

A Home of Your Own

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1 A Home of Your Own

You are getting closer to having a home of your own in a housing cooperative! Welcome to the next step.

How will you build your new home? You have no doubt been working, and waiting, a long time to get to this point. Developing a housing cooperative takes time, but the wait will be worth it!

The purpose of this manual is to assist you to make a good choice about how you will build your home. Each housing cooperative will select one of three methods of building. The manual will give you ideas and advice about the three ways that are possible.

Section I provides some introductory information about the manual. Section II presents a brief overview of the development process. Section III lists the steps in building a house. Section IV provides information on how to avoid common building mistakes. Section V includes detailed information on two methods of building – the mutual help approach and the contractor approach. The section ends with a discussion of a third option that combines the mutual help and contractor approaches.

Building a house is one of the biggest investments that almost anyone makes in their life! Section VI presents a summary, questions to consider, and some words of encouragement for you as you approach this exciting time in your life.

2 Overview of the Development Process

The process of building many homes in many separate housing cooperatives is complex. Many decisions must be made. The Housing Management Cooperative will make some decisions that affect the whole project. Other decisions will be made by the individual housing cooperatives. And you will make decisions about your house and the land around it after you move in.

The funds for the large project, which the Housing Management Cooperative is undertaking, are being provided by the South African government through the People's Housing Process. The Housing Management Cooperative will receive the government subsidy funds, and it will have the responsibility of making sure that the homes are properly built and the funds are properly spent.

The Board of Directors of the Housing Management Cooperative has already made many important decisions about the project. An overview of the steps and the choices that the Board of Directors has made is presented here.

- Developing the Project Concept

The Housing Management Cooperative is developing a plan for the project that will provide new homes for many families. As a member of a housing cooperative, you have the right to live in a house owned by the cooperative. In your new home, you will be close neighbors with the 15-30 other families who are part of your housing cooperative. The project will have many separate housing cooperatives within it, so you will also be part of a larger community consisting of all the families in all the housing cooperatives.

- Designing the Block

Each housing cooperative will work with a designer to plan the layout of its block. With input from the members, common space will be identified, and the boundaries of personal space and building lines for each home will be established. The location of the homes within the block is very important. Homes should be placed to allow for the construction of additional rooms in the future. In addition, the homes should be placed properly in relation to the sun for heat and light, in relation to the wind and to preserve trees within the block. The slope of the land and the way the municipal services connect to the houses will also affect the placement of the homes.

- Designing the Homes

Your Housing Management Cooperative Board of Directors has been working to finalize the design of the homes. There are always tradeoffs to be made in a building project, since most people generally would like a bigger home and more extra features than they can afford. But the government subsidy must be used to pay for many things besides the construction of homes, including land, roads, and municipal services - water, sewerage and electricity. Also, the local authorities are providing guidance on the minimum size and standards for the homes. Let your Housing Management Cooperative Board of Directors know what is most important to you. While everyone will begin with the same size and type of home now, in the future you can make your home bigger by adding on another room or by adding special features when you can afford to.

- Selecting the Method to Build the Homes

Another tradeoff that affects the price of the homes is whether you build them yourselves using a mutual help process, contract a builder to do it, or use a combination of these two approaches. The individual housing cooperatives will have the opportunity to select which approach they will use. In general, the more work that you do yourselves, the less expensive it will be. Could a family member help to build, or could you do some of the work yourself? Would you like to get training on how to paint or lay blocks? With training and some practice, many people will do a very good job building their own houses.

- Obtaining the Materials

If a mutual help approach is used, the materials for all the houses will be purchased directly from the suppliers by the housing cooperative. If a contractor is used, the contractor will purchase the materials from the supplier.

- Assigning the Homes

The housing cooperative members will not know which home is theirs until all the homes are finished. That way, everyone will work very hard on all of the homes. The housing cooperative will decide on a way to assign the homes.

DEFINITIONS:

Block: The piece of land that belongs to your housing cooperative. The block consists of the personal space for each home, about 200 square meters, and the common space to be used by all the members of your housing cooperative.

Block Plan: A drawing showing the location of the houses, personal space and common space within the boundaries of your housing cooperative's block.

Boundaries: The edges of your housing cooperative's block and your personal space are marked by pegs. No one can build over these lines.

Building Lines: Imaginary lines that mark the area in which the home and future rooms added to the home may be built.

Common Space: Space in the housing cooperative's block that can be used by all the members of the housing cooperative.

Designer: A town planner, architect or other person with experience in drawing block and house plans who will help you to plan your housing cooperative's block.

Municipal Services: Services which make your life more comfortable including electricity, water and the removal of sewerage and stormwater from the block.

Personal Space: The house and the land around it which is allocated to a specific housing cooperative member.

Trade-offs: Choices that people make where they trade-off something less important to them for something that is more important.

3 Steps in Building a House

This section provides a brief description of the steps to build a cement block home, which is used as an example here because it is a common way to build houses. Your Housing Management Cooperative may want to consider other types of construction, too.

There are many steps to building a quality home. Each step must be completed with care. Without a strong foundation beneath it, a house will crumble over time. Without a good roof over it, a house will be destroyed by rain. So a proper foundation and a proper roof (and everything in between) are equally necessary. It is important for you and the other members to know the steps in building a house because your housing cooperative is responsible for deciding how you will build the houses in your block.

The steps of building a home can be divided into three phases. The first phase includes things that must be done to get ready for building -- clearing the site, leveling a platform for the house, marking the location of the house and digging trenches for the foundation. The second phase involves the construction of the major components of the home -- the foundation, walls, and roof, and the installation of windows, doors, plumbing and electrical services. The third phase consists of the finishing touches -- waterproofing the exterior walls, painting, landscaping the grounds, and cleaning up inside and out.

Phase 1: Pre-Construction

- **Clearing the site:** Some bushes, trees and large rocks must be removed to permit construction of the houses, development of internal roads within the block, installation of sewer and water lines, and the easy movement of people and construction materials within the block. The block plan that your housing cooperative develops will indicate which trees, bushes and other natural features should be saved. Besides making the site more attractive, trees and plants protect the ground from washing away in the rain or from turning to dust and blowing into your house. Trees also provide shade.
- **Leveling a platform:** The houses must be built on a level area. The sloping bank must either be dug out or built up to make a platform. It is likely that you will cut away a portion of the bank for roughly one-half of the platform and then use the earth you remove to fill in the other half. Loose dirt for platforms must be tamped down very well or be allowed to settle over a period of time.
- **Setting out the house:** The location for the house must be set out correctly inside the boundary lines of the personal space and within the building lines.
- **Digging trenches for the foundation:** Trenches must be dug for the concrete foundation which is the base supporting the walls of the house.

Phase 2: Construction of Major Components

- **Foundation:** After the trenches are dug, concrete is poured and leveled to form the base that supports the walls. Sometimes steel rods or mesh is used to reinforce the foundation. If interior partition walls made of cement blocks will be installed, a foundation should be poured beneath them, too.
- **Services:** Rough plumbing for the toilet and water tap is installed. The electrical service is installed. Installation of the toilet and electrical wiring is completed after the roof is on.
- **Floor:** The floor of the house is made of concrete. The surface under the floor must be firm, level and waterproof. The floor must be higher than the outside ground level to prevent water from coming in. Wire mesh for reinforcement is installed over the entire floor before the concrete is poured, leveled and finished with a smooth finish.
- **Walls:** The walls enclose the house and hold up the roof. They also divide the space inside the home into different rooms. Cement blocks are laid with mortar filling the spaces between them. Walls must be level, straight and plumb, and corners

must be square. These words mean that the walls must be built carefully to make sure that they are not crooked.

- **Doors and Windows:** The openings in the walls of a house provide a way for people and things, air and light to enter the house. Wood and steel doorframes and windows are available. There are advantages to each type. Wood is less expensive, but a lintel, which is a type of “bridge” between the cement blocks on each side, must be installed above the door and window openings to support the blocks above the openings. Steel door and window frames are more expensive, but do not require lintels.
- **Roof:** The roof is supported by the walls of the house and protects the house from the weather. It consists of framing, either rafters, beams or trusses, and a roof covering, such as corrugated metal panels. Trusses are a special kind of roof framing system designed to be strong enough to span a wide distance, but that can be built out of small dimension lumber. Some roof framing systems require that there be an interior wall which supports one end of a beam or rafter when the entire span is too great.

Phase 3: Finishing Touches

- **Waterproofing the Walls:** Sometimes a thin coat of mortar is spread over the outside of the walls to waterproof them.
- **Painting:** Painting the outside walls adds another layer of protection from the weather. It also makes the house and neighborhood more beautiful. Painting inside makes your home a more pleasant place to live in.
- **Landscaping:** A home with trees, bushes and plants is more attractive. Some existing trees can be preserved, and the new owner can plant additional trees, bushes and plants after moving in.
- **Final Cleaning:** All extra construction materials and waste are removed from in and around the house. The house is swept, the windows and floor washed, and the toilet cleaned. The yard is raked.

4 Avoiding Common Building Mistakes

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Here are some of the areas where problems could arise.

Digging foundation

- The foundations of your house should be big enough and strong enough to support your house. there are two types of foundations you could have to support your house: strip foundations or raft foundations.

Laying the floor slab

- This is the layer of concrete which will form the floor of your house. It is important that the floor slab is above the ground level, otherwise when it rains water will flow into your house.
- Your floor slab should be at least 7.5 cm thick and can either be built into the wall or can lie directly on the ground. The ground under the slab must be very firm and level.
- You should put a layer of plastic sheeting called "damp proof membrane" on the ground before you pour the concrete to stop the water from soaking into your house.
- If you live on a slope you should build a 1 meter wide and 20 cm thick layer of concrete around your house to keep water from running into the walls of your house. This should slope away from your house.
- You must be careful in looking out for these problems. Once your builder has made them and the cement has dried, it may be too late to correct the problem.

Brickwork

- You should have a layer of plastic called a "damp proof course" built into your walls at the level of your floor. This will stop water from seeping into your walls.
- "Brickforce" is a layer of wire that is built into the walls to make them strong and stop them from cracking. Your builder should build brickforce into the walls horizontally (flat and level with the ground) every 4 rows. You should also put two layers of brickforce above windows.
- It is important that bricks are laid in even, level, rows. Brickwork should not look uneven and skew.
- In each room of your house you should have airbricks leading to the outside. This ensures that there will be enough air in your house even if the doors are closed. You should have airbricks over every door and window in your house.
- The way you scrape the cement between bricks is important to make sure that water does not seep into your house. There are many different ways of scraping the cement. The right and wrong ways are shown in this diagramme.

Mixing the cement

- If cement is mixed in the wrong proportions with sand, it may be too weak and will not hold the bricks together properly. Do not try to save money by using a weak cement mix. Cement should be mixed differently for different uses, such as foundations, mortar or plaster. Follow directions on the bag.

Doors and windows

- You should have lintels (long pieces of concrete with wire in) above every door and window in your house to ensure that the bricks above do not collapse. This is especially important if you are using old window or door frames as they are not as strong as new frames.
- Windows must open outwards
- You should not have large gaps left around windows and under doors as this will let water, cold wind and dust in.
- Door and window frames should be painted when you are finished building. If you don't paint them, metal framed might rust.
- Buy the strongest frames you can afford.

Roofing

- Roof beams should not be too far apart and the timber should not be too thin, or they will not be able to support the weight of the roof. Ask your building supplier for the correct type of timber for your roof.
- Your roof should overhang the walls of your house by 60 cm.
- The roofing material must be properly secured to your house. if it is not secured there is danger that it will blow away.
- Your roof must slope enough to keep it from leaking. For a tin or Nu-tec roof the slope should be at least 7.5 degrees and for tiles it should be at least 17.5 degrees.

Plumbing and electricity

- When you put an electrical board into your house, you should be sure that the board will suit your needs both now and in the future. Some boards do not allow you to use many appliances.
- You can collect the rainwater that falls on the roof of your house into a barrel by directing a pipe from a gutter built onto your roof into a tank. This water can be used for washing and watering the garden.

Asbestos is a mineral fibre used in many building materials, such as roof sheeting, ceilings, pipes and tanks. Even though these may look solid, when products made of asbestos wear or break, they release tiny asbestos fibres into the air. If you breathe in this air you may get lung diseases or cancer. Many people die from these diseases. Everyone who uses asbestos products in their home or who builds with materials containing asbestos is at risk.

5 Methods of Building

There are three main ways that people can build their homes in the project. The members of each housing cooperative decide what method their housing cooperative

will use. Each way has strengths and weaknesses, which your housing cooperative should consider when making the decision about how to build. The three methods are:

1. The mutual help approach;
2. The contractor approach; and
3. An approach, which is a combination of the mutual help and contractor, approaches.

This chapter looks at each method closely. The secret to successfully building using any of the approaches is planning and preparation. This chapter will provide you with important information that will help you to make good decisions.

Whatever method you choose, being covered by the proper insurance is important when doing a building project. Insurance covers a variety of situations, including theft of materials, liability for accidents on the site, damage to buildings under construction, workers compensation for worker accidents, etc. The Housing Management Cooperative will research and recommend the insurance for your housing cooperative's project. Depending upon how you decide to build your project, some of the insurance may be purchased by your housing cooperative and some by your contractor.

Some of the methods involve work by you, the members of the housing cooperative. One of the goals of the People's Housing Process is that local labor be employed. But do not worry if you do not know how to build a house. Help is available! People from your housing cooperative who are interested can receive training in building, including courses in block laying, carpentry, painting, plumbing, electrical and pipe laying.

Also, the People's Housing Process requires that projects built with government funding be financially accountable and technically sound. So whatever method of building you choose, the Housing Management Cooperative will monitor your project closely before approving any payments.

Now we are ready to discuss the three approaches.

1. The Mutual Help Approach

This section explains how the members of your housing cooperative can build the homes as a mutual help project. Your Housing Management Cooperative will employ a construction supervisor who is experienced in construction to organize and supervise the work. Cooperative members who are interested can get training in the construction trades. There are jobs for everyone, from the most to the least skilled!

You can save a lot of money by building the homes yourselves. But there are many other good reasons to use the mutual help approach. You will be a member of a working group, with an important part in building your home and neighborhood. You will know how to take care of your house after it is built. And some people may even decide to find employment in construction and someday become skilled builders. Plus, you will get to know the other members of your housing cooperative very well.

Everyone is important in a successful mutual help project. Housing cooperative members volunteer their labor and earn "sweat equity." This means that they provide their work in exchange for getting a better or bigger home than if they were paying

someone else to build it. Housing cooperative members do all the jobs except that of the construction supervisor.

Here are the key people who are needed on a mutual help project:

- Construction Supervisor

Your Housing Management Cooperative will employ a person with experience in construction and project management and good skills in working with people to be a construction supervisor. This person will probably also be supervising other cooperatives using the mutual help process, so the cost will be shared by several housing cooperatives. The construction supervisor's duties are to organize the work, supervise the working groups, and provide training in construction. This is the only person who is paid in the mutual help approach.

- Working Groups

Each working group will consist of 8 – 10 people. Men, women and young people can participate in the working groups. The members will choose a name for their group. Group members will have different experiences and abilities in construction. Some working groups may specialize in an aspect of building.

There will be opportunities for on-the-job training in many different construction tasks. Training courses in the construction trades are also available for housing cooperative members.

- Group Leader

Each working group will elect a group leader. This person may have experience in construction or just be a good leader and organizer. The construction supervisor and the group leader will be responsible for the day-to-day planning for the working groups. The group leader will provide the on-site leadership for the working group.

- Storekeeper

The storekeeper, who is elected by the housing cooperative, will be responsible for the materials once they have been delivered to the block. The storekeeper will be trained in a system to keep track of the materials and tools the housing cooperative owns.

- Social Coordinator

The social coordinator helps the working group members to solve problems that might interfere with their work. The social coordinator also plans get-togethers and celebrations to mark the finish of the different stages of construction.

Now you know who the important people are in a mutual help project. YOU!

So, how does the building process work?

A show home may be built first to teach the construction methods that will be used to build the other homes. Construction on the rest of the homes may be completed in

stages with on-site instruction before every stage. The working groups may be assigned to complete certain homes, under the supervision of the construction supervisor and the working group leaders.

Building materials will be purchased from a supplier and transported to the block as they are needed. Your housing cooperative should try to negotiate a discount on the bulk purchase of the materials. The storekeeper will manage the materials once they are delivered to the block.

The housing cooperative members will sign a Member Building Agreement with the housing cooperative. The housing cooperative will develop the Member Building Agreement with the help of the Housing Management Cooperative. The Agreement will set out the housing cooperative's policies on:

- the number of working hours per week;
- attendance regulations;
- distribution of and accounting for materials;
- distribution and maintenance of equipment and tools;
- safety and security rules;
- food for members while working on the building project;
- child care for members with children;
- missed work for illness and other reasons; and
- other issues of importance to the members.

The working groups will have regular group meetings during the course of construction to discuss the achievements and problems. The whole housing cooperative may decide to celebrate the completion of stages of construction. The social coordinator plans celebrations and helps to keep things running smoothly. A little friendly competition between the working groups can keep interest high!

One final thing to think about –

Women can do construction, but often no one has taken the time to show them how. With the mutual help approach, women will have the opportunity to build, too. The more chances that women have to build, the more their communities will see them as capable of building. With more and more women learning to build, a huge resource of women builders can be accessed and an increasing number of homes can be built for families in need.

2. The Contractor Approach

Your housing cooperative may decide to use a contractor to build the homes. Choosing the best contractor you can afford is very important. Your contractor needs to be honest and have experience in the type of building that you are doing. Your housing cooperative may decide whether you want a contractor who is registered with the National Home Builders Registration Council.

When your housing cooperative is deciding which contractor to hire, you can follow this process to choose a contractor.

- First, talk to other people who have had similar homes built by contractors. Find out about their experience with the contractor. Were they happy with the quality of the contractor's work? Did the contractor finish the work on time? Did the project cost what the contractor said it would? It is best to get the names of two or three good contractors to give a price for the construction of the homes.

GOOD WORKMANSHIP?

ON TIME?

WITHIN THE BUDGET?

- Second, provide each contractor with the tender documents: a set of plans and specifications for the home. Instructions are provided to contractors and references requested. The tender documents will be provided by the Housing Management Cooperative. It is important that each contractor prepares a tender on exactly the same thing. That way, you can compare prices. If the contractor has suggestions for how the construction can be made better or more affordable within your budget, he or she should provide you with a written description and price for the suggested change. The price of this work should be calculated separately from the tender submitted for the work described in the tender documents.
- Third, your housing cooperative will compare the tenders that you receive from the contractors. Are the contractors' tenders within your budget? It is possible that the tenders will be higher than the amount of money you have to spend. Have the contractors submitted other ideas that bring the project within budget? Would you accept the ideas that are proposed?
- Fourth, select the best contractor or contractors and check the references they gave you. If you have any questions about the contractor's tender, ask him or her. If you want to change the plans or specifications to use ideas that the contractor has presented, make sure that you understand them completely. After completing your study of the tenders, select the contractor that you think is best.
- Fifth, you are now ready to enter into a written contract with the contractor you have selected. It is very important to write everything down. For example, if you want to incorporate any of the contractor's ideas that are not included in the plans and specifications that you provided to him or her, these should be written into the contract. There are several important things that the contract must do to be a good contract for both you and the contractor. It should:
 - Describe the work -- The contract should refer to the plans and specifications and any changes you have agreed to. Any work not specified in the contract will not be the contractor's responsibility. During the construction period, if a change is needed, you should prepare a written change order describing the work to be done and the price.
 - State the price – Is it for labor only or does it include materials?
 - Specify a payment plan – How and when will the contractor be paid? Generally, the contractor will receive a set amount of money after he completes a set amount of work.
 - Determine the project schedule – When will the contractor begin and when he will finish? The contract should specify what happens if there is a delay.

- Specify the contractor's guarantee - What type of problems are covered and for what period of time?
- Have a place to sign – Both the contractor and the official representative of your housing cooperative should sign and date the contract.

DEFINITIONS

Change Order: An addition to the contract that specifies a change in the description of the work and the price stated in the contract.

Contractor Guarantee: The contractor's promise to correct problems with his or her work on the houses that happen within a set period of time.

Plans Drawings of the house that show its size and provide information about how it will be built.

Specifications: Detailed information about the materials with which the home will be built.

Tender Documents: Documents that are provided to contractors so that each can give a price for the construction of the homes. The documents include the plans, specifications and instructions for contractors with information about the project: who is requesting the tender, the project budget, the schedule, when the tender is due, and a format for providing a price for the contractor's ideas to lower the price or improve the quality of the houses, a request for references, and insurance and registration requirements.

3. The Combined Approach

Your housing cooperative may decide to use a combination of the mutual help and contractor approaches. In this approach, a contractor or builder would be responsible for doing certain parts of the work, probably those requiring the most skill and experience, and the members of the housing cooperative would provide the labor for the parts of the work requiring less skill. One main difference between the combined approach and the mutual help approach relates to training. In the combined approach, the contractor's main goal is to finish the building project using the members' labor for certain parts of the work. The contractor will provide training and supervision, but not to the extent that training is provided on a mutual help project where the members do everything.

To set up your project using the combined approach, you must follow the same steps listed in the previous section to find some good contractors. Try to find contractors who have experience in helping people to build their own houses. When you ask them give a price for the job, provide a list of the types of work which members of the housing cooperative will do on the project. Negotiating this type of project with several contractors may be a little more complex than if the contractor were doing the whole job himself or herself. It is still important to present the same tender documents to each contractor to consider. The contractor might have some ideas on how the members'

labor can be used to the best advantage. When you have all of the contractors' tenders, compare them and choose the contractor who seems best.

At this point, you will probably have to negotiate with the contractor about the terms of the contract including:

- the work that the members will provide;
- their wages if they will be paid;
- how materials will be supplied to the project;
- the schedule for the project; and
- the price to build the project.

Depending upon the amount of labor that the members will provide, you may want to organize your work as described in the mutual help approach. You could have a Member Building Agreement and use the various roles, such as working group member, group leader, storekeeper and social coordinator, which are described in that section. In the case of the combined approach, though, the contractor will be responsible for organization, supervision, and training. The Housing Management Cooperative will not hire a construction supervisor.

The written contract with the contractor should include the terms that you have negotiated and agree with the terms of the Member Building Agreement, if you are using one. If you are not using an Agreement, be sure to include detailed information about the work that the members will be providing in the contract. It is very important that everyone understands completely who is responsible for what.

The table below shows a good way to structure a project using the combined approach. The contractor's tender would include the cost of his or her involvement in all three phases.

Phase	Contractor	Cooperative Members
1. Pre-Construction Clearing the site Leveling platforms Setting out houses Digging trenches	Contractor provides training and on-site supervision.	Members provide their labor on a volunteer basis. After this work is completed, the prepared block is turned over to the contractor to build the houses.
2. Construction Pouring foundations Installing services Pouring floors Building walls Constructing roofs Installing doors Installing windows	This work is the contractor's responsibility. After this work is completed, the contractor turns the block back over to the housing cooperative to do the finishing work.	Where possible, skilled members are employed. Some unskilled people may also be employed. The contractor pays wages to the members.
3. Finishing Touches Waterproofing walls Painting walls Landscaping grounds Cleaning up	Contractor provides training and on-site supervision.	Members provide their labor on a volunteer basis.

DEFINITIONS

Negotiation: A process of by which two or more people or groups consider different ways to achieve a common goal and work out a way that is agreeable to all.

5 You Can Do It!

You can do it! You now know some important information that can help you to make a good decision about how to build the homes. This table summarizes the main points about each approach.

	Mutual Help	Contractor	Combined
Cost	Lowest cost	Highest cost	Mid-range cost
Materials	Housing cooperative purchases and provides security on site.	Contractor purchases and provides security on site.	Negotiated agreement as to who purchases and provides security on site.
Labor	Volunteer labor by members	By contractor and employees	For parts of job, volunteer labor by members. For parts, by contractor and employees. Negotiate having contractor hire members and pay them wages.
Supervision	By construction supervisor hired and paid by Housing Management Cooperative.	By contractor	By contractor who provides training and supervision for members volunteer work, as well as supervision for employees.

One way will probably work out best for you. But no one can tell you what that one way is. You have to figure that out yourselves! That is why your housing cooperative needs to consider the following questions:

- What are the advantages and disadvantages of each building method for your project? Look at the list of advantages and disadvantages in Appendix 1 and see if there are others that you can think of.
- What are your goals for this building project?
- Which goals are most important to you?
- Which building method permits you to achieve the greatest number of your goals?

When your housing cooperative is done answering these questions and has selected a method of building, then you can know that you are one step closer to walking through the door of ...

. . . a home of your own!

APPENDIX ____

COMPARISON OF VARIOUS APPROACHES FOR BUILDING PROJECTS USING THE PEOPLE'S HOUSING PROCESS

1. USING A SMALL CONTRACTOR

ADVANTAGES

Contractor and employees probably have better construction skills than housing cooperative members do, and contractor has experience managing construction projects.

Contractor can draw on his or her experience to suggest changes to the plans and specifications that could make the houses more affordable or better constructed.

Some risk that the houses will be constructed within budget, on time and of satisfactory quality may be able to be shifted to the contractor, instead of resting on the housing cooperative members.

Using contractors for these projects supports the development of emerging builders.

DISADVANTAGES

Contractor may not have the financial or organizational capacity to undertake a large project.

Housing cooperative members may be too trusting and not critically assess what a contractor can offer to them.

The project will likely cost more than if the housing cooperative members build it themselves. Given a tight budget, using a contractor may result in smaller house or the use of poorer quality materials.

2. USING THE MUTUAL HELP APPROACH

ADVANTAGES

The mutual help approach is less expensive than the contractor approach. The housing cooperative members should be able to build a larger or higher quality home.

Housing cooperative members will have the opportunity to learn a variety of construction trades.

As a result of this experience, some housing cooperative members may find employment in the construction trades or establish their own small construction businesses.

The knowledge of construction that people gain from building their own homes will help them to maintain their own homes.

The mutual help process can build strong relationships among participants.

With proper training and supervision, the overall quality of the work should be quite good.

Each working group of housing cooperative members will elect a group leader to lead them in the process, thus developing the leadership capacity of members.

DISADVANTAGES

Mutual help is not appropriate for everyone. Some people do not want to build their own houses. Some may not have time. Some people are physically unable and do not have family members who can help them build.

There are bound to be problems that have to be worked out with regard to the construction itself and human relationships.

At first, the quality of the work may not be as high as a contractor could provide.

3. USING THE COMBINED APPROACH

This approach, since it is a combination of the mutual help and contractor approaches, has some of the advantages and disadvantages of each. It should cost less than the contractor approach, but more than the mutual help approach.

ADVANTAGES

This may be a good alternative if the members do not want the entire responsibility of building the project themselves, but do want some exposure to building.

There is an opportunity for some members to be employed by the contractor and to be paid wages.

DISADVANTAGES

Negotiating the contract with the contractor is likely to be more complicated than if the contractor were doing all of the work by him or herself.

Care must be taken to write the contract in a way in which the members' participation does not void the contractor's guarantee. A distinction must be made between the housing cooperative members working as volunteers and as employees of the contractor.