THE SUCCESSFUL OF HOUSING COOPERATIVE ON PRODUCED HOUSING FOR LOW INCOME GROUP THROUGH STRENGTHENING COMMUNITY

(Case Study: KOPERSUP Housing Cengkareng Jakarta and Borromeus Cooperative Housing Bandung, Indonesia)

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ABSTRACT

The issue of housing development for low income group in Indonesia had already been done for four decades since 1970, but still facing many problems particularly on seeking for the suitable patterns due to community conditions.

Housing cooperative is one of the systems which had been adopted by the government and implemented in some large cities in Indonesia (Jakarta, Bandung, Surabaya, and others). It is quite clear that the concept from Europe (The Netherlands and Germany) defined characteristic of cooperative principles as economic interest in common, establish a common enterprise, and so on.

Nowadays, in Indonesia there is a tendency to apply the term housing cooperative loosely and also to describe it as saving for housing. Above all, as the result of housing cooperative research done in Bandung and Jakarta, it was found that housing cooperative pattern as a policy in producing houses for low income group is significantly successful, if influenced by community participation in the housing development process.

The research concluded that housing cooperative pattern which has been adopted from Europe countries worked successfully and became a better policy for cities in Indonesia. But several changes must be done, especially in management quality of the cooperative, support from government, and community behaviour.
1. **Background**

*Fulfilling Housing Needs in Indonesia*

With the increasing growth of population, the need of housing in Indonesia is also raising. For high income society, fulfilling housing needs is not a major problem, due to their high buying capability. Meanwhile, for low income society housing becomes a major issue due to their lack of earnings which influence their buying capacity. In fact, this group was often evicted because they were considered disturbing physical aspect of the city.

This condition has several consequences:

- The increasing number of crowded, illegal and dirty housings.
- Government provided new housing which are located far from city centres where the people work.
- The removal process was usually not accompanied by the possibilities for society to increase their living standard.

2. **Problems**

*Failure of Housing Fulfillment by Formal Sectors*

At present time, housing in Indonesia was mostly provided by formal sectors, which are government and private developers. However, the development was not able to meet housing demand in Indonesia, especially for low income communities. One of the reasons is the requirement for people who want to take the house to give a guarantee, which could only be fulfilled by employees working in formal sectors. This means, people who work in informal sectors and were included in low income society do not have access to own the house provided by the developers.

This problem has become bigger everyday, particularly in big cities due to the limited area and pricing of the land which could not be afforded by the low income community.
**The Limitation of Providing Inexpensive Housing**

Government has tried to solve the problem of housing development through inexpensive housing programs, including Simple Housing and Very Simple Housing, but in fact these programs have not achieved the goal, due to some factors:

a. The government’s housing programs for low income society were not inexpensive. On the contrary, the price has become higher and not affordable for the low income community.

b. The housing quality has not suitable for the need and taste of the society.

c. The housing location was far from city centres where most people work, therefore they resold the houses to live in crowded and dirty housings in the city.

3. **Identifications**

**Society’s Capability Must be Extracted**

In reality, low income society has potential to build their own house even though the result was below quality standard. This potential could be seen through their methods building the house, which used mutual cooperation and local materials that are cheap and environmental friendly. This potential must be maintained and developed to solve housing problems for low income society.

**Cooperative Housing as One of The Concepts Applied To Fulfill Housing Development for Low income Society**

The first time this concept had been applied was in Bandung City – West Java, based on cooperative principles. This model was consisted of community people, local government, funding organization, land owner, and other related institutions.

The applied pattern was to merge underprivileged individuals into one group, and use the potential in that group to accomplish common interests. Therefore, along the process, the decisions were made collectively.
On deciding the whole design or houses to be built, the groups will be helped by building consultants who also were chosen collectively.

Some benefits from this method are: society could have access to building sector, understand the issue of affordable housing, future management, and community business development to create a healthy, productive, and sustainable housing environment.

**The People’s Power**

Society is the main factor that will determine the success of cooperative housing method. Without enthusiasm and active participation of people, this method will be worthless. The role of government, private sector, and other institutions will only to support, give direction and correction so the method will run well.

The problem is, how to mobilize society that is very diverse in tradition, culture, and also interest. How to find a perfect solution and what is their role in this process, and what condition that could make this method successful.

**Research Scope**

To do a study about the implementation of cooperative housing concept in Indonesia which was adopted from European concept, with points of reference: society group’s empowerment, the participation and ability to apply this method sustainably.

Participation: society’s involvement in the process since the beginning.

Empowerment: the power and strength that exist and could be used in the group.

Sustainably: Society’s independence after using the house based on cooperative method.

4. **Housing Policies in Indonesia**

**Housing Policy for Urban Low Income**

Housing in Indonesia is based on Act No.4 Year 1992 for Housing and Human Settlements, which describes the definitions of house and housing. The meaning of house is a shelter for building a family, while housing is a group of houses for settlement which have supporting facilities.

The target group is people who become house owners, divided into:
- Self employment
- Family worker
- Employee
- Manager (Chief)

Income characteristic:
- Stable (regular, irregular, or short term)
- Non-stable (irregular)

Matrix category of low income group showed in Table 1. The matrix shows category of the group, worker’s status, income character and working organization. Based on those information we can see the average income per month.

5. **Housing As A Process**

A self defined group of low income people seeking to develop housing for themselves must accept the basic assumption that the existing institutions, which presently provide housing, fundamentally restrain their desire to engage in dwelling as a process of life. In doing so, they must realize that they will embark upon a highly argumentative journey to understand critically, things as they are, and things they would like them to be. Such group must also realize that there is no single alternative comprehensive solution to their dilemma. The group must accept that their argumentative efforts will think out a development strategy that is uniquely tailored to their particular needs as individuals and as a group, and to the institution specific to their context.

To be involved in a well informed argument a group must be certain it will undertake the widest possible search of option for development. Such process would require the participating professionals, not only attitudes supportive of the basic assumptions which necessitate a broadened search but also a commitment to provide continue assistance to a group.

More specifically, a group would need to identify:

- The nature of its internal organization.
- The type of preferred relationships to external institutions.
- The different areas in which it takes action.
- A wide variety of options for taking action.
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- The most appropriate combination of options that satisfy their desired ways of relating to each other and their context.

For the successful housing development programs, it is essential that such projects run with the community, and not for community. To satisfy the needs of community involved, and to ensure an improved quality of life, the project must be virtually driven by the community. It has to be understood that true community participation begins with a bottom up approach. Further concern regarding community participation is the propensity for small but powerful groups in the community to impose their will on a project. It is important that a “social compact” of all stakeholders in the area should be brought to drive the process, thereby ensuring that the interests of an elitist minority is not placed above that of the community. Table 2 shows community’s action in planning and designing.

6. The Influence of Low Income Society in Housing Development

Self supporting community in housing development is not a new thing because through the years community had known about mutual cooperation principle, which still be applied today especially in the villages. This principle could be developed to overcome the limitation of formal (government and private) sectors ability in fulfilling the needs of housing.

The main objectives of self supporting factor in community are to provide houses from their own money and efforts, and to give community a chance to build, develop, and maintain houses. Therefore, community has a sense of belonging of their houses and environment, including taking care of the public facilities.

Self supporting community has some benefits:

- The capacity of community could be used optimally.
- From economic point of view, it could reduce working cost and even create employment opportunities for people in community.
- Creating social benefits in form of sense of responsibility, unity and solidarity in groups.
- Creating educative benefit, which is to allow learning by doing approach in housing development through building skills.
• From inhabitant satisfaction aspect, self supporting allows them to express their needs and traditions, add more control for environment, and reduce community’s unawareness.

Self supporting community also has some weaknesses:
• Difficulty to unite different community’s desires.
• Difficulty to maintain community enthusiasm for keeping consistency along the process.
• The more time needed to finish house building compare to contract system.
• Lower construction quality compare to works of the experts.

7. The Advantages of Participative Approach and Development Based on Community

Participative approach is a cooperation between community and government, and other actors involving in planning, implementing, managing and developing the building result. This approach depends immensely to the role of every factor, and to become successful every party has to understand his role in the whole process.

The keyword is bottom up, as the basis of participative planning and design. Development based on community is an effort to equip them with ability, motivation, practice, skills, and sample projects, so that the community could improve their living standard and social-economic quality, with the hope that they will maintain their environment by themselves in the future.

This approach has several advantages:
• It could open the way to sustainable development through a continuous process, even though the consultation from other party has been stopped.
• To familiarize and educate community about experiencing a positive process of change which could become sustainable.
• To enable community using their house and environment in qualified ways.

8. Cooperative Housing

The basic concept of cooperative housing in Indonesia has some differences from the ones implemented in Europe. The requirements that had been determined for European concept are too hard to be fulfilled by the low income community who has great need of housing.
The principle still applied is creating an organized community to ease their capacity and participation in development or building processes.

Main Principles:

- Improvement of people prosperity according to cooperative’s main objectives. Therefore the housing development will not only create a space, but also a place where community could do their commercial activities.
- Self-help or self-support, emphasized on community’s efforts in providing housing for themselves, but not refusing help from outside. Collectively, community mobilizes their capacities needed in building houses and involves directly in planning and implementing process.
- Personalized design, aimed to fulfill personal taste and need for each individual. Cooperative will fulfill the housing needs of its members in basic stage, therefore allowing the inhabitants to accomplish their personal tastes in the finishing stage.
- Economic unit, because a house could help and give contribution to the improvement of member’s income.
- The design of the house could be specific according to society and environment conditions, and not homogeneous.

The Actors in Cooperative Housing

- Builders consisted of groups or community that have to be institutionalized.
- Local government who acts as facilitator in creating motivational policy tools and services.
- Funding Institution who has role to channel the fund, supported by efficient service.
- Land owners who put society’s needs on top of everything else.
- Building consultant who has role as a community organization counselor.
- Other related institutions.

9. Case Study 1 - Cooperative Housing of Penjaringan Flat Inhabitans (KOPERSUP-Jakarta)

This project begun with the needs of 300 householders losing their houses due to the fire accident in crowded housing, June 1984. With the help from some people who cared, in
November 1984 a cooperative was formed as a place for them to gather and achieve their common goals. The project was helped by a government policy, called The Program for Housing Development Based on Groups. Through this program, cooperative could build 160 units of nucleus house.

**Housing Development Process Scheme**

Figure 1 shows how the group was organized.

**Selecting Housing Location**

With the help from Department of Public Work via Perum Perumnas (government developer), society chose Bumi Cengkareng Raya as their new housing location. The location had been chosen because it was close by from their original houses.

**Getting The Permit**

In the process of getting the permit, cooperative was supported by local government and building consultants, which represented by NGO. The process was quite long and took one year.

The types of permit is shown in Table 3.

**Financing System**

Financing was done through money collecting by cooperative members, called Partner Fund. This fund will be used as the guarantee for the Bank (BTN) for getting loan. This condition was continuing, along with compulsory fee and solidarity fund that would be collected for 20 years. The amount of the credit was adjusted to cooperative’s capability.

**House and Housing Design**

The designing process was done by KOPERSUP with support from the experts in Ministry of Housing Office. Community suggested the type of 36 m²; and the designing was also helped by University of Trisakti Jakarta. Principle of design was nucleus house.
Development Implementation

In the stage of implementation, cooperative formed a building committee, consisted of Chairman, Treasurer, Logistic, Technical, and Administration Staff. This committee was trained in University of Trisakti and would perform their duty based on honorarium agreement. In implementation, community took role as building supervisor and observer. Supervision from the experts was done by Community Service Institution University of Trisakti. Members and community had meetings regularly to discuss about problems they faced and the solutions.

Roles of The Actors

The roles of actors could be seen in Table 4.

Community Empowerment

In this particular case, the success factor for development project was creating enthusiasm of community to have their own house. This had been done by training and coaching given by an NGO called Indonesia Sejahtera Foundation, especially in group organization stage. The training and coaching are done regularly and continuously. Besides program discussion, community would be encouraged to become more motivated and capable, including knowing their potentials, strengths and weaknesses. The community was also involved in early development process, for example by repairing the roads and preparing building materials.

Sustainable Development

Housing development done by Kopersup through cooperative housing system was very successful. This pattern should have been done continuously with support from central and local government policies. The cooperative models could be formed in other cities or areas based on accurate data of housing conditions and community’s motivation to work together with other parties.

Environment Physical Condition

Figure 2 shows the location in Cengkareng area, West Jakarta.
The atmosphere of housing environment is shown in Figure 3.
Figure 4 shows the implementation of nucleus house concept.
Example of house type could be seen in Figure 5.

10. Case Study 2 - Cooperative Housing of Santo Borromeus - Bandung

Cooperative and Housing Process
In the beginning (1972) the activities of Borromeus Cooperative consisted only of money saving and credit by members. But later on in 1975 cooperative became a legal board, and in 2002 had ± 2000 members and became a steady institution, operating due to Act no 22/1992 / cooperative.

Borromeus Cooperative as Housing Producer
In realizing in point of fact that the majority of Borromeus Hospital workers were deprived of appropriate dwelling facilities, the hotel management ventured one day the luminous idea of building a set of suitable houses for them with a view of alleviating their dwelling plight resulting besides in enhanced work productivity.
The next step is establishing a workers team which offered alternatives as follow:
- The workers construct their houses in a collective way.
- Hospital bought land and constructed low cost houses which would satisfy to workers needs.
- Workers used credit facilities from Bank Tabungan Negara (BTN/State Saving Bank).
The system was agreed by Borromeus Cooperative together with other institutions. The serious problems faced are funding resources, design and partnership.

Housing Development Process
Planning and Programming
The First step was to fix that the group target is the low income group of the hospital workers, who could meet the criteria and didn’t have houses of their own.
The second step was to identify the house existing conditions by the housing committee. To find out if the house condition is very unhealthy, in rental status or sharing with other.
The third step was to fix the total workers who had the right to become tenant candidate. The fourth step was to establish the Development Committee consisted of:
Representative of Hospital Management, Representative of the Cooperative, Representative of the Developer, Independent Technical assistant Team. See figure 6.
Actually, the housing development pilot project involved a large number of rightful persons from all institutions. Some aspects which became constraint was that the institutions took more time in giving the recommendation needs to the cooperative.

Community Participation
Because of Borromeus Cooperative’s function in the housing development for low income group workers, it needed to deal from the start with a careful assessment of the resources coveted and available to them. They must engage in “economic design” through a process that should examine the potential social relations, that might exist as a consequence of the obligations within the group for sharing and using resources.
- The first stage was to look for and to select the appropriate building site which was already discussed and had the criteria:
  - Distance from the working place (Borromeus Hospital)
  - Good infrastructure condition
  - Not too expensive and affordable
- The second stage was development planning and designing process, also fixing the site boundaries.
- The third stage was process of choosing the house type, construction, cost and credit amount.
- The fourth stage was making the schedule for supervising houses construction.
- The fifth stage was fixing the waste disposal system.

Financing System
There were four related potential factors of financing system, which were as follows:
- Self financing/fund of the Borromeus Hospital through soft loan for starting capital used for housing and construction process, 5% interest of the loan installment paid by the members who took the credit for their houses.
• Funds from NHC/IHS Netherland which was provided as the grant and to be fully used for the accomplishment of the housing development and would further become a source for cooperative. All the funds would be processed in such a way that it wouldn’t change the character and personality of cooperative.
• Man power resources, in this case were the directors/managers and candidate tenants.
• Revolving funds could be processed in such a way that gradually the housing development become the frame work for cooperatives and other institutions.

**Housing Ownership System**

The houses built by the pilot project were settled between the inhabitant’s candidate and Borromeus Cooperative by signing an agreement letter which containing the following regulations:

- The house unit was only intended for the low income worker who has become a cooperative’s member and need a house.
- At the latest of one month after the signing date, the house should be inhabited.
- Any addition or linkering to the house was prohibited unless with cooperative’s head approval.

**Repayment System**

Houses which were built by the pilot project still belong to the cooperative for the time being until paid to be off by the members. The purchase rent ammounted to a period of fifteen (15) years, and monthly rent paid by the member to cooperative according to agreed price. The instalments were to be substracted from the monthly salary by the hospital management which in turn will be transfered to the cooperative.

**Construction Of Houses**

- Developing Low Cost Houses. Type 21 – 42 m², Land 70 m²
  Phase 1 : 30 units
- Constructed by Developer and cooperative
- Designing “nucleus house concept “, intended for two storey, but deferred, built in limited members only, until the group can afford later on.
Socializing Process
Good relationship between future inhabitants and existing community is imperative. Community is obliged to plant useful vegetation utility plants such as fruit trees, mangos, guavas, oranges and others, green plants to cope with health standards. To fill up housing complex with basic schools, community building and kindergarten. Cooperative effort activities are: Shops, clothing and household’s outlets, etc. In physical housing development, cooperative will provide advise and guideline to the tenants.

Problems Faced By The Project
The project had to endure the bureaucracy negative performance at the building permit department resulting in more additional time to finalized. Delay in construction finishing by the Developer caused delay of the entire housing development performance. Cost and funding sector especially at the fund issue and loan proposal department took more time to actualize. Organization wise the cooperative should enhance their housing development management skill. Cooperative should encourage the role of technical assistance for housing development, to be more proactive in the management.

Location
Until now through Borromeus Cooperative had built about 600 houses for their cooperative members which are also the hospital low income workers (group on level I and level II). Location area:
Cimindi, North Cimahi ➞ had been built houses of:
Type 27 square meters / land 54 – 90 square meters
Type 36 square meters / land 72 – 90 square meters
Map of Bandung City and location of housing areas shows in figure 7.
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Cimindi Background story

Built as an actual performance of the hospital management in solving the low income group workers housing problem, by working together with Hospital Borromeus Cooperative. The process supported by the government through Housing Ministry Office, especially to:

- Render the project as a cooperative pilot project supervised by the Housing Ministry Office.
- Render the pilot project as a cooperation project between Borromeus Cooperative, Developer and State Saving Bank.
- The development product is a “nucleus house”, in order that the house type be within purchasing power level of the low income workers.

After completing all the administrative requirements, the contract and all the preliminary work, the project start choosing the site in Cimindi area.

Site Condition

- Area dimension \( \geq 6500 \) square meters
- Total Houses \( : 51 \) Units

House Types

Type 36 square meters \( \Rightarrow \) Land \( 54 – 90 \) square meters.
Type 27 square meters \( \Rightarrow \) Land \( 54 – 90 \) square meters.

See figure 8 for examples of type 27 sq.m.

Planning Program

Participants involved : Department of Public Work, Housing Ministry Office, Local Government, Borromeus Hospital Management, Housing Team, Developer, Borromeus Cooperative and Members of Cooperative.

Every institution has a specific role and Borromeus Cooperative becomes the coordinator and the center of project.
Designing And Constructing
Participants involved: Housing Ministry Office as the government sector supported the house design by giving inputs, while Department of Public Work supported with technical assistance.
Developer as the executor of the pilot project was involved since the beginning, working together with the Borromeus Cooperative and supervised by the owner/cooperative’s member.

Financing System
Financing system accomplished, see figure 9.

Housing Development
The houses were built as planned, and after about 2 – 5 years, possibility to add rooms for living/family, and bedroom for growing children. Figure 10 shows the neighborhood situation.

11. Conclusions
This study shows that Kopersup and Borromeus Cooperative as an organization has an important role in managing the housing development, especially for the low income people. While the housing design is very complex, it has a positive impact in the community, especially for the group who needs a decent shelter in a decent living environment.
The strong points in this project are:

For low income community
Community as cooperative members have a chance to own a house in time with affordable cost. They could arrange their houses as suitable and comfortable as their financial condition permits. As member of the community, they are in a position to create a really agreeable social environment to mix and socialize.

For Kopersup and Borromeus Cooperative
The housing project solved the housing problems with limited investment.
Cooperative controled the houses as long as it is not paid off.
Rolling investment by cooperative could increase the cooperative’s achievements.
Cooperative assisted the low income member in their economic state of affairs.

**For Government Developer (Perum Perumnas)**
Transparent connections made higher accuracy of developer’s calculations.
Developer have sustainable relationship with community based on the long term contract.

**For Bank (Central and State)**
Process of credit could be more quickly and definite.
The system could become a real program in the long run.
Financing procedure could be simplified.
The idea of working together with cooperative could become repeatable.

**Housing Policy**
The housing development design involving prospective buyers is available to every layer in the community, as long as the knowledge and understanding of housing problems are at hand.
Financing system through company’s fund could be copied by cooperative by empowering their resources.
Housing problem for low income community could be solved in a simultaneous way, and this would have a positive impact of the housing policy’s implementation.
This design could also be used appropriately for national condition.
References


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Table 1. Category of Low Income Group

<table>
<thead>
<tr>
<th>Character</th>
<th>STABLE INCOME</th>
<th>Non stable Irregular</th>
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<tbody>
<tr>
<td>Worker’s Status</td>
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<td>Irregular</td>
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<td>Self - employment</td>
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<td>1B</td>
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<tr>
<td>Family worker</td>
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<td>2B</td>
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<tr>
<td>Employee</td>
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<td>4B</td>
</tr>
<tr>
<td>Chief</td>
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<table>
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<th>Worker’s Status</th>
<th>Strong</th>
<th>Weak</th>
<th>Non organization</th>
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<tr>
<td>Organization</td>
<td>Strong</td>
<td>Weak</td>
<td>Non organization</td>
<td>Non Organization</td>
</tr>
</tbody>
</table>

Category 1
A: Self employment with stable income, irregular and weak organization.
B: Self employment with stable income, short term and non organization.

Category 2
A: Family worker with stable income, irregular and weak organization.
B: Family worker with stable income, short term and non organization.

Category 3
A: Self employment with non stable income, irregular and non organization.
B: Family worker with non stable income, irregular and non organization.

Category 4
A: Employee with stable income, regular and strong organization.
B: Employee with stable income, irregular and weak organization.
C: Employee with stable income, short term and non organization.

Category 5
A: Employee with stable income, regular and strong organization.
Table 2 Community’s Action in Planning and Designing

<table>
<thead>
<tr>
<th>Group Aspect</th>
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<th>3</th>
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<tr>
<td>Involved in deciding</td>
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<td>Executing decision</td>
<td>Making decision and executing</td>
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<td>Materials and power</td>
<td>Ideas, power and materials</td>
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<td>Together, unequal</td>
<td>Together and equal</td>
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<td>Target</td>
<td>Group</td>
<td>Others</td>
<td>Group and others</td>
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<td>Community role</td>
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<td>As object</td>
<td>As subject</td>
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Table 3 Types of Permit

<table>
<thead>
<tr>
<th>Type</th>
<th>Institutions</th>
<th>Document</th>
</tr>
</thead>
</table>
| Principle Permit    | Regional Level II Development Planning Organization (BAPPEDA Tingkat II) | • Application letter  
|                     |                                                   | • Location map  
|                     |                                                   | • Site plan |
| Location Permit     | National Land Institution (BPN)                   | • Application letter  
|                     |                                                   | • Principle permit  
|                     |                                                   | • Location map  
|                     |                                                   | • Site plan |
| Building Permit     | City Plan Institution (Dinas Tata Kota)            | • Application letter  
|                     |                                                   | • Principle permit  
|                     |                                                   | • Location map  
|                     |                                                   | • Site plan  
|                     |                                                   | • Building design |
Table 4 Roles and Functions of The Actors

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Community</th>
<th>Ministry Of Housing</th>
<th>Perumnas</th>
<th>BPN</th>
<th>Bank (BTN)</th>
<th>City Government</th>
<th>Building Consultant</th>
<th>NGO</th>
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<td>Land Providing</td>
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</table>

● = Full role/function
○ = Partial role/function
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Figure 1 Group Organization Scheme

<table>
<thead>
<tr>
<th>Actor</th>
<th>Institution</th>
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<td>Community</td>
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</tr>
<tr>
<td>Partners</td>
<td>Other Finance Institutions</td>
</tr>
<tr>
<td>Government</td>
<td>Ministry of</td>
</tr>
<tr>
<td></td>
<td>Local Government</td>
</tr>
</tbody>
</table>

Figure 2 Location of Kopersup Housing
Figure 3 Housing Environment Condition

Figure 4 Example of Nucleus House Concept
The Successful of Housing Cooperative on Produced Housing for Low Income Group through Strengthening Community

Figure 5 House Type of 36 Sq m

![Figure 5 House Type of 36 Sq m](image)

Figure 6 Institution System and Institution’s Roles

<table>
<thead>
<tr>
<th>ACTOR</th>
<th>INSTITUTE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Government</strong></td>
<td><strong>Housing Ministry</strong></td>
</tr>
<tr>
<td><strong>Non Government</strong></td>
<td><strong>Partners (... and foreign country)</strong></td>
</tr>
<tr>
<td><strong>People</strong></td>
<td><strong>Independent Consultant</strong></td>
</tr>
</tbody>
</table>
Figure 7  Map of Bandung City

Figure 8  House Type 27 Sq m
## Figure 9 Financing System Scheme

<table>
<thead>
<tr>
<th>INVOLVED ACTORS</th>
<th>ROLE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GOVERNMENT SECTOR</strong></td>
<td>• Financial supporting for Borromeus Cooperative</td>
</tr>
<tr>
<td>STATE SAVING</td>
<td></td>
</tr>
<tr>
<td><strong>NON GOVERNMENT SECTOR</strong></td>
<td>• Supporting Borromeus Cooperative with soft loan</td>
</tr>
<tr>
<td>HOSPITAL</td>
<td>• Cooperative as the financer of the pilot project</td>
</tr>
<tr>
<td><strong>PRIVATE SECTOR</strong></td>
<td>• Developer as the institute who support by the cooperative to constructed houses</td>
</tr>
<tr>
<td>DEVELOPER</td>
<td></td>
</tr>
<tr>
<td><strong>LOW INCOME GROUP</strong></td>
<td>• Paying monthly to cooperative and cooperative pay to State Saving Bank</td>
</tr>
<tr>
<td>COOPERATIVE’S MEMBERS</td>
<td>• Pay for member fee which is used for investation</td>
</tr>
</tbody>
</table>
Figure 10 Bird’s Eye View of Housing Condition