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# Adopting Organized Self-Help Housing Approach in Low-Cost Housing in Davao City, Philippines

Rowena Santos-Delgado<sup>1</sup>

rdelgado@upmin.edu.ph

## Abstract

*"If dwellers participate in the design, construction and management of their housing, the process and environment thus created, stimulate individual and social well-being. If not, the project may become a barrier to personal fulfilment and a burden to the economy". John Turner*

Self-help housing approach has long been applied by societies in general. At a time when professional services (such as that of architects and engineers) were not available, communities built houses and buildings based on customs, beliefs and traditional systems of building. This manual highlights organized self-help housing where a "facilitating organization both assists the household that have chosen self-help housing and that bears a responsibility to authorities and financial agencies." (Rodriguez, Astrand: 1996). Despite resistance from target recipients, organized self-help housing has proven to benefit communities in terms of social, economic, educational and developmental aspects.

*A major factor that influenced the writing of this manual is the successful execution of organized self-help housing projects by the Fundacion Promotora de Vivienda (FUPROVI), a national housing organization for low income families in San Jose, Costa Rica, through their Habitat Program for 20 years. Incidentally, a local model that serves as evidence for the potential of self-help housing approach in the country is Gawad Kalinga's GK777 Project that has brought about "beautiful, humane and quality but inexpensive houses" for the extremely poor families throughout the country, built through the people's "sweat equity" and a firm communal faith in God (GK Tatag Manual).*

This manual recognizes shelter provision as one of the priority programs of the present administration of Davao City Mayor Rodrigo Duterte who himself has actively supported the projects of the Gawad Kalinga. However, it also acknowledges housing demand, not just by the extremely poor constituents in the city, but the low-income families as well. Hence, it is aspired for in this manual that

organized self-help housing for low-income families is carried out in the low-cost housing projects, with the cooperation of both government and non-government housing agencies in Davao City.

## PART I

### Introduction

#### 1.1. Upgrading Spontaneous Settlements

Spontaneous settlements are non-planned settlements characterized by chaotic growth and land division, illegal settlements, lack of basic infrastructure and basic services, high level of criminality, health problems and poor quality of housing.

The negative physical, socio-cultural, and economic impacts of spontaneous settlements has thus, strengthened the need for societies at large, to up-grade settlements, aiming for improving safety of the residents (from fires, floods and natural disasters), improving infrastructure and services, and guaranteeing rights to land.

Common measures in up-grading include delivery of titles or other forms of tenure to the households; redesign of sites, blocks and plots; installation of water, sewerage, electricity; and introduction of financing for construction and housing improvement. This process has involved the collaboration of central and local government, private land owners, NGOs and local households.

But reality is that, land value is continuously rising up; construction cost becomes more unaffordable for low income households; and the building process becomes more complicated to poor families so that spontaneous settlements continue to sprout uncontrollably.

As such the concept of self-management is promoted to create a more holistic perspective on economy. Instead of simply expecting government to provide *free* housing, households are encouraged to consider self-construction or individual management that would help reduce construction cost by self-contributing on the labour and management aspects of building.

#### 1.2. Definitions of Organized Self-help housing

Organized self-help housing can instinctively be perceived as, simply satisfying housing needs. But it is more than that. It promotes community enhancement and organization of the community's resources in terms of manpower, resource generation and social responsibility.

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<sup>1</sup> Rowena "Rowee" Santos-Delgado became a fulltime faculty of the BS Architecture Program of the University of the Philippines in Mindanao in 1999. A practicing architect, she completed a Master of Arts in Urban and Regional Planning from the same University in 2004. Her architecture undergraduate program was taken in U.P. College of Architecture in UP Diliman. She has attended the 6th International Training Course, "Organized Self-Help Housing: Planning and Management" hosted by the Swedish International Development Agency and facilitated by Lund University in San Jose Costa Rica in 2007. She is a volunteer consultant of the Gawad Kalinga Community Development Foundation and an active member of the Philippine Institute of Architects.

It is both *personal effort* and *mutual help*. *Personal effort* is each family's work done to meet its own needs. *Mutual help* involves efforts and actions of all members of the community with common agreed visions and objectives (Rodriguez, Astrand: 1996). It promotes alliances between stakeholders, and through family's participation, the members of the community commit to the maintenance and continuous improvement of the houses, and ultimately improvement of their lives (FUPROVI Manual: 2006).

Organized self-help housing is often run by NGOs in several countries but some projects were carried out by municipalities, community-based organizations, cooperatives or some private companies. Normally, the organizations that support self-help housing is seen as a collector of resources, looking at beneficiaries that depend on donations from private donors who recognize their role in society in alleviating poverty. As such, resources pour in and are transferred to the beneficiaries, at no cost to the latter. However this may not always be sustainable as resources are scarce. At the same time, this approach does not maximize the potentials of organizations to serve a bigger population.



Spontaneous settlement in Brazil



Self-help housing in Ecuador



Self-help housing in Bolivia

A more sustainable strategy is for organizations to create a permanent fund, where resources are provided to the target

population. Budget targeted for housing projects are used as initial working capital. Once the land is provided, and the house is constructed, the property is used as "security for a mortgage from a bank or a finance institution and the family repays the initial loan to the organization". The funds are then reused for other families to use as starting or working capital (Rodriguez, Astrand:1996).

## 1.3. Models of Organized Self-help Housing

### 1.3.1 Habitat for Humanity (HFH) Projects

Habitat for Humanity (HFH) is an international civic organization dedicated to give adequate housing solutions to dignify the lives of poor people. Founded in 1976, HFH has built and sold over 200,000 housing units in about 100 nations and territories through organized self-help approach. The organization recognizes that the house is a human right; promoting community development thru participative housing policy. More than 70,000 of those housing solutions have been built in Latin America and the Caribbean. In Mexico for example, 16,500 houses in 100 communities were accomplished and more than 85,000 persons were served. HFH Mexico started the program at 1987 and impacted 15 states throughout the country.



Habitat for Humanity Self-help Housing Projects in Mexico

### Fundacion Promotora de Vivienda (FUPROVI) Projects

FUPROVI is a private development organization that supports and promotes the social production of habitat and housing throughout Costa Rica. The objective is to foster the organization of communities towards self-help management in underprivileged sectors, so they can directly and actively participate in the identification of solutions to housing problems, and so that they can employ flexible methods that can become viable housing alternatives. Its mission is to contribute to the improvement of the quality of life of underprivileged sectors, in their housing needs. It also promotes community strengthening through innovative and competitive housing products and services.

Established in 1987 in San Jose, Costa Rica, FUPROVI's Habitat Program included two main Subprogrammes: The first subprogramme is **Access**, which delivers completed housing units. It provides housing design as well as assistance in getting building approval, short-term financing and strengthening the community for self-help construction. The second subprogramme is **Community Roof**, that targets families without homes, and no organized groups. The programme aims to construct housing and infrastructure, to include post-project activities aimed at strengthening the community even after the project is finished.



FUPROVI: Providing access to housing FUPROVI: Providing access to housing construction, equipping actors and strengthening community groups. Photos above, courtesy of Randall Viales, www.fuprovi.org



Nazareth Project for squatter resettlement



Camino Real Project in rural area



Community creativity & identity

FUPROVI believes that “the active participation of the families in the construction process of the houses, with the corresponding technical-professional assessment, is not only essential for the economic viability of this process, but is also a way of ensuring that the proposed solution is of the required quality, in terms of location, construction system, infrastructure, basic services, and finishes” (FUPROVI, 2006). It is the different families, as core units of the community, which identifies basic necessities, and prioritizes them, under the supervision of professionals and technical workers, such that the proposed solutions would encourage viability and motivation in adopting self-help approach construction.

### Gawad Kalinga's GK777 Projects

Gawad Kalinga (GK), translated in English means “to give care,” and is an alternative and effective solution to the blatant problem of poverty in the Philippines. Its approach is integrated, holistic and sustainable – a concrete action plan

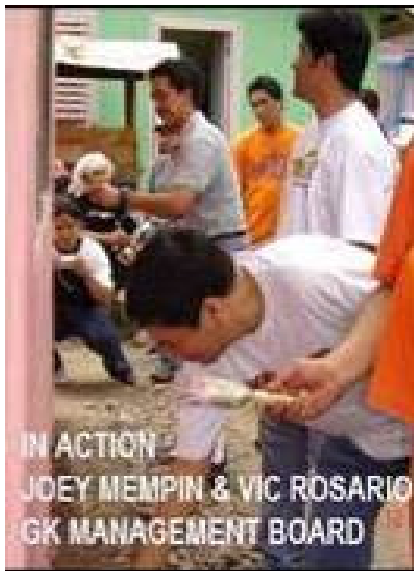
## Adopting Organized Self-Help Housing Approach In Low-Cost Housing in Davao City, Philippines

Rowena Santos-Delgado

to rebuild this nation by harnessing the best of the Filipino – our faith and our patriotism. It is not just a work for the poor but the building of integrated, holistic and sustainable communities, focussing first and foremost on the depressed areas throughout the Philippines. It gives “priority to dismantling the patterns of despair and feeling of abandonment, which overwhelm the lives of the impoverished... It then moves towards restoring the dignity of the poor and marginalized, and revitalize their capacity to hope and dream.” (GK Tatag Manual)

GK hopes to achieve: (1) **Community Empowerment**, the empowerment of communities whose residents are not focussed on dole-out, but stewardship. It is about building the capacity of the poor to respond to the opportunities and enabling them to reach their highest potential; (2) **Massive Mobilization for Volunteerism**, a manifestation of the “bayanihan” spirit, a value characteristic of the Filipino. It is the collective efforts of heroism in our local communities, working together to achieve success for all; and, (3) **Partnerships in Nation-building**, challenging all Filipinos to work together such that government and civil society help support each other to take part in realizing the dream of nation building.

Through Gawad Kalinga’s Tatag Program, the GK777 project which was established in 2003, builds or improves the houses, providing infrastructure and basic services. A GK community is a **faith community**, where there is mutual respect among community members for each other’s religious beliefs. It is a **peace zone**, where the community members live in peace and harmony, justice and solidarity, regardless of religious or social beliefs. It is a **tourist spot**, where the sense of beauty of the surroundings befitting human dwelling and habitation is a reflected on brightly colored houses and landscaped environment. It is a **productivity center**, where the potential of the community are developed to sustain the self-sufficient growth of the community. It is an **environmentally healthy community**, where the preservation of the environment is as important as self-preservation.



GK River Drive Drive, Davao City



Gazebo, multipurpose area



GK Entrance Arch

“Gawad Kalinga hosts people-empowering activities moving towards building integrated, holistic and sustainable communities... It defines resources as beyond the monetary to that which has value to life and community. That is why GK goes beyond the management of funds to the management of relationships and the sharing of resources” (GK Tatag Manual).



## 1.4. Low-Cost Housing Situation in Davao City

### 1.4.1. Background: Davao City



Davao City is a sprawling metropolis of over a million people located in the southern part of the Philippines, particularly in the Southern Mindanao Region. It is one of the largest cities in the world with a land area of 2,443.61 square kilometres. It is a place blessed with natural advantages. The soil is very fertile and rich in minerals. The city has abundant source of potable water. Located in a typhoon-free zone, its tropical weather is characterized by even distribution of climatic elements all year round. Temperature ranges from 15 to 34°C. Davao City is strategically located in the Asia-Pacific rim. Its boundary line passes through the peak of the country’s tallest mountain, the Apo at 3,142 meters above sea level. Cascading from the peak and going east down, one finds vast plains, unspoiled forests, fertile valleys, navigable rivers, and the sprawling metropolis and world-class beaches.

### 1.4.2. Housing as a Priority Program of Davao City Mayor Rodrigo Duterte

Shelter is one of the first five priority programs of the present administration of City Mayor Rodrigo Duterte.

“The city has an enormous shelter backlog. Majority of the urban-poor, especially those whose present dwelling units are along danger zones and those who will be affected by the implementation of major infrastructure projects look forward to being assisted in acquiring decent shelter. The City Government recognizes that the comprehensive shelter program must be put in place to effectively address the informal settlers and the problems of squatting in public and private lands. The assessment of existing relocation and resettlement sites must be undertaken and an appropriate upgrading program formulated. Provisions must be made for the acquisition of lands that are suitable relocation sites.” (www.davaocity.gov.ph)

### 1.4.3. Existing Housing Projects: Some Concerns

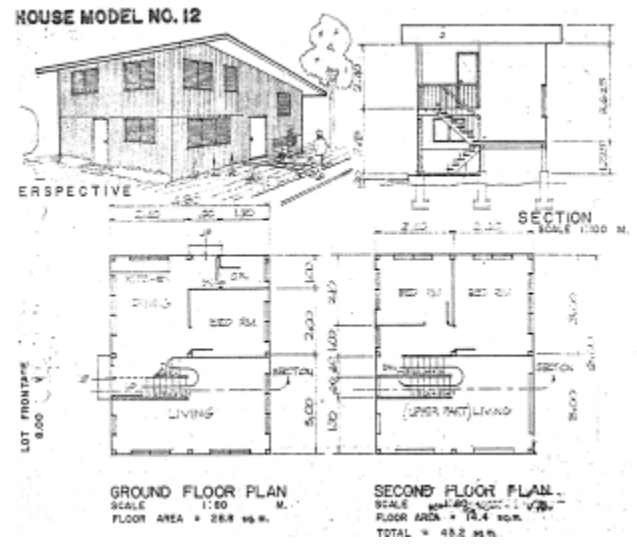
Evidently, the City has undergone slum improvement and resettlement, relocation projects, private relocation assisted by the City, and other City-assisted projects. From year 2000 upto this year, a total of 18, 297 families were housed in a total of 289.4 Has of land in various locations in the City (Housing and Homesite Development Division, 2006).

SIR Housing projects located in 4 different areas throughout the City, are one of the major City-assisted projects. Unfortunately, designs of the prescribed model have not been strictly followed by identified beneficiaries. The housing schemes (i.e. House Model No.12, for example), were submitted for application approval and permit exemption purposes only, though none were actually executed upon implementation.

The land acquisition and site improvements for low-cost housing are awarded to the beneficiaries through the National Home Mortgage Finance Corporation (NHMFC). However, it is a common concern that some lots and/or housing units remain unoccupied, leased, or abandoned, for reasons that would include unemployment, incapacity to pay for housing construction cost, lack of access to loans, inability to pay monthly amortization, lack of infrastructure, and distant location from places of work. Some houses were also rented out to make a source of income for the family out of the completed units.

Socialized housing projects were also implemented through the National Housing Authority (NHA) in selected urban areas. But the actual production and development of

housing for low income families are mostly carried out by private housing development corporations. Through the financial assistance of the Home Development Mutual Fund (also known as PAGIBIG Fund), families acquire housing from private corporations. However, as most low income families do not have sufficient income and collaterals, only the middle income families are able to avail of the housing loans.



**Figure 1** Housing Model for City-Assisted Housing

It is evident as well that as housing units are provided without community participation, there is a low level of resident satisfaction in terms of housing design, basic infrastructure services, construction quality and community integration. The families, upon the acquisition of the houses were not motivated to conform to any standards of design such that renovations and additions are made without considering impacts on neighbourhood design.

**1.5. Synthesis: Adopting Organized Self-help Housing In Low-Cost Housing Projects in Davao City**

The potentials of Davao City for self-help housing have not been extensively explored in housing projects initiated by the City Government and private housing developers. The adoption of organized self-help housing to low-cost housing would serve as an explicit solution to resident dissatisfaction in terms of housing design, payment schemes, provision (or lack of) infrastructure, and low quality construction. Apparently, the success of the housing programs calls for active participation in both the design and construction process as well as thru the establishment of active community organization, which would pave the way to community strengthening and ultimately, socio-economic development.

In summary, self-help housing as implemented by the FUPROVI and the GK777 has carried out all of the housing issues in general, except where GK caters only to the extremely poor families in the country, and hence, housing

materials for the core units are provided at no cost to the beneficiaries. On the other hand, low cost housing projects administered by the City Government and private housing developers do not satisfy a majority of the housing issues.

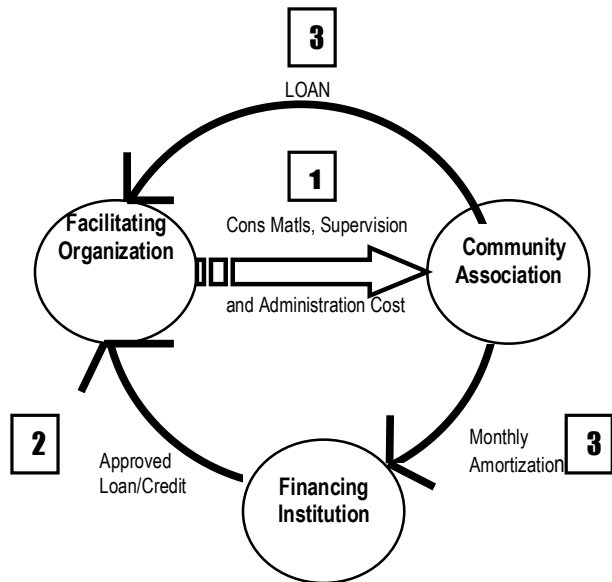
Housing Issues	Organized Self-help Housing on National Scope		Low Cost Housing in Davao City	
	FUPROVI Costa Rica	GK Phils.	City-Housing Agency	Private Housing Devt.
Community-based housing design	YES	YES	NO	NO
Community-administered Construction	YES	YES	NO	NO
Provision of basic infrastructure	YES	YES	NO	YES
Land security/tenure	YES	YES	YES	YES
Provision of access to loan for lots	YES	n.a.	YES	YES
Provision of access to loan for houses	YES	n.a.	NO	YES
Affordable housing (for low-income)	YES	n.a.	NO	NO
Free Constn Mats. for extremely poor	YES	YES	n.a.	n.a.
Economic/Livelihood activities	YES	YES	NO	NO
Harmonious neighbourhood devt	YES	YES	NO	NO
Maximum community organization	YES	YES	NO	NO
Least/no cases of renting or selling out	YES	YES	NO	NO
Massive Volunteerism	n.a.	YES	NO	NO

**Figure 2** Housing Issues Addressed by Housing Organizations

**Why Organized Self-help Housing?**

First, self-help housing approach provides housing development at a reduced cost. The labour aspect of construction cost comprises approximately 40% to 50% of the material cost. Professional fees, contractor’s profits and contractor’s overhead expenses are translated to supervision costs of the facilitating organization, and the community’s administrative expenses. The amounts are then distributed among beneficiaries, at lower amounts of contribution per family. The documentation process is also customized, and hence, bureaucracy is simplified. Further, projects are developed in accordance to the family’s economic status and paying capacity

Second, more families are served through a revolving fund. One of the major factors behind the people’s poor housing conditions is that, though they envision better homes and better environments, they do not and cannot have access to financial credits, as most middle income classes could (Stein, Castillo: 2003). The salaries of security guards, sales ladies, janitors, waitresses and some public school teachers for example, range from P5,000 to P8,000 (\$100 to \$160) such that they are not qualified to apply for housing loans from private housing developments. When most housing organizations address this problem by providing housing units for free, they ultimately realize that resources are eventually depleted and sponsors become scarce. It would make sense if the initial funds available are provided for target beneficiaries through a loan. As soon as the houses are constructed, it becomes security for getting credit from a financing institution. Once the credits are released, the beneficiary repays the facilitating organization and the funds are then used to finance other groups, or target communities. FUPROVI, for instance, addresses this financial concern by considering their housing fund as a permanent fund that needed to be replenished as soon as houses are complete, enabling the organization to assist other communities and support more families, ensuring the organizational sustainability in the process.



Revolving Fund Illustrated

Third, the housing design is set in accordance to the community's needs and priorities. When self-help housing is applied in low-cost housing, social production of housing would be planned and implemented in accordance to the community's basic spatial preferences, basic infrastructure needs and corresponding priorities, as well as desired quality of construction in compliance to minimum standards of building. With close supervision from professionals, desired needs are balanced with observed needs such that identity and individuality of housing design is practised, without compromising economic and structural considerations, as well as a harmonious neighbourhood design.

Fourth, the community develops a sense of attachment with the houses. A recurring problem in low-cost housing in Davao City is the tendency of housing beneficiaries to rent out or sell their houses. Giving them the opportunity to do hard labour and invest time and money to obtain houses, pave the way for people to put value on their houses as life-time awards. Houses become precious legacies that they can pass to their children, and to their children's children. They would also be encouraged not just to keep the houses, but to assume responsibility to maintain and improve them as soon as their finances allow. Having spent 30 hours a week in FUPROVI projects for around 6 months, for example is more than enough reason for the participants to establish sense of ownership, even if houses are not yet completed.

Fifth, the community establishes strong community relationships before, during and after construction. Stages in the organized self-help housing involve contacts and collaborations among all the members of the community. Working close together as a team enables the building of strong friendships and connections. At times conflicts occur through the decision making and implementation of the projects. But these conflicts are positive factors, as they

enhance abilities to resolve issues and eventually improve values and characters. Experiences on initial contacts in Gawad Kalinga and FUPROVI prove that community members usually start with different ideas and approaches, but end up establishing consensus on issues and decisions.

Finally, the members develop a sense of dignity and hope. Providing housing units to poor families simply resolve basic shelter needs, but personal and economic transformation is not guaranteed. But when one family has contributed to the housing planning and implementation, it gives him a sense of purpose. Just when poverty takes away his self-confidence and sense of well-being, the process of self-help housing brings him to the realization that he can do things to help himself and his community. Further, it allows recognition of each individual's skills in terms of community leadership, resource generation, creative design and strategizing and construction execution. It enables him to envision himself to prosper as a person, and to get the opportunity to climb up the economic ladder. In FUPROVI for example, families start acquiring cars and more house appliances about five years after the completion of the projects. Participants obtain skills in construction and become knowledgeable in various aspects of project planning and implementation. In Gawad Kalinga, it is evident that once potentials are recognized, the families begin to look to their future with bright hopes and godly perspectives.

## Part II

### The Six Phases of the Organized Self-help Housing Process

#### Introduction: The Actors and Their Roles

Very crucial to the success of the organized self-help approach is the identification of the key players in the process. It is much premature to say that only the target community benefits in the process because ultimately, the facilitating organization, the financing institution, the local government, and different sectors of society take their place in the sharing of the positive impacts borne out of the process. So, who are the actors and what are the responsibilities expected of them?

The **target community** is characterized by a group composed of families with low income. This includes public teachers, janitors, sales ladies, factory workers, clerks, barbers, policemen, drivers, cooks, waitresses, and those involved in informal businesses (i.e. vendors). Household income of these families range from P5,000 to P8,000 (\$100 to 160). These families live in blighted settlements that needed upgrading. Their settlements may be classified into two: legal and illegal settlements. It is very important for the facilitating organization to determine the status of their land ownership at the beginning of the process to determine which intervention to apply. The interventions may involve settlement with the legal owner or possibly, relocation.

The **facilitating organization** may be a government or non-government/private agency that is tasked to create a board to be composed of (1) the Executive Committee, in charge of the overall administration; (2) the Project Development Committee, in charge of the surveys and investigations, (3) the Administration and Finance Committee in charge of legal and financial documentation and investigation, (4) the Operations Committee, in charge of the design, planning and technical aspects, and (5) the Social Development Committee, in charge of community organization, integration and mobilization.

The **financing institution** may be one or a combination of the following: (1) housing agencies mandated by government to financially support housing programs (e.g. Home Development Mutual Bank, Abot-Kaya Pabahay Fund, National Home Mortgage Finance Cooperation, etc.); (2) a commercial or government bank tapped to support the initiatives of the facilitating organization for self-help approach; (3) a Cooperative that is or can be linked with the community association. Cooperatives' goals and operations have been widely accepted in various community associations in Davao City.

The **local and central government** has the major role of supporting the projects throughout the Six Phases of the Process by way of supplying pertinent legal and technical information and facilitating the smooth processing of permits and licenses required to complete the projects, bearing in mind that the process cannot be a success by making money out of the poor, or from anyone for that matter. The government is likewise privileged to be able to support the Process by providing land grants for communities that needed to settle ownership from legal owners of the land they are occupying, or if not, by procuring land to be used for relocation.



**OSH Organizational Structure**

## 2.1. PHASE I: Initial Contacts

Primary Objective: The Initial Contacts Phase aims to identify and establish rapport among keyplayers or stakeholders, particularly community members; and to

communicate general objectives of the project such that confidence on partnerships among actors is ascertained. General information on the site and the community are identified to determine general needs and problems of the community.

### 2.1.1. Orientation

First, communities need to be aware of who the main actors are. Three main actors are usually involved: (1) The families as core units of the target community, (2) The facilitating organization, and, (3) The financial institution. Ideally, knowing the community members involves building friendships such that trust and confidence is mutually gained.

Second, the facilitating organization makes the community understand the definitions and benefits of self-help housing. The following information must be relayed:

What are the general objectives of the project?

What is expected from the community members? What are the characteristics and qualifications of the target participants?

How can the facilitating institution help the community?

### 2.1.2. General Information

General information about the community must be obtained and processed. This involves obtaining:

- The name of the association and number of families involved
- Average monthly household incomes
- Cadastral maps or community maps
- Existing infrastructure and basic services
- Overall site conditions based on ocular site inspection
- General problems encountered by the community

### 2.1.3. Processing of General Data and Approval of Project

Once the general information is obtained, it is submitted to the officers or heads of the facilitating institution for approval. The Initial contacts normally take 2 weeks to one month. Approval of the project signifies that the facilitating organization may now proceed to the next phase: Community Profiling.

## 2.2. PHASE II: Community Profiling

Primary Objective: The Community Profiling phase aims to setup baseline data that would determine general feasibilities of the project; and, to define general needs and expectations of the community.

Baseline data must be obtained to come up with a pre-feasibility study, which covers the following information:

### 2.2.1 Financial Data

The facilitating organization identifies the specific financial situation of the family to make assumptions on the cost of the project that they are capable of paying and what financing program they can opt for. An analysis of their economic status requires:



- Number of legitimate household members
- Level of income
- Previous housing loans obtained
- Assets and liabilities
- Access to credits and/or subsidies

### **2.2.2 Community Diagnosis**

The community must be diagnosed to allow the facilitating organization to know the characteristics of the community as a group. The following must be identified:

- Level of knowledge and interest on self-help housing
- Attitude towards work under the self-help housing approach; availability
- Characteristics of the community association and the type of leadership and decision-making strategies
- Manpower and Leadership Skills

### **2.2.3 Legal Data**

An assessment of the site in terms of legal aspects would prevent future legal problems that could affect the project at present or in the future. Hence, the following must be determined;

- Current legal conditions of the property
- Historic review of the possessions of the property

### **2.2.4 Technical Data**

The facilitating organization must carry out technical studies of the land and its surroundings, which includes:

- The topography of the land
- Existing infrastructure and basic services (electricity, water, transportation, etc.)
- Previous incidences of natural calamities
- Environmental hazards

### **2.2.5 Needs Assessment**

The community must define or express basic requirements in terms of housing design and site development, based on spatial needs and activities. However, these must be balanced with observed needs as identified by design and planning professionals.

Once Community Profiling is carried out, the data is presented to the officers or heads of the facilitating organization. Should there be a positive assessment, the project may proceed to the next phase: Preliminary Planning and Design.

## **2.3. Phase III: Preliminary Planning and Design**

Primary Objective: The Preliminary Planning and Design Phase aims to determine specific characteristics and conditions of the site and the community as basis for planning and design; to be able to provide a more realistic set of goals and corresponding responsibilities among the members of the community.

At this phase, the data in the Community Profiling Phase would be confirmed and validated. In particular, initial data would be studied to come up with the following:

Technical Study (access to services, roads and other infrastructure, system of construction, siteworks, structural considerations, public transportation)

Financial Study (affordable housing cost, estimated construction cost and supervision fees, paying capacities, access to credits and loans, real assets and properties, other sources of income)

Environmental Study (existing environmental conditions, existing and possible pollution problems, ecological considerations)

Social Study (family characterization, leadership capacities, nature of jobs and corresponding schedule, women empowerment potentials, academic background, construction skills, availability)

Legal Study (land ownership, potential for land tenure, zoning and building ordinances, building permits and taxes)

At the end of the sectoral studies, the facilitating organization performs the following:

2.3.1. Preparation of preliminary budget of the construction cost according to the price of materials to be used in construction and labor for specialty works (the materials must be chosen according to cost and quality criteria) – the complete estimation, according to technical and financial studies would be submitted to the financial entity (Bank or Cooperative) so that the project would be registered and thus ensure that the facilitating organization would have the necessary financial resources for its execution.

2.3.2. Interview with the individual families who will participate in the self-help project. This interview informs the family of the project's financial conditions and the payment obligations (based on their payment capacities), which would practically make a great impact on the family's spending practices. It would also mean that since adjustments must be made in order to cover initial costs while the financing institute hasn't released the loans, the family must have to make initial extra investment in the short term. This interview is also necessary to verify that the family would not abandon the project due to economic incapacity. A good strategy is to develop a culture of saving money. The association would promote family savings so that they would have money to deal with future expenses.

## **2.4. PHASE IV: Planning and Design**

Primary Objective: The Planning and Design Phase aims to establish community housing design that is responsive of the technical, financial, environmental, socio-cultural and legal characteristics and conditions of the site and the community.

**2.4.1 Project's Constructive Design** includes the complete layout of the site and the design of the houses. This would be prepared by the professional group under the facilitating organization:

- Layout of site (streets, houses, setbacks, communal spaces, drainage, posts and signs, etc)
- Floor plans, elevations and details of the houses (in most instances, standard plans are readily available, but it allows for changes depending on economic capacities, as well as unique socio-cultural characteristics of the group that benefits from it)
- Project Programming (project timetable, manpower scheduling, and cash flows)
- Construction training (skilled workers must be identified from among the group, but in some instances, hired workers are necessary to train the other members for construction work)

## 2.4.2 Management Plan which would identify/prepare:

- The group's potentials and limitations in terms of resource generation, and capacities in negotiating external assistance through connections with different stakeholders;
- The resource generation plan to procure additional funding and resources for the project, to help reduce the amount of money each family has to contribute;
- An agreement with the members of the group to secure the contributions they are able to give towards the project.

**2.4.3 Organizational Structure** which would make the community association deal with the construction phase with a sense of order and accountability. This would involve:

- Strengthening the Board of Officers of the Association through training on leadership, organization and negotiation;
- Legalizing the creation of the group as an Association, if this has not yet been done;
- Formation of committees, such as: the Management Committee (overall administration), the Construction Committee (in charge of construction work); the Documentation Committee (in charge of records of finances, project status, meetings and attendances); the Kitchen Committee (in charge of the food and kitchen maintenance and security), the Socials Committee (in charge of social activities and beautification projects upon completion of the houses).

## 2.5. PHASE V: Project Implementation

### 2.5.1 Construction of the infrastructure

Construction of the infrastructure includes the construction of roads, sidewalks, gutters. The community usually does not participate during this period because this involves heavy machinery, and that the community might be overloaded if they are involved in this stage. This period can be devoted to community training, planning and strengthening.

### 2.5.2 Construction of the houses

Previous to the construction of the houses is Training, administered by the Management Committee, which is undertaken to:

- enable the families to apply and adhere to the work schedule
- plan and coordinate activities and meetings in which families can participate
- identify tasks according to skills and talents
- define schedules of work (works are usually done one block, or one area at a time, usually 10-15 houses, to provide easy supervision and practical use or sharing of tools and equipment)

Construction of the houses is managed by the Construction Committee who will take charge of:

- conflict management (because different situations will be faced throughout the process)
- giving equal or fair treatment to all families, to avoid conflicts (this is considered as part of an intense learning process)
- giving constant motivation because of the enormous amount of effort and sacrifice required from each member of the family
- reinforcement of awareness of the cost of delays, such that they would be encouraged to finish tasks as scheduled (the longer the project, the higher the cost)

### 2.5.3 Support and follow-up of the Management Plan

The Documentation Committee takes charge of presenting a report on the development of construction work and whether the management plan is adhered to. The Committee handles follow-up and organizational support to:

- ensure compliance with deadlines;
- ensure that the Management Plan previously agreed upon is carried out;
- contribute to search for solutions for problems and special issues that arise

### 2.5.4 Formalization Process

Once 70% of the infrastructure is carried out, the Documentation Committee handles:

- Updating of the real costs of construction works
- Updating of the credit and financial calculations that compare the real cost of construction with each family's available credit to be released by the financial institution
- Second interview with the families to inform them of the costs of the project and the credit update in order to negotiate pending payments with them.

### 2.5.5 Improvement of the surroundings

The Socials Committee takes charge of:

- creating awareness amongst families as to the importance of giving maintenance to the houses and surroundings
- ensuring that the environment is kept clean

- enabling community to improve special infrastructure (playground, communal facilities, ball courts, drinking fountains, etc.)

## 2.6. PHASE VI: Post-Project Neighbourhood Identity

The objective of Post-Project Phase is directed at community organization, integration and cohabitation. About 6 months after the completion of the projects, the Association must ensure that community effort is sustained to encourage the generation of a neighbourhood identity and the building of social citizenship. Economic and livelihood opportunities are to be identified and strengthened as well.

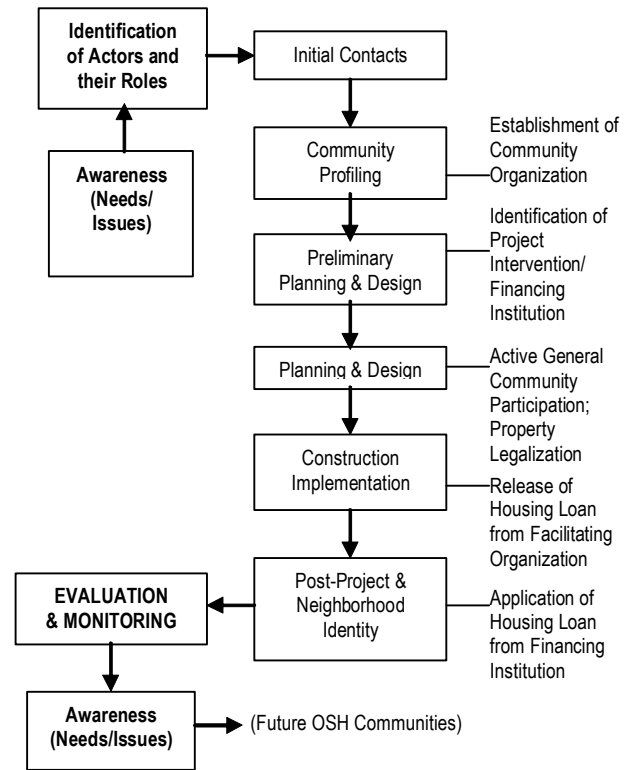
Different communities are distinct in so many ways. However, a culture of participation can be exercised to recognize their rights and duties as citizens with the commitment towards local development. The acquisition of new houses and a new neighbourhood, through the self-help approach, gives a new meaning to community cohabitation, as well as economic productivity.

The building of neighbourhood identity must then be promoted through workshops (e.g. on livelihood development, road safety, family planning, parenting, etc.) and social activities (raffles, dances, sports fests, food fairs, jobfairs, etc.). These projects would ensure a sense of belonging, leading to a culture of social citizenship and self-reliance.

### Evaluation Monitoring

The successful completion of any project is measured by way of determining resident satisfaction in terms of livability, quality of living and sustainability. This is assessed through surveys, interviews and actual observations. Success indicators would include access to education opportunities, good health conditions, stable peace and order situation, economic opportunities, and participation in social activities.

The steps undertaken throughout the OSH Process is likewise evaluated by way identifying problems encountered and lessons learned. A comparative analysis between projects in different communities, particularly in identifying distinct interventions and design solutions in various housing issues or situations would help in approaching future OSH projects.



Activity Flow Chart for Organized Self-help Housing

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