#### **COOPERATIVE DEVELOPMENT AUTHORITY**

#### COOP HOUSING JOINT MONITORING AND EVALUATION COMMITTEE National Cooperative Housing Summit HOUSING COOPS BEST PRACTICES

### **SLU-SVP Housing Cooperative**

Brgy. SLU-SVP, Bakakeng, Baguio City, Philippines

presentation by

#### ATTY. RENATO C. FERNANDEZ

Director, SLU-SVP, BBCCC

#### **HOUSING COOPS BEST PRACTICES**

**Cited are some Housing Initiatives:** 

#### NATCCO, ALTERPLAN, NUHRAIN, CHF-NEDF

SLU-SVP Housing Cooperative Baguio-Benguet Community Credit Cooperative Mega Realm Housing Cooperative

HOUSE NEST CAVE DWELLING KUBO SHELTER BAHAY HAUS BAAY CASTLE BALAY PALACE KALAPAW CASA AFONG SILUNGAN SUITE PAGTAENGAN UNIT RESIDENCE APARTMENT CONDO TAHANAN BALEY BAEY CASA FLAT

## PLEASE, FEEL AT HOME.

## FELT NEED in RURAL & URBAN settings

- CONTINUING ACCESS TO SHELTER
- WHICH OFFERS
  REASONABLE LIVING
  CONDITIONS
- AT AN AFFORDABLE
  COST



## **Housing Problems**

#### In Urban Areas

- land speculation
- absentee ownership
- open markets
- high prices
- increases in rent
- squatting
- urban decay
- urban poverty

#### In Rural Areas

- speculation
- concentration of ownership
- absentee ownership
- farmland conversion
- housing shortages
- displacement
- rural poverty

## BOTTOM LINE is: INEQUALITIES [GAPS, DIVIDES]

## **ONE HOMELESS** SINGLE, DETACHED



## for kings and zillionaires



### TWO HOMELESS DREAMS OF TWIN SHARING / DUPLEX TWIN TOWERS



#### Believe it or not . . .

#### A man's home is his castle

## A HOUSE IS A HOUSE IS A HOUSE. **NEVER ENOUGH for GREED**



#### TOP OF THE WORLD GLOBAL CITY ULTRA HIGH-END RESIDENTIAL UNITS

ELITE EXCLUSIVE?

\* from the marginalized point of view

## MORE HOMELESS SIMPLE NEEDS, UNLIMITED SPACE



UPPER UPPER CLASS, UPPER MIDDLE, UPPER LOWER, UPPER MIDDLE MIDDLE, LOWER MIDDLE LOWER MIDDLE

Ayala

Makati

LOWER



**Bagong Silang** 

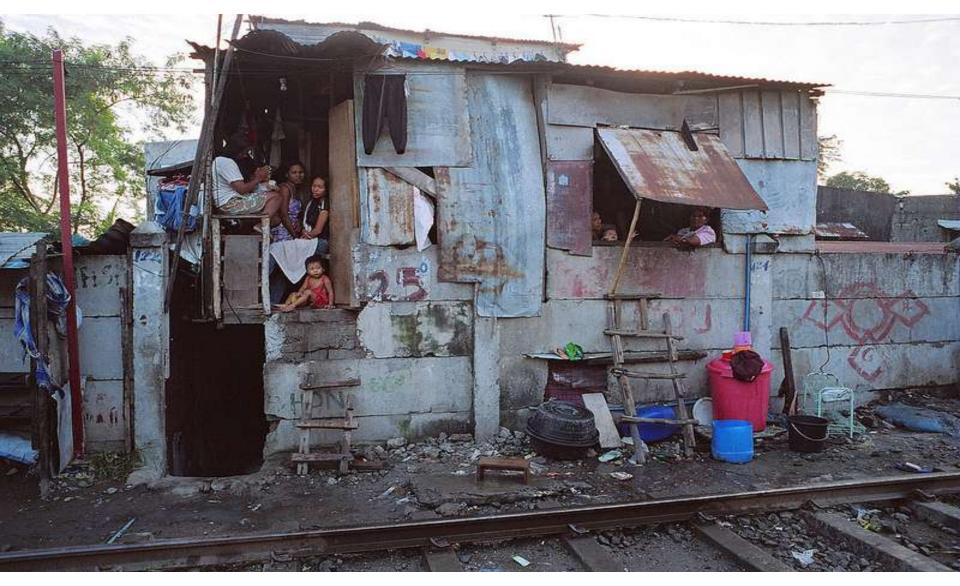
Medium RISE: privately-OWNED "CUBE OF SPACE" a.k.a. "AIRSPACE" + CO-OWNED COMMONS (undivided land, stairs, party walls, corridors, roof, etc.) "I have no breathing space!" Bottom line: Nowhere to fall. Drop xxx !.

#### AND TENEMENTS (BLIST MAKATI)

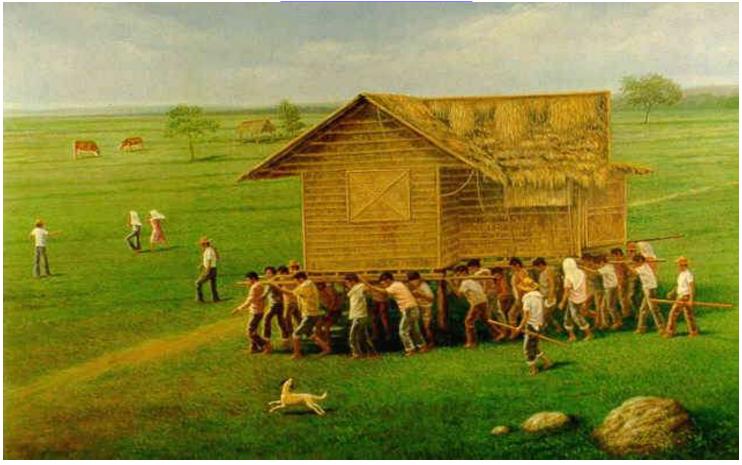


SOCIALIZED HOUSING: sufficient compliance, has eased the backlog, but here, where 's the Occupant-Community?

#### Demo: a man's home is his castle "No Vacancy" "home along the riles" "Demolition Anytime"



## BAYAN BAYANI BAYANIHAN KA<u>BAHAY</u>NIHAN MAGKA**KAPIT**BAHAY



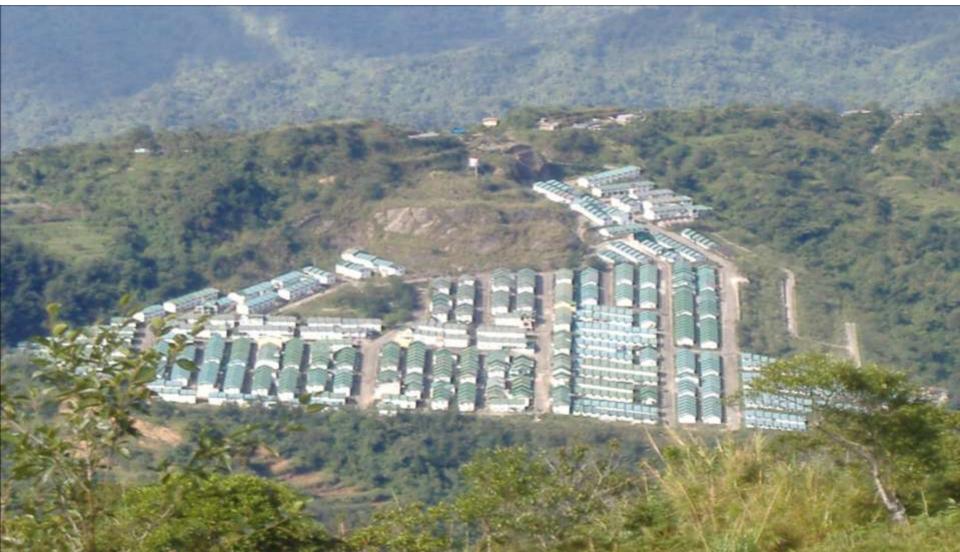
Also moving. *Our Mobile Home.* Where do you **live, kapitbuhay**\*? Or *stay alive?* Or *settle down?* Or *rest?* Who is my **kapitbahay**?



## Urbanization: plant-eating mountain sprawl: the greens last stand



# chop the trees, chop chop, chop even the mountain top.





Philippine Star, May 6, 2014

## MM has world's highest homeless population

Metro Manila has the highest homeless population in the world, according to an online site that compiles what it describes as "lesserknown intriguing information on a variety of subjects."

A list of "25 Cities With Extremely High Homeless Populations" posted by List25.com on its website on April 29 showed that 22.8 million people, including 1.2 million children, are residing in slums in Metro Manila.

List25.com also said 300,000 more people are reported to have gone homeless following recent calamities that hit the Philippines.

Turn to Page 12



The Unites States has the most sumber of homeless populations with 11 cities, it reported.

The descriptions about the 25 cities' homeless were written by Juan Castillo, who has a Bachelor in Design from the University of Florida with a major in Architecture.

Castillo is currently working on an urban regional planning masters project.

He said the information on the number of homeless is based on statistics released by the United Nations Commission on Human Rights, which reported that around 100 million people worldwide are homeless.

The List25.com's "25 Cities With Extremely High Homeless Populations" are as follows: Metro Manila; New York City; Los Angeles; Moscow; Mexico City; Jakarta; Mumbai; Buenos Aires (Argentina); Budapest (Hungary); Sao Paulo (Brazil);

San Francisco; Seattle (Washington); Athens; San Diego (California); Tampa (Florida); Rome; Washington; Chicago; Tokyo; Baltimore (Maryland); Rio de Janeiro; Dublin (Ireland); Indianapolis (Indiana); Denver (Colorado) and Lisbon (Portugal).

- Jose Rodel Clapano

Decent Housing for EVERYONE not just the rich

Rodale: The CLT Handbook, 1982

CHALLENGE TO COOPERATIVES: How can the homeless acquire a house? There is no "one size fits all" answer

- ✓ Ancestral communal settlement and use
- Individual and family acquisitions and accretions
- Private sector and commercial housing development
- ✓ Public sector or government housing delivery
- ✓ Non-profit and low-cost housing production
- Cooperatives, Housing cooperatives, and with different strokes

#### **WHY COOPERATIVES**

Answer: COOPS BUILD HOUSING COMMUNITIES THE COOPERATIVE WAY Coops must revisit True Coop Philosophy, Identity, Principles, Values, and <u>Practices</u> (ECONOMIC, SOCIAL, AND CULTURAL ENDS)

#### ECONOMIC DEVELOPMENT SOCIAL JUSTICE HUMANIZATION EMPOWERMENT

Cooperation – Pooling – Care Economies of Scale People helping People - Sharing deposits savings investments productivity bayanihan use purchasing power net surplus reserve fund common properties the coop community **More Guides to Coop Housing Best Practices** 

## WHY COOP HOUSING BY A HOUSING COOP?

- LAND BANKING: <u>TO INCREASE HOUSING STOCK</u> INDIVIDUAL LOTS, COOP LAND ASSETS, COOP LAND ACQUISITIONS, OWNED CAPITAL
- **DIGNITY:** <u>TO INCREASE QUALITY OF SETTLEMENTS DEVELOPMENT</u> FOCUS ON USER INTEREST, HOLISTIC, FAMILY, CONTINUING EDUCATION, QUALITY OF LIFE, HUMANIZATION
- AFFORDABILITY: <u>SAVINGS</u> POOLED RESOURCES, ECONOMIES OF SCALE, BAYANIHAN, SWEAT EQUITY, VOLUNTEERISM, CO-OPERATION, SOCIALIZED HOUSING, BARGAINING POWER, COOP PRIVILEGES.
- **MEMBERSHIP CONTROL OF RESOURCES** <u>PARTICIPATORY</u>, SENSE OF OWNERSHIP, FREEDOM TO BUILD, DEMOCRATIC CONTROL, ACCESS, SELF-REGULATION, COMMONS, CLEAN AND GREEN ENVIRONMENT
- EMPOWERMENT OF THE MANY WHO ARE SMALL <u>COMMUNITY</u>, SOLIDARITY, MUTUAL HELP, SENSE OF BELONGING,, , SHARING, SOLIDARITY, AUTONOMY, COOP AND COMMUNITY VALUES, COLLECTIVE STRENGTH, SENSE OF ACCOMPLISHMENT

#### COOPERATIVE HOUSING AND HOUSING COOPERATIVE Identity: Definition of Terms

- HOUSING: is a form of built environment which is more than just the "dwelling" or the structure. It implies a concept of community development and its physical (utilities, structures) and non-physical components (health, livelihood, organization, ecology, culture, disaster relief). [Unity Conference, Luzon, 1992]
- HOUSING COOPERATIVE: is a type of service cooperative that provides good housing at low cost to its members. It is a group of people that aims to collectively respond to the need for housing of its members. Cooperative housing projects are not endeavors which seek to generate profit, but which aim to provide quality housing at the lowest possible cost. Cooperative housing can help its practitioners to lower total cost by taking away the layers of profits and expenses by giving the end-users the responsibility for planning, managing, building, and distributing the units. [Unity Conference, 1992]

### THE HOUSING COOP IDENTITY

A housing cooperative is a legal association formed for the purpose of providing housing to its members on a continuing basis. It is owned and controlled by the members. A cooperative is distinguished from other housing associations by its ownership structure and its commitment to cooperative principles.

- [ICA Housing Cooperatives: Housing Cooperatives and the Co-operative Identity]

Housing cooperative shall refer to one organized to assist or provide access to housing for the benefit of its regular members who actively participate in the savings program for housing. It is co-owned and controlled by its members.

- RA 9520 IRR Sec 2((30)

#### HOUSING COMPONENTS THAT CAN BE COOPERATIVIZED

(One or Separate Cooperatives, Primary or Secondary)

- 1. LAND ACQUISITION
- 2. SITE PLANNING
- 3. SITE DEVELOPMENT
- 4. MATERIALS PRODUCTION
- 5. STOCKPILING / PURCHASE OF NEW AND USED OR RECIYCLED MATERIALS
- 6. CONSTRUCTION SYSTEMS
- 7. ESTATE MANAGEMENT AND MAINTENANCE (BUILDING AND SUSTAINING THE COMMUNITY)

The housing cooperative way is a way for communities to:

- Promote and graduate its members.
- Build a sense of community.
- Gain control over land use and reduce absentee ownership and squatting.
- Provide **affordable housing** for lower income residents.
- Promote resident ownership and control of housing.
- Keep housing **affordable** even for next generation homeseekers.
- Make efficient use of resources for long-term benefits.
  ON THESE BASES,
  I SHARE HERE SOME BEST PRACTICES:

### BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)

#### **BEST PRACTICES:**

- COOPERATIVE HOUSING INVESTIMENT AND PLANNED SAVINGS (CHIPS) – A for-members-only Savings Queue Facility (Special SAVINGS & LOAN Window) for land acquisition.
- 2. BBCCC LUBAS CO-HOUSER PROJECT at Brgy. Lubas, La Trinidad, Benguet

(A venture of a for-members-only Commercial Economic Housing Project with BBCCC, a Credit Cooperative as Owner-Developer)

## The Site:Lubas, La Trinidad, BenguetArea:Five HectaresCost to Date:75 Million





















# MEGA REALM HOUSING COOPERATIVE

# In Coordination with Key Shelter Agencies



OFFICE OF THE PRESIDENT



HOUSING AND URBAN DEVELOPMENT COORDINGTING COUNCIL



TE

Housing and Land Use Regulatory Board



Social Housing Finance Corporation

## MEGA REALM HOUSING COOPERATIVE Shilan, La Trinidad, Benguet

# **BEST PRACTICES:**

- GOVERNMENT (KEY SHELTER AGENCIES) PRIVATE SECTOR (Mega Realm HOUSING COOPERATIVE) COLLABORATION IN HOUSING THE HOMELESS/ POOR
   [BIBAK and cultural communities in Benguet, Greater Baguio area and CAR LGUs, low income, rank-and-file government employees, displaced landslides victims of typhoon Ondoy in "Little Kibungan"]
- BIGGEST HUDCC-NHA HDMF (Pag-Ibig) GLAD FUNDING AND TECHNICAL SUPPORT, for organization, social preparation, land acquisition and site development. Coop Community Building: managing and achieving "unity in diversity" among members and stakeholders is a huge challenge.



## Local Coops / Associations among others, with Housing Initiatives

- NATCCO Network Policy Research and Advocacy in Cooperative Housing
- NHA as conduit btw NHMFC and Coops
- NCM as lobby group for coop friendly legislations
- Alterplan (Alternative Planning Initiatives, Inc.)
- Kooperativa Forbundet Project Center (Sweden)
- CHF-BC (Cooperative Housing Federation-CAN)
- NUHRAIN Development Cooperative
- UP Employees Housing Cooperative
- San Jose Parish Multipurpose Cooperative
- Saint Louis College Credit & Dev Coop
- Texins Credit Cooperative







#### **Cooperative Housing by a Housing Cooperative**

#### The SLU-SVP Housing Cooperative SLU-SVP Brgy Old Site, Bakakeng, Baguio City

- Planned 1967 SLU three Summer Workshops/Courses for volunteers and lay apostolates, on Church & Social Issues, Community Development, and Coops
- Registered as Housing Cooperative with CAO, February 10,1971
- Membership: Awarded/Awardable: 1,214 members
  Non-Awardable: 360 members
- Housing Projects (end of 2013):

Phase	Site	Area	Member-Awardees
Phases I to IV	Bakakeng, Baguio City	13.00 has.	306
Phase V	Ambiong, La Trinidad	2.00 has.	76
Phase VI-A	Longlong, La Trinidad	5.28 has.	137
Phase VI-B	Longlong, La Trinidad	2.00 has.	66
Phase VII-A	Puguis, La Trinidad	4.50 has.	89
Phase VII-B	Timoy, La Trinidad	3.38 has.	173
Phase VIII-A	Lamtang, La Trinidad	1.96 has.	6
Phase VIII-B	Lamtang, La Trinidad	.25 has.	0

\*Total Assets, Coop Commons: [Awarded Units incldg acquisition and site devt and admin costs, passive appreciation excluded: P101,000,000.00

#### MISSION:

The SLU-SVP Housing Cooperative commits itself to co-op housing and calls upon and assembles the homeless who share in its vision, helps them identify and develop their innate and acquired resources for a home and a community to a degree of self-motivated commitment and adherence to collective effort toward the procurement and perpetuation of Christian Housing Cooperative communities.

#### "TOGETHER WE BUILD HOUSING COMMUNITIES THE COOPERATIVE WAY"









F







# SLU-SVP HOUSING COOPERATIVE Best Practices

- 1. Bayanihan institutionalization of sweat equity, tolerance, cost avoidance, coop values acted out, diversity, teamwork
- 2. Resource Generation pooling, material house, products and services, innovations and mobilization, cost-saving, economies of scale
- **3. Participation** felt insights, trust, motivation, ownership, sharing, and social pressure, promotions
- **4. Community Building** neighborliness, volunteerism, interdependence, brotherhood, solidarity, esprit de corps, Christian values
- 5. SLU-SVP Cooperative-SLU-SVP Barangay Fusion and Collaboration – good governance, added strength and resources, hands-on lessons in government, augmented services

## SLU-SVP Best Practice 1: BAYANIHAN

## ✓ Volunteer Work, manual and/or white collar tasks.

members (and family, men, women, children) work together for a common purpose; (the already awarded, awardable, non-awardable); lend time, energy, expertise to the goals of the cooperative; work without pay; render service for coop of own free will; work gangs contribute coop value-added.

## Benefits to volunteers:

- ✓ Sense of Ownership
- ✓ gain award points leading to homeownership;
- ✓ social acceptance, brotherhood, and solidarity in the community;
- ✓ altruism: concern for others in one big, extended family;
- ✓ gain status and internalize role in the community;
- ✓ learning and experiencing diversity of job skills;
- $\checkmark\,$  practice socio-economic, cultural and spiritual cooperation,
- ✓ meet and bond with future neighbors, permanent friendship;
- $\checkmark$  learn new skills as they seek group gains,
- ✓ realize value of work, division of labor, interdependence, teamwork
- ✓ experience hands-on democratic structure; and others







<u>Benefits to cooperative</u>: added springboard for housing delivery; new skills help coop; huge savings from avoided cost of labor, "sweat equity", human capital, social impact, and other inputs (ideas and services, volunteered, even donated/ brought in info, books for library, materials, tools, vehicles, and equipment;

Accomplishment: cost-avoidance, hauling of materials, diggings, pipelaying, dirt road cobbling, clearings, planning, designs, feasibility studies, newsletter publications, bookkeeping,

ACCUMULATION OF COMMON ASSETS (COMMONS), investment for future community-ness, estate management and maintenance returns; gain in goodwill

Benefits to Community: UNDERSTANDING OF "RESERVED ASSETS" "COOP PROPERTY" vis-à-vis INDIVIDUAL MEMBER'S PROPERTY: "We" feeling, work groups as hands-on laboratory for democracy and leadership, and application of social and coop values; interdependence, sharing, living of coop identity.

<u>Downside</u>: if unplanned, uncontrolled, unstructured: you might find it cheaper to hire a few hard-working peons instead of spending for the orchestration of "a horde of fun-loving, fiesta-minded, picnic-ready, slowmoving, inexperienced, soft-skinned greenhorns".



#### SLU-SVP Best Practice 2: RESOURCE GENERATION

- Resourcefulness: group land acquisition (from trippings to negotiations to documentations to planning to site development to materials stockpiling to supply hunting to house-building. "maximum utilization, nothing wasted", shared white collar expertise
- Fund sourcing: soft start-up blanket loans, feasibility studies, pooling to leverage buying power, cost-saving and avoidance, outsourcing, tie-ups, reserves, "not-for-profit" coop, advance distribution of savings (non-cash!), borrow strength, equity, savings, land banking (Longlong properties), capital build-up, institutional loans, fund-raising, multi-tasking, more hands on deck.
- Adjustments and adaptations: hollow block making, used lumber, coco lumber, alternative sidings, house on stilts (flat sheets), terrain preservation, house re-designs, core house units, grand bayanihan, lot only sales.
- The material needs of family- and community- home house & lot and the common properties - roads, parks, utilities, playgrounds, coop multipurpose hall, barangay hall, church, drainage, green belts, Mini Forest Park
- Human resources: good neighbors, pards, "brods", friends, volunteer services, coop-barangay collaborations, Parish Council, Barangay, religious groups, lay apostolates, Senior Citizens Assn, KBs, choirs, lawyers, BJO drivers assn, soocio-civic groups, HNS, K of C, government projects.

Houses evolving, used to look alike. LIVELIHOOD, RESOURCEFULLNESS NEEDED TO UPGRADE FAMILY MEMBERS AND SHELTER



#### Earth-Moving , PHASE 8 at LONGLONG, LA TRINIDAD, BENGUET Future Community of F2 and F3 Generation SLU-SVP Co-Housers



# design and material adaptations Phase 5 Ambiong





# squash, sayote, and anthurium and medicinal herbs



David and Goliath, corpo housing czar and coop housing *wanna be's*: worlds apart, housing delivery as common denominator

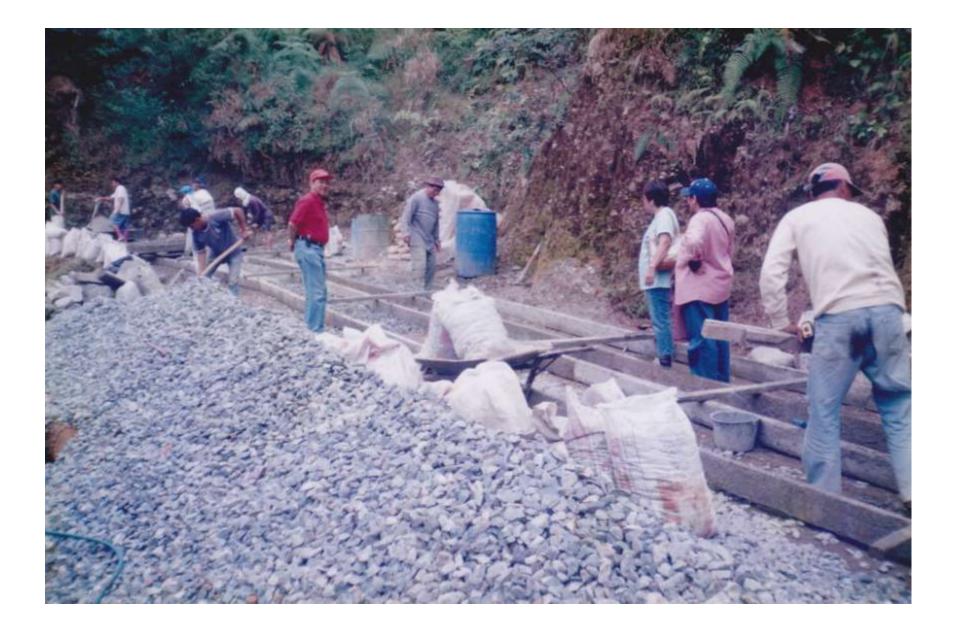


### SLU-SVP Best Practice 3: PARTICIPATION : ACTORS & STAKEHOLDERS The Participants: Fellowship of givers, messengers, and receivers

- CICM Missionaries and benefactors initial solicitations from benevolent societies abroad, actual financial, technical and communitybuilding assistance, with genuine concern for their employees [Saint Louis University (SLU)] and their parishioners [Saint Vincent Parish (SVP)]; Soft loans from Misereor, M+R, Linberg, CEC-Voluntariat, CDLF, Fr. Bellens, among others.
- □ Lay missionaries and extensionists entry of laity, non-awardable outsider-volunteers as change agents, "lay apostolate", Christian community development workers deeply involved in organizing and running the coop, r.
- Beneficiaries: planned participatory technique of social change has protected, preserved, and developed the material wealth, humanity, dignity and self-respect on part of "beneficiaries"; strong participation adds to sense of ownership.
- □ The housing cooperative SLU-SVP culture complex, with self-help, self-promotion, self-built Christian cooperative community. Participation results ALSO to ACCEPTANCE OF ADVANCE DISTRIBUTION of the fruits /advantages/benefits/profits/returns/dividends of the COOPERATION.











# design and material adaptations Phase 5 Ambiong





## SLU-SVP Best Practice 4: COMMUNITY BUILDING

- Establishment and maintenance of community which goes beyond the building of physical shelter and amenities for its members. Members are united by the things they love.
- Community nurtures the development of its members to their fullest potentials as human beings.
- Members see and appreciate their relatedness to their neighbors, their physical environment, and to society in general.
- Common Purpose, bonding and communion, shared values, close-knit neighborhood, participation, caring for others, activating volunteers, arrival at consensus, law and order, good governance.













## SLU-SVP Best Practice 5: COOPERATIVE-BARANGAY FUSION

## An SLU-SVP Specificity: Coop-Barangay Identity

- The physical boundaries of the coop are likewise the boundaries of the barangay.
- The target population (members and dependents, plus nonmember residents/transients/visitors) of the coop are likewise the target population of the barangay.
- Thus, with the establishment of the barangay came **new** as well a **enhanced** services and structures introduced within the cooperative community (peace and order, public works, health services, environment, youth, livelihood, recreation, welfare and others). Roles and statuses not rationalized naturally overlap among the coop and barangay for service deliveries.

EXAMPLE: the following are extracted from the reports of accomplishments of FOUR Barangay Captaims during their terms at SLU-SVP

- 1. BoCap "Mac Flores":
- Distrbution, sale at cost of rice allocation
- Asphalting of access road
- Paving of Old Site (Puroks 4-5) secodnary roads
- Nightly rounds (ronda) to fill lack of police patrols
- Checking and prevention of loss of electric lines serving the village
- Construction of children's playground and recreation facilities
- Various representations with the City Govt about coop concerns
- Mediation, conciliation, and resolution of minor crimes and conflicts
- Cause the establishment of voting precincts within the barangay
- Borrowed city heavy equipment for coop site development (Phase 4)
- Participated as partner in bayanihan, social and sports activities of the cooperative

### 2. BoCap "Teddy dela Cruz, Sr."

- Introduced "Green Revolution"
- Built two (2) waiting sheds
- Improved various drainage systems
- Tree planting grand bayanihan
- > Paving of **basketball court** (public funds and donations, grand bayanihan)
- Inter-purok sports tournament, for men and for women
- Organized seminar trainings on food processing (w/ DA, BAEcon)
- Cleanliness campaign
- Trimming and weeding along roadsides
- Dispute settlement
- Ronda and installation of alert systems
- Implemented policies passed by the Coop Board, circulars from DILG

#### 3. BoCap "Antonio Espiritu"

- Two deepwells
- Improved water systems (BWD) and upgraded electric systems (BENECO)
- > 200 bags cement to improve **basketball court**
- Barangay fiesta
- Community Valentine's Night
- Youth and adult sports tournaments
- Settlement of disputes
- Road and drainage maintenance
- Mobilization of people for grand bayanihan in Old Site road asphalting
- Procurement of equipment and supplies for night rounds (ronda)
- Raffles, beauty contests, and other fund drives for barangay-coop projects
- More streetlights installed

#### 4. BoCap "Rufino Magsano"

- Provided security in Phase IV Constructions
- Made Barangay census
- Roadside ripraps to protect roads and houses
- Youth camps, sports activities, hosted inter-barangay basketbal tournament
- Road asphalting at New Site
- > Youth summer jobs, in coordination with DOLE
- > **Disaster control**, rescue operations, relief procurement and distribution
- Organized and mobilized communications group
- Clean and green project
- > Arbitration and conciliation: the BJODA vs. Commuters Association
- Additional waiting sheds

## Some Added Activities by other BoCaps,

- ✓ Mini forest development
- Joint projects between parish and barangay
- ✓ Day care center
- ✓ Garbage collection
- ✓ Settlement of ancestral cemetery problem
- ✓ Capability-building seminars
- ✓ SLU-SVP awarded "Cleanest and Greenest Barangay"
- ✓ Purok consultations and dialogues
- ✓ Operation "Brooms and Dustpans"
- ✓ Home gardening awards
- ✓ Barangay development plan
- ✓ Community based gardening
- ✓ Barangay tanods
- ✓ Anti-Drug Abuse and Peace and Order Councils





## SLU-SVP COOP-BARANGAY PROTECTS AND PROMOTES:

DEMOCRACY GENERAL WELFARE PEACE AND ORDER INDIVIDUALS AND COMMUNITIES

LIFE AND LIMB, AND PROPERTIES, PLUS ...

INTERESTS OF INDIVIDUALS:

- ✓ SECURITY
- ✓ EARNED EQUITY
- ✓ A REASONABLE LEGACY

INTERESTS OF COMMUNITIES:

- ✓ COMMUNITY ACCESS
- ✓ COMMUNITY EQUITY
- ✓ COMMUNITY LEGACY





#### BARANGAY INITIATIVES Emergency Re-Acts

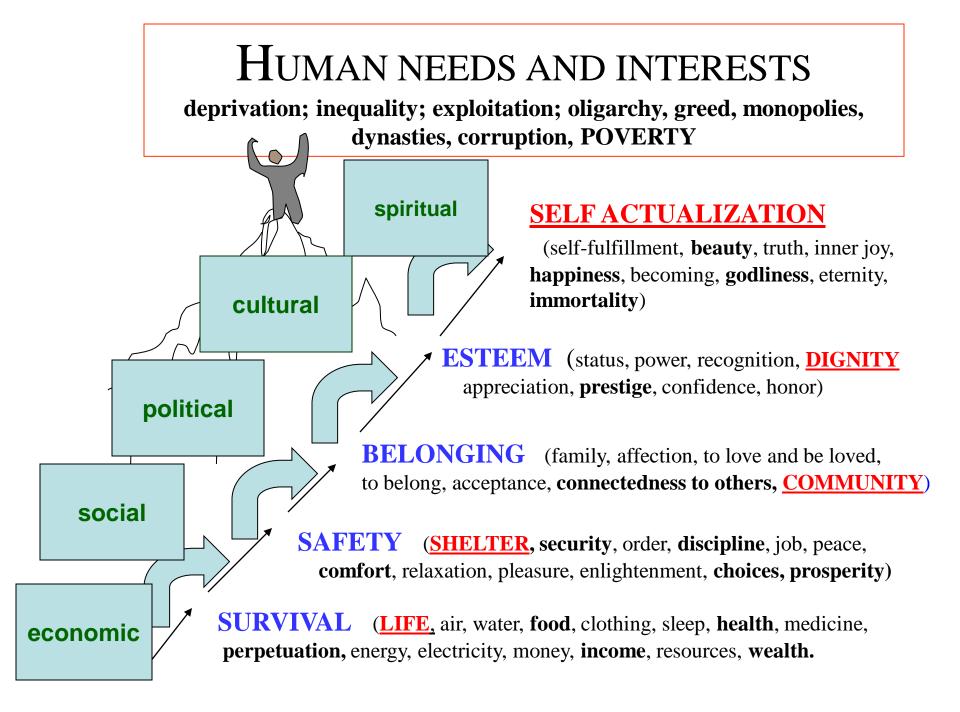
- Temporary shelters: tent village
- Break after road clearing operations
- Relief center in church sacristy





## NOW COMING INTO FOCUS: WHY COOP HOUSING BY A HOUSING COOP?

- LAND BANKING: TO INCREASE HOUSING STOCK SURVIVAL VALUE, ACQUIRE WHEN ABLE, UTILIZE BULK AND GROUP LAND ACQUISITION STRATEGIES;
- AFFORDABILITY: SAVINGS POOLED RESOURCES, ECONOMIES OF SCALE, BAYANIHAN, SWEAT EQUITY, VOLUNTEERISM, CO-OPERATION, SOCIALIZED HOUSING, BARGAINING POWER, COOP PRIVILEGES.
- **DIGNITY: TO INCREASE QUALITY OF SETTLEMENTS DEVELOPMENT** – HUMANIZATION, HOLISTIC, FAMILY, COMMUNITY, QUALITY OF LIFE
- **MEMBERSHIP CONTROL OF RESOURCES** FREEDOM TO BUILD, OPTIONS, PARTICIPATORY, COMMUNITY BUILDING INITIATIVES, COMMONS.
- EMPOWERMENT OF THE MANY WHO ARE SMALL SELF-HELP, SENSE OF BELONGING, CONTINUING EDUCATION, MUTUAL HELP, SHARING, SOLIDARITY, AUTONOMY, COOP AND COMMUNITY VALUES, COLLECTIVE PHYSICAL, MENTAL, AND MORAL STRENGTH, SENSE OF ACCOMPLISHMENT.







## WAKE THE ENGR UP, BOCAP, E CHAIR, & CHOIRMASTER ARE CALLING FOR A TOAST.



#### **MARAMING SALAMAT PO!**

# fin

## Marker