



# The San Carlos Integrated Rural-Urban Area Development Program: Towards Sustainable City & Housing Solutions

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## ABSTRACT

The San Carlos Integrated Rural-Urban Area Development Program is an initiative of the JF Ledesma Foundation, Inc. (JFLFI) in collaboration with key stakeholders, especially with the San Carlos Local Government Unit (LGU) to promote sustainable economic growth in the City of San Carlos. The realization that LGUs could not perpetually be dependent on the central government prompted JFLFI to initiate a development initiative to make the City become a global standard of excellence in integrated sustainable development while maintaining its rural city character. The Program aims to transform a small rural community into a modern sustainable city that is economically viable and socially responsible. It is guided by a Master Development Plan (MDP) that puts forward a practical strategy to shift attention from a traditional and historic sugar-based economy to non-conventional and sustainable industry.

Key objectives of the Initiative are: 1) Development of the City into a 45,000 hectare agro-industrial zone by increasing economic activity and agricultural productivity; 2) Improvement of the quality of life of its more than 100,000 citizens through provision of basic services and urban-rural utilities; 3) Protection and proper management of its environment and natural resources. Strategies to attain the objectives include: 1) Formulation of the Master Development Plan; 2) Multi-collaborative approach for resource mobilization; and, 3) Creation of an independent foundation, the San Carlos Development Board (SCDB) composed of multi-sectoral representation tasked to manage the long-term implementation of the MDP.

Significant achievements are already evident with the implementation of the project. In the area of environmental protection, watershed rehabilitation is being implemented with significant gains in forest

establishment through an innovative financing scheme through the imposition of a Water levy that charges water consumers on the externalities of water production and consumption. Three (3) Rural Growth Centers (RGCs) have been established that serve as nodes for rural development. The Social housing component has provided land tenure security to at least five thousand poor households. Energy development has just commenced with the start of construction of the first Bio-Ethanol and Cogeneration plant in the country. Additional infrastructure, communication and transportation development has significantly spurred economic activity and improved the quality of life of the residents. A new road network provides access to mountain villages and opened up agricultural productivity, thus balancing rural-urban development.

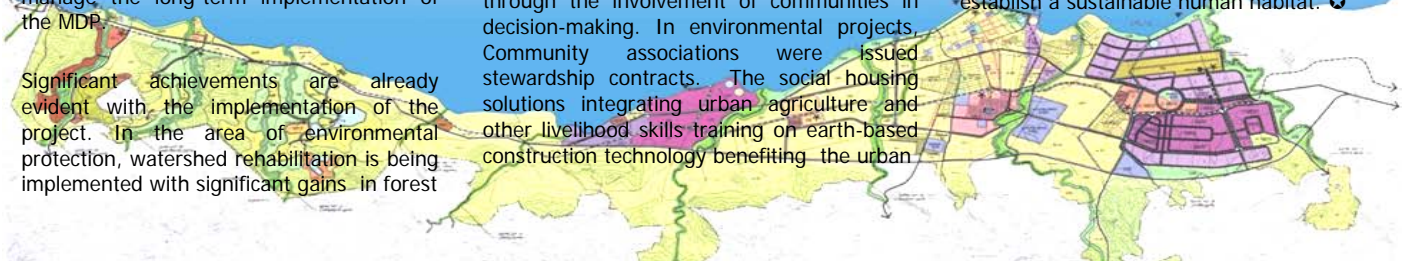
poor beneficiaries are likewise the recurrent major theme of the action. Infrastructure and transportation initiatives led to increased investments and accessibility increasing agricultural productivity and employment are the initial transformative results that can be further built-up and sustained. In the institutional aspect, JFLFI established the SCDB to perpetuate the initiative beyond *political leadership changes* as the latter is an independent entity. The MDP was institutionalized through the passing of Ordinance for its implementation until 2020. With these achievements and sustainability mechanisms, the project assures the establishment of a model community that is cognizant of its social concerns while contributing to the protection of the environment that would serve the needs of the future generation.



The Philippines' First Integrated Fuel Ethanol and Power Cogeneration Facility.

The project has a built-in mechanism for sustainability. For the environmental program, the financial gains from the water levy are used as leverage counterpart to access external funding such as a Public-Private partnership with the German Government and landowning corporations. Social and economic issues on sustainability are assured through the involvement of communities in decision-making. In environmental projects, Community associations were issued stewardship contracts. The social housing solutions integrating urban agriculture and other livelihood skills training on earth-based construction technology benefiting the urban

The case experience of San Carlos City shows that the delivery of housing solutions should not just be an isolated initiative devoid of the context by which homelessness and urban poverty exists. A more sustainable approach is to consider the totality of the social and ecological milieu to address the total needs of the urban poor. It is thereby imperative to establish a sustainable human habitat. ★



## INTRODUCTION

There is a tendency to view the problem of homelessness and the need for social housing as mainly an issue of backlog. The realization that this is not the case is evident in the fact that the backlog seems not to be moving. In the Philippines, that number is hovering at more than four million. While the numerous approaches and programs that directly provide physical housing infrastructures had substantially put roofs over the heads of impoverished urban informal settlers, their quality of life remains to be wanting in view of the conditions that still beset them such as insufficiency of living space, income below subsistence level, and the degraded environmental situation. The unsustainability of a housing infrastructure provision approach is exemplified by the assumption of market forces of such infrastructure leading to the return of housing beneficiaries to informal settlements. Thus, the problem of homelessness and proliferation of informal settlements should be tied to the issue of unrelenting urbanization and concomitant urban poverty as well as that of the ecology. The disruption of the total ecological structure of a community could be due to such urbanization which further leads to poverty and degradation of the condition of the whole community. The provision of social Housing should go beyond physical infrastructure and housing backlog but consideration of the totality of social and ecological milieu. Urbanization and proliferation of informal settlements is connected to unregulated economic growth and ecological destruction.

Urbanization in third world countries is an unsustainable index of development in view of the ecological distortions that lead to rural-urban migration and further poverty in both rural and urban areas. The world is currently experiencing an unprecedented urbanization growth in which as of 2007, 50% of the world's population are already in the urban settlements. This has direct bearing on the issue of housing as among these urban dwellers, one in three live in poverty. The condition of this poverty group is characterized by lack of adequate protection over their heads and always under threat from eviction and demolition. The Philippines has one of the highest rates of urbanization in the developing world with 54% of its population already living in urban areas. By 2030, 75% is expected to live in urban areas. One impact of urbanization that has significant bearing on poverty is the tremendous resource requirement to meet the growing needs of the urban population which depletes these resources that are the very base for poverty alleviation. The unremitting human and economic activity further degrades the resource base and the ecological system.

Cities and communities bear the responsibility to meet the needs of their constituents, both social and economic, while promoting ecological balance. The creation of a sustainable habitat considers the bigger picture rather than just seeing the housing needs of informal settlements. A sustainable human habitat is a more comprehensive approach in solving the seemingly intractable urban poverty. A sustainable human habitat is able to feed and power itself with minimal reliance on the surrounding environment, and creates the smallest possible [ecological footprint](#). This results in a city that is friendly to the surrounding environment, in terms of reducing [pollution](#), proper land use, mitigation of [global warming](#), thereby resulting to improvement of the quality of life of its citizens. As cities continue to grow, the challenge of sustainability, as outlined in this case study, will increasingly move to the urban arena. Efforts to meet the most basic and urgent needs for infrastructure and services should not detract from concerns with the ecological balance needed if future generations are to enjoy quality of life. It should be underscored that urban-based territories only occupy about two (2) percent of the world's land surface, but are major consumers of natural resources, and produce more than 70 percent of wastes in the form of pollution.

This case study touches on environmental problems associated with urbanization, and some promising approaches that are being taken, or still need to be taken, to reduce or eliminate these problems. From this case experience, the goal of urban sustainability should address three (3) main concerns. First is minimizing the use of non-renewable resources such as land, fossil fuels and other raw materials. The second is ensuring the sustainable use of renewable resources such as water and forests. The third is keeping waste generation within the sink capacity of the urban region or the capacity of the natural environment in and around the city to break down biodegradable waste without itself becoming degraded. This paper is a case presentation of the effort of the JFLedesma Foundation, Inc., in collaboration with the local government of San Carlos City in promoting housing solutions through sustainable human settlements. ☺

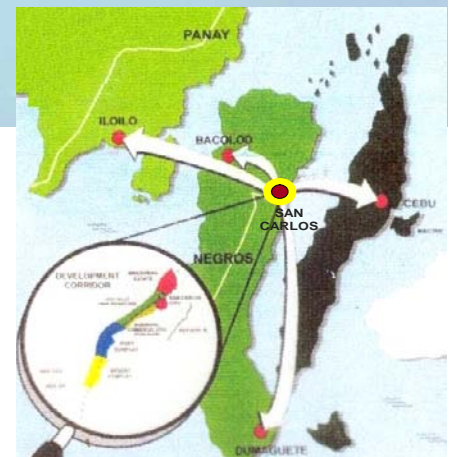


## ACTION DESCRIPTION

San Carlos City, in Negros Occidental, is at the crossroads of key economic hubs of Cebu, Bacolod and Iloilo in the Visayas. It is imperative that it has to become economically competitive to bring growth and resources to meet the needs of its constituents. These same economic and agricultural initiatives for productivity threaten however the environment and natural resources.

Thus, it has to create a balance between rural and urban development and between Economic growth and Environmental Protection. For this purpose, the JF Ledesma Foundation, Inc., in collaboration with the City Government of San Carlos initiated a development initiative anchored on sustainable development principles - the Sustainable Human Habitat Project.

The vision of the Sustainable Human Habitat Project is to transform a small rural community into an exemplary modern agro-industrial zone and a new town that will be distinct, memorable, economically viable, socially responsible and in balance with the environment. ☺



## DIRECTIONAL PRIORITIES

The key objectives of the Sustainable City Project are: 1) The development of the City into a 45,000 hectare agro-industrial zone by increasing economic activity and agricultural productivity; 2) the improvement of the quality of life of its more than 100,000 citizens through the provision of quality basic services, jobs, housing and well-designed communities; and, 3) protection and proper management of its environment and natural resources.

## DIRECTIONAL PRIORITY SOLUTIONS: Processes & Strategies

The key strategies to create this balanced development are very innovative and unique. These include the formulation of a Master Development Plan that is utilized as a framework for all development initiatives, the creation of the San Carlos Development Board, Inc. that is tasked to coordinate the development initiatives, and multi-sectoral collaboration for resource mobilization.

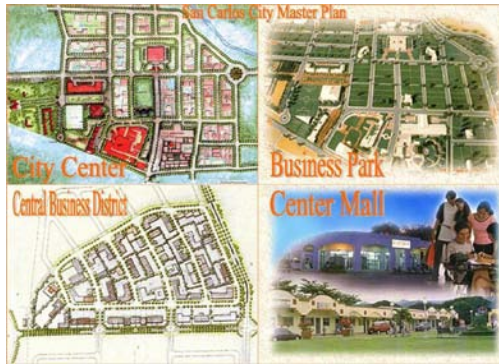
### Formulation of the Master Development Plan

San Carlos City is one of a few cities in the country that has a practical and sustainable development strategy over a 20-year period—The Master Development Plan (MDP). The Plan provides a blueprint to shift attention from a traditional and historic sugar-based economy to a more ecologically-oriented commerce and industry. Specific strategies outlined in the MDP include establishment of key energy-efficient infrastructures (roads, solid waste management, and energy development), economic productivity (special economic zone, rural growth centers, tourism facilities), social development initiatives (health, social housing, job creation), & environmental protection (reforestation, aquatic resource management). The Master Development Plan is very unique in that **funding for its formulation amounting to Php16M was totally sourced from the private sector and non-government organizations without any cash outlay from the LGU.** The Master Development Plan was formulated through the assistance of the Ford Foundation, Consuelo Zobel Alger Foundation, and the JF Ledesma Foundation, Inc.



### Establishment of San Carlos Development Board, Inc.

One significant result of the Master Development Plan is the creation of the San Carlos Development Board. The SCDB is unique in that it is the only kind of organization in the country that is given the mandate to coordinate all development efforts in the city. The SCDB is a non-profit Foundation wherein its Board of Trustees



comes from representatives of the private sector, social development institutions, as well as other community sectors. The SCDB Board gets its Policy mandate from the Local Government Unit through the Executive Council. The LGU further provides an annual funding of three million pesos for its administrative operation. The SCDB further facilitates resource generation and mobilization from local, national, and international funding institutions. As a mechanism for Private sector involvement in development, it resulted to a unique Public-Private Partnership that increased resources beyond the financial constraints of the local government. The SCDB, together with active participation of social development institutions and community sectors, provide an avenue for strong collaboration of these sectors in governance.

### Multi-Sectoral Collaboration for Resource Mobilization

Key stakeholders of the City recognized that sustainable development is the responsibility of more than one institution, even that of the local government unit. To attain a balanced development, the implementation of the Sustainable City Project is done in coordination with the NGOs, and the various community institutions and people's associations. Multi-Sectoral collaboration is utilized as an avenue for people's participation in creating sustainable habitat. One main tool for a collaborative structure is the use of Local Participatory Planning process for Barangay Development Planning to establish community-level land use, resource management, and housing solutions. This ensured citizen participation as the village communities identified their own development needs and designed projects and activities that were cognizant of their specific conditions and resources. Key to this approach is the current inclusion of an initiative for sustainable land and water resource management wherein the communities decide on the use of these resources within their respective localities. Community resources are mobilized for local development. ☺

## TRANSFORMATIVE RESULTS

### Increased Investment Flow

The Project has already tangible results that are reflective of the effectiveness of the strategies. A central strategy is increasing investment flow so as to have sufficient resource base for the city's economic development. This resulted to the maximization of the employment base through the increase of business and local employment. The strategy also worked out the establishment of adequate physical infrastructure, communications and transport facilities which include an agro-logistics airport, expansion of the seaport, and the establishment of a Translink Highway that cut the travel period to the capital city by half thereby significantly reducing fuel consumption. The increase of investment as also initiated through sustainable industries such as the Bio-ethanol and co-generation plant facility which is the first in the country for clean energy. The Facility will supply 10% of the country's bio-ethanol requirement to assist the country's thrust for self-reliance of its energy requirements. In order to create a balanced development to ensure food security and reduce rural-to-urban-migration,

the project enhanced the rural economy through the creation of Rural Growth Centers as base for agricultural productivity and food security.

The RGCs are nodes for development in the rural areas that have their own program for increasing economic opportunities particularly in the field of sustainable agriculture and enable the rural areas to consistently provide for the food and resource requirements of the urban center. This creates balanced development in which rural areas are catalyzed to contribute to overall economic growth.

## People's Opportunities

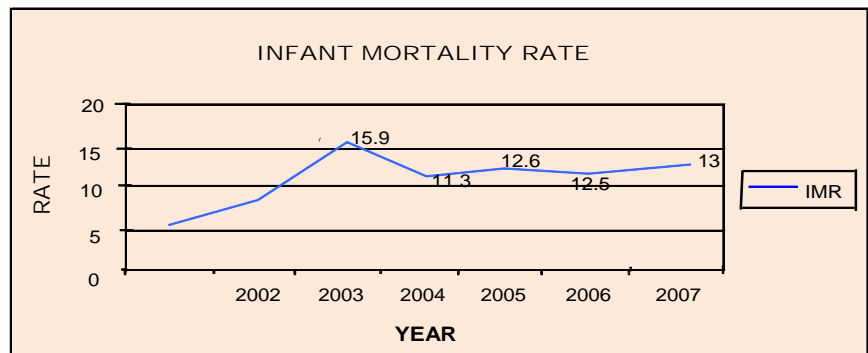
Enhancing people's opportunities is an avenue to attain social development so as to promote the quality of life of the city's populace. This is anchored on the premise that economic development should result to a corollary improvement in the social condition of citizens of the city. Thus, significant investments in health and nutrition, housing, employment, social enterprise, and human resource development are given strategic actions. The project embarked on the program to significantly reduce informal settlements in the city by providing a subsidized lot provision for the very poor where the city government has the right for decisions on property disposition to prevent market forces from distorting the social housing program. A usufruct arrangement is being worked out on the new social housing sites so that ownership would still be retained by the government thereby disallowing the non-poor to access this subsidized property. The innovative program won for the city the "Gawad Galing Pook Award" for excellence in local governance for its housing accessibility. Direct investments in health and nutrition are priorities of the local institutions with key initiatives implemented in these areas. These include the Healthy Start project to provide services to infants and school-based milk-feeding program. The overall investments in health and nutrition led to a consistent drop in maternal mortality rate (MMR) from a high of 2.1% in 2003 to 0% in 2007.



In the same manner, Infant mortality rate (IMR) went down from a high of 15.9% to 12.5%.

A more concrete manifestation of improvement in living condition is the rise in income of the populace with per capita

income increasing from P4,300 to P6,500 as of to date. While income is not the only basis of development, it nevertheless reveals the fact that increase in higher priority needs and expenditures on habitat follows growth in income.



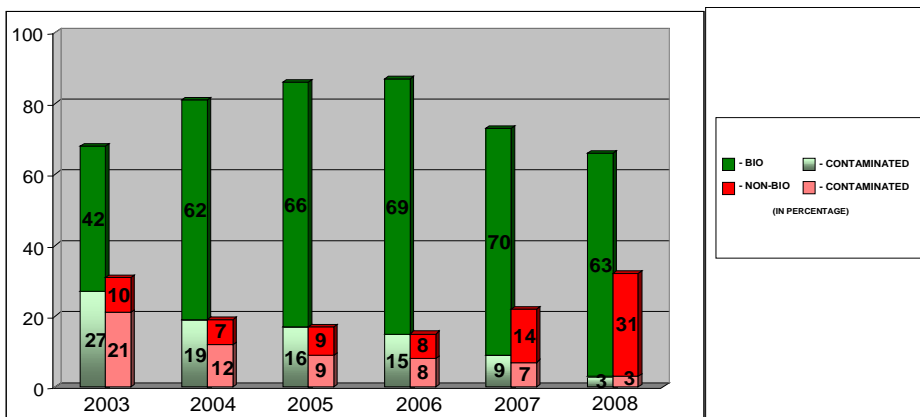
## Improved Environmental Condition

A settlement and its development could not be considered sustainable if no direct measures are initiated for the protection of the ecosystem where such human activity takes place and where such activity bears direct consequences on the health of such ecology. As such, it is important that measures for environmental integrity be promoted. This will ensure that such habitat is sustained so that the future generations are given the same opportunity and resources that the present generation

enjoys. The San Carlos Sustainable Human Habitat project is anchored on sustainable development principles. Ecological thrust covers strategies for protection and rehabilitation of the upland ecosystem, urban ecosystem and coastal/marine resources.

Central to these is the establishment of the Eco-Center which is an integrated facility including a sanitary landfill using an innovative clay-lining technology, Materials Recovery Facility and a Composting Site.

This physical facility is under the Comprehensive Solid Waste Management Program. The city is first to adopt waste segregation with the passing of the Solid Waste Management Act. A sub-component initiative, the Lifestyle Change Project, was used to promote household segregation and values formation with the idea that a technical solution is not sufficient and that a long term solution lies in changing people's attitude and orientation towards waste. Also unique to the project is the promotion of industries that contribute to environmental protection. The establishment of the Bio-ethanol Plant is the first in the country to promote alternative renewable energy source. Regular waste characterization revealed the decreasing trend in waste contamination reaching to only 3% in non-biodegradables currently. Waste contamination in bio-degradables is also down to 3%.



Due to the focus of the Lifestyle Change Project to promote waste diversion at source, such source segregation is already evidently practiced with households, industries, schools, barangays, and different community institutions doing

their own respective SWM initiatives. Regular waste characterization revealed the decreasing trend in waste contamination reaching to only 3% in non-biodegradables currently. Waste contamination in bio-degradables is also down to 3%.

This makes it easier for the garbage collection team and the Eco-Center to further segregate and divert waste. Currently, waste diversion at the Eco-Center reached an impressive 63% which is more than the 25% required by R.A. 9003. Of this 63%, 46% is bio-degradable and is thus directed for composting, and the other 17% is for recycling. Thus, only 37% of the total garbage is considered residuals and goes to the landfill, thus increasing the lifespan of such landfill to 20 years.

One of the most important contributions of San Carlos City to localization efforts for environmental protection is an innovative and award-winning local resource mobilization which is the imposition of a Water Levy for water consumers amounting to one-peso for every cubic meter of water used. This Fund is used for watershed rehabilitation and is used as a leverage fund to access additional external resources for such watershed rehabilitation. The logic of the water levy is that inherent in the production and consumption of water are the externalities involved in such extraction particularly its environmental impact.

The environmental or ecological component of a sustainable human habitat is to be seen as one of the base considerations in which this becomes the foundation where all other developmental priorities are established.

**Improved Governmental Policy and Legal Framework**

The issue of development, much more sustainable development particularly in relation to the role and responsibility of local communities is only viable if local authorities take an active participation and leadership. It is for this factor that JFLFI worked in catalyzing such local government involvement through consistent collaboration. It is the local government that sets the policies and legal infrastructure that is the basis for any development initiative that is sustainable and with sufficient resource allocation. It is thereby appropriate that collaborative mechanisms have to be worked out with the local government to establish such policy and legal framework for sustainable human habitat.

One such collaborative mechanism is in the field of direct social housing delivery in which resources of the local government are counterparted with technological support of JFLFI, particularly the utilization of its Interlocking Compressed Earth Blocks (ICEB) as a cost-efficient tool in housing construction. This resource-technology sharing is supported by an ordinance that serves as a basis of

such engagement. JFLFI has also worked closely with the local government in institutionalizing all housing and shelter related initiatives of the city through the formulation of a Local Shelter Code that centralizes all provisions and undertakings pertaining to social housing including the establishment of the local housing board, local housing office and the corollary policies to create a city without slums. The improvement of local government policies and legal framework is a crucial component

in creating a sustainable human habitat for no other institution has wider authority over local resources and greater accountability to local development than the local government itself. It is a recognition of the common realization that is expressed by 2008 Ramon Magsaysay Awardees that “no amount of effort by Civil Society, NGOs, and other development institutions could result to local development without the active involvement of the Local Government.” ☺

**SUSTAINABLE HUMAN HABITAT FRAMEWORK**



The San Carlos experience presents a model for the establishment of a sustainable human habitat. Such model shows the four basic transformative portfolios as the four quadrants that are necessary elements to attain a sustainable city.

The crucial element which is the base of the quadrant is the necessity for environmental protection. This should be

considered as a resource base by which all efforts should be grounded without which nothing (*sine qua non*). The enhancement of people's opportunities is also an important base as the improvement of people's condition should be the primary reason for pursuing sustainability. This includes the welfare of the present and future generations. ☺

**LEARNINGS & INSIGHTS**

The establishment of a Sustainable Human Habitat is grounded on the principle that the continuity of any human undertaking is only possible when it is seen as being part of a greater whole. While it might be true that each element is important, they are only significant if each serves in attaining the objective and the value of the whole. While each aspect is not downgraded, a structural perspective presents that a system could only be bolstered if every element serves the purpose to maintain such stability and order. Thus, the sustainable human habitat is a case in which all the elements have to function in order for the habitat to attain such stability and sustainability. In this case, the health of the whole eco-system has to be the main context by which such

human habitat exists.

An analysis of the San Carlos experience reveals significant lessons and insights that have to be given focus. Primarily, there is a need to look into the social dimension of human habitat. It is essential to define sustainable habitat as working on improving the living condition rather than just establishing a physical housing structure. Sustainable human habitat is the creation of a decent living space (Lebensraum) which requires that all other basic human needs have to be met. Shelter delivery is not a stand-alone activity devoid of any effort to meet other basic necessities. The concern for total human development suggests reducing urban poverty through a Convergence approach whereby shelter, social services, and economic opportunities are made available. Greater impact in urban poverty alleviation is

achieved when interventions and services are delivered in an integrated and comprehensive manner.

Aside from broadening opportunities, the social dimension has to look at also quality of such space where people are free to experience individuality. Thus, a decent living space has just been redefined by the U.N.-Habitat as providing eight square meters per person as the minimum space requirement in a housing infrastructure. While this has cost implications as to the capacity of governments and institutions to deliver such requirement, this is an expression however of the current valuational *zeitgeist* in the development circle and the conception of what human development consists.

Another such shift is evident with the concern for green growth which this paper is espousing and supporting. Sustainable human habitat therefore should look into the health of the ecology where the human habitat is just a part of. Thus, any development initiative, whether it is geared towards economic growth or poverty alleviation, should look into its implications to the environment. Any such growth could not be considered sustainable if the very resources that are to be utilized for such growth are gradually declining. A sustainable human habitat therefore is a living space where an improved quality of life could be perpetuated over time.

A sustainable human habitat also requires the development of a sense of community as this would enable human settlements to integrate their initiatives with the welfare of the whole city and the ecology. Such thrust suggests going beyond the concept of private ownership even in social housing delivery since this promotes unsustainability due to the proclivity to consider property as disposable and therefore to be used without consideration of the welfare of the whole. One classic example is the Systems Loss in Social Housing delivery where the market forces distort and co-opt the real intent of subsidized security tenure objective. The development of a sense of community also results to the capability of human settlements and communities to mobilize local resources for the good of the whole community. This, in turn is being used as a leverage to access external resources that expands programs for the benefit of society and the ecology. A significant lesson for San Carlos and other communities is that external funding agencies respond favorably to initiatives that have a clear development framework and have a strong commitment from the political leadership. The current support provided by numerous foreign governments and international NGOs is an indication that resource limitations can be hurdled even beyond the resource limitations of such community.

It is also significant to look at the involvement of the community in designing the whole city. In this case, participatory and strategic urban development planning approach is more effective than conventional technocratic-led development. The participatory and strategic urban development planning approach is a viable urban management tool that needs to be promoted through continuous discourse between urban planners and developers/investors in collaboration with ordinary community members. Furthermore, a sustainable housing solution works within the direct collaboration between the local government and the community members. It has been presented earlier that no amount of effort by the civil society and development institutions could function without the active involvement of the local government. A localized housing approach creates a more sustainable housing solution as the resources of such local government and the community is utilized to address a problem that is unique to every locality.

One significant approach for localized sustainable housing solution is to create housing support segment where the poorest of the poor are provided with a subsidized housing without including the cost of the land which would remain under the ownership of the local government. This should be coupled with credit assistance in which the interest rate could be graduated based on the economic capacity and affordability profile of the beneficiaries. In this case, it could be zero interest for the poorest of the poor while certain interest charges could be levied to those who are in the low-income sector. It is also crucial that a localized housing solution should work on the community savings concept where the urban poor households are enjoined to save which will be formed into a community savings account and to be used as leverage to access external resources.

The case experience of San Carlos also suggests that shelter is not just a basic need but represents a powerful tool for fostering sustainable development at household, community, regional and national levels due to the fact that it has one of the highest multiplier effect. It is thereby appropriate for any city to have strong provisions for shelter delivery as one of its development priorities in conjunction with other social and economic initiatives. It is however imperative that the main thrust for balanced and sustainable development is the strengthening of people's capacity to gain sufficient and meaningful source of income. While income is not everything, it normally leads to giving people access to other assets or a voice in decision making. Thus, as housing is not everything, there should be consideration of people's economic and social enterprise activities to make housing ownership sustainable without the poor's resorting to put their property in the market just to earn income. Thus, a more sustainable income source should be

promoted by government and development institutions as it is more empowering in terms of creating responsibility and entrepreneurial acumen among the poor rather than the conventional livelihood approach which is basically a subsistence level economic activity. In this regard, the issue of holistic approach to development is still imperative as based on the categories of assets required to make such social enterprise effective. These include Physical capital (shelter, services and equipment), Natural capital (land, water and natural resources such as trees or soil), Financial capital (income, savings, access to credit), Human capital (labour, capacity to work, skills, good health), and Social capital (networks, associations, access to political institutions). Shelter availment could only work if this is tied to the economic and social health of the poor. Hence, the least recognized link between shelter and the poor's social enterprise endeavor is when shelter is used to generate other assets. One concrete example is the use of the house as a place of work or business, which can be particularly important to improve the income of women and may give work to others too.

The link between shelter and labor creation is important in generating such other assets, particularly in the developing world where shelter construction or the incremental housing development approach still has a relatively high labor component. Furthermore, the choice of technology is crucial in determining to what extent builders and material suppliers benefit from the construction of shelter.

An important insight that the San Carlos experience puts forward is the necessity for Civil society organizations to be given more chance to participate in planning and decision-making processes to create a multi-sectoral collaborative development initiative. Such collaboration also results to a development framework that is more balanced in terms of giving equal attention to social, economic and environmental considerations. Thus, local Authorities should support local organizations to enable them to play a more active role in enhancing the living condition of the urban poor. The attainment of a sustainable city and sustainable housing solutions is possible only through a collaborative network of relevant government agencies, civil society organizations, community-based organizations, and technical experts. A sustainable human habitat works on the framework for the establishment of a living space that takes cognizance of the impact of initiatives for enhancing people's opportunities and economic growth on the total ecology. Such initiative gained for the City of San Carlos the Dubai International Award for Best Practice to Improve the Living Environment. 🌟