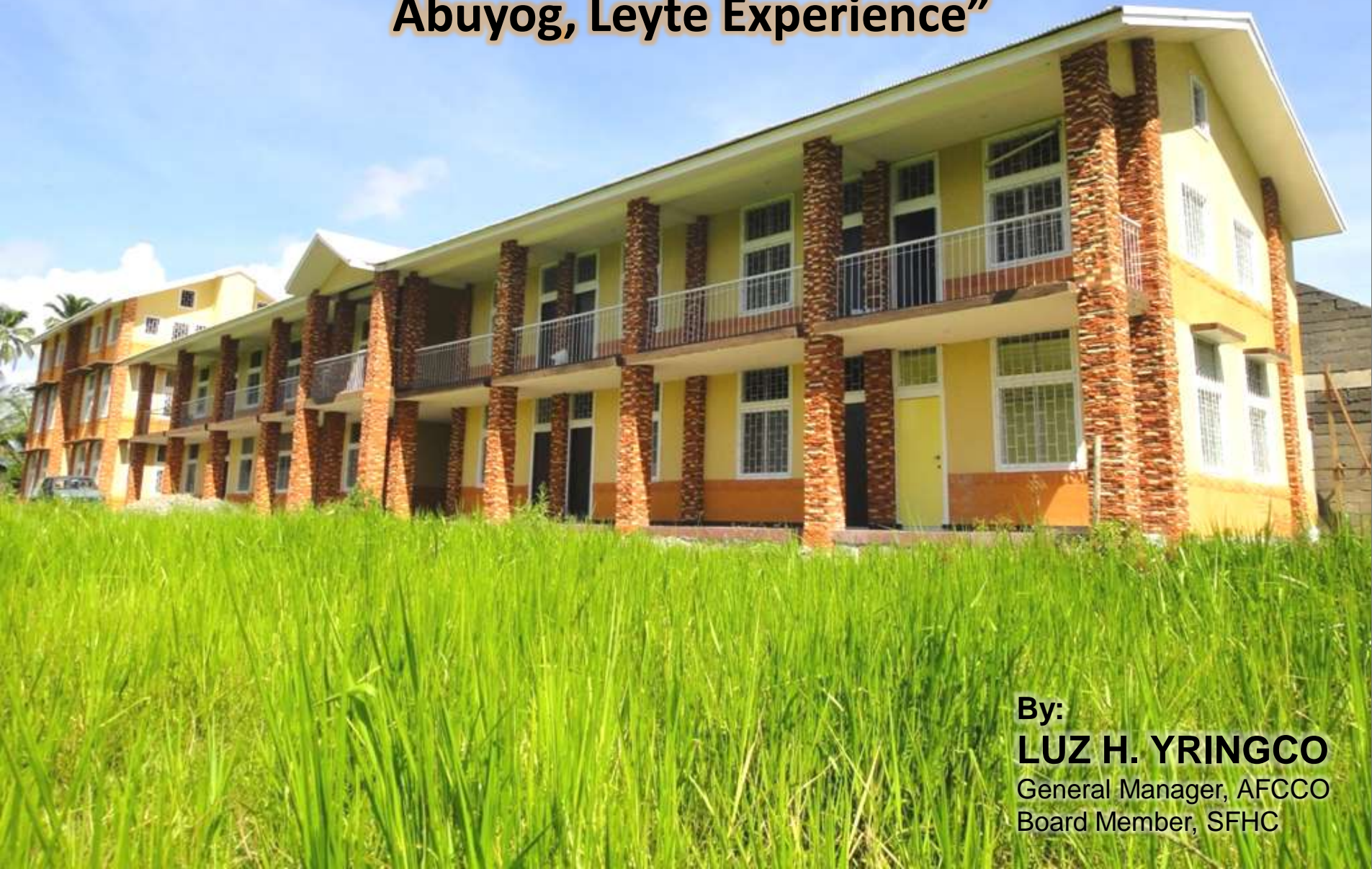


HOUSING COOPERATIVE BEST PRACTICES

**“The St. Francis Xavier Housing Cooperative (SFHC),
Abuyog, Leyte Experience”**



By:

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General Manager, AFCCO

Board Member, SFHC

Why Housing Cooperative?

- Homelessness and inhumane housing conditions are social issues that **Cooperatives** should not only be aware of but also must be jointly responsible government partners in accessing and providing decent homes for our members
- Because **true Cooperatives** have a **strong commitment to social responsibility!**



"The spark plug of AFCCO's involvement in Housing Coop Movement was during the VICTO-NATCCO's Housing Cooperative Development and Management Training in Ritz Tower, Tacloban City last October 24, 2004 with Baguio Coop – the 1st partner of Swedish Housing Coop Movement in the Philippines. The desire and determination to implement the Swedish Housing Cooperative movement model was born in AFCCO.

Selling the Idea:

Coop Values & Principles of Housing Cooperative

By-Laws

Economy

Membership

Savings Queue

Vision:

A community of "people helping people" own decent homes in a healthful environment self-managed thru good governance

Marketing Strategies

HSB Housing Coop Model
through Study Circle Sessions

Exposure to Habitat for Humanity's housing models of good quality with minimal cost was a great help in planning for housing coop implementation

BEST PRACTICE:

Exploring and discussing possibilities for positive change to maximize utilization of resources and practice "people helping people help themselves"

Organizing People: 2006

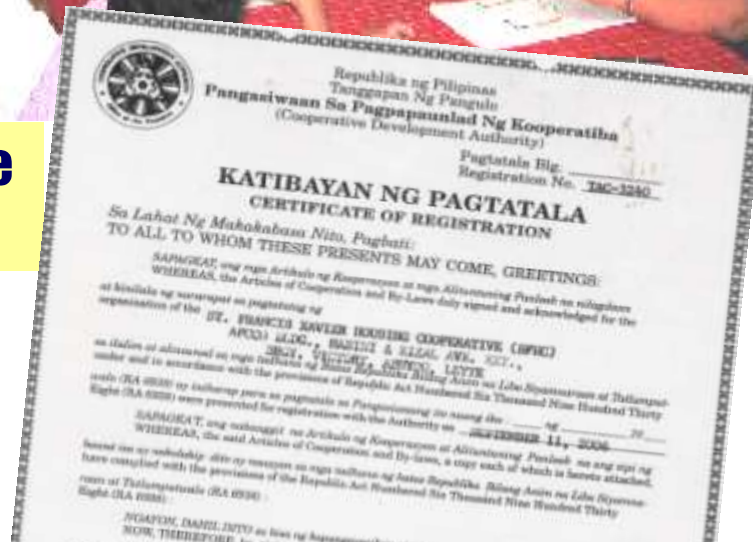
ELECTION RESULTS		
PRECOM:		
1. Refoon, Sr. - 11-11 - 1	2. Jordon - 11-11 - 1	3. Tondoy - 11-11 - 10
4. Bagas - 11-11 - 9	5. Fernando - 11-11 - 11-12	6. Conales - 11-11 - 10
7. Cairnang - 11-11 - 8	8. Valencia - 1 - 1	9. Torgane - 11-11 - 8
10. Meron - 11-11 - 5	11. Tondoy - 11-11 - 5	12. Bulante - 11-11 - 3
13. Tondoy - 11-11 - 3	14. Torgane - 11-11 - 2	15. Realino - 11-11 - 2
16. Fernando - 11-11 - 5	17. Canales - 11-11 - 2	18. Badoe - 11-11 - 1
19. Canales - 11-11 - 7	20. Valencia - 1 - 1	21. Abrillo - 1 - 1
22. Realino - 11-11 - 2		
23. Jordon - 11-11 - 2		
24. Valencia - 1 - 1		
25. Mendez - 1 - 1		
26. Torgane - 1 - 1		
ELECOM:		
1. Mendez - 11-11 - 7	2. Bulante - 11-11 - 9	3. Valencia - 11-11 - 6
4. Badoe - 11-11 - 8	5. Realino - 11-11 - 8	6. Badoe - 11-11 - 3
7. Abrillo - 1 - 1		
Secretary:		
1. Valencia - 11-11 - 10	2. Abrillo - 11-11 - 2	3. Badoe - 11-11 - 2
Treasurer:		
1. Valencia - 1 - 1	2. Abrillo - 1 - 1	



Election of St. Francis Xavier Housing Cooperative (SFHC) Officers and Ratification of By-Laws



Marketed the Housing Coop to Schools & Employees



9/11/06: St. Francis Xavier Housing Cooperative (SFHC) registration was approved - created legal personality to the housing coop

BEST PRACTICE:

Bottoms up and participative decision-making assures more successful observance of policies, rules and regulations



Exposure to Sweden Housing Cooperatives achieved strong conviction on the HOUSING COOPERATIVE movement among officers of AFCCO and SFHC

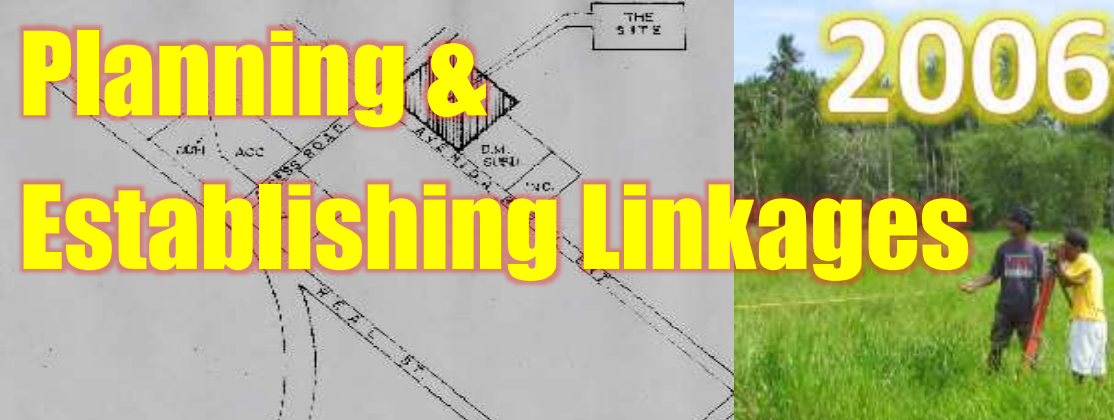
Environmental concerns and social responsibility towards accessing decent housing for everyone was concretized



Educational Trip to Sweden on Housing Coop Economy, Secondary Coop Functions and Exposure to Builder-Partners of Housing Cooperatives.

BEST PRACTICE:

Exposure to successful Housing Cooperative produces strong commitment to advocate and implement the Housing Cooperative Model



Planning & Establishing Linkages

2006

Meetings with land owner on contract to sell and with Technical Men for services required

Visits to Coops/Housing Projects: *learned the steps in implementing the housing program particularly legal requirements.*

Meeting with Habitat for Humanity *with Parallel vision in “People Helping People” building decent homes and communities.*



MOA Signing with National Housing Authority: *strong partnership with the government that will facilitate the implementation of the project*

BEST PRACTICE:

Linkages = lesser cost, NO red tape, better plans and lesser errors



St. Francis Xavier Housing Cooperative (SFHC) Ground Breaking Ceremony

October 18, 2006 @ Housing Site, Guintagbucan, Abuyog, Leyte



BEST PRACTICE:

Community awareness and marketing of the Housing Cooperative concept



Construction of Test Build Housing Models

**Concrete Interlocking Blocks
Production Orientation with
Habitat for Humanity & On-Job-
Training with Beneficiaries &
CIB Workers:**



Sweat Equity Requirement



P 295,867

Single Detached



P 248,264

Duplex

BEST PRACTICE:

Adoption of current housing technologies produces strong, affordable & decent housing adopted to environmental concerns & members' capacity to pay

2008

Securing of government permits and clearances



2009



HOUSING PROJECT STRUCTURE

Project Management Team : AFCCO & SFHC Board
Finance Officer : Ms. Cecil Jordan
Coop Project Manager : Ms. Luz H. Yringco
Construction Manager : Engr. Patrocinio Risos Sr.
Site Engineer & Consultants: Engr. Toto Banarez & Team

Construction of the Two-Storey Walk-up Apartment & Three-Storey Cluster Building



BEST PRACTICE:

Flexibility to the most practical and member-friendly housing models will best serve their present and future needs

2010



2 Storey Walk-up Apartment Building

Contract Price:

Second Floor: (corner)

Php 380,400

Second Floor: (inner)

Php 314,400

Ground Floor: (corner)

Php 292,400

Ground Floor: (inner)

Php 248,400

Second Floor:

Floor Area: 33.60 m2

Mezzanine Area: 27.80 m2

Common Veranda: 3 m2

Total: 64.4 m2

Ground Floor:

Floor Area: 33.60 m2

Crawable Loft: 24 m2

Common Veranda: 3m2

Total: 60.6 m2



3 Storey Cluster Building

Contract Price:

Third Floor:

Php 370,950

Second Floor:

Php 304,950

Ground Floor:

Php 326,950

Third Floor:

Floor Area: 27.30 m2

Mezzanine Area: 24 m2

Common Veranda: 3 m2

Total: 54.3 m2

Ground & Second Floor:

Floor Area: 27.30 m2

Crawable Loft: 24 m2

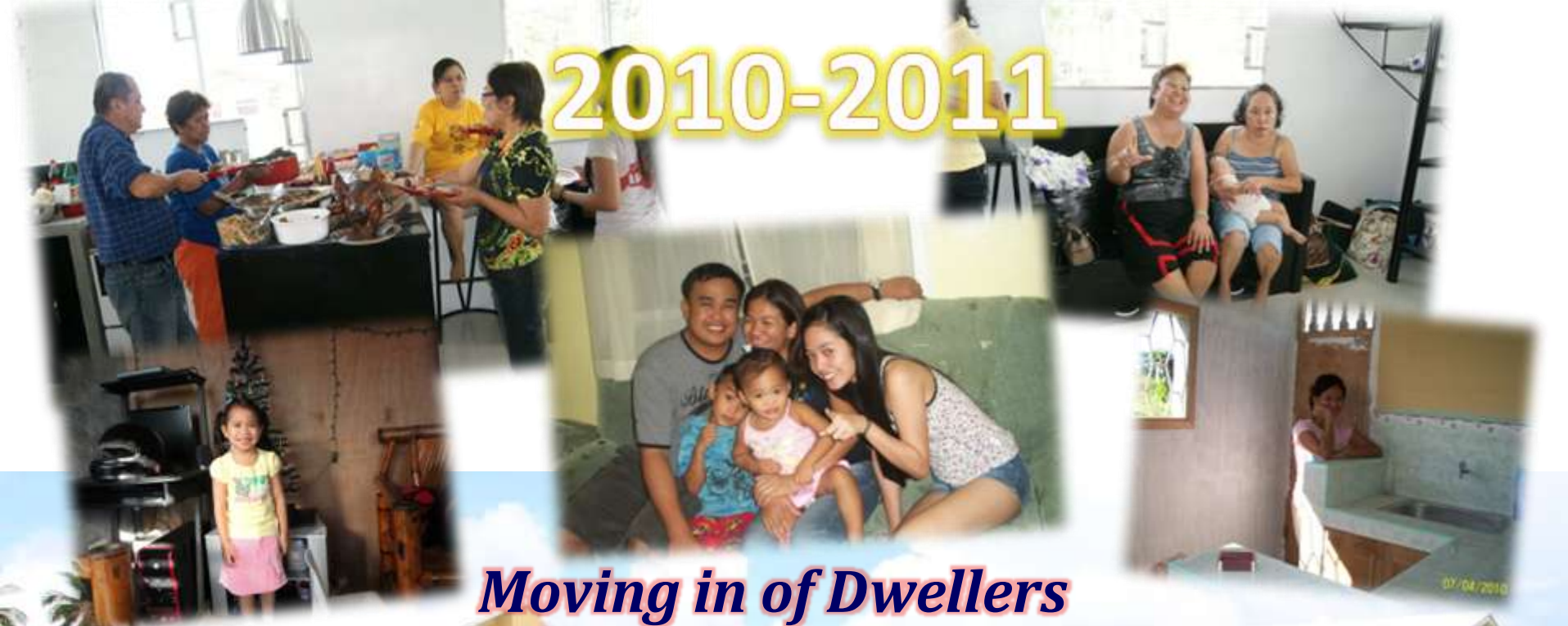
Common Veranda: 3m2

Total: 54.3 m2

BEST PRACTICE:

Structurally sound, architecturally beautiful and unbelievably affordable houses for Cooperative members

2010-2011



Moving in of Dwellers



BEST PRACTICE:

**Provision of decent housing results in better financial planning,
prioritized expenses on needs vs. wants
and psychologically rewarding from homelessness to decent dwelling**



2010

***Awarded with Gawad Parangal sa Kabalik sa Pabahay
by National Housing Authority (NHA) on October 15, 2010***



2014

**Repairs of the damaged units
donated by We Effect, Sweden**

2012

**Building unharmed after a 7.1 magnitude
earthquake on August 31, 2012**



2013

Roofing, ceilings and windows damaged by super typhoon Yolanda


SFHC Through the Years

	2006	2014
Membership	32	77
Share Capital	145,450	155,507
Home Savings	187,005	241,854

Learning Insights/Challenges

1. Housing Cooperative being a new concept will surely be an uphill battle particularly:
 - a. Savings Queue vs. Long Term Credit
 - b. Common ownership of Property vs. Individual Ownership
 - c. Long-Range Planning for the Common Benefit vs. Individualistic Concern
 - d. Filipino's wait and see attitude which discourages pioneers to move faster with determination to accomplish the goal and create a counter culture as proof that this concept works
 - e. Sharing of resources among the affluent to the less fortunate is not yet a common practice but a rich potential source of initiating "people helping people"
 - f. Poor financial management among Filipinos putting the essential necessities like housing of a less priority; "the wants vs needs syndrome"
2. Meager resources of Cooperative to respond to individual members need to affordable and accessible housing credit facilities discourages them to get involved in the Housing Coop Program
3. Government policies and regulations not aligned with the Housing Cooperative concept thus, needs representation and advocacy to pass/implement friendly laws to Housing Cooperative





4. Need for technical assistance during the construction and most importantly the sustainability of the program where local non-government organizations, government and international organizations can be effective partners in achieving social change and social justice as implemented by our partnership with HSB/SCC/We Effect.

- ✓ Trainings conducted for SFHC
 - ✓ Housing Cooperative Basic Concept and Home Savings
 - ✓ Strategic Planning Workshop
 - ✓ Gender Sensitivity Training
 - ✓ Trainers Training on PMES
 - ✓ Basic Project Management Training
 - ✓ Community Management Training
 - ✓ Housing Coop Organizers Training
- ✓ Reconstruction of damaged housing units amounting to Php 248,018.40
- ✓ Donation of 30 housing units to Yolanda victims amounting to Php 4,500,000
- ✓ Capacity building to housing beneficiaries (*Yolanda victims in Abuyog*)

5. While the national offices concerned with socialized housing are sympathetic, said sentiments is not shared by municipal/regional offices – disconnect syndrome examples

Challenges	Ideally	What Actually Happened
LGU charged the Coop as commercial developer despite our request to grant us the privileges under the Local Government Code	Provided Tax Exemption: Exempt from Local Government Taxes & Fees – R.A. 7160 Local Government Code BLG. Memo No. 31-2009	Full charges amounting to Php 55,423.65 for the 2 buildings
BIR: Application for Tax Housing Coop for Exemption filed not yet acted upon in 2008 then refilled 2010 under 9520	AFCCO is Tax Exempt under BIR issued TECCP – RR – 14-44 From April 14, 1999 to April 14, 2009 TECC PRR – 031-10 RR – 14-3 for 5 years	Still no action on SFHC Housing Coop’s application for tax exemption
HLURB doubtful whether to exempt us from the license to sell; National Office says Yes; Regional Office says No	Legal opinion exempt Members own it so no selling	Still needs license to sell according to Regional Office
Pag-IBIG – wholesale blanket loans not yet implemented	Available for Cooperatives R.A. 9520	Still not available
DENR – required to subject the area for soil testing in order to be able to build 3 or more storey building. This is a need because it would be economically and environmentally efficient for both the coop and the members which will re-down to more affordability and better (if not best) quality housing which can cut cost and earn savings for environmental and livelihood programs to the members	Soil Boring Test should available in the region	Referral to DPWH the only source of said technology no longer have said test Building unharmed after a 7.1 magnitude earthquake

“What business entrepreneurs are to the economy, social entrepreneurs are to social change. They are the driven, creative individuals who question the status quo, exploit new opportunities, refuse to give up and remake the world for the better.”

- David Bornstein

Thank you!

**St. Francis Xavier Housing Cooperative (SFHC)
Abuyog, Leyte**