

# “Is it possible a house without debt?”

Architectonic ideas about reducing family over-mortgage

**Plácido Lizancos**

PhD Architect

Senior professor on  
Architectonic Analysis  
Escola de Arquitectura  
Universidade da Coruña  
placido.lizancos@udc.gal



# SHAPING AN AFFORDABLE SHELTER

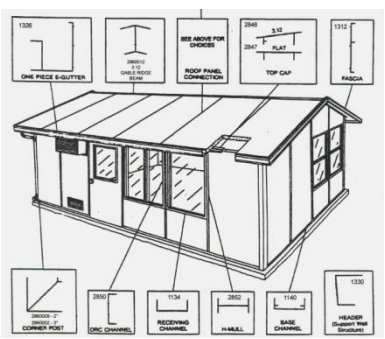
## INDUSTRY

- A zero-energy house
- An ecological house
- A domotic house
- A tiny house
- A prebuilt house
- A house out of a house

## DESIGNERS

- Your house
- A minimal house
- A low cost-house
- An open program house
- A standardized house
- Your dreams house

## PEOPLE



# SHAPING AN AFFORDABLE SHELTER

## INDUSTRY

- A zero-energy house
- An ecological house
- A domotic house
- A tiny house
- A prebuilt house
- A house with...

## DESIGNERS

- Your house
- A minimal house
- A low cost house

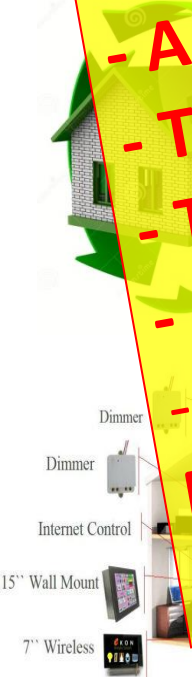
## PEOPLE



**AFFORDABILITY STRATEGIES**

- Add gadgets but not to reduce the price
- To shrink size
- To offer weak qualities
- Built in a cheaper localization

**NOT A PROPOSAL TO PRODUCE A HOUSE WITHOUT MORTGAGE**



# SHAPING A NON MORTGAGE SHELTER

## OUT OF MY RESEARCH

---

PEASANTS DONT WANT A MORTGAGE FOR A NUMBER OF REASONS:

- they live in an uncertain situation
- they do not have (easy) access to loans
- they don` t trust in the banking system

SO THEY IMPLEMENT NOT A PRODUCT BUT A PROCESS

THEY IMPLEMENT NOT A HOUSE BUT A HOUSING PROCESS:

## THE INCREMENTAL AND PERFECTIBLE HOUSE

---

# SHAPING A NON MORTGAGE SHELTER

OUT OF MY RESEARCH ABOUT PEASANTS (OR *OUT OF THE SYSTEM*) PEOPLE

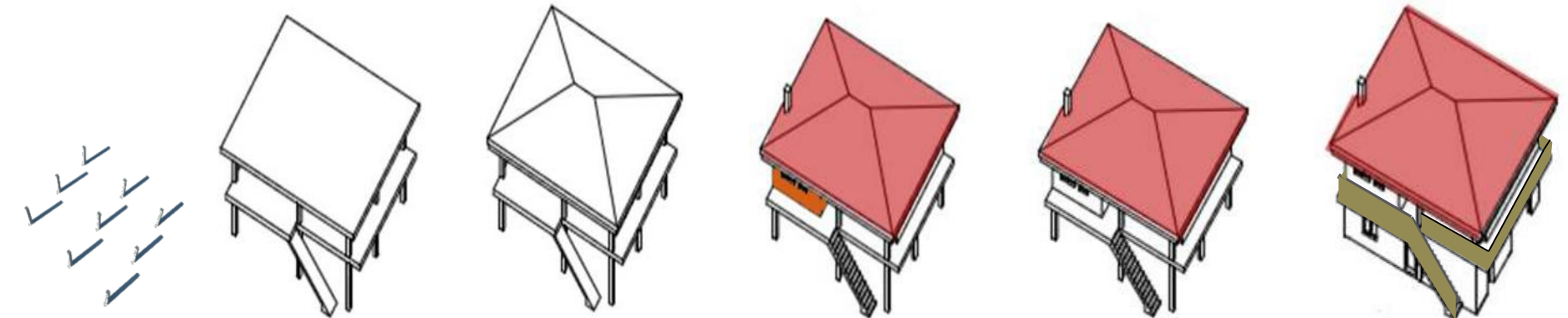
---

THEY DON'T WANT A MORTGAGE FOR A NUMBER OF REASONS:

- they live in an uncertain situation
- they do not have (easy) access to loans
- they don't trust in the banking system

SO THEY IMPLEMENT NOT A PRODUCT BUT A PROCESS, THEY IMPLEMENT NOT A HOUSE BUT A HOUSING PROCESS:

## THE INCREMENTAL AND PERFECTIBLE (GALICIAN) HOUSE



# SHAPING A NON MORTGAGE SHELTER

---

OUT OF MY RESEARCH: WHAT THESE IMAGES SHOW?



# SHAPING A NON MORTGAGE SHELTER

---

OUT OF MY RESEARCH: WHAT THIS IMAGES SHOW?



**A ZERO-DEBT HOME BUILDING PROCESS:  
THE SELF-MANAGEMENT**



A NON-CONVENTIONAL PROCESS ESTABLISHED BY **GALICIAN** PEASANTS TO DWELL, OUT OF DEBT

# SELF-MANAGEMENT!

year 1  
@ Switzerland  
7.000 €



year 3  
@ Switzerland  
16.000 €



year 5  
@ Switzerland  
3.500 € + own work



year 7  
**@ HOME SWEET HOME**  
17.000 € + own work



year 22  
A daughter has  
married



A NON-CONVENTIONAL PROCESS ESTABLISHED BY **GALICIAN** PEASANTS TO DWELL, OUT OF DEBT

# SELF-MANAGEMENT!

year 1  
@ Switzerland  
7.000 €



year 3  
@ Switzerland  
16.000 €



year 5  
@ Switzerland  
3.500 € + own work



year 7  
**@ HOME SWEET HOME**  
17.000 € + own work



year 22  
A daughter has  
married



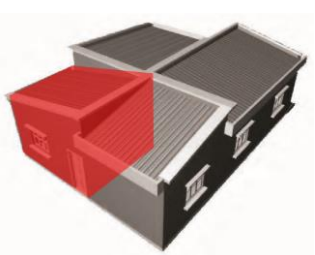
## Main features

- . Incremental
- . Perfectible
- . **HARMONY: FUNDING - BUILDING**
- . Self construction within punctual external aid
- . Experience instead of project
- . Utilization of available materials
- . Space war: rationalization; optimal plan; multipurpose spaces; existence of reserve spaces...
- . "Creative" standardization

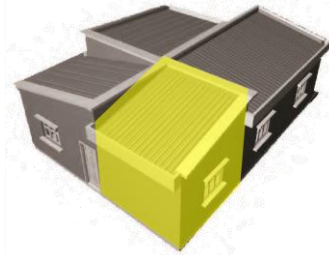
A NON-CONVENTIONAL PROCESS ESTABLISHED BY MOZAMBIQUEAN PEOPLE TO DWELL, OUT OF DEBT

# SELF-MANAGEMENT!

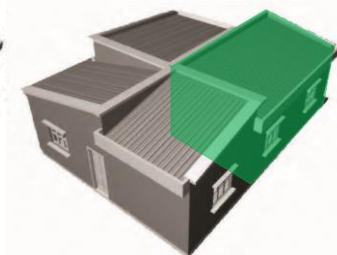
OUT OF MY RESEARCH: A CASA VENTONHA (WINDMILL HOUSE)



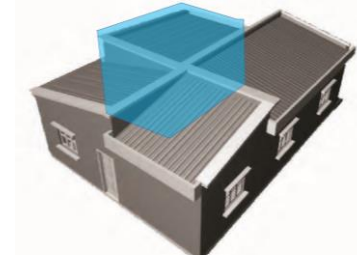
year 1  
A multipurposed room



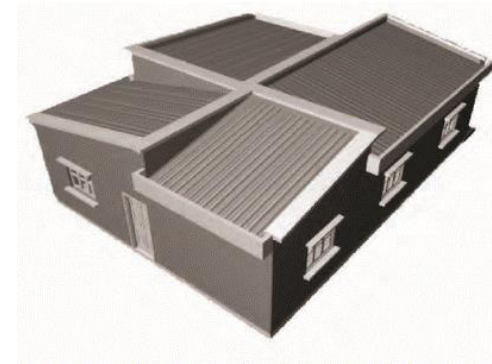
year 4  
A multipurposed room and a bedroom



year 7  
A multipurposed room and two bedrooms



year 9  
A multipurposed room, two bedrooms and a bathroom



A NON-CONVENTIONAL PROCESS ESTABLISHED BY GALAPAGOS' ISLANDS PEOPLE, TO DWELL OUT OF DEBT

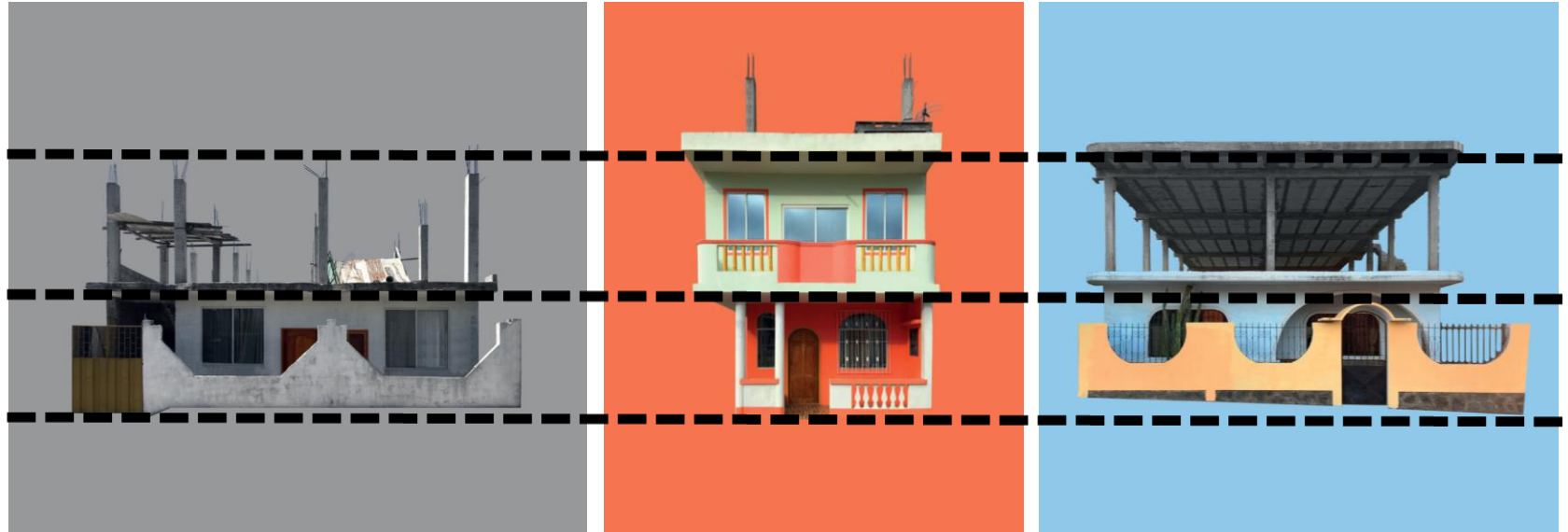
# SELF-MANAGEMENT!

OUT OF MY RESEARCH: LA CASA (THE HOUSE)

year 11 >

year 5 >

year 1 >



More info at "Permanenteemente inconclusa": la evolución de la arquitectura en las Islas Galápagos" by Joseph Kennedy  
Published at: <http://www.plataformaarquitectura.cl/cl/802494/permanenteemente-inconclusa-la-evolucion-de-la-arquitectura-en-las-islas-galapagos>

## CONCLUSSIONS

“Is it possible a house without debt?”

¥€\$!

1. Just learn from people`s achievements
2. Come together, to improve -not punish- social processes and collective intelligences.
3. Add to the people`s achievements what the formal processes –design, technological quality, secure tenure, etc- can provide

**HOUSING IS A HUMAN RIGHT, NOT AN SPECULATIVE ACTIVITY**

**Plácido Lizancos**

PhD Architect

Senior professor on

Architectonic Analysis

Escola de Arquitectura

Universidade da Coruña

[placido.lizancos@udc.gal](mailto:placido.lizancos@udc.gal)