The Alternative Program for Social Housing (APSH) is a pilot project, relying mainly on a Revolving Fund as a financial mechanism.

APSH started in 2017. Its second phase is still in progress. The program finances projects carried out by housing cooperatives, members of the National Network of Cameroonian Residents (NHCR). As part of the promotion and financing of affordable social housing, the Participatory Budget (PB) is also promoted in order to contribute to urban social transformation. The governance bodies are led by the Ministry of Housing and Urban Development and the NHCR.

If it had not been for this established mechanism, I would not have been able to have a house. Now, I live in a house and I continue to contribute for the other members, so that they can also benefit from the services of the cooperative.

**Beneficiaries**
- Housing cooperatives that are members of the NHCR, whose members work in the informal sector, who wish to purchase housing or land and build housing.
- Members working in associations or NGOs in the formal sector.

**Public Partners**
Ministry of Housing and Urban Development, Municipalities.

**Civil Society Partner**
The Association des Amoureux du Livre (ASSOAL) provides technical and financial assistance.

**Contact**
Association des Amoureux du Livre
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**Location**
Cameroon

**Resources**
- Interview Jules Dumas Nguebou, February 2021
- Contact with Achille Noupeou, February - April 2021
- ASSOAL, Programme Alternatif de Logement Social (PALS), Construction logement alternatif modèle type bois, Rapport de capitalisation (Draft o)
- Réseau National des Habitant du Cameroun (RNHC)
- CoHabitat.io, Programme alternatif de logement social, 2020
- CoHabitat.io, Coopératives d’Habitat à Yaoundé, 2019
FUNCTIONING

APSH supports the development of alternative social housing models at affordable construction costs, that are ecological, decent and safe, and which also ensure the access to basic social services for the beneficiaries.

The financial mechanism of the Fund consists of two phases.

Phase 1 - Mobilization of resources for construction

- membership of the cooperatives;
- social shares;
- collective contributions (members’ savings);
- refundable housing loans at a subsidized rate;
- subsidies or donations (if necessary).

The funds are borrowed from the cooperatives for their members’ projects, provided that they have at least 20% of the sum requested. Regarding the subsidized loans, only members who have reached at least 30% to 50% of the total cost of the construction of the housing are eligible to access them. The members can request the support of the cooperative from 10% to 100% of their savings depending on the guarantee provided.

Phase 2 - Repayment of the loan

The housing unit remains the property of the cooperative until the subsidized credit granted has been repaid in full. The loan amounts must be repaid over a period of 5 to 10 years. The savings and repayments are used to finance other construction projects of members who have reached the amount needed to start the project.

Participatory Budget (PB)

ASSOAL, the NGO that runs the program, also promotes a participatory budget (PB), which is an important aspect of program implementation. The PB plays a central role because part of the budget of the communes is destined to finance housing. The PB is a programming and budgetary management tool, which gives citizens the opportunity to collaborate with the municipal governments, to debate and decide on the allocation of financial resources during public sessions. The communal budget is defined collectively and amounts are designated for the financing of housing.
The first APSH (2017 - 2019) financed the project of the Coophylos cooperative to build housing for the members of the cooperative. According to a feasibility study, the budget was evaluated at around 4,500,000 fCFA (6,637.50 EUR), for the construction of a wooden dwelling on a surface of 70 m². The cooperative provided a 250 m² plot of land and a personal contribution of 1,200,000 fCFA (1,770,00 EUR - 26.7%), i.e. the personal contributions of about twenty members of the cooperative. The rest of the necessary amount (3,300,000 fCFA or 4,861 EUR - 73.3%) for the construction was given by the ASSOAL, through a support fund made available by its partner MISEREOR (Swedish international lessor). The repayment process started two months after the integration of the house. The repayment is done at zero interest, in a period of 5 to 7 years.

The second APSH began in 2019 and is still in progress. Four stabilized mud brick and kneaded mud brick dwellings have been constructed, one cinder block dwelling is under construction. Eight families have received support to improve their housing. Housing costs vary depending on the design and materials used.

- housing made of stabilized earth bricks (3 bedrooms, 1 living room, 1 kitchen, 1 shower): 5,000,000 fCFA - 7,375 EUR;
- housing in stabilized earth brick plus living room veranda tiles (3 bedrooms, 1 living room, 1 kitchen, 1 shower): 6,000,000 fCFA - 8,850 EUR;
- dwelling in brick of kneaded earth (3 rooms, 1 living room, 1 block external kitchen, 1 block toilet and external shower): 4,500,000 fCFA - 6,637.50 EUR;
- housing in pressed earth brick (2 rooms, 1 living room, 1 external kitchen, 1 external toilet block): 3,500,000 fCFA - 5,162.50 EUR;
- wooden housing (2 rooms, 1 living room, 1 internal kitchen, 1 internal shower): 3,000,000 fCFA - 4,425 EUR.

Determining criteria to achieve affordability:

- Production of grouped housing (less expensive) and establishment of production units of local materials (with the help of associations of artisans and housing cooperatives);
- Alternative models of social housing, with affordable construction costs and ecological character (e.g. wood).
LESSONS LEARNT

» The monitoring of the revolving fund and repayments is done by the members of the cooperatives, which helps to lower prices. This collective dynamic also allows for better monitoring and avoids repayment failures.

» Ensure that all funds are available as planned before construction begins, to avoid the risk of the site starting and not being completed.

» Strengthen local cooperatives to be able to negotiate with institutions (public and financial). The search for partnerships allowed them to subsidize certain expenses of the cooperative which would otherwise be too burdensome to support by the cooperators themselves. ASSOAL has indicated that it is necessary to advocate for the establishment of a regulatory framework, also in connection with the PB.

» Strengthen the sharing of experiences with public institutions. Construction with wood, for example, is a positive experience and deserves special attention from the government.

» The PB process helps municipal governments to take into account and prioritize the different social policies of local governments and to control the execution of expenditures. Institutional actions are now more in line with people’s needs and concerns, such as access to affordable housing finance. The PB helps to achieve local development projects that serve all citizens, an increase in the rate of investment in social sectors and budget transparency.

» The success of the PB process depends on the people involved. Municipal mayors may simply choose to abandon the process or compromise the PB (favoritism).

» Lack of time and resources among residents, which is an obstacle to overcoming distrust of the PB. It takes time and effort to have promising results. One of the results: the PB is taken into account in the local government code and has become a local obligation, and 95 communes are implementing the PB with the support of NHCR members. This aspect is very important for the sustainability of the mechanism.