Number of units : 259 houses

Type of upgrading : On-site upgrading

Land owner : Fine Arts Department

Tenure terms : 30 year renewable lease to the community cooperative.

Infrastructure subsidy : 6.48 million Baht (US\$ 185,000)

CODI housing loans : 1.05 million Baht (US\$ 30,000)

6 Nong Taolek

Udon Thani



The first inhabitants of this beautiful community which rings a small lake settled here about 50 years ago. Since then, the area's central location has drawn some 450 households, who now live all around the lake. But environmental conditions in the community were never great, with swampy land and without proper drainage. The lake-edge became strewn with garbage and the houses were mostly dilapidated. Although most community members are poor laborers and vendors, the income levels in the community are mixed, with some quite well-off families.

LAND : The lake and the surrounding land the community occupies is all public land, under the control of the Treasury Department. After setting up a savings group and forming a cooperative (which so far includes only 120 families, mostly those living in front along the lake-front), the people at Nong Taolek were able to negotiate a long-term collective lease for the land they'd occupied for so long, and to upgrade their tenure status from illegal squatters to legal land lease-holders.



UPGRADING THE COMMUNITY : The community then began a process of planning a project to upgrade their infrastructure and houses, with strong support from the municipality and design support from young architects. The upgrading project included developing a landscaped public walkway along the lake edge, improving the drainage along the walkway and around the houses, making a new children's playground and setting up a solid waste disposal system. Many of the families also took loans from CODI to build new houses or to improve existing ones. The community people did all the work themselves,

without any contractors, and the Municipality loaned them heavy construction equipment and trucks to help build the roads and clean out the garbage



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

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Upgrading Project Details :

- Number of units :** 120 houses
- Type of upgrading :** On-site upgrading
- Land owner :** Treasury Department
- Tenure terms :** 30 year renewable lease to the Nong Taolek community cooperative.
- Infrastructure subsidy :** 3 million Baht (US\$ 85,715)
- CODI housing loans :** 6.76 million Baht (US\$ 193,145)

7 Ratana Thibet Soi 14

Nonthaburi, Bangkok vicinity

The large settlement in Soi 14 of Ratana Thibet Road, in the Bang Krator sub district of northern Nonthaburi, covers 3 hectares of land. For many years, it was only partly used by a group of poor farmers who rented some of the land from a Buddhist nun, for their houses and small rice farming. When the old woman died in the 1950s, she left the land to a nearby temple, Wat Bang Kwang, which continued to lease the land to a growing number of migrant farmers. Later, as increasing problems getting water made the



land difficult to farm, the fields filled with new families, some paying a small land rent to the temple and some squatting. Eventually, the community grew to 250 households, all living in crowded and dilapidated conditions, with problems of flooding during the rainy season, and without any proper electricity or water supply, except what some families managed to buy informally from neighboring houses, at inflated rates. The people's first attempt to organize themselves was when they got together to ask the municipal authorities for electricity and water connections - and for house registrations, they key to accessing municipal entitlements in Thailand.

LAND : The community's Baan Mankong project began with planning how to regularize everyone's tenure under a single community land lease. In Thailand, Buddhist temples are only authorized to lease their land out for a maximum of three years. If communities want a longer-term lease on temple-owned land, they have to negotiate with the National Buddhist Land Office. So after starting a savings group and forming a cooperative in 2005, with support from the community network and CODI, the people at Ratana Thibet began their negotiations for the land, and were eventually able to get a 30 year cooperative land lease, with a nominal monthly rent of 3 Baht per square wah (less than 1 Baht per square meter).

REBLOCKING : The people decided to slightly reorganize the layout of houses to make it easier to lay proper roads and bring in drainage lines and infrastructure to all the houses in all of the 19 lanes within the settlement. With help from some of the young architects at CODI, the people went through an extensive process of community planning and house designing, and have now begun work on redeveloping their community. The first step was to raise the level of the land to resolve the flooding problems, before building new walkways, drains, septic tanks and infrastructure lines. The last step will be to construct new houses. The people decided to hire a contractor to do the work, but have 15 committees in charge of managing various aspects of the reconstruction process.



▲ BEFORE : Before reblocking, most of the houses could only be reached by extremely narrow pathways built over the swampy land on rickety boards and bamboo.



▲ AFTER : The new system of access roads and smaller cross-lanes have been laid out on the old plan to make for the most access with the least moving of existing houses.

Upgrading Project Details :

Number of units : 250 houses

Type of upgrading : On-site reblocking

Land owner : Temple land

Tenure terms : 30 year lease to the Ratana Thibet community cooperative.

Land rental rate: 3 Baht per square wah (which works out to about 91 Baht per household per month, depending on unit size).

Infrastructure subsidy : 3.69 million Baht (US\$ 112,000)

CODI housing loans : (Not yet)

8

Chumchon Gong Kaya

Thonburi area, Western Bangkok

GARBAGE DUMP COMMUNITY : Chumchon Gong Kaya is home to some of Bangkok’s poorest people who earn their living collecting, sorting, trading and selling recyclable waste from the huge municipal garbage dump nearby, most earning less than 5,000 Baht (US\$ 140) per month. The people have squatted on this land for decades, since before the days when anybody thought of this urban land as having any value, and before the process of urban development had crept that far. The community has been managing a savings group since 2004, with separate savings for loans, housing and their community welfare system.

A TWO-PART LAND TENURE SOLUTION : Part of the land the people occupy is under Bangkok Municipal Authority (BMA) ownership, part is owned by the non-profit Kaset Tratikan Foundation, and part is privately owned. Finally, in 2005, with support from the Baan Mankong Program, the people at Gong Kaya began negotiating to redevelop their community on the land where they already stay, using a combination of tenure strategies and with the agreement that part of the land will be returned to the owners. After some long and difficult negotiations, it was agreed that the community cooperative will lease 4 rai (0.64 hectares) of land from the Kaset Tratikan Foundation and buy 1.5 rai (0.24 hectare) of land from the private land owner, which gives them a total of about 0.88 hectare of land to rebuild their housing. All of the families now living in the squatter settlement will be included in the new Baan Mankong upgraded community redevelopment, all have rights. Nobody gets excluded.

LOTS OF HELPERS AND INTERMEDIARIES HERE : Because Chumchon Gong Kaya is among the poorest and most vulnerable communities in the city, it has been the target of lots of help by NGOs, charities, CODI, local community network and foundations to tackle problems of drug addiction and children’s development to try to open up new options to the community kids and get them off the garbage dump.

HOW MUCH DO GARBAGE SCAVENGERS EARN? One Gong Kaya resident tells some visitors that his earnings are going down these days, because the BMA garbage truck staff glean most of the most valuable recyclable materials from the garbage at source, as they pick it up on their rounds of the city. So by the time the trucks dump their contents at the dump here in Gong Kaya, it’s only the less-valuable stuff left. Even so, a scavenger can earn between 100 and 200 Baht (\$3 - 6) per day on the dump, collecting materials in a bag and selling materials to recycle shops around the area. He also tells us that the farther you go from the dump, the higher the buying rate for recycled materials. For example, if you sell a kilo of plastic bags to a buyer right on the edge of the dump, he’ll pay you only 2 Baht. But the shops out on the main road will pay 10 Baht (\$ 30 cents) per kilo.



Big change in the community’s confidence : The first time CODI staff began coming to Gong Kaya, the NGO workers did all the talking and the community people sat quietly and humbly in the background, with their eyes on the ground. Now, they are happy to tell visitors everything, they laugh and talk and drag out models and drawings and ledgers to show proudly around, offering cold drinks, and no sign of the NGO people around at all.



Community recycling factory : The community cooperative will build and run its own recycling factory, as a cooperative income generation strategy, which will buy recyclable materials from members at fair prices, provide employment to some, and will process certain recyclable materials so they can sell them to factories for a higher rate.

Temporary housing :

As in many of the Baan Mankong projects, CODI provides the community a budget for building temporary housing for people to stay in during the construction process (if they have to relocate to clear the land for the new construction) at a ceiling of 18,000 Baht per unit. Here, most families are still living in their own houses along the road into the community, but those whose houses have been demolished are staying in very decent temporary houses with deep front porches.



Upgrading Project Details :

Number of units : 145 households

Type of upgrading : On-site reblocking

Land owner : Community cooperative / Kaset Tratikan Non-Profit Foundation

Tenure terms : Partly cooperative ownership and partly cooperative land lease

CODI land loan : 7.8 million Baht (US\$ 222,857).

Infrastructure subsidy : 6.98 million Baht (US\$ 199,428)

CODI housing loans : 22.5 million Baht (US\$ 642,857)

Three housing options in the project :

- **PART 1 for the poorest** (20 units) single-story row houses on land-lease land for the poorest families. Each family will pay 25 Baht per day (repayment of a CODI housing loan) to purchase the house, and 65 Baht per month for land rent, on a 15-year lease to the cooperative.
- **PART 2 for the less poor** (50 units) 2-story row-houses on land-lease land for those who can afford the repayment costs for a larger, more expensive house. Each family will pay 1,210 Baht per month as a CODI housing loan repayment, and 65 Baht per month for land rent for a 13-square-wah house plot, with a 9 square wah house on it) on a 15-year lease to the cooperative.
- **PART 3 for the better-off** : (75 units) 2-story row houses on land which the cooperative is purchasing from the private land-owner: a charitable foundation. Each family will pay 1,210 Baht per month as a CODI housing loan repayment, and (???) Baht per month for the land loan repayment. All the houses are being built by the local contractor the community people hired, with community participation in the site supervision, materials checking and some labor.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

9

Klong Bang Bua Network

Bangkok



About 3,400 families live in the 13 informal settlements which line the 13 kilometer stretch of Bangkok's Bang Bua Canal, many of them vendors, laborers and daily-wage workers. After almost a century of living in insecurity, with the daily risk of fires and eviction and facing constant accusations of polluting the canal, the people living along the Bang Bua Canal joined hands with the Baan Mankong Program to upgrade their communities and secure their land tenure.

With good collaboration from the two district authorities (Bang Ken and Laksi) on either side of the canal, the nearby Sripatum University and CODI, the 13 communities along Klong Bang Bua formed a network, started savings groups, prepared plans for redeveloping their settlements and revitalizing their canal and formed a cooperative society. In the process, the Bang Bua communities have become the city's ally in revitalizing and cleaning this important canal.



This is Bangkok's first-ever case of public land being leased to a network of canal communities :

Klong Bang Bua was the first network of canal communities in Bangkok to successfully negotiate a long-term lease to the public land they occupy, under Treasury Department ownership. This lease could never have been negotiated by a single community, which has no bargaining power. But as a network of 13 communities, and with the "network power" support of the city-wide network of 200 canal-side communities in Bangkok, Bang Bua was able to convince the authorities that redeveloping their communities in the same place is good for the people and good for the city as a whole.

The 30-year renewable lease is key to long-term tenure security to these communities. After long negotiations, the people bargained the Treasury Department down to a rental rate of about 1 Baht per square meter per month, with adjustment for inflation every 5 years. This means that each family will pay between 40 and 70 Baht (US\$2 - 3) in land rent every month, depending on the size of their house. Each family pays the cooperative, which then makes a collective payment to the Treasury Department.



Upgrading Project Details :

Number of units : 396 houses (so far)

Type of upgrading : On-site reblocking

Land owner : Treasury Department

Tenure terms : 30 year renewable lease to the Bang Bua community cooperative.

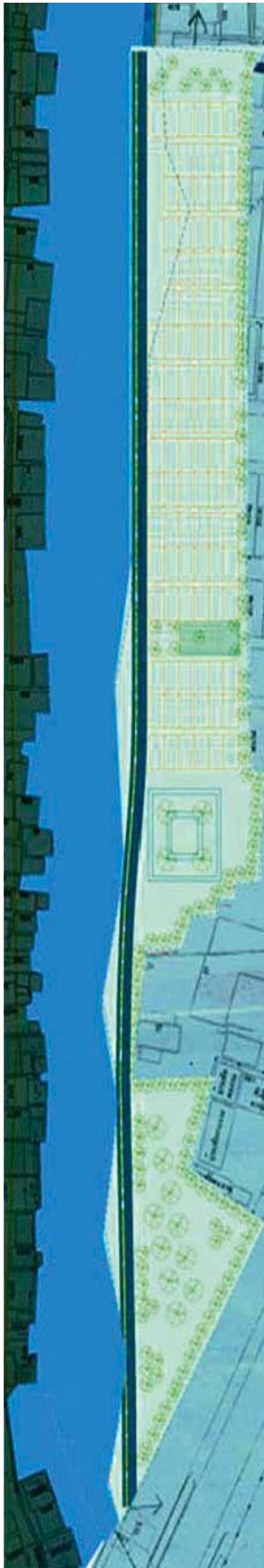
Land rental rate: 40-70 Baht (\$2 - 3) per month, per plot (depending on plot size).

Infrastructure subsidy : 17.82 million Baht (US\$ 509,143) (only 2 communities so far)

CODI housing loans : 7.05 million Baht (US\$ 201,429) (only 2 communities so far)



▲ **BEFORE :**



Klong Bang Bua gets a **face-lift** :

Besides new houses and infrastructure in the community, the canal is also getting a face lift and a brand-new, tree-lined, 5-meter lane along its edge, built partly on the swampy edges where houses used to perch, and partly on land reclaimed by the District Authorities in the klong. This new canal-side walkway will provide access to the communities along the canal and enable fire-trucks to enter the slum in an emergency. Though it will be open to motorbikes and cycles, the community people see this walkway as an important pedestrian amenity, providing space for children to play, people to visit and vending carts to sell their food and wares.

For years, the Bang Bua communities have held regular canal-cleaning jamborees, used unconventional organic "E.M." compost and water planting to bring the water in the canal back to life, set up grease-trap waste-water filters in all the kitchens and continue to negotiate with upstream polluters to reduce toxic effluents in the canal. Eventually, when the upgrading work is finished, the communities have plans to set up a traditional "floating market" on the Klong.

All these activities, which have been strategically planned with other Bangkok canal networks, are ways of demonstrating to the city that these canal-side communities are not polluters but are an important asset to the city in its efforts to maintain its canal system.



A housing construction process managed **BY PEOPLE** :

Samaki Ruam Jai was the first of the Bang Bua communities to begin rebuilding, in December 2004. Since then, two other communities (Chumchon Bang Bua and Saphan Mai-1) have begun work on their reblocking and upgrading projects. The network has plans for all 13 communities to be fully upgraded within three years.



■ **Temporary accommodation** : While their new houses are being built, families are accommodated in temporary "knock-down houses" within the community or in rooms on borrowed land just outside the community.



■ **Local labor** : To ensure that everyone in the community has work and to keep the economic benefits of the project within the community, most workers are hired from Bang Bua communities. Skilled and unskilled laborers are paid 250 and 220 Baht per day.



■ **Three house designs** : The community has developed three basic house types, all with two floors and about at least 90 square meters of living space (45 down and 45 up) with kitchen, living and dining room, two bedrooms and a balcony, a row house, a semi-detached "twin house" and a detached single house, costing 150,000 to 250,000 Baht.



■ **Labor costs** : Labor costs come to about 70,000 Baht for single "detached" houses and about 65,000 Baht for semi-detached or row-house models. A lot of the work digging for pipes and foundations is being done by hand, especially digging the foundations.

■ **Housing loans** : Only those who need them are taking housing loans from CODI. But those who are taking loans will be making average monthly repayments of about 1,187 Baht, for 15 years.

■ **Recycled materials** : To keep housing costs down and to avoid being saddled with heavy debts, many families are using materials salvaged from their old houses such as timber, doors and window frames and asbestos sheets.



▲ **AFTER :**

10 Wat Potee Wararam

Udon Thani



Wat Potee Wararam is a 50-year old settlement of 136 families who had been renting land across the road from Buddhist temple. Ever since it was decided that this settlement would become the first upgrading pilot project in Udon Thani, the upgrading process has given a big boost to the spirit of self-help in the community. When the survey process first began, only five or six people would show up for the meetings, asking "Is this upgrading program real?" Gradually, more and more got involved, bringing their energy into the upgrading preparations.

Land tenure : Control over temple land in Thailand has been somewhat centralized. Initially, the people were only able to negotiate a short-term rental contract with the temple, since national laws forbid individual temples from giving long-term lease contracts, which have to be negotiated by the central government's Religious Affairs Ministry. But they were later able to obtain a more secure, long-term lease contract to the land, through the Municipality.

A lot of delicate internal negotiations : The design process took about six months and involved a lot of extremely delicate negotiations. Some people wanted to demolish everything and start over with same-sized plots, while others wanted to keep the houses they'd invested so much in. Some families owned only the house they lived in, while others owned several structures and were earning income by renting them out. Finding ways of accommodating all these differences was never easy.

Reblocking plan : The final reblocking plan at Wat Potee Wararam called for only some houses to be moved, to allow internal lanes to be straightened and widened, but most of the houses were rebuilt. Young architects from the local Rajabhat Institute helped the people to design three "adjustable" house types which allow old materials to be re-used. All the infrastructure was constructed collectively by the people themselves, without any contractors, and the community's savvy materials purchasing committee became infamous among building suppliers for haggling the lowest of low prices of materials.

New houses : The community worked with young architects to develop three house models, all of which were mocked up at full-scale at the project's inauguration ceremony in December 24, 2004. The idea was that people could adjust these basic house types to suit their needs and could use the existing materials they already had leftover from their old houses to save money. Although the houses were designed collectively, each family built its own house, individually, although some families opted to build together in groups.



▲ BEFORE :



▲ BEFORE :



▲ AFTER :



▲ AFTER :

Upgrading Project Details :

Number of units : 136 houses

Type of upgrading : On-site reblocking

Land owner : Buddhist Temple

Tenure terms : 30 year renewable lease to the community cooperative, via the Udon Thani Municipality.

Infrastructure subsidy : 5.09 million Baht (US\$ 145,286)

CODI housing loans : 13.78 million Baht (US\$ 393,630)



“Baan Klang”

This community built and manages its own welfare house . . .

Wat Potee Wararam was one of the first communities in the country to build a common welfare house at the center of the settlement, as part of their Baan Mankong upgrading program. The idea of this house is to provide housing and support to elderly, sick or unemployed community members who are alone or are unable to take care of themselves. The welfare house (“Baan Klang” in Thai) was financed with a margin of the interest charged on housing and income generation loans and built using contributed materials and entirely community labor.



It’s much easier when the mayor is on **YOUR SIDE** . . .

Some old-style mayors, who operate along more traditional patronage lines, have been reluctant to support Baan Mankong. But in a few cities, a new generation of mayors have embraced with enthusiasm the opportunities in this highly participatory and community-driven upgrading program.

Udon Thani’s progressive young Mayor, Mr. Harnchai Teekatananon, has been an enthusiastic supporter of the community network’s initiatives and a key ally in making the city’s Baan Mankong process go quickly and smoothly. His team has done a lot of the behind-the-scenes work to help negotiate lease contracts and tenure agreements for all the settlements and worked closely with the network to find pragmatic ways the city can support their upgrading efforts.



A BIG CHANGE : “In the past, nobody listened to people! When I went to the municipality to talk about our plans for improving the living conditions in all the slums in the city, the officer said ‘Don’t believe this leader, it’s not possible, they can’t do it!’ They believed that development on such a large scale could only happen if the government did it. But people are doing it now, and the municipality is collaborating with what the people want to do. This is a big change!”

(Community leader from Wat Potee Wararam)



“Decent, secure settlements are good for people and good for the whole city. The Baan Mankong pilot projects will help show this. When people plan and build their own secure, well-served settlements, they feel a sense of ownership of those communities, and they become sustainable communities, not like a government project, which outsiders build and people move into.”

(Khun Harnchai, Mayor of Udon Thani)



▲ **BEFORE REBLOCKING :**



▲ **AFTER REBLOCKING :**

11 Kampeng Ngam

Chiang Mai

Part of the Maekhaa Canal runs along the ruins of Chiang Mai's old outer city wall, and the Kampeng Ngam community sits between the canal and part of the wall. In the 1990s, the municipality thought nothing of demolishing most of this old wall to build a road, but the Fine Arts Department finally persuaded the city to preserve what remains, for tourism. At first, it looked like communities along this wall would be facing eviction, but over the past few years, the newly strong network of communities along the Maekhaa Canal have negotiated to stay put, and have become the city's best canal-keepers and ancient wall-protectors.

The offer they made was pretty attractive: since the Fine Arts Department had no money to take care of the wall and the city had no resources to take care of the canal, let the people do both, and in exchange, they get the right to stay there and improve their living conditions, while adding a potential tourist attraction in the bargain. Accordingly Hua Fai and Kampeng Ngam began making plans to redevelop the housing and environment in their settlements, as a pilot initiative. Most of these people are very poor, and many produce handicrafts which are sold in Chiang Mai's famous night bazaar.

The plan was eventually accepted by the municipality and the Fine Arts Department, and the communities began refining it with help from young architects and from the NGO *People's Organization for Participation*. In the early stages of the project, some assistance for the environmental improvements came from the UCEA fund, but the Baan Mankong program has brought many new financial tools to both community upgrading projects. A long-term community lease was then negotiated with the Fine Arts Department.

As part of the project in Kampeng Ngam, three houses built on top of the old city wall have been demolished and reconstructed in space created by reblocking in the settlement down below, houses abutting the old wall have all been pulled back 1 meter to construct a footpath for tourists, the wall area itself is being repaired and landscaped with earth-stabilizing greenery, alternative "green" waste-water treatment systems are being installed, the canal edge has been improved with walkways and "soft" landscaping and all the houses have been improved or rebuilt.



It all started with efforts to clean up the canal.



Surveying the communities along the canal, and identifying places where pollutants were being dumped into the Maekhaa Canal upstream.



Instead of the "hard edges" along the canal, the people are stabilizing the banks with trees and shrubs.



▲ **BEFORE :**



▲ **AFTER :**



▲ **BEFORE :**



▲ **AFTER :**

Upgrading Project Details :

Number of units : 110 houses

Type of upgrading : On-site reblocking

Land owner : Fine Arts Department

Tenure terms : 30 year renewable lease to the Kampeng Ngam community cooperative.

Infrastructure subsidy : 2.55 million Baht (US\$ 72,857)

CODI housing loans : 2.69 million Baht (US\$ 76,857)

12 Lower Bung See Fai

Pichit



History : Bung See Fai is a large area of squatters in the northern Thai town of Pichit, mostly settled along the Bung Rang Wat Canal, near the Bung See Fai lake - Thailand's third largest lake. Sixty years ago, the canal was an important transport artery for people and cargo, linking the town center with the Nan River. But as the era of automobiles and expressways took over, the canal became a backwater, and the vibrant communities along it deteriorated into slums. Besides the lack of any formal tenure, the families in Bung See Fai have also had many environmental headaches to deal with, mostly because of some unsuccessful

civic road-building and water-diversion projects that have caused serious flooding in the area. At one point, the Ministry of Interior divided the whole area into several separate communities and gave each one a name, in order to make it easier to control the area and keep track of who was living where. The "Lower Bung See Fai" community, with 553 households, is a remnant of that policy. The people here earn their living growing lotus stems in the nearby lake, and as house painters, garbage recyclers and fishermen.

Good collaboration in Pichit : The Baan Mankong process and the establishment of a network of poor communities in the city has been given a boost by a good collaboration between the Municipality, the city's supportive mayor, the district authority, the Provincial governor, the national Land Department and the NGO POP (People's Organization for Participation).

Development gets a slow start : In the beginning, the community members found it hard to work together or to build any kind of organization. When the community network and POP conducted the first survey of poor communities in Pichit in 1999, the people at Lower Bung See Fai stayed out of the process, afraid they would be evicted. But the network carried out a second survey in 2003, and this time meetings were organized to talk about community upgrading and the Lower Bung See Fai community members were invited to visit Baan Mankong projects in nearby provinces.

Reblocking project starts in one part of the community : Gradually the people in Lower Bung See Fai began to develop faith in the upgrading process, and membership in their new savings group (with both daily and monthly savings) and welfare scheme reached 265 families. But as they began developing plans to upgrade their houses and canal-side settlement, there were still many doubters who couldn't believe the project would ever happen. Finally, a group of only 74 households (411 people) joined the Baan Mankong project, formed a cooperative and negotiated a long-term collective lease for their land. Hopefully, this first group's project will be a pilot phase, and another project to upgrade the rest of the community will follow, under the same cooperative. The community's upgrading plans call for most of the houses to be moved back from the canal edge and rebuilt on higher land, to avoid problems of flooding.



▲ BEFORE :

▲ AFTER :



▲ BEFORE :

▲ AFTER :

Upgrading Project Details :

Number of units : 74 houses

Type of upgrading : On-site reblocking

Land owner : Treasury Department

Tenure terms : 30 year renewable lease to the Lower Bung See Fai cooperative.

Infrastructure subsidy : 3.33 million Baht (US\$ 95,115)

CODI housing loans : Not yet

13 Suan Phlu Bangkok

The Suan Phlu community, located in the heart of the city's financial and entertainment district, is one of Bangkok's largest slums, home to hundreds of taxi drivers, construction workers, vendors, small businesspeople and recycled waste collectors who work in the area. On 23 April, 2004, the community was almost completely destroyed by a devastating fire, which left about 1,200 families (5,500 people) homeless.



A few days later, the cabinet approved a plan to allow the Treasury Department (which owns the land), the Ministry of

Social Development and Human Security and the NHA to find a solution for the people affected by this disaster, with the stipulation that the original residents should be allowed to stay on the same land, with a long-term lease. This was itself an important breakthrough in Bangkok, where fires are often used as an excuse to terminate land lease arrangements and evict people from slum communities.

In the coming weeks, there were almost constant meetings with the affected families and a committee to explore redevelopment options was set up, comprising the District Authority, the Bangkok Metropolitan Authority, the Treasury Department, local and international NGOs which had been working in the community, the Bangkok Community Network, CODI, NHA and representatives from the Suan Phlu community.



Finally, the community people decided to split into two groups: those who wanted to get ready-made flats in 5-story blocks that would be built by the NHA under the *Baan Eua Arthorn* Program, and those families who wanted to design and build their own housing with support from CODI's *Baan Mankong* Program. The community also decided that because the land was so tight, only structure owners would be included in the redevelopment, not renters. After some complex negotiations, the 2.8 hectare site was divided into two parts, with 40% being allotted to CODI's *Baan Mankong* project (264 units) and 60% to the NHA's *Baan Eua Arthorn* project (558 units).



Where did people go? Before the fire, there were at least 1,200 families living in Suan Phlu. In the redevelopment, only 822 families got units (558 families in the Eua Arthorn flats and 264 families in the Baan Mankong units). The focus was on providing housing for the 800 families who had house registration in the old community. That means about 400 families lost their housing - all of these were renters. All of them got compensation from the city and most have found rental rooms nearby.

Organizing the Baan Mankong Project: When the fire happened, nobody here knew anything about the Baan Mankong Program. A few knew

about the Bonkai pilot upgrading project nearby, though. But the early CODI support after the fire included bringing Suan Phlu people to see many other Baan Mankong projects, where people worked out their own housing. Even still, it took a long time for people in Suan Phlu to believe it would ever actually happen, and about 100 families who were initially on the list for the Baan Mankong side left during the full year it took to negotiate the land and develop the plans.

The highly participatory community design process on the Baan Mankong side, most of which was conducted in meetings right on the burned-out site, included intensive development of custom-designed houses for the nine occupation groups in the community, and the development of four different types of housing: three sizes of row houses (on 25 and 35 square meter plots) and walk-up flats.

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“Suan Phlu is like an entire crash course in urban poor housing! You can learn all you need to know in this one project, which has experienced all the problems, and has produced such a variety of solutions! Here is your chance to compare the government-built and people-built project approach in one community.”

(Somsook Boonyabanha, CODI Director)



Upgrading Project Details :

Number of units : 264 houses

Type of upgrading : On-site reconstruction after a fire.

Land owner : Treasury Department

Tenure terms : 30 year renewable lease to the Suan Phlu community cooperative.

Land rental rate: 120 to 140 Baht (\$3 - 4) per month, per unit (depending on unit size).

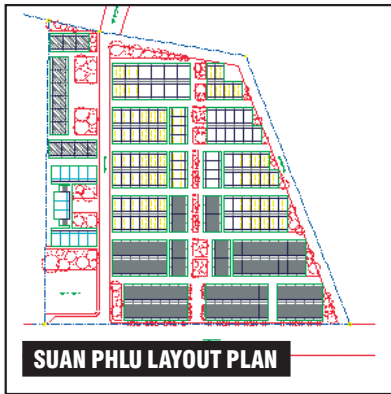
Infrastructure subsidy : 14.9 million Baht (US\$ 425,000)

CODI housing loans : 46.6 million Baht (US\$ 1.33 million)

CODI temporary housing subsidy : 18,000 Baht (\$515) per unit (100 units) for families in houses that were not affected by the fire but joined the project.

Construction of the new housing began in April 2005 and is now complete. Families were divided into sub-groups of 15 households, which would live together in a row in the new project. The sub-group was the basic group in linking members together, planning, in savings collection and dealing with welfare. Most of the houses were built by the contractor the community hired, with some community labor contribution, but a group of 12 families decided to building their row-houses themselves. By Baan Mankong standards, the house construction costs here were high, ranging from 360,000 Baht (\$10,285) for the big 3-story row houses, to 215,000 Baht (\$6,140) for the walk-up apartments.

Besides the housing project activities of construction, materials purchasing, accounts and project supervising, this active community has set up task forces to oversee a lot of other community activities, including environment activities, income generation, education, culture, welfare, youth groups, elderly groups and community finance.



▲ BEFORE :



▲ AFTER :



Design by **people** or design by **government**?

Many Suan Phlu families chose the NHA's Baan Eua Arthorn housing option because there was no need for any community meetings, no need to contribute labor, no need for all that troublesome participation and consensus which the Baan Mankong program required. All they had to do was to wait for the NHA to give them the key to their little room! Here is a comparison of the unit costs :



▲ **Baan Eua Arthorn side** (government designed and built) : The 33 sm apartments in five-story blocks cost 340,000 Baht (US\$ 9,700) per unit, which people will buy in installments for 15 years, and will own like a condominium. The project is still unfinished.



▲ **Baan Mankong side** (Community designed and built) : the 2.5 and 3-story row houses (with 62.5 - 100 square meters of living space) and the 20 sm apartments cost 215,000 - 360,000 Baht (US\$ 6,140 - 10,285). The project is finished and occupied.

14

Saam Huang

Samut Prakan, Bangkok Vicinity



So many jobs but no place to live : Saam Huang is a settlement of about 120 households that had been squatting on private industrial land for about 20 years, most with jobs in nearby factories. As Bangkok's main industrial suburb, Samut Prakan province attracts many poor migrants from the provinces to work in the factories. But the area offers these much-needed workers very few affordable housing options, and most are forced to live in squalor and insecurity as squatters or in shacks on rented land.

Baan Mankong in Saam Huang started in 2004 : The on-site upgrading project at Saam Huang was the first Baan Mankong project to start in Samut Prakan, after community network leaders and CODI first surveyed informal settlements in the area, held meetings, started savings groups and organized many study visits to other Baan Mankong projects. This strong community has since become the center of Samut Prakan's community network, and helps new communities set up savings groups, negotiate for land and launch their own housing projects.

Solving ALL the housing problems in that sub-district: The project at Saam Huang actually includes two housing projects, which are being built in two phases, under a single cooperative, as part of a sub-district-wide upgrading plan, to take care of all the housing problems in the whole of Bang Poo Sub-district. While the land purchase contracts and financial management systems within each phase are kept separate (since the land prices were different), the people are all working together (and with good support from the sub-district authority) to make one big community, and have decided to pool their infrastructure subsidies to develop the infrastructure for both phases together.

- **PHASE 1 :** (96 households) in which the Saam Huang community people bought the land they already occupied (0.6 hectares) from a bank and are reconstructing their housing in the same place.
- **PHASE 2 :** (200 households) in which the project was expanded to help some other scattered squatters and renters living nearby to buy a piece of adjacent private land (2.1 hectares), resettle there and build new housing.



The process of building 296 two-story houses is no small undertaking, especially for a community that is learning as it goes along the nuts and bolts of community planning and house construction. Committees were set up to manage different aspects of their housing development project: buying materials, inspecting the work, designing and supervising the infrastructure, keeping accounts, collecting the housing and land loan repayments and managing the savings process.



A self-built community : The people decided to build the houses themselves, but hire a contractor only to help with the heavy work of laying foundations, erecting the concrete frames and filling the land. The community buys all the construction materials collectively and has developed a system by which the houses are built in batches of 8 or 10 houses within one "zone" at the same time. Each zone has about 20 hired workers, working in 3 teams, to finish all the 8-10 houses quickly.

All the labor is hired from the community and from the network. The community has consciously used the project to generate employment for community members as laborers. Since labor costs account for 40,000 to 60,000 Baht per house, that means the project will pump about 15 million Baht (US\$ 430,000) into community-member's pockets and into the local economy.



Upgrading Project Details :

Tenure terms : Collective ownership by the Saam Huang Community Cooperative

PHASE 1 :

Number of units : 96 houses

Type of upgrading : On-site reconstruction

Land loan : 1.35 million Baht (US\$ 38,570)

Infrastructure subsidy : 4.32 million Baht (US\$ 123,429)

Housing loan : 13 million Baht (US\$ 372,286)

PHASE 2 :

Number of units : 200 houses

Type of upgrading : Nearby relocation

Land loan : 8.1 million Baht (US\$ 231,370)

Infrastructure subsidy : 13 million Baht (US\$ 371,430)

CODI housing loans : 24.5 million Baht (US\$ 699,257)

CODI temporary housing subsidy : 1.8 million Baht (100 units for families evicted from their old houses @ 1,800 Baht per unit)

FIRST TIME IN THAILAND : Buying repossessed land at a cheap price from a commercial bank for people's housing

Saam Huang is one of the first cases where a community of squatters successfully negotiated to buy land from a commercial bank, after the land had been repossessed by the bank after the landowner defaulted on a bank loan during the 1997 economic crisis. Thailand's commercial banks hold a lot of foreclosed land like this, which represents a potentially big source of inexpensive urban land for the poor. Saam Huang has become an important test case for how communities can negotiate to buy this kind of foreclosed land (for on-site redevelopment or for relocation) at a cheap price. At first, the people assumed that they could never afford to buy the land they were squatting on. But through the course of the negotiations, they realized that *it is possible* for poor communities to negotiate a low price - well below the going market rate. It all depends on the situation of the buyer and seller and how to be very clever in the way they negotiate :

■ **Buying land from a bank :** Banks are usually nervous about holding on to repossessed land for too long. They want cash, not land assets! So they are interested in unloading repossessed land as soon as possible. With access to flexible loans from CODI, the community could say, *We can only give you a low price, but we'll pay in cash!* Incredibly, the bank finally agreed to sell the land to the community at \$7 per square meter (compared to the market rate of \$50/sm).



■ **Buying land from an instant noodle factory owner :** In order to persuade the private owner of the project's second piece of land to sell cheaply, the people used a different strategy, convincing him he could "make merit" in the Buddhist sense by doing the good deed of selling his unused land cheaply to the poor for their housing. They even gave him a "certificate of appreciation." Banks aren't interested in this social and moral side, but private land owners sometimes are! After a long negotiation, they knocked down his per-square-meter price from \$50 to just \$18.



HOUSE DESIGNS : With help from the CODI architects, the community people have developed three house models to suit people's different needs for affordability and space, all built on the same 27 square meter (4.5m x 5m) plots.

- **Detached 2-story house:** Cost 200,000 Baht (US\$ 5,700)
- **Semi-detached "twin" 2-story house:** Cost 170,000 Baht (US\$ 4,860)
- **"Twin" house on stilts** (open underneath): Cost 140,000 Baht (US\$ 4,000)



SAAM HUANG

The layout of the new community at Saam Huang with 296 houses in both phases



▲ **BEFORE :**



▲ **AFTER :**

NETWORK :

People-to-people support for a city-wide upgrading process . . .

There are 26 communities in the Samut Prakan Network, representing some 100,000 poor households. 13 of these communities are now preparing or implementing Baan Mankong projects (4 are under construction now). All this work calls for a lot of support, and that support comes mostly from the network.

Besides surveying the area's poor settlements and helping set up savings groups in new communities, the network helps communities to develop their housing projects and prepare proposals to submit to CODI for support. The network also has special teams to help communities deal with specific problems they face with savings, land negotiations, settlement planning, house design and construction, infrastructure, accounts and loan repayment.

The network, which is led mostly by women, works very closely on the Baan Mankong process with Samut Prakan's "City Committee" which includes many different actors, including the municipal and sub-district governments, CODI, industrial companies, etc.

15 Arkarn Songkhroa

Ayutthaya

The Arkarn Songkhroa community began life in the late 1950s as an early social housing project, in which the government built two lines of simple row houses for families whose dwellings had burned down in settlements nearby. Later, more households moved into the open spaces and the tightly-knit community grew to 67 households, all crowded onto the 0.48 hectare site. The people here work as vendors, factory laborers, tuk-tuk drivers and traditional Thai massage therapists.

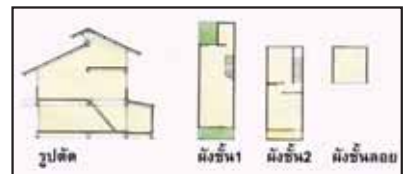
All 67 households in the community have been active members of the savings group for nearly ten years now. With the help of two young architects from Bangkok, the community spent three months in 2003 designing a full redevelopment plan for Arkarn Songkhroa which included the realignment of all the houses to equalize plot sizes (30 square meters each) and the creation of some much-needed open spaces.

HOUSE DESIGN : The community people then worked with the architects to design a 2-story "core" row-house model (3 x 7 meters) with an internal loft on the second floor. Though its "footprint" is small, this little row-house provides families with a total living area of 60 square meters. To keep costs to 63,000 Baht (US\$ 1,800) per house, the people built the core houses collectively, with side walls, floor slabs, roofs and space for the second floor lofts. Then it was up to each family to provide it's own front and back walls, windows, doors and finishes. Many used recycled material from their old houses.

TENURE TERMS : The land belongs to Treasury Department, which has leased it to the Municipality, which in turn has sub-leased it (on a 30 year renewable lease) to the cooperative (not to individual families) which the community formed at the beginning of the negotiations. The nominal land rental rate works out to about 1 Baht per 4 s.m. per year, or about 20 Baht per family per year.



Ayutthaya's first on-site upgrading : For the Ayutthaya Community Network, the upgrading of Arkarn Songkhroa was the first step towards showing the city and the preservationists that improving the living conditions and tenure security of the city's poor communities answers the imperatives of both historic preservation and need for housing, and is a big step towards making Ayutthaya "liveable" for all its citizens.



▲ BEFORE :



▲ BEFORE :

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▲ AFTER :



▲ AFTER :

Upgrading Project Details :

- Number of units :** 66 houses
- Type of upgrading :** On-site reconstruction
- Land owner :** Treasury Department
- Tenure terms :** 30 year renewable lease to the cooperative, through the Municipality
- Land rental rate :** 1 Baht per 4sm per year
- Infrastructure subsidy :** 2.7 million Baht (US\$ 77,145) (from NHA, not Baan Mankong)
- CODI housing loans :** 7.2 million Baht (US\$ 205,800)

16 Tao Sura Soi 3

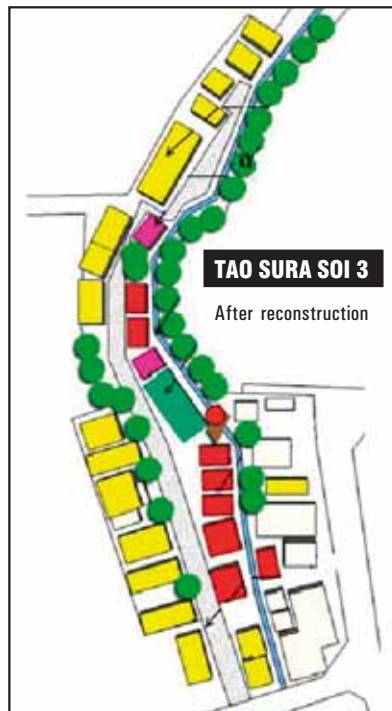
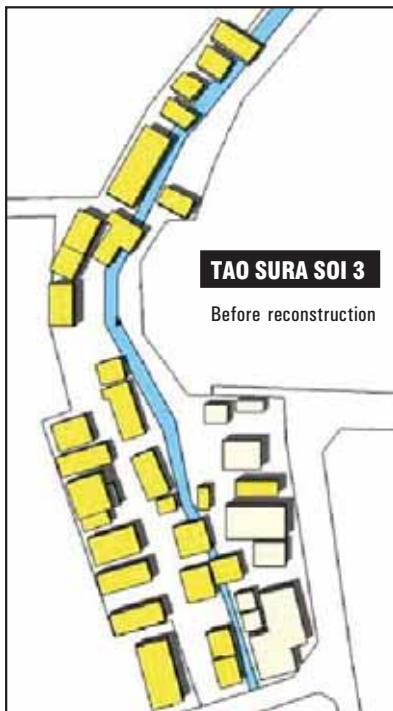
Korat

Tao Sura Soi 3 is a large squatter settlement of about 258 ramshackle wooden and tin sheet houses built loosely along the marshy edges of a canal in Korat. The public land the settlement has occupied for decades is under the control of the national government's Irrigation Department. People here earn their living as vendors, laborers and garbage recyclers.

Not all at once : The community started saving in 2002, but the internal politics in this large and spread-out community made it difficult to get everyone to agree to plan a Baan Mankong upgrading project to cover the whole settlement, even with some strong support from the Municipality. So the families who were ready decided to start upgrading their section of the community anyway. The idea was to let this first phase start, and when that was successful, it would help convince the other families to join the process.

Rebuilding the settlement : Through a series of design workshops in the community, which some young architects helped organize, the idea came up of moving the houses back from the canal, building a new walkway along the canal edge and then developing new layout of houses, on compact but regular-sized plots, with space for community parks, green areas and a community store.

Starting with a small pilot to test the idea : A small area of 15 houses was chosen as a kind of pilot, in which all the details of the reconstruction would be worked out, and then this same model could be replicated along the whole length of the settlement. The construction is now underway.



▲ BEFORE :

▲ AFTER :



▲ BEFORE :

▲ AFTER :

Upgrading Project Details :

Type of upgrading : On-site reconstruction

Land owner : Irrigation Department

Tenure terms : 30 year renewable lease to the Tao Sura Community Cooperative (through the Municipality of Korat)

PHASE 1 :

Number of units : 214 houses

Infrastructure subsidy : 5.53 million Baht (US\$ 152,857)

CODI housing subsidy : 4.28 million Baht (US\$ 122,286)

PHASE 2 :

Number of units : 44 houses

Infrastructure subsidy : 1.1 million Baht (US\$ 31,430)

CODI housing loans : not yet

17 Wat Phra Yakrai

Bangkok

This old land-rental community is located on public land, in the heart of Bangkok, off Charoenkrung Road, opposite the Wat Phra Yakrai Police Station, in Bang Korlam District. For decades, the families staying here had paid land rent individually to the Crown Property Bureau (CPB), which owns the land (1.6 hectares). Decades ago, a naval officer named Mrs. Jarupatra Supachalasai got permission to build 8 row houses on the land and rent them out. Later she extended this to 12 units, and subdivided the houses so that 30 families were living there as her tenants. Gradually, more and more houses were built, many with multiple tenants and sub-tenants, and the community grew denser. Finally, some 175 families finally were living here, some as direct land-rent tenants of the CPB, and many as sub-tenants of the structure owners.

There have been two bad fires in the community : 23 houses were burned down in 1982, and another 74 houses burned or badly damaged in May 2005. The fires and the complicated tenure uncertainty all finally helped motivate the community to begin thinking about how to solve their housing problems. After starting a savings group, they began negotiations with the Crown Property Bureau to ask for a long-term collective lease to the land, so that they could rebuild their community with secure tenure.



Who has rights and who doesn't? After surveying all 173 households, they found that 104 houses had direct lease contracts with CPB, and the rest were tenants of the lease-holders. After some difficult discussions within the community about who has rights to join the project, some families opted to leave the project and they were left with only 80 households. These 80 households then formed a cooperative and have now signed a 30-year collective lease contract with the CPB.

New houses : Because the land is small, the community opted to redevelop their housing in the form of 4-story blocks of flats, which they designed with help from the CODI architects. They are using an outside contractor, but the construction engineer is a member of the cooperative, and they have set up a committee to monitor the construction. Another team from the CPB also checks the progress and works closely with community leaders. Construction is now underway.



The project at Wat Phra Yakrai was officially launched on World Habitat Day, October 4, 2007, in a gala ceremony presided over by three dignitaries: the Minister of Social Development and Human Security, the Governor of Bangkok and the director of the Crown Property Bureau.



▲ BEFORE :



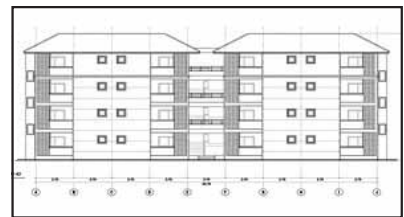
▲ BEFORE :



▲ AFTER :



▲ AFTER :



Upgrading Project Details :

Number of units : 80 houses

Type of upgrading : On-site reconstruction

Land owner : Crown Property Bureau

Tenure terms : 30 year renewable lease to the community cooperative.

Infrastructure subsidy : 2.17 million Baht (US\$ 62,000)

CODI housing loans : 26.5 million Baht (US\$ 757,145)

Monthly repayment : The land rent and the CODI housing loan repayment will work out to 2,000 Baht (US\$ 57) per month per family.

18 Phra Thammasan

Baan Pai Town, Khon Kaen Province

HISTORY : Phra Thammasan is one of 26 informal settlements in Baan Pai, a small town in Khon Kaen province. It is an old and ethnically diverse squatter community that was first established in the 1930s by mostly foreign migrants from China, Vietnam, Cambodia and Lao, who found work as construction laborers or as vendors in the nearby train and bus stations. Though always a poor settlement, conditions in Phra Thammasan have deteriorated over time, and in recent years the community has also experienced eviction threats and problems of drug abuse.

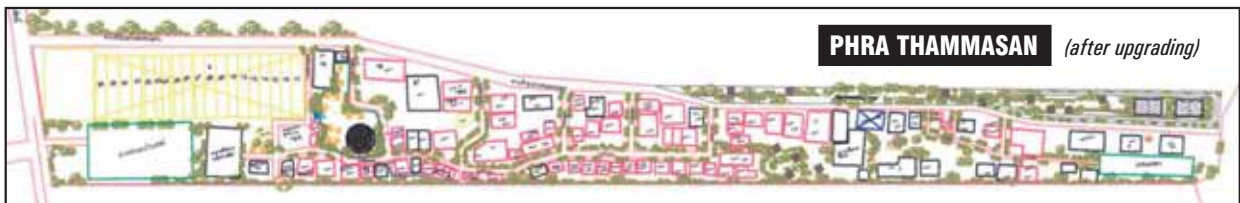
ENTER BAAN MANKONG : In 2003, right after the first city-wide survey of slums in Baan Pai, the first meeting to discuss the Baan Mankong program was held in Phra Thammasan, and the community members were soon busy developing plans for improving their housing and environment and setting up sub-groups to manage various aspects of the process. They started a daily saving group for housing in November 2004, with each member saving a minimum of 50 Baht per day, plus 50 Baht per month for management and 70 Baht a month for occupational loans.

LAND TENURE : As in so many informal settlements, the land tenure situation in Phra Thammasan is quite complicated, with different parts of the community falling under different land owners: some private land (23 families), some public land (51 families), some State Railways land (5 families) and some temple land (31 families). Together with the Municipality, the community began figuring out how they could stay in the same place, but somehow regularize their land tenure. As part of the arrangements that were worked out, the Municipality agreed to rent the 0.8 hectares of temple land from the temple and sub-lease it to the community at 3,000 Baht per month. The community is now negotiating for long-term leases to the public and railway land.

HOUSE BUILDING : With help from some students and professors from Khon Kaen University's architecture faculty, the community people developed a range of house design options. All the labor that goes into developing the infrastructure and building new houses comes from the community, for which people are paid 200 Baht per day (for skilled labor) and 150 Baht (for unskilled) from the project budget.



“More than just a house, the project is making the community powerful, it's making us the owner of the process, it's developing leaders within our community and it's giving us the power to change things and to be self reliant - for a long, long time.”



PHRA THAMMASAN (after upgrading)



▲ **BEFORE :**



▲ **AFTER :**



▲ **BEFORE :**



▲ **AFTER :**

Upgrading Project Details :

- Number of units :** 125 houses
- Type of upgrading :** On-site reconstruction
- Land owner :** Treasury Department, State Railways, Temple and private land.
- Tenure terms :** 30 year renewable lease to the Phra Thammasan community cooperative
- Infrastructure subsidy :** 3.1 million Baht (US\$ 88,570)
- CODI housing loans :** 3.355 million Baht (US\$ 95,857)

19 Ruam Samakee

Bangkok



For some 20 years, the 124 poor families at Ruam Samakee had been squatting on a 0.89 hectare piece of swampy land in Ramkhamhaeng Soi 39, under the ownership of the Crown Property Bureau (CPB). Most of them were migrants from northeastern Thailand, who worked as vendors and laborers in the bustling Ramkhamhaeng area. In 1998, the CPB decided to lease the land to a private sector developer (with the people still on it) and let the developer deal with the bother of evicting the people.

Another upgrading project begins in eviction : That's when the community started organizing itself to make a more secure future for themselves. First they set up a savings group (which now

has 350 members and a combined savings of 6 million Baht!) and a welfare program, then they began dealing with informal debt problems, started income generation activities, carried out DANCED environmental improvements and negotiated with the District Office to get house registration numbers, so they could get access to proper municipal (metered) electricity and water at the official rates.

Land sharing negotiations : After registering as a cooperative, and with the strength that all these activities had built, the community entered into negotiations with the CPB. Their idea was to regularize their tenure status by negotiating a long-term lease for the land they already occupied and then upgrade their housing and infrastructure. At first, the CPB wanted all the land back, but after a long negotiation process, a land sharing agreement was reached in which the people agreed to return one rai (0.16 hectare) of the community land to the CPB for constructing an office building, and then rebuild their housing on the slightly-reduced piece of land (0.73 hectare) that was left, with a long term collective lease.

Designing the new housing : In May 2003, the people began working with two young architects to develop a new layout plan, with three lines of row-houses arranged along two lanes, with a small community center and playground. The basic 2-story row-house design the people at Ruam Samakee developed cost 180,000 Baht (US\$ 5,140) to build, which would involve repayments of between 1,000 and 1,300 Baht per month for 15 years. In the three months that followed, they demolished all the old houses, raised the level of the land to prevent flooding and laid the new infrastructure. By the end of 2004, they had completed construction of all 124 houses.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

Upgrading Project Details :

- Number of units :** 124 houses
- Type of upgrading :** Land sharing
- Land owner :** Crown Property Bureau
- Tenure terms :** 30 year renewable lease to the Ruam Samakee community cooperative.
- Infrastructure subsidy :** 2.73 million Baht (US\$ 7,934)
- CODI housing loans :** 17.15 million Baht (US\$ 490,115)
- CODI temporary housing subsidy :** 2.36 million Baht (US\$ 67,371)

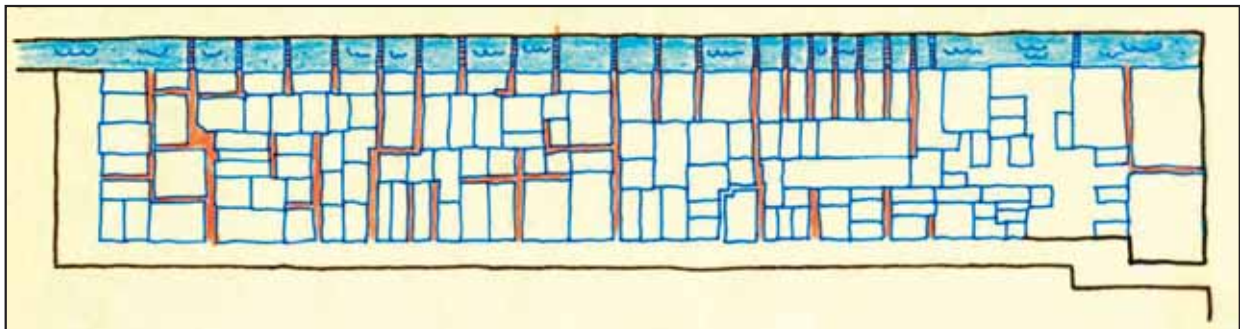
Ruam Samakee is one pilot project that is already **SCALING UP** . . .

The pilot upgrading projects at Ruam Samakee and another community in the same area (Kao Pattana) sparked off a larger development process which eventually included seven informal communities under Crown Property Bureau (CPB) ownership in the Ramkhamhaeng area, involving about 40 hectares of land and over 1,000 families living in those settlements.

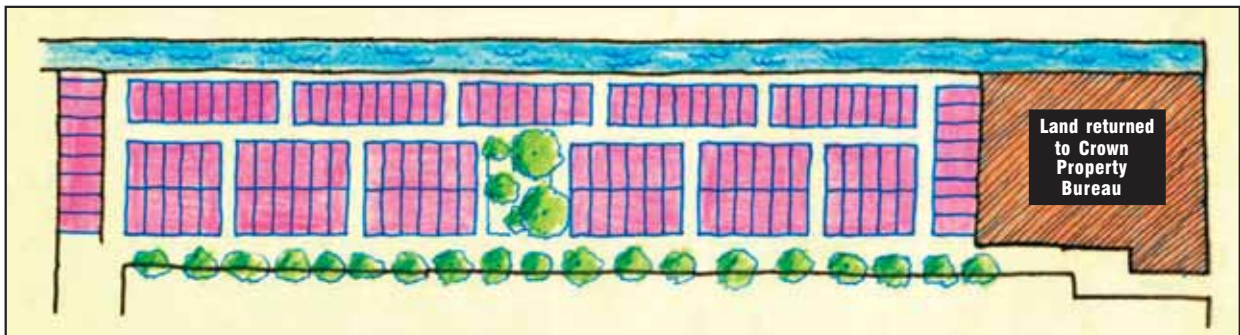
Instead of redeveloping each community in isolation, these seven communities are now working together to develop a master housing redevelopment plan which will provide housing and secure

land tenure for all of them as a group - in the same area where they are already living.

In April 2004, CODI signed an M.O.U. with the Crown Property Bureau to assist in developing this master redevelopment plan for all seven settlements, which will create new residential areas which are linked to markets and parks, and will involve reblocking in some areas and nearby relocation in others. But the idea is that everyone will remain in the area, on CPB land, for which they will get long-term lease contracts through their community cooperatives.



▲ **BEFORE LAND SHARING :** The original squatter settlement occupied 0.89 hectare of Crown Property Bureau land.



▲ **AFTER LAND SHARING :** The community kept 0.73 hectare (82%) of the land for their housing, and returned 0.16 hectre (12%) to the CPB.

20 Tung Wah

Phangnga Province



Baan Tung Wah is a village of indigenous Moken sea gypsies in Kao Lak, an area of Phangnga Province that was badly hit by the December 2004 tsunami. The village is on public land, but its proximity to the coastal highway and a big tourist hub made it prime real-estate. All 70 houses in the village were swept away by the tsunami and 42 people were killed. A few weeks later, Tung Wah survivors staying at a nearby relief camp were shocked to find a big sign-board on their old land announcing the construction of a German-financed public hospital. A few phone calls to the German Embassy in Bangkok revealed the project was bogus and the sign board was a crude attempt by the District Authority to seize the land. Though they had no title deeds, these fisher folk had lived there for generations and considered the land their own.

they had no title deeds, these fisher folk had lived there for generations and considered the land their own.

Reclaiming their ancestral land : So without waiting for anyone's permission, they marched right back home and encircled their wrecked village with rope, in a symbolic gesture to mark their land ownership. With the entire community camping out there, it became difficult for the authorities to chase them away, especially given the intense media attention being focused on tsunami rehabilitation and the plight of such poor Andaman fishing communities. With help from a few architects and the Community Planning Network, the people immediately set to work, designing a wooden house model, securing donor funds and starting to build permanent houses. Within days, Ban Tung Wah had become a lightning rod for the land rights struggles of many similar villages, and visitors started flowing in.

The land sharing deal : The plans they made for rebuilding their community involved a compromise with the District, in which they kept part of their original land for rebuilding their houses, and gave part to the District. This land sharing proposal was accepted only after some very difficult haggling, but as part of the agreement, the villagers could then regularize their tenure status under a long-term communal land-lease from the Provincial Administration. Once the land-sharing agreement had been made, the villagers at Tung Wah were able to get back to the reconstruction of their houses and community in earnest. By June 2005, all the houses were finished and most of the villagers had gone back to sea to fish. The cost of rebuilding their houses came as a grant from tsunami donors and government agencies, but the infrastructure development at Tung Wah was supported by the Baan Mankong program.



◀ BEFORE

Before the tsunami, the Tung Wah village occupied 4.16 hectares of land along the main coastal highway



◀ AFTER

Tung Wah gave 38% of the land (1.6 hectare) to the Provincial Authority and kept 62% (2.56 hectare) to rebuild their village and houses



▲ BEFORE :

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▲ AFTER :



Upgrading Project Details :

Number of units : 70 houses

Type of upgrading : Land sharing

Land owner : Phangnga Province

Tenure terms : Long term renewable lease to the Tung Wah community cooperative.

Infrastructure subsidy : 3.195 million Baht (US\$ 91,286)

Housing subsidy : 9.8 million Baht (US\$ 280,000) from tsunami donors

The impact of the land sharing project at Baan Tung Wah . . .

The impact of the land sharing and community reconstruction at Tung Wah, and what these determined people have built into their community, is much stronger and more valuable than all the months and years they might have spent haggling with the land authorities about who really had the right to that land. Once the people went ahead, many other communities started coming to see what they were doing and to learn from their example. In this way, Tung Wah has become an important model for how to resolve land-conflict cases.

Now, officials from the sub-district and provincial authority come to Baan Tung Wah to learn about "people-managed tsunami rehabilitation" while researchers and university students turn up there by the bus-full to study "indigenous people's wisdom."



The Moken and coconuts :

Many of the coconut trees (which people cling to during the four consecutive tsunami waves to survive) are still standing, so the Baan Tung Wah village is still green and shady. The Moken use coconut trees as a kind of living calendar. As the tree grows, each year's growth produces a ring, so you can count the rings to determine how old a coconut tree is. This has made it possible for many Moken communities to prove how long they had stayed on their land, by showing the trees they had planted themselves 50, 60 or even 80 years ago.

TUNG WAH wins the most popular Andaman house award :

After the tsunami, with the best intentions, government agencies and charitable organizations of all kind began building houses for affected families, some built by contractors, some by soldiers or volunteers. None were designed or built by the people who would occupy them.

But in villages where tsunami survivors rebuilt their own houses, using donor money they'd managed to access directly, the houses they built are invariably beautiful - bigger, cheaper, better ventilated and better designed to meet the needs of the fisher folk who live in them. They are also beautiful because they represent a crucial first step in a process of community rebuilding after a terrible tragedy.

Here's how Amporn Kaewnoo, from CODI's southern office puts it: "We start by looking at who the people are in that community and seeing how to strengthen those people, their relationships and their ways of living. If we can just find ways for communities to set the rules and decide what to do together, no need to worry too much about what the houses are like. If we can focus on rebuilding that community, all the rest will take care of itself."

Everyone who visits the large, airy houses at Tung Wah loves them: villagers, architects, ministers, foreign dignitaries, donors, crown princesses. Because they have been designed by the people (with a little help from CODI architects and friends in community networks) in traditional Moken style, these houses suit the lives of coastal fishing people perfectly: they're built of wood, up on pillars, with lots of windows and doors for air circulation, covered porches and ample space underneath where people and animals can relax during the heat of the day.

Since the people built all 70 houses themselves, as a community, there were no labor costs and the full 140,000 Baht (\$4,000) grant could go into materials. With an upstairs area of 49 square meters, a 12 s.m. veranda, a 21 s.m. kitchen and toilet out back and 50 s.m. of space beneath the house, these houses offer 132 square meters of useable space! Who wouldn't prefer this to the airless concrete boxes the government and some aid organizations tried to get fisher folk to move into?



"Any Moken would love this house. The architects asked why we don't nail the floorboards closer together, to make a proper floor? But that's not the way we build. The gaps in the floor make for natural air conditioning. Plus if a baby has to ching-chong or an old woman needs to spit out her betel nut juice, the gaps are like a natural drain! It's just sand down below anyway, so no problem! That's our Moken style." (Hong Klaatalay, Tung Wah's community leader)

21 Klong Lumnoon

Bangkok

The small, canal-side community of Klong Lumnoon in suburban Bangkok was far from everything when the people first moved there 20 years ago. But by 1997, the area was gentrifying and the land-owner decided to evict them and develop the land commercially. Some residents accepted the cash compensation the landlord offered and moved away. But 49 families who worked nearby and had nowhere else to live held on. In 2000, the eviction struggle got very hot: two community members were thrown in jail and the others filed a court case against the land-owner, which they lost. The battle raged on, but the people remained.



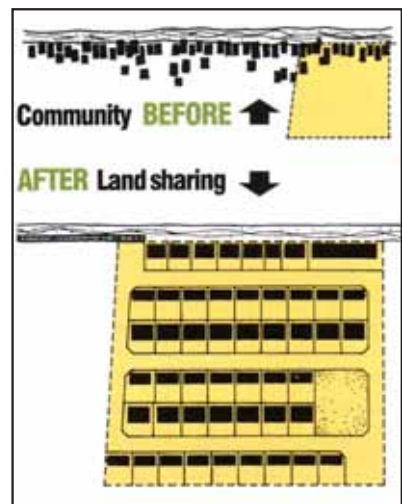
Eventually, Klong Lumnoon residents linked with Bangkok's large network of canal-side communities, who showed them how to organize themselves, how to deal with the district canal authorities and helped them to form a savings and credit group. Meanwhile, the eviction struggle continued. Eventually, some senior community leaders from the network helped to negotiate a compromise solution, in which the land-owner agreed to sell the people a small portion of the land for their housing, in exchange for their returning the rest.

Buying part of the land they already occupied : With the District Office acting as mediator, the people even managed to haggle the land-owner down to a below-market selling price of just 750 Baht 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 on-loaned to individual families at 3%, using the 2% margin for coordination, social activities, hosting visitors and religious ceremonies.

Making the new community : 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 can 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, using a series of beautiful models and drawings. The center, which the people built themselves, also has a day-care center, a community kitchen and an office for the cooperative.



An extraordinary thing about Klong Lumnoon is that at the end of this long, bitter struggle to resolve the conflicting needs of community and land-owner, the two adversaries ended up as friends. The land-owner even agreed to contribute 200,000 Baht to build a new concrete walkway into the settlement.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

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Upgrading Project Details :

- Number of units :** 49 houses
- Type of upgrading :** Land sharing
- Land owner :** Community cooperative
- Tenure terms :** Collective ownership by the Klong Lumnoon community cooperative.
- CODI land loan :** 3 million Baht (US\$ 85,715)
- Infrastructure subsidy :** 3.48 million Baht (US\$ 99,515)
- CODI housing loans :** 7.91 million Baht (US\$ 225,885)
- Community center subsidy :** 150,000 Baht (US\$ 4,286)

22 Bang Gruay

Nonthaburi, Eastern Bangkok

The project at Bang Gruay is a nearby relocation, in which a group of 144 families living in a 200-family railway settlement that was threatened with eviction got together, formed a cooperative and found this private land to purchase collectively and develop their new housing on. (The other 54 families in the old railway settlement opted not to join the relocation project and are still squatting along the railway tracks) The new land is only 3 kms away from the old railway settlement. They first started organizing the project in December 2004. Besides the 144 families from the original railway settlement, another 51 poor families who had been evicted from their rental land nearby joined the Bang Gruay project later on.)

Collective house building : The houses at Bang Gruay, which are laid out in a cluster plan, are a combination of row houses and "twin" houses, all on 26.25 square meter plots (3.5 x 7.5 meters). The cooperative hired a contractor only to build the heavy foundations and reinforced concrete frames of the houses. But all the work of putting in the walls, windows, plastering, finishes, plumbing and electricity is being done by the community people themselves, collectively. A team of 37 skilled construction workers from the community worked full time on building the houses. Only the final painting and interior finishes are done by the individual families, according to their tastes. Even the exterior painting is somewhat collective, since most of the houses are painted pale yellow, which they bought in bulk (but people have the choice of painting the frame and trim with blue or pink!) The community started building in December 2006, and had already finished 125 out of 195 houses four months later - a record for Baan Mankong!

Strong community organization, good participation : All the work was overseen by different committees (materials purchasing, accounts, construction, welfare, savings and credit, occupational development, community welfare, etc.), and each committee has four leaders, so there are *lots* of leaders involved in different aspects of the project, not just a few leaders controlling everything. Some leaders at Bang Gruay have been active in helping other communities in the area to organize upgrading projects. Also when the terrible floods happened in northern Thailand last year, a team from Bang Gruay went up to volunteer with relief efforts, coordinating with the community flood rehabilitation center in Uttaradit.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

Still like a jungle here! When you're in Bang Gruay, it's hard to believe you're in the middle of Bangkok, because the community is still surrounded by fruit orchards and undeveloped swamp land that is full of trees, so there are beautiful fresh green smells coming from these surrounding jungles. The oncoming tide of concrete is definitely on the way, but in the evenings here, the quiet is still disturbed only by the roar of cicadas and frogs - not the usual city sounds!

Upgrading Project Details :

Number of units : 195 houses

Type of upgrading : Nearby relocation

Land owner : Community cooperative

Tenure terms : Cooperative ownership

CODI land loan : 31.3 million Baht
(US\$ 894,285)

Infrastructure subsidy : 8 million Baht
(US\$ 228,571)

CODI housing loans : 23.1 million Baht
(US\$ 660,000)

23

Klong Lat Paa Chee

Thonburi area, Western Bangkok

The ghost of former orchards : Klong Lat Paa Chee is in Thonburi, a densely-packed residential area in western Bangkok, with very small lanes and mostly small private land holdings. Many homes here are built on land under the land lease system. A lot of this land used to be orchard land, and as families grew and land was subdivided between children, the private land holdings became smaller and smaller in size. So nowadays, when this land is being converted from agriculture into housing and commercial uses, the land plots tend to be small. Plus, there are lots of canals in this part of the city, where the old systems of waterways have not yet been paved over, as they have been in eastern Bangkok. Because there is so much land available here, and not much in-migration (as in eastern Bangkok), many of the poor people living in Thonburi are older settlers living on the land rent system, not many are squatters, as in eastern Bangkok.



Another project born in an eviction : In 2005, a group of families were evicted from the land they had been renting for many years, when the private land-owner decided to redevelop commercially. They decided to join together and search for alternative land as a group, with support from the Baan Mankong Program. As part of their planning and preparation for joining the upgrading program, they formed a savings group, registered their new cooperative and began visiting other community upgrading projects on a series of exposure visits, to learn from people like themselves "how to do it."

What people do here : Of the 47 families in the new community, many work in the nearby areas as in lower-paying jobs, while others make souvenirs or stitch at home on a piece-work basis for local clothing shops, so lots of the houses have industrial sewing machines in them.

Finding alternative land : They finally negotiated to collectively buy two small pieces of adjacent orchard land just one kilometer away, near Klong Lat Paa Chee, and developed a new community there. Once they got the new land and planned out how to divide it into plots, they had a few plots left over and invited some other families who were also being evicted in the nearby area to join the project. Later on, to make room for still more families facing eviction, they negotiated to buy another piece of adjacent orchard land.



Subdividing the new land : They developed the first two parcels of land (which together come to 3,988 square meters) in two phases. The first parcel (2,400 sm) was divided into plots of 40 - 60 sm in Phase 1, depending on house size, and the second parcel (1,588 sm) was divided into 40 sm plots in Phase 2. Because the land was low-lying fruit orchard land formerly, and next to a canal, they had to fill 2 meters before they started construction, using the infrastructure subsidy. The third

parcel in Phase 3 is now being developed. For families in Phase 1 and 2, their total monthly loan repayment for land and housing comes to 2,100 - 2,500 Baht (\$60 - 72), depending on house and plot size.



Building approval problems :

As in so many Baan Mankong projects, the conventional building bylaws have not been followed, because the land is very small, houses are small, and people want to maximize their house sizes and minimize the road width. By April 2007, the BMA had not yet approved their community plan, and this meant they were not able to get house registrations, which in turn meant they could not get municipal electric and water meters and had to keep buying their electricity and water privately from neighbors at much higher rates, and had trouble enrolling their kids in local schools.



Upgrading Project Details :

Number of units : 90 houses

Type of upgrading : Nearby relocation

Land owner : Community cooperative

Tenure terms : Cooperative land ownership

CODI land loan : 11.5 million Baht (US\$328,570) (Phase 1 and 2 only)

Infrastructure subsidy : House design : 4.5 million Baht (US\$128,570) (Phase 1 and 2 only)

CODI housing loans : 5.4 million Baht (Phase 1) and 3.8 million Baht (phase 2) (project is expanding in Phase 3 to adjacent land, which the cooperative negotiated to purchase, to make room for additional evicted families from the area.)

Big problems with the contractor and structure become **learning opportunities** for the whole city :

Once the people in Klong Lat Paa Chee worked out their community layout and basic house design, they decided to hire a local contractor to build the project, instead of building it themselves. They hired a contractor who agreed to build the project at the very low rate the people asked, just to get the job. But it turned out that the foundations and concrete frame that the contractor actually built were so far below-standard that the houses were unsafe to occupy, and had to partly be rebuilt.

After a lot of recriminations and negotiation, an agreement was finally made in which the contractor would cover 60% of the cost of rebuilding, and the community would cover 40%. Even the CODI staff and the community architects chipped in, since they felt the technical support for this community project had failed the people quite badly in this case. So the idea was to make this big mistake a learning for everyone involved.

So they switched to community labor and community management : At first, the people didn't know anything about construction and felt they couldn't handle any aspect of it themselves, so they left everything to the contractor - with disastrous results! But as they watched the first phase houses go up, they realized they could do a lot themselves, and bring down the cost of the houses. They also began purchasing their own materials collectively, and found cheap deals on building materials. When the contractor built the houses totally, each 2-story semi-detached house costs about 330,000 Baht (\$9,430). Later, when people took charge of more aspects of the construction, the cost dropped to about 250,000 Baht (\$7,150) per unit (which is still quite expensive, by Baan Mankong standards!).



HOUSE DESIGNS : The people designed a few different house models to accommodate different budgets and different family sizes. Some houses are single story, some semi-detached and some are row-house types. But all the houses are either big (sitting on a 5x7 meter footprint) or small (sitting on a 4x7 meter footprint).



▲ **BEFORE :**



▲ **AFTER :**



▲ **BEFORE :**



▲ **AFTER :**



24 Mit Sampan

Rangsit District, Pathumthani Province

Mit Sampan is a community of 250 households of private land-renters. In 2004, a devastating fire completely destroyed 84 houses. The land-owner decided to develop the land commercially, and after the fire, he refused to allow these people to rebuild. The crisis gave people the push they needed to start taking steps to make their lives and settlement more secure. The burned-out families formed a working team, set up a daily savings group and started searching for alternative land. Just 800 meters inside the same lane, they found 1.4 hectares of open land owned by the same land-owner. Rangsit's supportive mayor helped the people to persuade the land-owner to knock down the selling price for the land, which the people eventually bought collectively with a CODI loan.

New development : Once they had the land, the people developed a community layout of 140 house plots and common amenities, which includes 84 units for the original Mit Sampan households, and 56 units for poor households from five other squatter areas of Rangsit (Sapan Kaeo, Wat Sang, You Lao Roay, Krong Nung Pattana, Sapan Koo). They then developed infrastructure on the new land and planned affordable house designs with young architects. The municipality contributed to the development of the project's infrastructure, both internal and external.

The breakthrough : The pilot upgrading project at Mit Sampan was the "breakthrough" in Rangsit - for both the city's active new community network and for its progressive municipal government, which continues to be a big supporter of upgrading projects in the city. The next batch of upgrading projects are now underway in 8 more communities in Rangsit, many of them canal-side squatter settlements.



After the fire, people stayed in tents they set up with a US\$ 62,500 subsidy from CODI. These tents are also providing temporary accommodation for 138 families during the construction process.



The new land: cleared, filled and ready for building.



▲ After the fire



▲ HOUSE MODEL 1

2-story house with floor area of 43.8 square meters, on a 70 s.m. plot. Price US\$ 3,750



▲ HOUSE MODEL 2

2-story "Twin" house (semi detached) with 2nd story loft on 70 s.m. plot. Price US\$ 5,500

Upgrading Project Details :

Number of units : 148 households

Type of upgrading : Nearby relocation

Tenure terms : Cooperative ownership

CODI land loan : 27.2 million Baht
(US\$ 777,142)

Infrastructure subsidy : 6.66 million Baht
(US\$ 190,285)

CODI housing loans : 9.1 million Baht
(US\$ 260,000)

Average house cost : 160,000 Baht
(US\$4,575)

CODI temporary housing subsidy : 2.48 million Baht (US\$ 70,850) for families whose houses were destroyed by the fire.



“Once people have the power of the financial tools Baan Mankong offers in their hands, and once they see it’s really possible, things really take off.”



Infrastructure and houses : The people decided to use a contractor for the whole project, with each family supervising the construction of their own house, which the contractor has to build according to the family’s plan (on 40 - 70sm plots). To save money and reduce the contractor’s profit margin, the cooperative buys all the building materials together, and the auditing team does them out to the contractor, keeping track of who uses what.



▲ BEFORE :



▲ AFTER :

25 Charoen Pattana

Rangsit, Bangkok vicinity



HISTORY : Charoen Pattana wa is an old community of some 300 households (mostly market vendors, laborers and trash recyclers), living for more than 50 years on land that is partly public (under the State Railways) and partly private (owned by the nearby Suchart market). For decades, the market owner allowed the people to stay here for free. But in 1993, the land-owner's sons began charging people a hefty monthly rent of 50 Baht per square meter and in 2004 posted a court order to evict the community.

STARTING WITH SAVINGS : It was the threat of eviction that finally pushed the people at Charoen Pattana to begin planning a more secure future. As a first step, a group of about 90 families set up a savings group in October 2004, with some members saving daily (5 Baht) and some monthly (150 Baht). Within six months, they had saved over a million Baht. Members also save for their community welfare scheme (30 Baht/mo) and purchase monthly "shares" of 100 Baht in the cooperative they set up.

NEW LAND : After a long search, they found a piece of inexpensive, low-lying land for their new housing project a few kilometers away, at Soi Rangsit Pathum Thani 31, Tambon Pracha Tipat, Pathum Thani, which their new cooperative purchased with a land loan from CODI (for which members will have to repay 890 - 1,017 Baht per month, depending on the plot size). Of the 92 families (434 people) in the project, 40 families were squatters on the Suchart Market land, 35 families were squatters on the railway land, 14 families had been squatting on the edge of the nearby Cholapatana canal, and one family had been squatting on another canal.

PROJECT STARTS : To carry out the construction work, the community decided to hire small contractors from both outside and inside the community. They purchased all the building materials themselves, though, with committees in charge of purchasing and checking the progress of the building. They have had good technical assistance from the engineering department of the local authority. After the new land had been filled, using part of the Baan Mankong infrastructure subsidy, they built 35 temporary houses for the families from the State Railways land, who were evicted first. The people are now working on designing their new houses and will take a collective housing loan from CODI.



SLUMS IN RANGSIT : If you look at the aerial photos of Rangsit (a busy suburban municipality and part of the greater Bangkok Metropolitan Region), you see an astonishing amount of empty land for an area so close to Bangkok. But most of it is being kept idle by speculators for future real estate deals and is too expensive for the city's poor. The 2002 survey by CODI and NHA found 27,175 households living in 77 poor communities in the seven districts of Pathum Thani Province, many of them along canals.



▲ BEFORE :



▲ BEFORE :

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▲ AFTER :



▲ AFTER :



Upgrading Project Details :

- Number of units :** 90 houses
- Type of upgrading :** Nearby relocation
- Land owner :** Community cooperative
- Tenure terms :** Collective ownership
- CODI land loan :** 11.87 million Baht (US\$ 339,000)
- Infrastructure subsidy :** 2.15 million Baht (US\$ 61,430)
- CODI housing loans :** (not yet)

26 Gao Mai Pattana

Pathum Thani, Bangkok Vicinity

Sapan Gaew is another canal-side squatter community in Pathum Thani, a suburb of Bangkok. The settlement's 90-odd houses were strung out along a 1,500 meter-long line, along the Klong Rangsit canal. Like so many other canal-side communities, the people in Sapan Gaew had faced many years of insecurity and eviction threats by the local authority, by the Irrigation Department and by various road construction projects.

This community of street vendors, garbage recyclers and daily-wage laborers had been managing its own savings group since 2001, but in 2005, when the possibility arose of finding a lasting solution to their housing problems with support from the Baan Mankong program, only about nine community members were interested. By 2006, though, a group of 89 families from Sapan Gaew and some other canal-side squatters and room renters living nearby had linked together and begun searching for alternative land nearby.

- Sapan Gaew Community (57 households)
- Sapan Dam Community (11 households)
- Sapan Faa Community (10 households)
- Renters from private land (5 households)
- **TOTAL 89 households**

Eventually, they found a 0.67 hectare piece of land not too far from the existing settlement, which they negotiated to buy fairly cheaply for 12.15 million Baht (US\$ 347,000), with a land loan from CODI. The people, who have organized themselves into ten committees to manage different parts of the project, are now in the process of building their new community, which they have decided to call Gao Mai Pattana. Even though the project is under construction, most of the families have moved to the new site.



Upgrading Project Details :

Number of units : 89 households (from three communities plus scattered renters)

Type of upgrading : Nearby relocation

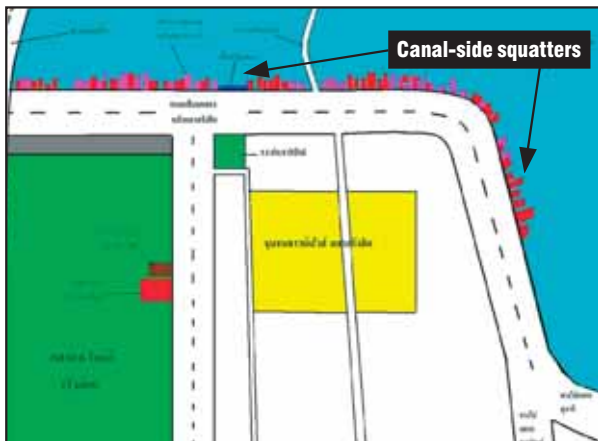
Land owner : Community cooperative

Tenure terms : Cooperative ownership

CODI land loan : 12.5 million Baht (US\$ 347,000)

Infrastructure subsidy : 3.47 million Baht (US\$ 99,142)

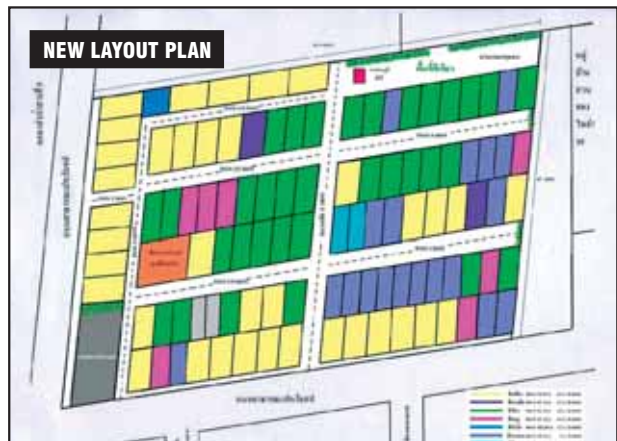
CODI housing loans : 12 million Baht (US\$ 342,860)



▲ BEFORE :



▲ BEFORE :



▲ AFTER :



▲ AFTER :

27 Chumchon Tab Luang

Nakon Pathom, Bangkok vicinity



Chumchon Tab Luang is a 70-year old community of poor vendors, laborers and recyclers located along both sides of Malaiman Street, in Nakhon Pathom, in Tab Luang sub district. The community's 256 families, which had long rented their land from a private land-owner, lived in dilapidated wooden houses, loosely scattered over 2 hectares of land. In 2002, the local government widened and raised the level of Malaiman Street, and this project caused big flooding problems in the community, where there was no longer any place for the water to drain off during the rainy season. To make matters worse, the land-owner

then decided to take advantage of the improved road to redevelop his land commercially. In August 2004, an eviction notice was posted in the community, giving some 1,000 poor people six months to leave.

ANOTHER HOUSING PROJECT BORN IN AN EVICTION CRISIS : Word got around of the community's plight, and some tenant rights groups and the NHA helped arrange for the western Bangkok community network and CODI staff to come talk with the people about how to solve their housing problems. That was the beginning of the Baan Mankong process in the community.

NOT EVERYBODY : With support from CODI, the Tab Luang community set up a steering committee and began a program of saving in 2005, in which each member agreed to save 150 Baht per week. In July 2006, the savings group registered itself as a cooperative, and this official status helped bring more community members into the preparation process and helped them to have more trust that the project would really happen. Even still, with all 256 families in the community facing the immediate threat of losing their homes, only 60 families were ready to join the Baan Mankong project.

NEW LAND : After searching around the Nakhon Pathom area and looking at land prices, location of schools, markets and sources of employment, the people identified a good piece of vacant land (0.69 hectare) on the Rim Klong Prapa Road, in Nong Ngu Leum sub district, just 2 kilometers from the old community. Using partly their savings and partly a loan from CODI, the cooperative negotiated to buy it.

NEW COMMUNITY PLAN : With help from some of CODI's young architects, the Tab Luang community developed a nice layout plan for the new land, with 60 house plots (of 72 square meters each) arranged along lanes and culs-de-sac, a community center and small leftover public spaces for playing and markets. The people have designed five house models, which they will build in groups, collectively.



Good support from local authority : Work on filling the land, putting in septic tanks and laying the drains and electricity lines is going on now, using the infrastructure subsidy. The budget for laying the roads and water supply system has been provided as a grant from the very supportive local authority.



▲ **BEFORE :**

▲ **AFTER :**

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Upgrading Project Details :

- Number of units :** 60 houses
- Type of upgrading :** Nearby relocation
- Land owner :** Community Cooperative
- Tenure terms :** Ownership by the Tab Luang Community Cooperative
- CODI land loan :** 1.1 million Baht (US\$ 31,430)
- Infrastructure subsidy :** 1.5 million Baht (US\$ 42,860) (Local Authority provided budget for roads and water supply)
- CODI housing loans :** (not yet)

28 Chumchon Panu Rangsee

Thonburi area, Eastern Bangkok

Panu Rangsee was an old slum community in Bang Prak District, an old residential area on the Thonburi side of Bangkok. The community's 164 houses (with 935 people) sat very loosely scattered across land owned by three different land-owners: two private landowners and one Buddhist temple.

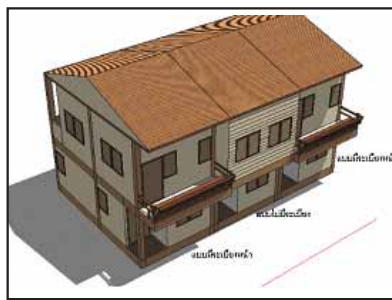
Another project born in an eviction : As in so many Baan Mankong projects, the new housing project in Panu Rangsee began with an eviction threat, when the two private land owners decided to sell the land and asked the residents to leave. The families staying on the temple land were not threatened with eviction, but after a bad fire in the community, rumors began circulating that the temple would eventually kick them out too. So finally, in 2005, it was their common insecurity that brought all the people in Panu Rangsee together to try to find some solution through the Baan Mankong Program.

Started savings, found new land : A few members moved away and others were reluctant to do anything, but 121 of the households formed a savings group and began searching for land to buy nearby. Eventually, they found a good piece of land just a few lanes away, which they negotiated to buy from the elderly landowner for 2,500 Baht (\$71) per square meter. This price was a little high, but the people felt it was worth it because the new land was so close by, nobody would lose jobs and there would be no difficulties moving, no added transport burdens and no need for the kids to change schools.

So the people began planning their new community. In the old community, most of the families weren't very close, and they used their housing planning process to tighten the community and to get everyone involved in meetings, in savings, in their welfare scheme, in layout planning, in house design, in construction and in dealing with infrastructure connections, for which they coordinated closely with the District Authority, which was very helpful. The people decided to hire a contractor to lay the infrastructure and build the houses, but the cooperative took the role of management, supervision and materials purchasing, and many community members were hired as laborers by the contractor.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

Upgrading Project Details :

- Number of units :** 118 houses
- Type of upgrading :** Nearby relocation
- Status of project :** Finished
- Land owner :** Community cooperative
- Tenure terms :** Cooperative ownership
- CODI land loan :** 14.97million Baht (US\$ 427,715)
- Temporary housing subsidy :** (20 units @ 18,000 Baht / unit) : 360,000 Baht (US\$ 10,285)
- Infrastructure subsidy :** 7.9 million Baht (US\$ 224,714)
- CODI housing loans :** 19 million Baht (US\$ 542,857)

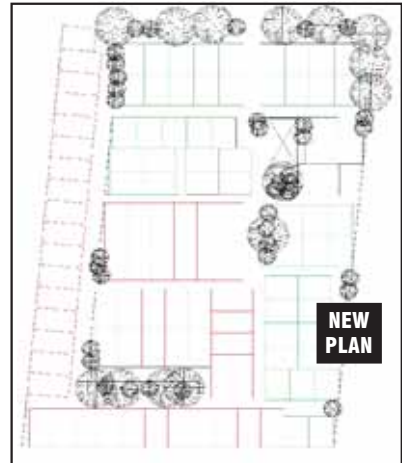
29 Bang Prong

Samut Prakan, Bangkok Vicinity

Bang Prong is a big Baan Mankong housing project which doesn't involve a single existing community, but brings together a group of 102 very poor families who were living in insecurity as squatters or room-renters in different locations, scattered around Samut Prakan, a partly industrial and partly agricultural suburb of Bangkok. Most of the people work as laborers in the nearby factories.

When the network of poor communities in Samut Prakan conducted a survey in the area, a few years back, besides several established communities, they found lots of families living in isolated situations or in small clusters of houses, who were extremely poor and vulnerable to eviction from the land they squatted on. With support from the local authority, the network helped link these households to form a group, start saving and begin searching for a piece of inexpensive land nearby on which to build a new community.

Once they formed a cooperative, found a small piece of agricultural land nearby at Bang Prong and negotiated a good price, they took a CODI land loan and bought the land. The community then began their housing and settlement planning process, with help from young architects, and set up 17 sub-groups to manage all aspects of the construction. The project is now being extended onto a second piece of adjacent land, under the same cooperative, to provide housing for another 90 vulnerable households.



Where the people came from



▲ BEFORE :

▲ AFTER :

Building : The people at Bang Prong decided to hire a contractor to develop the infrastructure and build the houses at the new land, but the people provide all the management and supervision, and some of the labor. To keep costs down, the cooperative purchased all the building materials and allotted them equally to each house owner. The Local Authority's Construction Department was a big help all throughout the construction process, and also helped the community to get their water and electricity connections, and to get their new houses registered once the project was finished.



▲ BEFORE :

▲ AFTER :

Upgrading Project Details :

Number of units : 102 houses (Phase 1)

Type of upgrading : Nearby relocation

Land owner : Community cooperative

CODI land loan : 9.5 million Baht
(US\$ 271,430)

Infrastructure subsidy : 6.6 million Baht
(US\$ 188,571)

CODI housing loans : 16.2 million Baht
(US\$ 462,286)

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30 Baan Chang Mankong

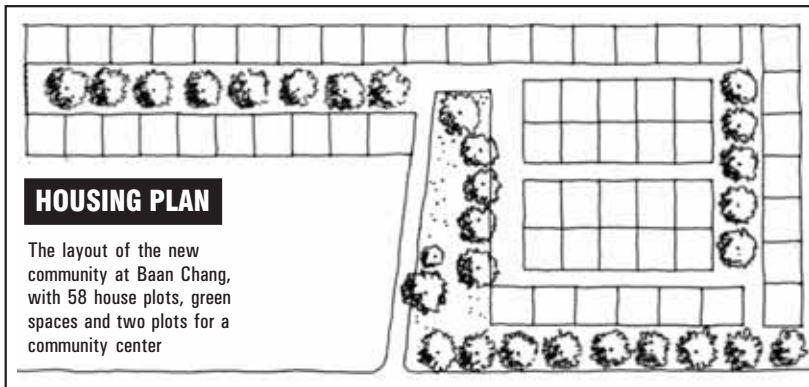
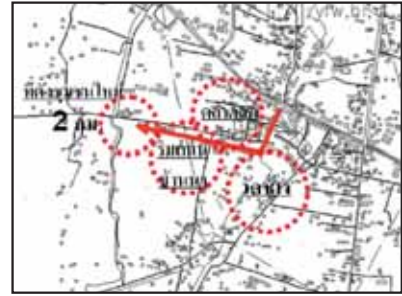
Baan Naa Town, Nakhon Nayok Province

The Baan Mankong process in the small district town of Baan Naa, in the eastern Thai province of Nakhon Nayok, began with a survey in December 2004, and followed soon after with a series of city-wide meetings. The town's first project brought together three different groups of people with housing problems, all living fairly close to each other :

- A group of land renters who had been living on land the owner wanted to sell.
- A group of families renting dilapidated roadside houses.
- A group of women vendors who'd been renting rooms near the fresh market where they worked.



NEW COMMUNITY : After organizing themselves into a new savings group and beginning to talk about their ideas for how they'd like their new community to be, these families began searching for alternative land. They eventually found a good piece of private land just two kilometers away. After forming a cooperative, they negotiated to buy it, partly with their savings and partly with a CODI land loan. With help from some young architects from CODI, they developed a layout plan and a few affordable house models, and began building their new community. All aspects of the construction process were managed by special community committees.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

Upgrading Project Details :

Number of units : 58 houses

Type of upgrading : Nearby relocation

Land owner : Community cooperative

Tenure terms : Collective ownership by the Baan Chang Mankong Cooperative

CODI land loan : 2.4 million Baht (US\$ 68,457)

Infrastructure subsidy : 1.45 million Baht (US\$ 41,430)

CODI housing loans : 8.72 million Baht (US\$ 249,200)

31

Mandaa Mankong

Bang Pakong Sub District, Chachoengsao

The story of this community starts in the 19th Century, during the reign of King Rama 5, when the government built the first road along the coast of the Gulf of Siam, here in the Bang Pakong Sub District of Chachoengsao Province, in an area that was then a pristine mangrove forest. The poor migrants who came to work as laborers on this road project, and to dig the irrigation and transport canals that followed, were given permission to settle on the vacant land nearby. The community that they started was called Chumchon Klong Tan Tikun. Most of those families had come from rice-growing areas in the northeast of Thailand, and at first they tried to grow rice in the land around this sleepy coastal community. But the soil was too salty for rice, and so they learned instead to farm fish and prawns.

Another project born in an eviction : Many decades later, the government announced plans to make this area into a national park and several poor communities found themselves under threat of eviction. As a result, the people in Chumchon Klong Tan Tikun, along with some other poor families who'd been renting or squatting on land within the Bang Pakong Sub District, who had no other place to live, started a savings group together and set up a new cooperative, to which they gave the beautiful name *Chumchon Mandaa Mankong*, which means "Mother of all security" in Thai. They then started looking for new land in the vicinity where they could make secure housing for themselves, with help from Baan Mankong.

Planning the new project : Once they had found an inexpensive piece of new land that was close by their old community and had negotiated to buy it, they developed a simple layout with different sized house plots, which members could select according to their family size and affordability. Some young architects then helped each family to develop their own house design, also according to their space needs and affordability. In the system the community worked out, the cooperative jointly buys all the building materials, manages the finance and supervises all the work. The Mandaa Mankong community decided to hire the *Chang Chumchon* (Community Network Construction Cooperative) to lay the infrastructure and build the houses. The local authority and the Chachangsoo Community Network have provided support for the project all along, especially helping the people to make sure the project stays within their limited budget.



▲ BEFORE :



▲ BEFORE :

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▲ AFTER :



▲ AFTER :

Upgrading Project Details :

Number of units : 50 houses

Type of upgrading : Nearby relocation

Land owner : Community cooperative

Tenure terms : Collective ownership by the Mandaa Mankong community cooperative

CODI land loan : 2.16 million Baht (US\$ 61,714)

Infrastructure subsidy : 1.25 million Baht (US\$ 35,715)

CODI housing loans : 8.36 million Baht (US\$ 238,970)

Temporary housing subsidy : 90,000 Baht (US\$ 2,571), for only 5 housing units @ 18,000 Baht (\$515) per unit

32 Tehsaban Muang Chainat

Chainat Province

SLUMS in CHAINAT : When the community network in the provincial town of Chainat, in central Thailand, conducted its first survey of poor communities in 2004, they found 15 informal communities within the municipal boundaries. This included about 213 families living in squatter settlements along the banks of the Chao Phrya River, who were under immediate threat of eviction to make way for a municipal project to build an embankment and landscaped walkway along the river. They also found a number of families living in isolated and insecure circumstances as room renters or squatters on private or temple land.

LIVABLE CITIES in CHAINAT : In 2004, the Chainat Municipal government began collaborating with the Chumchon Thai Foundation, with CODI and with other agencies to develop a pilot project to make Chainat a more "Livable City" for all its residents. As part of this initiative, the town's first housing project for it's poorest families was launched.

SAVINGS : As in so many other projects, the first step in bringing the town's poor families together and organizing themselves to solve their housing problems collectively was to start a savings group. The 82 families who joined initially decided to do three kinds of saving: saving a minimum monthly amount as "shares" in their new cooperative (which was set up in November 2004), saving separately for their housing (500 - 1,000 Baht/mo), and depositing 30 Baht per month into the community's welfare program.



NEW HOUSING PROJECT : A group of 50 cooperative members decided to join the first housing project, and found a good 0.43 hectare piece of land at the edge of the town, which they negotiated to buy cheaply, partly with their savings and partly with a land loan from CODI.

NEW COMMUNITY : The people have already designed, built and moved into their new 2-story row-houses on the new land, and are now fully involved in the next phase of their development. As part of their landscaping work and in order to pursue the principles of self-sufficiency in the community, each family has planted a vegetable garden at the back of the house and a flower garden in front. An outdoor health facility with exercise equipment is also being built in the center of the community. The cooperative has set up a variety of income generation projects to help members increase their earnings and to develop new skills and new products to sell (like dried bananas and home-made shampoo).



HOUSING PLAN



▲ **BEFORE :**



▲ **BEFORE :**



▲ **AFTER :**



▲ **AFTER :**

Upgrading Project Details :

Number of units : 50 houses

Type of upgrading : Nearby relocation of scattered squatters and renters

Land owner : Community cooperative

Tenure terms : Collective land ownership by the community cooperative

CODI land loan : 2.46 million Baht (US\$ 70,286).

Infrastructure subsidy : 1.25 million Baht (US\$ 35,715)

CODI housing loans : 7.56 million Baht (US\$ 216,000)

33 Sam Chuk Town

Supanburi Province

The Baan Mankong project in the market town of Sam Chuk, in the central Thai province of Supanburi, is interesting because it was sparked off not by an eviction crisis or a strong community movement, but by a seminal project to revitalize a historic market in the center of town.

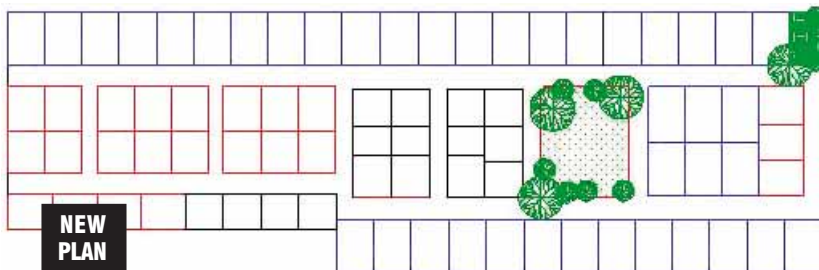
THE SAM CHUK MARKET : In 2002, the community of merchants, vendors and residents in the old Sam Chuk market - a collection of some 300 old wooden shophouses on four narrow lanes - developed a plan to restore their ramshackle market and promote it as a "living museum," a source of local delicacies and a viable alternative to the air-conditioned superstores that were draining the commercial life out of the town. The project was a huge success and Sam Chuk became the subject of books, magazine articles and photo shoots, and became a popular destination for journalists, historians, tourists, foodies and weekenders from Bangkok. In the process, the market revitalized the town's sense of pride in its unique history, its culture and its old buildings, and even sparked off an interest in local history among Sam Chuk's youth.



CITY-WIDE SURVEY : With renewed confidence in their capacity to bring about change in their town, the market renovation committee began expanding the scope of its work and reaching out to people in the rest of the town with housing problems. Their next step was to carry out a survey of people with housing problems in the Sam Chuk Municipal area. They found 14 poor communities in the city with dilapidated housing conditions, as well as many squatters and renters living in isolated and scattered situations on public, private and temple land, as well as extended families living crowded into small rental houses.

BRINGING THESE PEOPLE TOGETHER : After several meetings, the committee came up with a list of 72 households with serious problems of housing and land, then brought some of these families to see Baan Mankong projects in nearby Uttaradit. Inspired by what they saw (especially by the housing project for scattered squatters at Boon Kook), some of the town's poorest residents, who hadn't known each other before, started a savings group right away (August 2004), and began saving for their future land and housing. At first, only 36 households joined the process, but the committee worked very hard and gradually more and more poor people joined, until the membership grew to 79.

MAKING A NEW COMMUNITY : With support from the market committee and help from a team of young Bangkok architects from CASE, the new group formed a cooperative and developed plans to collectively buy new land nearby and plan a new community for themselves there. The infrastructure has already been laid on the land and the construction of the first phase's 28 houses is underway. They decided to hire the *Chang Chumchon* community builders network to do the building, but the cooperative buys all the construction materials and oversees all aspects of the project with ten different committees.



▲ **BEFORE :**

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▲ **AFTER :**



Most of the planning meetings were held in the small courtyard in the old Sam Chuk market.



The ceremony of putting up the first columns has been finished on the new land, with auspicious banana leaves, flowers, coconuts and joss sticks.

Upgrading Project Details :

Number of units : 79 houses

Type of upgrading : Nearby relocation of scattered squatters and poor renters

Land owner : Community cooperative

Tenure terms : Collective ownership by the Sam Chuk Community Cooperative

CODI land loan : 1.17 million Baht (US\$ 33,428).

Infrastructure subsidy : 1.98 million Baht (US\$ 56,571)

CODI housing loans : 12.6 million Baht (US\$ 360,000)



In a country where traditional communities are usually demolished in the name of progress, Sam Chuk is a rare example of how historic neighborhoods can gain new life with an injection of fresh ideas, building plans and a little financial support - and when the community people themselves can take control of the process.

Reviving Sam Chuk's old riverside market :

This town found that bringing its old river-side market back to life and developing secure housing for its poorest citizens are two parts of the same whole . . .

The 100-year old market in Sam Chuk is like a living piece of history. There's no need to recreate a fake antique atmosphere here, since the area of 300 old wooden shop houses is full of genuine old-world charm. Almost all the families living here are descendents of the original merchants. Although business is not as brisk as it used to be, the shop keepers have come together and undertaken a project to restore their market and revive its former ambience in the hope of attracting visitors and turning it again into the busy and prosperous marketplace that it once was.

The market used to be an important center of trade in the region, drawing buyers and sellers who crossed its surrounding paddy fields and paddled up its canals to come trade their wares in the market. But, in 2003, the once-striking market square, with its dark timber walls, was visibly decaying, and the number of customers had slowed to a trickle. With trade declining, many were thinking of packing their bags for Bangkok. And the town's committee talked about demolishing the buildings or giving the land back to the Crown Property Bureau, from which the market families rented the land for so long.

The project to restore the market was managed by a committee of 40 residents. The project worked because it was democratic. Having invited the entire town to its meetings, everyone who showed up was asked to contribute ideas. This fostered a sense of ownership and responsibility, something that activists say is lacking in government-built projects.

As part of the work, they spruced up the entrance with a sign-board and built a flower-covered arbor over the walkway along the river side of the market. They organized annual food festivals to promote the old market and its products, ran exhibitions of old photos of the market, and established "living museums" in 22 of the market's houses, where the owner-merchants still live in the houses.

The market in Sam Chuk is now famous, visited by prime ministers, royal family members, tourists and film-makers. Sam Chuk is officially a "Learning Center" for school kids from all over Thailand, who come to learn about local history, which is alive in this historic market. But this is no museum frozen in time, but a very lively, very busy working market. Though it's famous for its Thai sweets, there are also ordinary market amenities for local people like barbers, beauty parlors, photo studios, tailors, shops selling coffee, hardware, kitchenware and clothing. And of course fresh produce and all kinds of prepared foods



Backing the townspeople were two NGOs (the Chumchon Thai Foundation and Community Architects for Shelter and Environment - CASE) working with a small grant of 1 million Baht from the government's "Livable Cities" project. As Mr. Pongwin Chaiwirat, the chairman of the Sam Chuk Conservation Committee said, "When the NGOs first came knocking, and said it's a good market, why don't we fix it up? we were skeptical. But I got together the villagers to listen. And when they did, they got excited about the proposed project, and started exploring its history, digging up old pictures and local wisdom. They were inspired by all the old stories," he says. "It's like a miracle. The Sam Chuk market was dying but is now it is alive again."



34 Taa Takoh

Korat

Taa Takoh was a settlement of about 80 poor families living in shacks made of plywood and scrap materials along a canal in the middle of the northeastern city of Korat (which is also called "Nakhon Ratchasima"). Although they had stayed there for many years, the people had no legal rights to the land, which is public land under the control of the Irrigation and Water Resources Department. When the city announced plans to construct a concrete embankment along the canal in 2003, the community was issued an eviction order. And that eviction threat was the community's wake-up call to start planning for a more secure future.



First step savings : Their first step to organize themselves was to set up a daily savings group in the community in 2004, in which all 80 families joined. During the following two years, they continued saving, began searching for alternative land, visited some Baan Mankong pilot projects in nearby provinces to get ideas, and began formulating a resettlement plan. Because the process moved slowly and the struggles continued, several community members lost faith and dropped out of the project along the way.

Found new land : After a long search, they found 0.96 hectares of land for sale close by. But because the land was so big, the 6.6 million Baht price was too high for the Taa Takoh residents to buy alone. So with help from the Korat Community Network, they invited another squatter community, Khoom Klao, to buy the land with them, and then split the land in

half and developed two separate housing projects on the adjacent pieces of land (0.48 hectares each).

New housing project : With help from architects from Khon Kaen University, the people organized a series of workshops to design the layout of their new community, using different colored paper cut-outs for the different plot sizes, which people could choose according to their affordability and then place according to whom they'd like to live with. The whole process of developing the new land and building houses was managed completely by the community people themselves, through several committees and working groups. All the materials were bought together by the cooperative, but each family built its own house.

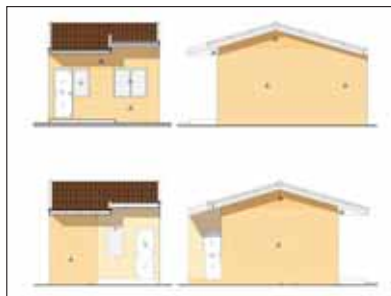


▲ **BEFORE :**



▲ **BEFORE :**

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▲ **AFTER :** The 1-story single house (shared with Khoom Klao)



▲ **AFTER :** The 1-story "twin" house (shared with Khoom Klao)



The Korat Community Network helped out a lot with the heavy work of building the roads, and the housewives savings group kept supplying the workers with papaya salad, sticky rice and roasted chicken.

Upgrading Project Details :

Number of units : 50 houses

Type of upgrading : Nearby relocation

Land owner : Community cooperative

Tenure terms : Collective ownership by the Taa Takoh Community Cooperative.

CODI land loan : 3 million Baht (US\$ 85,715)

Infrastructure subsidy : 1.25 million Baht (US\$ 35,714)

CODI housing loans : 3.37 million Baht (US\$ 96,230) (only 26 houses)

35 Khoom Klao

Korat



Khoom Klao was a community of about 100 poor families who had been squatting on a piece of private land in Korat for some time. In 2004, when the land owner announced plans to develop the land and posted an eviction notice, a group of 65 families came together, started a daily savings group and decided find new land to build more secure housing for themselves on it, with help from the Baan Mankong program.

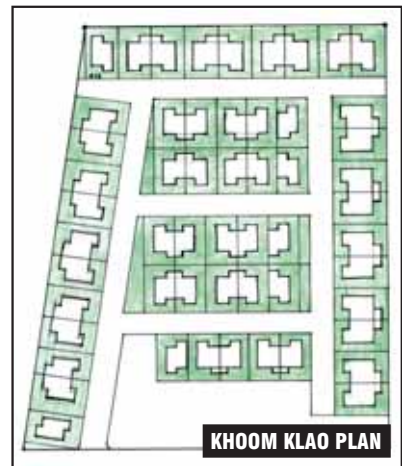
Long search for land : Their search for affordable land in the city turned out to be no easy task, however. After looking for several months, they found a 0.64 hectare plot of good private land that had been repossessed by the bank. But the bank's asking price of 5.2 million Baht (US\$ 148,570), was higher than the market rate and way too much for the people. So

they started looking again and more months went by. With all these delays, some group members lost faith in the possibility of really making a new housing project and dropped out of the savings group.

Finally, buying land with another community : Meanwhile, another squatter community under threat of eviction, Taa Takoh, had also been searching around Korat for alternative land, and they had found a good 6 rai (0.96 hectare) piece of land at a fairly low price. But since the land was much too big for Taa Takoh's housing needs, the Korat Community network helped arrange for the two communities to each buy half of this land, and to then develop two separate housing projects on the adjacent plots.

Building the new community : After developing a simple layout of house plots and lanes with the community architects, and designing some simple house models, the community set to work. The Khoom Klao cooperative managed the whole construction process, beginning with the roads and drainage system. They purchased materials collectively and all the labor was provided by community members, with a lot of good help from the network of other Baan Mankong community projects.

Building the houses : The people decided that in the first phase, they would build houses for families with children and with the most immediate housing problems, and then build the others in the next phase. They also decided to hire an outside contractor to build the houses. But to keep house costs down, most of the labor was provided by community members, and it was each family's responsibility to provide the finishes and decoration of its own house.



▲ BEFORE :



▲ AFTER : The 2-story single house (shared with Taa Takoh)



▲ BEFORE :



▲ AFTER : The 2-story "twin" house (shared with Taa Takoh)

Upgrading Project Details :

- Number of units :** 55 houses
- Type of upgrading :** Nearby relocation
- Land owner :** Community cooperative
- Tenure terms :** Collective ownership by the Khoom Klao community cooperative
- CODI land loan :** 3 million Baht (US\$ 85,715)
- Infrastructure subsidy :** 3.58 million Baht (US\$ 102,145)
- CODI housing loans :** 4.58 million Baht (US\$ 130,860)

36 Dynamo Community

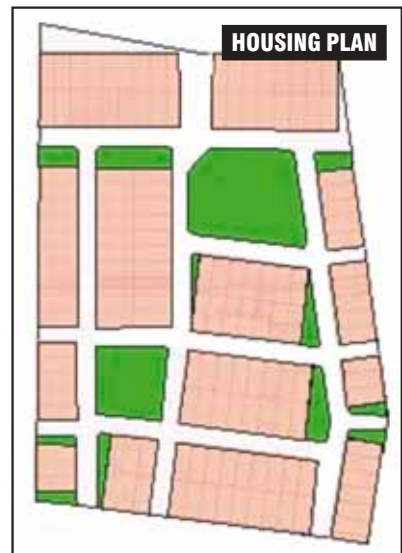
Khon Kaen

In the 1960s, the private-sector Dynamo Sawmill leased a piece of public land on the edge of Khon Kaen. To make extra money, the sawmill built some simple houses of scrap timber and rented them out to poor families for 5 Baht a day. It was a kind of low-income welfare hotel. By 2004, the rent had increased to 20 Baht per day, which works out to 600 Baht per month - which is not cheap at all.

Conditions at the old place : First there were only a few rooms in the settlement, but by 2000, a lot of families had come to rent houses at Dynamo. Most of these people are laborers, recyclable waste collectors (called *"saa-leng"* in Thai) and pedicab (*"samlor"*) drivers. Though the rent was pretty high, the sawmill never made any improvements over the years, or provided any basic services for the people living there, so the place became a real slum. There were no water taps or electricity and only a few smelly pit latrines that were in pretty bad shape. People had to buy all their water for washing (at 5 baht per bicycle-tanker) and for drinking (at 1 baht per gallon). They also had to buy their electricity informally from nearby shops for a flat rate of 450 baht per house per month, for just a tube light and a TV (which is another rip off!). As a result, many residents in Dynamo only used candles and kerosene lamps.

Making a new community nearby : After organizing themselves into a savings group and starting to discuss their housing problems seriously, the Dynamo community decided enough was enough. It was time to find new land and make a new community - a project which would become Khon Kaen's first Baan Mankong project. The community people searched for and finally found a good alternative piece of land, not too far away. After forming a cooperative, they purchased it collectively, with help from a CODI land loan, and then developed plans to build 146 new houses on that land in a comfortable layout with a community center and open spaces for playgrounds and small market activities.

Good support from the university : In the northeastern region, architecture faculties at Khon Kaen University and several others have become active in supporting the Baan Mankong program. Besides working with communities in their own cities, they are also sending teams of students to work with communities in nearby cities. These professors and students play an extremely important role in the upgrading process. In a program which has to do with physical change, their ability to make lovely drawings and models and help community people to visualize new possibilities is an essential ingredient in the success of the program. For most of these technical people and academics, assisting communities with their upgrading plans and sitting on local committees is something very new. And many are finding themselves being dragged into all the messy, complicated realities of communities in the process. The architects are also training community leaders to supervise the construction process and monitor quality themselves, when contractors are involved. In these ways, the process is building a relationship between the university and the communities - and the society of Khon Kaen city as a whole.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

Upgrading Project Details :

Number of units : 121 houses

Type of upgrading : Nearby relocation

Tenure terms : Collective ownership by the Dynamo Community Cooperative

CODI land loan : 8.5 million Baht
(US\$ 242,860)

Infrastructure subsidy : 7.87 million Baht
(US\$ 224,715)

CODI housing loans : 25.442 million Baht
(US\$ 726,915)

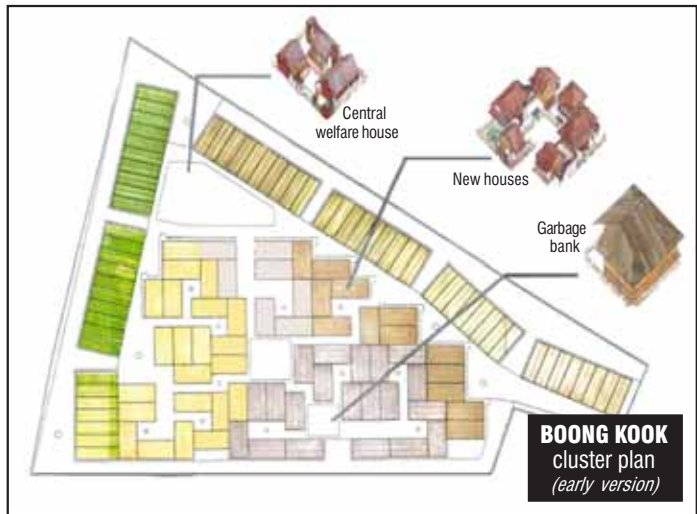
Temporary housin subsidy : 2.178 million Baht
(US\$ 62,230)

Welfare house subsidy : 150,000 Baht
(US\$ 4,300)

37 Boong Kook Uttaradit

The pilot project at Boon Kook does not involve a single, established community, but represents a highly collaborative strategy for resolving the housing problems of the most vulnerable poor families living in scattered "mini squatter settlements" around the city, all in immediate danger of eviction. To resettle these families (identified by the community network in their city-wide survey), the municipality agreed to purchase 1.6 hectares of land (which the network identified), which was given on long-term lease to the new community, made up of these scattered squatter households. The inauguration of Boon Kook, on March 29, 2003, was the starting point for Uttaradit's Baan Mankong process and makes a very good example of how collective housing can be developed when various local partners cooperate to solve serious problems of housing the city's poor :

- **The Community Network** surveyed all the people with tenure problems in the city, selected the most vulnerable to move to Boon Kook and helped them start daily savings groups. The network also helped raise funds to construct Boon Kook's "central welfare house" for elderly, poor or handicapped community members, which is part of the community's plan.
- **The Municipality** worked with the network to identify good land, bought the network's 2nd choice land, for 6 million Baht, and gave it on long-term lease to the community cooperative.
- **CODI** provided housing loans to families who needed them.
- **The National Housing Authority (NHA)** provided roads and infrastructure on the new site, built according to NHA standards, by private contractors.
- **The New Community** planned the layout of their settlement and built their own houses collectively, in chosen neighbor groups, according to 5 house designs they also developed themselves.
- **Community architects** helped organize the survey and worked with the people to design affordable house types and a community layout plan which allows them to live with old neighbors and includes spaces for sorting recyclable waste, since many of the relocatees are waste-pickers.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

Upgrading Project Details :

- Number of units :** 124 houses
- Type of upgrading :** Nearby relocation of scattered squatters
- Land owner :** Municipality of Uttaradit
- Tenure terms :** Long-term renewable lease to the Boong Kook community cooperative
- Infrastructure subsidy :** 11 million Baht (US\$ 314,285) (from NHA, not CODI)
- CODI housing loans :** 15 million Baht (US\$ 428,571)

38 Klong Saa Bua

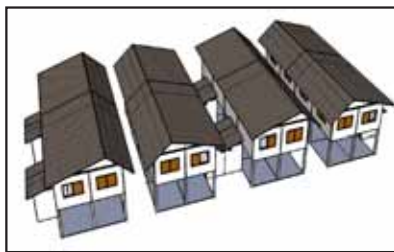
Ayutthaya

CURSED LAND : Klong Saa Bua is the name of a sub district in the ancient Thai capital city of Ayutthaya, 80 kilometers north of Bangkok. The area got its name (which means "Lotus pond canal" in Thai) from the lotus flowers the people would plant to please the kings, as they passed through on their way to hunt wild elephants. But it is believed the land is cursed, because later on it became a graveyard for people killed in the wars between Burma and Thailand, and later still the Burmese built a fort here after sacking Ayutthaya.



A SUB DISTRICT WIDE HOUSING SOLUTION : In the Klong Saa Bua sub district, there were six informal communities (both Buddhist and Muslim) and some poor scattered squatters. With help from the community network and CODI, these people came together, began discussing their common housing problems, started a savings group, formed a cooperative and began planning a Baan Mankong project to solve the housing problems of all the poor families in the sub district. Initially, it was 93 families who formed the cooperative, but the number later increased to 120 and then to 140 members.

NEW LAND : The cooperative found a long, narrow piece of low-lying land (1.6 hectares) just one kilometer away, which everyone liked, and negotiated to buy it for about 7 million Baht (US\$ 200,000). With help from the CODI architects, they designed a brand new community for themselves there, with a layout of 140 house plots, a community center and open public areas. To avoid flooding problems in the future, they are raising the level of the land by about a half-meter, before starting construction. There will be two different plot sizes: 40 square meters (20 units) and 80 square meters (120 units), which members have chosen according to their income and affordability.



▲ **BEFORE :**

▲ **AFTER :** ▼



HOUSES : With CODI architects, the people developed two different house models: one detached house model and one row-house model. The cooperative will buy all the construction materials in bulk, but they decided to hire the *Chang Chumchan* network of community builders to build the houses.

Upgrading Project Details :

Number of units : 140 houses

Type of upgrading : Nearby relocation

Land owner : Community Cooperative

Tenure terms : Cooperative ownership by the Saa Bua Community Cooperative

CODI land loan : 6.3 million Baht (US\$ 180,000)

Infrastructure subsidy : 4.9 million Baht (US\$ 140,000)

CODI housing loans : (not yet)

Local identity activities subsidy : 150,000 Baht (\$4,275)

Landscape / septic tank subsidy : 300,000 Baht (US\$ 8,600)

39 Meuang Maw

Phrae



The Baan Mankong process in Meuang Maw sub district, in the northern provincial city of Phrae, began with the former government's poverty registration program, under which individual people or families with problems of poverty or housing could voluntarily register themselves, in order to be eligible for various kinds of assistance in the future. Under that scheme, 109 households registered themselves in Meuang Maw sub district. After a series of meetings with these families, most of whom were landless house renters or extended families living in

crowded circumstances with relatives, a group of 67 families opted to join the Baan Mankong program and develop a new community for themselves.

First step is savings : The first step in building a new community among this group of people who had never known each other before was to start a joint savings group. Each member saved at least 200 Baht per month for their housing and 30 Baht for their welfare scheme. In the months that followed, there were lots of meetings, discussions and exposure trips to upgrading projects in other cities. But even as they began to search for new land, some members had personal crises or lost confidence in the project. Membership diminished to 44, but then grew again to 52 by the time they registered themselves as a cooperative.



New community, new land and new housing project : They found a good piece of land for 1.65 million Baht, which the cooperative purchased, using partly their own savings and partly a 1.4 million Baht land loan from CODI. They got very busy after this, designing model houses, developing a layout plan for the new land, setting up income-generation groups and dividing themselves into committees to oversee various aspects of the project. The ground-breaking ceremony at the new land was held on World Habitat Day, October 4, 2007. The people have since filled the new land, planted trees and are now working on the infrastructure and houses.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :



Upgrading Project Details :

Number of units : 52 houses

Type of upgrading : Nearby relocation of scattered squatters and house renters

Land owner : Community cooperative

Tenure terms : Collective ownership by the Meuang Maw community cooperative

CODI land loan : 1.4 million Baht (US\$ 40,000)

Infrastructure subsidy : 1.1 million Baht (US\$ 31,430)

CODI housing loans : 2.79 million Baht (US\$ 79,830)

40 Naa Technique

Chantaburi

The first community in Chantaburi to be upgraded under the Baan Mankong program was inaugurated by the Prime Minister on 2 August, 2005. The Naa Technique community takes its name from the Changburi Technical College, which it used to be near. The 42 households (about 200 people) in the community had been living for the past 30 years in houses they built themselves, on privately-owned land. Only 23 of these households had land rental contracts with the land owner. Most of the community people earn their living as construction laborers and vendors. In June 2004, the land owner decided to sell the land to a business and tried to evict the people.

Two of the young architects from Bangkok, Tuh and Baan, went down to Chantaburi to help organize the community to set up a housing saving group and to search for alternative land nearby. They found a piece of good land that was still being used to grow rice just 2.5 kms away. The people began negotiating with the owner of this new land, who finally agreed to sell the people 2 adjacent pieces of land (total 8,240 sq. meters) for US\$ 29,500 (which works out to a very low price of US\$ 3.60 per square meter). The people formed a cooperative and took a loan from CODI to buy the land, which they now own collectively.

Once the people had the land, they began working with the architects to plan their new layout, infrastructure and houses. They decided to put 28 units on one of the plots, and 42 units on the other - total 70 units (which included houses for extended families and renters from that old community).

The new layout includes different plot sizes, according to people's affordability, and they designed 6 different house types (4 types of single detached houses, and 2 types of cheaper "twin" attached duplex houses). The layout plan includes some lovely, innovative "cluster planning" in which the houses are organized around shared green spaces, rather than along long, straight streets.



Searching for good land nearby.



Finding the two plots and negotiating a good purchase price.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

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Upgrading Project Details :

Number of units : 61 houses

Type of upgrading : Nearby relocation

Land owner : Community cooperative

Tenure terms : Collective ownership by the Naa Technique Community Cooperative

CODI land loan : 850,000 Baht (US\$ 24,286)

Infrastructure subsidy : 4.47 million Baht (US\$ 127,570)

CODI housing loan : 9.8 million Baht (US\$ 280,000)



The moment when things start to click . . .

A week before the prime minister was to inaugurate the Naa Technique pilot project in Chantaburi, a lot of the landscaping and house-painting still wasn't finished. Everybody was in a panic, so about 200 community people from other Chantaburi settlements, and from cities all over Thailand, came for a week to help. A Baan Mankong pilot like this is an important breakthrough for community people all over the country, and everyone ends up feeling it's "their baby" too!



The problem of land **OUTSIDE** the city . . .

When people threatened with eviction have to find alternative land which they can afford, it often means looking at peripheral land outside the city. The new land which the people found in Naa Technique, for example, lies just outside the municipal boundaries.

Developing housing in such places is not just a simple matter of building houses! The problem is that land like Naa Technique's is beyond the reach of municipal services and infrastructure (schools, water mains, roads, etc.) Many of the cities in the Baan Mankong process are exploring new and unconventional ways in which municipal authorities - and provincial authorities - can help facilitate the development of these newly-relocated communities with vital infrastructure facilities, even when they're "off the map."

We usually hear about municipal officials wanting to get poor settlements out of the city. But in Chantaburi, the municipality was not at all happy when the Naa Technique community moved to land outside the city boundaries. Why? Because the city lost a considerable vote bank and source of government revenues (which are based on population)!

The upshot of this is that now, the Municipality has become a key supporter of other communities planning to relocate, and their efforts to find land *inside* the city! And this turnaround, in which the city helps to find land for housing *inside* the city, has given a strategic hint to other cities.



41

Baan Lang Poonsap

Chantaburi



Between a garbage dump and a slaughterhouse : Baan Lang was a run-down, unserved squatter settlement of 300 poor households, located on a strip of swampy land between a big slaughterhouse and a municipal garbage dump. Though both the dump and the slaughterhouse bring disease and environmental hazards to the area, they also provide much-needed employment and earning possibilities to the many poor squatters in the area, many of whom are trash recyclers. For several years, the community had been threatened with eviction by the Chantaburi Municipality, but since nobody had anywhere else to go, they had held on, and the situation got more and more tense.

Moving to land next-door : The Municipality agreed to lease land to the Baan Lang community, but only if they agreed to shift to land immediately adjacent to where they had been staying, which the city wanted back for some municipal project. The residents agreed, and after starting a daily savings group in 2005 and forming a cooperative soon after, they signed a 5-year (renewable) collective lease contract for the new land, under which each family will pay a nominal land rent of 20 Baht per year. Although initially, only 88 families from the community joined the savings group, the new land had enough space for 124 plots, so there will be room for other squatter families from the surrounding area, or fence-sitters from the old Baan Lang settlement.

New community, new security and new houses : The whole community was involved in the series of meetings and workshops to design the layout of roads and house plots in their new settlement and to develop a range of affordable "stilt-house" designs for the 80 square meter plots.



▲ BEFORE :



▲ BEFORE :

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▲ AFTER :



▲ AFTER :



Slums in Chantaburi :

Chantaburi has a strong and long-established community network. At the start of the Baan Mankong program, the network surveyed the city's poor and found 1,223 households living in shoddy and insecure housing, in 16 communities and in scattered locations as squatters and tenants.

City committee : As part of their efforts to develop secure housing for these families and to build a common understanding about the city's serious housing problems, the network helped set up a mixed committee 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.

Starting with a few pilots : After the survey, the committee organized meetings in these settlements to explain how the Baan Mankong program works and to get people going with their organizing, saving and planning. The committee agreed to improve seven of these communities initially (493 households), starting with a pilot project at Naa Technique, and following with two other projects at Soi Amon and Baan Lang Poonsap.

Upgrading Project Details :

- Number of units :** 124 houses
- Type of upgrading :** Nearby relocation
- Land owner :** Municipality of Chantaburi
- Tenure terms :** 5 year renewable lease to the community cooperative
- Land rental rate:** 20 Baht / year / family
- Infrastructure subsidy :** 3.1 million Baht (US\$ 88,571)
- CODI housing loans :** 13.85 million Baht (US\$ 395,800) (only for 119 families)
- CODI temporary housing subsidy :** 200,000 Baht (US\$ 5,715) at 18,000 Baht per unit, for families evicted from their former land.

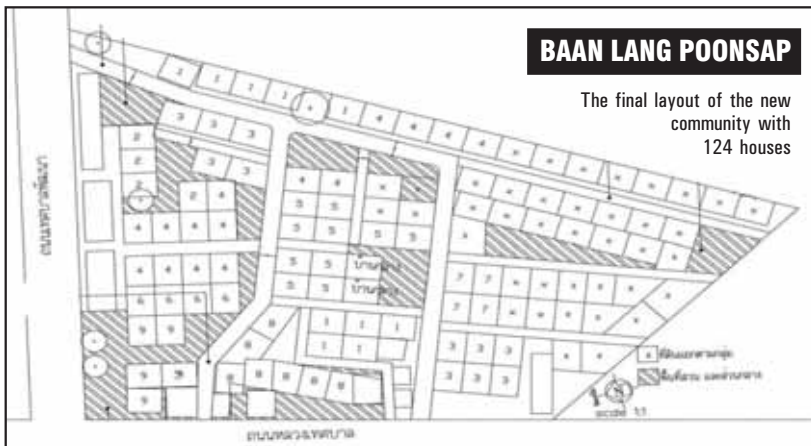


Getting KIDS involved : With the help of two creative young Bangkok architects, even the children in Baan Lang (many of whom also help out with their parent's trash recycling work) were drawn into the design process, making paintings and models of their dream houses and even setting up their own savings group and "Community Youth Bank."



Planning by **PEOPLE** . . .

With a little delicate and respectful design support from community architects, poor communities like the one at Baan Lang Poonsap can analyze their needs, work within a limited budget and still come up with neighborhood plans and house designs that are humane, appropriate and filled with all kinds of whimsy, delight, creativity and innovation.



BAAN LANG POONSAP

The final layout of the new community with 124 houses



42 Soi Amon

Chantaburi

Soi Amon is another community in the first-round of Baan Mankong projects to be undertaken in the eastern provincial city of Chantaburi. Soi Amon was a crowded and dilapidated community of vendors and daily laborers who had been living for about ten years on private land in the heart of the city, some as land renters but most as house renters. In January 2005, the land owner announced plans to redevelop the area commercially and posted an eviction notice.

Two communities join together : Soon after the eviction crisis began, a big meeting was held in Soi Amon, where the residents (many had already visited the Naa Technique housing project) talked about upgrading possibilities with the community network, the city's Baan Mankong Committee and CODI staff. Another nearby community was also facing eviction, and the two communities decided to work together to make a single large housing project of 320 households (including 126 families from Soi Amon, 194 families from the neighboring community and 2 squatter families). Together they started a joint savings group (divided into 52 sub-groups) and registered themselves as a cooperative.

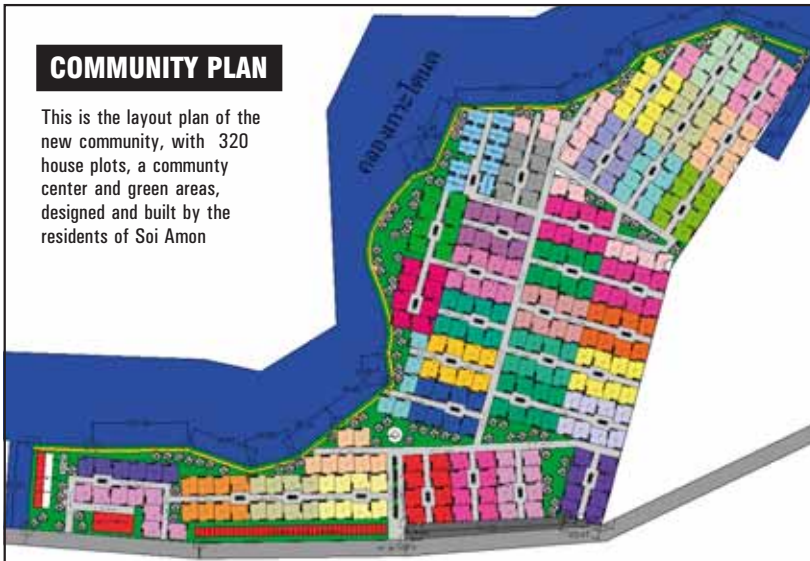


New land : After looking at possibilities around the city, the people at Soi Amon found a big 6.24 hectare tract of farmland at the edge of town, just down the road from the Naa Technique community, and they negotiated to buy it quite cheaply for just 10 million Baht. After using part of their infrastructure subsidy to raise the level of the land by almost a meter, to avoid flooding in the future, they began building their new community.



COMMUNITY PLAN

This is the layout plan of the new community, with 320 house plots, a community center and green areas, designed and built by the residents of Soi Amon



RESETTLEMENT can be a cheaper alternative in smaller towns . . .

In many smaller cities, where it can often be cheaper and easier to buy some private land than to lease public land, relocation becomes a more viable option than negotiating long-term leases on the public land the communities already occupy. Not always, but often. Plus, it's much easier to search for land in smaller towns like this, and distances are less, so even plots on the outskirts of town are not far from jobs, schools, markets and employment opportunities. Here in Chantaburi, for instance, you can still buy land that is not too far away for only 125 Baht per square meter.



▲ BEFORE :



▲ AFTER :

Upgrading Project Details :

- Number of units :** 320 houses
- Type of upgrading :** Nearby relocation
- Land owner :** Community Cooperative
- Tenure terms :** Collective ownership by the Soi Amon Community Cooperative
- CODI land loan :** 10 million Baht (US\$ 285,715)
- Infrastructure subsidy :** 20.8 million Baht (US\$ 594,286)
- CODI housing loans :** 16.4 million Baht (US\$ 467,830)

43

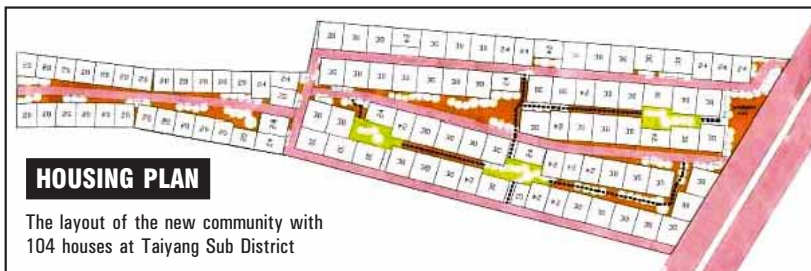
Soi Setakit

Taiyang Sub District, Phetburi Province

Soi Setakit was a small land rental community in the district town of Taiyang, in Phetburi Province in Western Thailand. The first families came here in the 1970s, renting land from the owner and working as laborers and market vendors. The settlement eventually grew to include 45 households. At first they paid a land rent of only 350 Baht per year, and by 2000, the rent had only gone up to 1,000 Baht per year. Although it was a cheap place to stay, the community had no basic services and was on low-lying land which got flooded every year. Over time, the wooden houses had also deteriorated and conditions were bad.

Another eviction threat gets the process going : In 2004, the landowner's son got the real estate bug and decided to sell the land. The prospect of being evicted from their homes sent the community into a panic, and their first reaction was to send letters asking for help to just about everyone: the municipality, the sub district authority, the NHA and CODI. With help from CODI and the District Authority, a survey was then carried out, not just in Soi Setakit, but in the whole town of Taiyang. The survey identified 120 poor households with housing problems - not just the 45 families in Soi Setakit but many other renters and scattered squatters.

Bringing all 120 households together : In the big meeting in which the survey results were presented and discussed, the idea was formed of developing a new housing project which would bring together all these families. A joint savings group was started (initially with 100 members), and exposure visits to see Baan Mankong projects in Chantaburi were organized, to give people ideas. After a long search, they found a good 1.72 hectare piece of private land just 2.5 kilometers away, which they negotiated to buy for 2.6 million Baht, partly using their savings and partly a land loan from CODI.



▲ BEFORE :

▲ AFTER :



▲ BEFORE :

▲ AFTER :

New community : After securing their new land, they developed a layout of 104 house plots, access lanes, community facilities and green spaces on the new land. The plot sizes vary, between 60 and 120 square meters, which families could choose, according to their affordability and family size. Besides the 45 plots for the families from Soi Setakit, the project has 44 plots for the scattered renters and squatters, and 15 plots for welfare houses for the very poor or elderly. Using the infrastructure subsidy, they have filled the new land, installed electricity and laid the roads, drains and water supply lines, with good support from the Taiyang sub district. The construction of the community center is now going on, and the people working with young architects to plan affordable new houses.

Upgrading Project Details :

Number of units : 104 houses

Type of upgrading : Nearby relocation

Land owner : Community cooperative

Tenure terms : Collective ownership by the community cooperative

CODI land loan : 2.295 million Baht (US\$ 65,571)

Infrastructure subsidy : 2.6 million Baht (US\$ 74,286)

CODI housing loans : not yet

44

Koh Lak

Prachuap Kiri Kan Province



HOUSING PROBLEMS in PRACHUAP KIRI KAN : When community network leaders from central and southern Thailand worked with CODI to conduct the first survey of housing problems in the southern provincial town of Prachuap Kiri Kan, they found poor households with serious housing problems scattered around several of the town's sub districts. Some were staying in the run-down Koh Lak squatter community, but after having received several eviction notices, were continuing to stay on that land with great uncertainty. The survey also found many poor families living in crowded rental rooms, as well as families squatting alone or in small groups on private land, or on land under Crown Property Bureau ownership.

THE CITY'S BAAN MANKONG PROCESS STARTS : With good support from the municipal authorities, a city-wide meeting was organized in June 2005. For most of the families with insecure housing conditions, this was their first chance to meet others in the same situation, to learn about the possibilities the

Baan Mankong program offered, and to discuss how they could resolve their housing problems together. The idea came up of developing a big, new housing project that would provide secure housing for all these scattered families around the town. That was the beginning of the town's Baan Mankong process.

SAVINGS : The first thing to link between these families. The first and most important activity which brought together this group of scattered families was their savings group, which they set up in October 2005. Initially, 60 families joined the savings group, but as word of the Baan Mankong process spread around the city, more families joined the savings group. The people all met once a month to deposit their savings (minimum 100 Baht), to exchange information and work on their planning for the new housing project. Later on, the group registered their savings group as a cooperative.

NEW COMMUNITY PLANS : With help from a team of young community architects, the people divided the new land into 100 plots of 112 square meters each, which includes 70 plots for the cooperative's existing members, and an additional 30 plots for more poor families to join in the community later on, as necessary. With the infrastructure subsidy, the people filled the new land, laid roads, storm drains, septic tanks and water-supply lines, and have begun work on their community / occupation support facility. They also developed three house designs (all detached houses), which families can choose according to their affordability and family size: a single-story house, a house on stilts and a full 2-story house.



HOUSING PLAN

The layout of the new community with 80 houses at Baan Nong Kham Sub District, Prachuap Kiri Kan



City helps find new land : In the case of Prachuap Kiri Kan, both the Municipality and the Crown Property Bureau were key supporters in the people's housing process and helped to identify some potential plots of public land for their new housing, right inside the town. A 1.9 hectare piece of public land in Baan Nong Kham Sub District, which was originally to be part of a school, was finally chosen for the housing project, and leased to the community cooperative on a 30-year lease contract.



Upgrading Project Details :

Number of units : 70 houses

Type of upgrading : Nearby relocation of scattered squatters and renters

Land owner : Crown Property Bureau

Tenure terms : 30 year renewable lease to the Koh Lak community cooperative.

Infrastructure subsidy : 1.75 million Baht (US\$ 50,000)

CODI housing loans : Not yet



▲ **BEFORE :**

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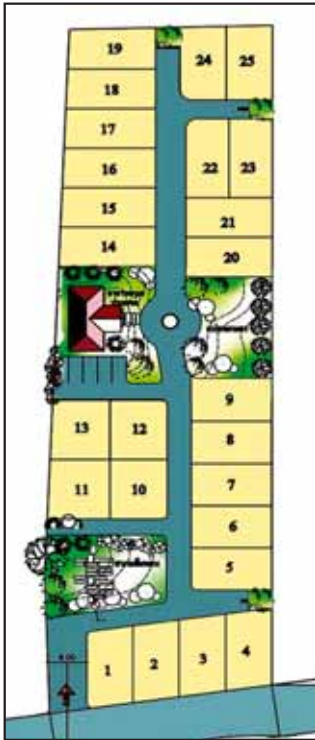


▲ **AFTER :**

45 Naa Bua

Pattalung

The Baan Mankong process in the provincial town of Pattalung, in southern Thailand, began in 2004 with a survey of people with housing problems. Pilot upgrading projects were soon launched in the first two communities (Baan Pee and Tamnan), and Chumchon Naa Bua was the third project.



Bringing together the town's scattered renters and squatters :

The 25 poor families in the Naa Bua project were all living in scattered and precarious conditions as squatters or renters around the Paiyakhan Sub District in Pattalung, most of them working as vendors or daily wage laborers. The first step to get this new group (who hadn't known each other before) to begin working together was to start a savings group. The people divided themselves into three groups, all with four kinds of saving: saving for general purposes (100-200 Baht/mo), for housing (250-300 Baht/mo), for cooperative "shares" (10 Baht/mo) and for welfare (1 Baht/day).

New Land :

The next step was to set up a cooperative and to search for new land within the Pattalung municipal area. Without much trouble, they found a good 0.48 hectare piece of inexpensive land close by, in the same sub district, which had good access to roads and infrastructure mains. The price was 894,000 Baht, and they bought it partly with their savings (100,000 Baht) and partly with a CODI land loan.

New community :

Once they had the new land, the community people themselves developed a roomy layout plan, with roads, open spaces and two sizes of house plots (120 and 136 square meters), and divided up the plots in such a way as allowed family relations and friends to live together. They named their new community Naa Bua, which means "Lotus Farm" in Thai. Because the land was low-lying and raising the level to avoid flooding was so expensive, they got an extra subsidy from CODI to help pay for the land filling. The construction of houses is now going on.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

Upgrading Project Details :

- Number of units :** 25 houses
- Type of upgrading :** Nearby relocation
- Land owner :** Community cooperative
- Tenure terms :** Collective ownership by the Naa Bua community cooperative
- CODI land loan :** 794,000 Baht (US\$ 22,685)
- Infrastructure subsidy :** 625,000 Baht (US\$ 17,857)
- Land filling +septic tank subsidy :** 200,000 Baht (US\$ 5,714)
- CODI housing loans :** not yet

46 Sirin Market (and friends)

Klong Saan District, Western Bangkok

This is a relocation project that was started by one community, but eventually expanded to include poor families from six different communities facing eviction in Klong Saan District, in the western side of Bangkok. All the six original communities had similar physical problems before: crowded conditions, no proper infrastructure and the threat of eviction. But there's an interesting thing that almost always happens when groups from several different communities come together like this: in the beginning, lots of families will have their own ideas and will not be happy to compromise those ideas with others and will move out. The families who remain are the ones who agree to work together, and as they plan, visit other projects, search for land, and begin undertaking so many activities together, the friendship and cooperation grow, and they start to become a solid community.

It started with an old slum community of 137 families living opposite the Sirin Market. They had long faced the threat of eviction, and eventually linked with the Bangkok community network and began searching for alternative land - nearby at first, and farther away when they couldn't find anything they could afford. Next, some families from the Jalan Sanitwong 3 community (a community of shop-house renters being evicted) and from the Ekkachai 30 community joined the project. Several more communities joined, until finally it was six communities. And after quite a few dropped out, they ended up with 156 families.

Maybe because the people who stuck to it are the enthusiastic believers in their own capacity to solve their housing problems, the participation in the land-search and planning process has been very good. The community network helped them find the cheap land they finally chose, which is close to the Klong Lat Paa Chee community, and very close to markets and schools.



BEFORE :

AFTER :



BEFORE :

AFTER :

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Community plan : The layout plan for the new land which the Sirin Market community has developed, with help from young architects, includes row-house plots of 32 to 60 square meters. They will use the *Chang Chumchon* network of community builders to handle the heavy structural parts of the new row-houses, but will use their own community labor to do all the rest, with various committees set up by the managing the whole process.

Upgrading Project Details :

Number of units : 156 houses

Type of upgrading : Relocation

Land owner : Community cooperative

Tenure terms : Cooperative ownership

Status of project : Just starting

CODI land loan : 23 million Baht (US\$ 657,142)

Infrastructure subsidy : 5.8 million Baht (US\$ 165,714)

CODI housing loans : 23.5 million Baht (US\$ 671,428)

47 Sahakorn Keha Satan

Pitsanulok

Another project born in an eviction : For many decades, two squatter communities had been settled near the ruins of King Naresuan’s Ratchawong Palace, in the northern Thai city of Pitsanulok. In 1999, the Crown Princess initiated a project to restore this historic site and asked whether the people could move to another place. A committee was set up to decide what to do, chaired by the mayor. The communities all agreed to cooperate with the project, as long as the resettlement site was acceptable.

Organizing themselves and searching for land : A year later, the communities within the palace grounds set up their own committee, and with help from local institutes, the community network and CODI, they surveyed their members, started savings groups (both daily and monthly) and began to search for alternative land. They looked at temple land, Treasury Department land and private land. Finally, they found an inexpensive 3.66 hectare piece of private land near a slaughterhouse, on See Haratch Deychochai Road. After setting up a cooperative in April 2003, they purchased the land for 18.4 million Baht, partly with their savings and partly with a 15 million Baht land loan from CODI.

Designing the new community : Next, they developed a layout plan for the new land, and named their new community *Chumchon Sahakorn Keha Satan*. A professor from the architecture faculty at Pitsanulok’s Naresuan University helped the new community with their planning and house design process. Besides 230 house plots, their plan includes a community center, an outdoor fitness park and a welfare house for elderly community members.



Troubles : Work started in October 2003. The people decided to hire a contractor to do all the work of laying the infrastructure and building the houses, but to oversee the work themselves, through several community committees. Work has been quite slow on this project, which for many years was the only Baan Mankong project in Pitsanulok and has been troubled by conflicts, cost overruns and loan repayment problems. After nearly four years, only

75 of the houses have been completed, and many of the original members who could not wait so long have moved to other communities, to other cities or into NHA housing projects. But there has been good collaboration with Pitsanulok Municipality, which has provided the water supply for the project.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :



Upgrading Project Details :

Number of units : 234 houses

Type of upgrading : Relocation

Land owner : Community Cooperative

Tenure terms : Collective ownership by the Sahakorn Keha Satan community cooperative

CODI land loan : 15 million Baht (US\$ 428,571)

Infrastructure subsidy : 14.95 million Baht (US\$ 427,142)

CODI housing loans : 11.13 million Baht (US\$ 318,000) so far.

48 Talat Tap Klaw Tai

Pichit

Talat Tap Klaw Tai is a 60-year old community of 116 wooden row-houses, which the people have rented for decades from a woman named Mrs. Tuenjai Buratarat, who used to be a mayor of the Tap Klaw sub district. This area of Pichit used to be a big market, and many of the community's residents came here to work as vendors, porters and laborers in the market or in a big rice mill nearby. When the city grew, the market was moved to another part of town. Without the vibrant economic opportunities the market offered, the Tap Klaw Tai area went down hill and the old wooden houses became increasingly run-down.

Survey and organizing : In 2003, the community network in Pichit conducted a survey of the nine poor communities in the Tap Klaw Tai sub district, with support from the northern Thai NGO POP (People's Organization for Participation) and CODI. After some discussions with the network (and with the land-owner, who was very cooperative), the people began to discuss the idea of developing new, more secure housing for themselves with the Baan Mankong program. They made several trips to visit community upgrading projects in Chiang Mai and other northern cities to get ideas.

Starting to save : The community set up its savings group in July, 2004. At first, only 26 people joined the process, saving a fixed amount of 300 Baht per month, but gradually, more families joined until the group grew to 71 families. The savings group registered itself as a cooperative in February, 2006.

Looking for new land : Since buying the land they already occupied was not possible, the people's next step was to search for alternative land to make a new community. They finally found a good piece of land (0.71 hectares) not too far away and negotiated to buy it cheaply.

Planning the new community : Once they had the new land, they worked with the Pichit community network, POP and CODI's community architects to prepare a simple layout of 71 house plots (with lanes, a community center and small open green spaces) and to design several affordable house models. The project is now just getting started.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

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Upgrading Project Details :

- Number of units :** 71 houses
- Type of upgrading :** Relocation
- Land owner :** Community cooperative
- Tenure terms :** Collective ownership by the Tap Kraw Tai community cooperative.
- CODI land loan :** 1.278 million Baht (US\$ 36,515)
- Infrastructure subsidy :** 3.91 million Baht (US\$ 111,715)
- CODI housing loans :** not yet

49 Poo Poh

Pattani



The Baan Mankong process in Pattani has brought a new tool to the process of solving the city's housing and environmental problems, linking people together, and helping the government to understand that people's participation is not something threatening, but a great asset in a city. This is important, because Pattani is one of the three southernmost provinces of Thailand (along with Yala and Narathiwat) which have been deeply troubled by violence and civil strife in recent years, and mistrust between local communities (which are 80% Malay-speaking Muslims) and the government is high.

De-densifying Pattani's slums : In Pattani, the Baan Mankong projects so far are similar: all involve *de-densifying* the existing settlements, partly through relocation to alternative land, and partly through on-site upgrading. People felt this was necessary because many joint-family households were living in very crowded conditions, and land in Pattani is still relatively cheap (because of economic stagnation). Relocation tends to go more quickly than on-site upgrading, but moving to new land still isn't easy, even if the land is close by, as in Pattani. The "Livable Cities" project has helped link these upgrading projects (which focus on land and housing) to other issues of community life, such as environment, alternative energy, health and local wisdom.

grading, but moving to new land still isn't easy, even if the land is close by, as in Pattani. The "Livable Cities" project has helped link these upgrading projects (which focus on land and housing) to other issues of community life, such as environment, alternative energy, health and local wisdom.

One big cooperative : An interesting aspect of the Baan Mankong process in Pattani is that the people in the city's first three projects (including Poo Poh, Naak Lua and Pannaleh) are very close and decided to register themselves under a single cooperative, though their projects are in different areas of the city.

Poo Poh : This group of 112 families, most of whom are fisher folk, decided move from three different squatter areas in the city to new land, which they searched for and bought themselves, with a loan from CODI, through their 3-community cooperative. The vast track of beautiful new land (3.2 hectares) that they bought, cost US\$ 147,500 (\$ 4.70 per square meter). Each family has a plot of 160 square meters, for which they make a land loan repayment of just \$ 10 per month.

New plan : A young architect Nad and his team played a very important part of helping the people at Poo Poh (as well as the other two first-year pilots) to make a beautiful layout plan for the new land. In the plan they developed, the houses are arranged in clusters, where social structures define the physical plan. And at the center of the community are a mosque and public garden. Housing plots takes up 56% of the land, and a very generous 44% of the land is kept for public spaces, roads and community facilities.



The final layout features houses arranged in clusters around small open spaces and a big garden with a community mosque at the center.



▲ BEFORE :



▲ AFTER :



▲ BEFORE :



▲ AFTER :

Upgrading Project Details :

- Number of units :** 112 houses
- Type of upgrading :** Relocation
- Land owner :** Community Cooperative
- Tenure terms :** Collective ownership by the Poo Poh Community Cooperative
- CODI land loan :** 5.67 million Baht (US\$ 162,000)
- Infrastructure subsidy :** 7.28 million Baht (US\$ 208,000)
- CODI housing loans :** 13.88 million Baht (US\$ 396,543)
- Welfare house subsidy :** 200,000 Baht (US\$ 5,715)

50 Khajorn Kiet Phuket

Back in the 1930s, a group of 40 families of laborers were given this land on rent by the Ngan Tawee Company, which owned the factory where they worked, in the southern Thai tourist city of Phuket. They stayed there as land tenants all those years, but in 2005, the landowner decided to evict the people and develop the land, which had since become quite valuable. Although the company provide them some cash compensation (total 780,000 Baht), the people at Khajorn Kiet didn't know what to do.

Starting Baan Mankong : With help from the network of poor communities in Phuket, which had grown in size and strength during the process of reconstruction after the December 2004 tsunami hit many poor communities the island, the people at Khajorn Kiet set up a savings group, formed a committee, started looking for alternative land and negotiated with the company to stay on the old land until they could build new housing on land elsewhere.

New land : The land they eventually found, in Soi Bang Yee Lao 2 (formerly rubber plantation), cost 9 million Baht, and because it was larger than they needed or could afford alone, they decided to expand their housing project to include more families with housing problems in Phuket (34 families from Khajorn Kiet + 56 families who were scattered renters and squatters). After forming a cooperative, they purchased the land, partly with their own savings and partly with an 8 million Baht land loan from CODI.



Good assistance from the local authorities : The project received good support all along from the provincial governor and provincial authority, which filled the new land to prevent future flooding, provided a lot of the big equipment they needed during the construction process and helped the new community to get municipal electricity and water supply connections and register their new houses.

New community : The 90 families divided themselves into small groups, by relation and by groups of friends, for the planning process, with each group electing a leader to coordinate with the other groups, join meetings and collect the savings and loan repayments. With help from community architects, the people designed a nice layout of house plots, lanes and open spaces on the new land. In a series of workshops, the people designed several one and two-story house models for the new settlement, which people could choose according to family size and affordability, and which they are building together, in groups. They decided to call their new community *Tawee Sin Mankong*, which means in Thai something like "Increasing prosperity".



▲ BEFORE :



▲ BEFORE :



▲ AFTER :



▲ AFTER :

Upgrading Project Details :

Number of units : 90 houses

Type of upgrading : Relocation

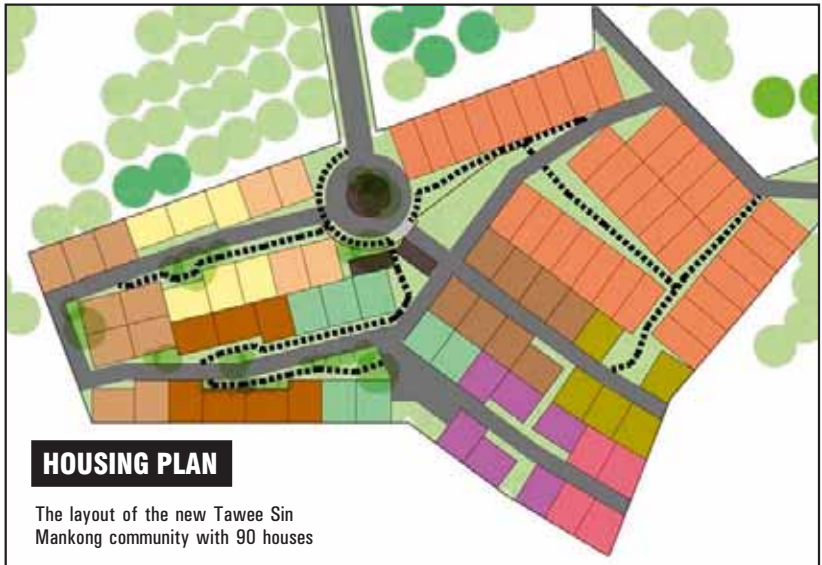
Land owner : Community Cooperative

Tenure terms : Collective ownership by the Tawee Sin Mankong community cooperative

CODI land loan : 8.13 million Baht (US\$ 232,286)

Infrastructure subsidy : 2.25 million Baht (US\$ 64,286)

CODI housing loans : 15.08 million Baht (US\$ 430,714)



HOUSING PLAN

The layout of the new Tawee Sin Mankong community with 90 houses

It was worth it

All the hundreds of activities that have made us so tired, and all the thousands of drops of sweat that have fallen from our brows, are not as hard as being evicted.

The place we have stayed and eaten and slept for such a long time is gone, because that land wasn't ours. The owner just rented it to us, and after the lease was finished, we had to move.

So we had to wait until we got new land. The chances were not good, but if an opportunity came up, we would have to grab it.

Then along came Baan Mankong. Before we joined the program and built our houses, we had to brainstorm and do many things by ourselves. But after it was finished, it was all worth it.

(Composed by a member of the new Tawee Sin Mankong Community Cooperative, to commemorate the project's inauguration on October 5, 2007).



"This project has shown us how to solve our problems by ourselves and how to build our own houses. It is a very hard thing to become the owner of your own land and house, but we've done it now. Even though we are all exhausted, we have a good life here, good neighbors and a chance to work together. And most importantly, we've learned that if we work together, we will have strength."



<p>1 SINGLE HOUSE (13 units) COST : 156,000 Baht (US\$ 4,457)</p>	<p>2 TWIN HOUSE (22 units) COST : 188,000 Baht (US\$ 5,370)</p>	<p>3 ROW HOUSE (55 units) COST : 166,000 Baht (US\$ 4,742)</p>



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Baan Mankong Progress :

(January 2003 to March 2008)

Total number of cities in the process now : 226 cities and Bangkok districts, in 76 provinces

Projects approved so far

- Total number of projects approved 512 projects (some cover several communities)
- Total number of communities covered 1,010 communities (in 226 cities, in 69 provinces)
- Total number of families covered 53,976 households
- Total budget approved US\$ 46.13 million (upgrading subsidy)
US\$ 52.26 million (housing and land loans)

Projects organized by type of upgrading

	communities	households	% of total
On-site upgrading / reblocking / reconstruction	443	34,516	(64%)
Nearby relocation (within 5 kms)	237	7,393	(14%)
Relocation (more than 5 kms away)	329	11,997	(22%)
Common house for elderly, poorest, homeless	1	70	(0.1%)

TOTAL 1,010 comms. 53,976 households

Projects organized by nature of housing problem

Solving eviction problems after fires and floods, debt crises and housing scattered squatters	684	39,311	(73%)
Securing tenure in existing slums	286	13,191	(24%)
Developing new communities in new sites	40	1,474	(3%)

TOTAL 1,010 comms. 53,976 households

Projects organized by terms of tenure security

Cooperative land ownership	623	23,479	(44%)
Long-term lease to community cooperative	226	20,980	(39%)
Short-term lease to community co-op (<5 yrs)	59	4,143	(8%)
Permission to use land	102	5,104	(9%)

TOTAL 1,010 comms. 53,976 households

78% of these households have been upgraded in the same place or on land which is very close by.

97% of these households have secured their tenure in resolution of eviction crises or serious land conflicts.

83% of these households have now got long-term land tenure security.