



San Jose Boundary Balutakay

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • JULY 2021

Two groups of very poor families came together to make this collective housing project, which was the first of its kind in the city of Digos, on the southeastern coast of Mindanao. One group had been squatting on a strip of privately-owned farmland in make-shift shacks, and one group was being evicted to make way for a road-widening project nearby. With help from the Homeless People's Federation Philippines, they came together, registered themselves as an association, negotiated to buy the farmland cheaply and then planned and built new houses for themselves, using a variety of cost saving techniques.

- Project San Jose Boundary Balutakay Neighborhood Association, Inc.
- Location Purok Kamanchiles, Barangay San Jose, Digos City, Davao del Sur Province, Philippines
- Size 26 households
- Finished 2011
- Type On-site reconstruction of an informal community on the land they collectively purchased, with new houses made of compressed earth blocks.

CONTEXT, PROCESS AND PARTNERS

The city:

Digos is a small but fast-growing city on the southeastern coast of Mindanao, about 60 kilometers south of the larger city of Davao. Digos is the provincial capital of Davao del Sur Province and is divided into 26 barangays (subdistricts), with a population of about 170,000. The city's factories, industrial areas, construction sites and educational opportunities draw many poor migrants into the city from various parts of Mindanao. Although most of these migrants find work, what they don't find so easily is housing. Digos has had serious problems providing land or affordable housing for its poorer citizens, who make their own housing, as best they can, in the city's growing number of informal settlements, where living conditions are bad. The problems are made worse by the fast-rising cost of building materials, which make decent housing even more unaffordable. The municipal government estimates that between 15 and 20% of the city's population lives in poverty and squalor in the city's informal settlements.

The Homeless People's Federation has been working in Digos since 2000. The work in Digos and another nearby city Kidapawan were off-shoots of the Federation's long established activities in Davao. The three cities have now formed a network of mutual learning and mutual support in the southern Mindanao region, with many exchange visits and cross-pollination of ideas. This three-city network links dozens of poor communities through community savings and credit, surveying, mapping, upgrading, land acquisition, housing, partnership with local government and community finance activities.

Digos started its community-based savings program in 2003, with just a few members in three barangays saving their money together. But the Federation's savings program quickly spread into other barangays, especially among the vulnerable communities in "danger zones" along the coast, who saw in the savings process a powerful tool in their struggle to get secure and safe land and housing. The former mayor of Digos was a big supporter of community savings, and helped organize a series of community workshops on savings, credit and community-based financial management. The Federation helped establish the city's local housing board, and also spearheaded the formation of the Digos City Urban Poor Network, which works as a platform for other urban poor organizations in the city to share and support each other and to coordinate with the municipal government's Housing Office.

The community development process in Digos got a big boost in 2009 with ACHR's ACCA Program, which provided funds to strengthen the savings process, set up a city-level community development fund, survey and map all the poor settlements in the city, explore more citywide solutions to the problem of communities living in danger zones along the coast, and implement several community upgrading and housing projects. A small ACCA-supported drainage-improvement project in the SJBBNAI community helped to launch the land acquisition and housing project described in this report.

The community and the project:

Two groups of poor families came together to make the SJBBNAI housing project. Some of the families had been squatting in make-shift shacks on a long, narrow strip of swampy, low-lying land in Barangay San Jose. The community was in a sleepy area of coconut groves and banana farms on the southern outskirts of the city. The people had low-paying and irregular jobs as tricycle drivers, waste collectors, laborers and vendors. With help from a religious organization, they had organized themselves and begun to explore the possibility of buying the land they were already squatting on. To start that process, they would first need to formalize their status and register with the government as a homeowners association. But their group was too small to meet the minimum 15 families required to form a homeowners association. So with the help of the Homeless People's Federation, they invited a group of informal settlers nearby who were being evicted to make way for a highway-widening project to join them. That brought their group up to 31 families, and they could now legally register themselves under the very long and very grand name of the *San Jose Boundary Balutakay Neighborhood Association, Inc.* (or "SJBBNAI" for short).

Because these two groups didn't know each other, and were living in different parts of the city initially, the first step was to build new relationships and make a new community spirit. The Federation helped them to start a community savings group, so they could save together and use their savings to realize their common dream of buying their own land and making their own permanent housing. Running a collective savings group was also good practice for collectively managing the larger finances that would be involved later, in their land acquisition and housing projects.

In 2008, the newly-enlarged community was able to purchase the 5,599 square meter land they had been squatting on in Barangay San Jose. Because the land had been foreclosed long ago and ended up in the hands of a local bank, the people were able to negotiate a very cheap price for the land of just 200 pesos

(US\$ 4.35) per square meter. The Southern Mindanao Federation loaned them the money for the down payment through its Digos City Development Fund. For the rest of the land cost, the people negotiated a "direct purchase" arrangement with the bank, in which the community would pay off the land in monthly instalments. By 2011, the land had been completely paid for and belonged to the homeowners association.

Although the community members were able to make their monthly land payments, with their small household earnings, there was not enough left over to develop their site or to build proper houses. They had subdivided their land into 26 generous plots of about 110 square meters each, and many of the families were living there, but conditions were bad, with ramshackle houses made of bamboo and tin sheets, no basic services to speak of and serious flooding and access problems.

In 2009, an opportunity came to finance their house construction with loans from the UK-based Community-Led Infrastructure Finance Facility (CLIFF) program, which was partnering with the Federation and its NGO partner PACSII in several cities in the Philippines. The San Jose community became the CLIFF Program's pilot housing project in Digos. After a series of design workshops organized by the Federation and the community architects, the people worked together to develop the land and build their houses. By early 2012, the houses were ready to move in to. Later, five families who had acquired a small piece of land adjacent to SJBBNAI joined the community, bringing the number of families in the association to 31.

SUPPORT GROUPS AND PARTNERS IN THE PROJECT

NOTE: *In many parts of the world, "Inc." after a name means that the organization is a for-profit business or a corporation. But in the Philippines, registering with the Securities and Exchange Commission and getting an "Inc." after your name is the only way for community organizations, homeowners associations, NGOs and other non-profit entities to obtain the formal status that allows them to legally open bank accounts, receive funds, own land and interact with the formal system in various ways.*

Community members: In all the processes of organizing, designing, building and managing, the main doers and decision-makers in the project were the members of the SJBBNAI community.

Homeless People's Federation Philippines, Inc. (HPFPI) is a national network of urban poor communities that was established in 1995 within the communities of scavengers who live around the Payatas garbage dump. The federation is now active in 20 cities and uses community-managed savings as the core strategy of a community-led development process which includes land acquisition, community upgrading, house construction, disaster management and partnership with government. The federation helped mobilize and organize the SJBBNAI community, guided them through workshops (financial and savings training, housing workshops, community development and upgrading) and assisted with loan collection.

Technical Assistance Movement for People and Environment, Inc. (TAMPEI), set up in 2010, is the federation's technical support partner. TAMPEI's community architects and engineers use participatory mapping, planning and design techniques to help communities develop their housing and upgrading projects. TAMPEI provided technical assistance during the planning and construction of the project.

Philippine Action for Community-led Shelter Initiatives, Inc. (PACSII) is the Homeless People's Federation's NGO support partner, based in Quezon City. PACSII provided financing, negotiation and project management support to the project.

Community-Led Infrastructure Finance Facility (CLIFF) is a UK-based agency which supports the development of self-reliant housing projects in slum areas in Asia and Africa, with various kinds of financing assistance. Cliff partnered with PACSII to provide soft housing loans to construct 14 of the houses in the SJBBNAI project, through its UK-based implementing partner Reall.

Asian Coalition for Housing Rights (ACHR) is a regional coalition of community organizations, NGOs and housing professionals around Asia supporting community-led housing. ACHR has partnered with the Homeless People's Federation and other groups to strengthen the processes of people-driven housing in the Philippines, through the exchange of knowledge and experiences, both within the country and with other countries in the Asia region.

Asian Coalition for Community Action (ACCA) Program (2009-2015) was a 5-year program of ACHR that supported a process of citywide and community-driven slum upgrading in 215 Asian cities, in 19 Asian

countries. ACCA provided capital to the community development fund in Digos which partly financed the landfilling and drainage construction in the SJBBNAI community, through a loan.

The Digos City Engineers' Office supported the land filling by lending heavy equipment for the land grading and bridge construction.

Office of the Governor of Davao del Sur Province donated some housing construction materials.

LEGAL FRAMEWORK OF THE PROJECT

Legal background:

In the Philippines, the Urban Development Housing Act of 1992 stipulates that poor families who are evicted to make way for government infrastructure projects should be resettled and given compensation. But the families evicted for widening the national highway were given no such resettlement or compensation, and had to find their own alternative housing. Some were able to join the SJBBNAI project, but others weren't so lucky. After the community purchased the land in Barangay San Jose, the land was registered under the ownership of the SJBBNAI Homeowner's Association. Fortunately, the site was already classified as residential land in the Digos City Development Plan. That meant the community didn't have to go through the long and expensive bureaucratic procedures of applying to have the land-use legally converted.

Land tenure:

The land in SJBBNAI is owned collectively by the members of the SJBBNAI association. To buy land together, as a community, people needed to have a legal status which their informal savings group didn't give them. In the Philippines, one way that a group of people who already have land or are in the process of buying can get that legal status is by registering themselves as a Neighborhood Association with the government's Securities and Exchange Commission. Once a group becomes a registered association, they have to follow certain government rules and procedures, like submitting regular financial reports and electing a president, a vice president, a treasurer and officers to head committees on finance, environment, land and housing, education, grievance, peace and order, social, livelihood, and youth.

All members of the SJBBNAI association are entitled to house plots in the community. There is scope for the land to be broken up into individual plots, with separate land title for each plot, once the land loan is repaid. The association finished paying for the land in 2011, but by June 2021, the ownership of house plots hadn't been individualized yet. Keeping the land collective has some clear advantages, like lower taxes, keeping the lots affordable, and keeping market forces at bay, so these still-poor families can keep their land.

Government support:

The municipal government in Digos did not support the project financially, but they did waive the building permits, which would have been expensive and time-consuming for the community residents to get. Some local government officials volunteered to be part of the technical support team during the design and planning phase of the project, and the City Engineers' Office loaned some heavy earth-moving equipment to help with the site grading and infill on the site.

PROJECT FINANCING

Project costs and who paid for what:

Land:

The community purchased the 5,599 square meter site for their housing project in 2008, for 1.12 million pesos (US\$ 24,348). Because the land had been foreclosed and was being held by a bank, the community was able to negotiate a very cheap price for the land of just 200 pesos (US\$ 4.35) per square meter. After subdividing the land into 26 plots of about 110 square meters, each family's land cost came to 22,000 pesos (US\$ 478). The Southern Mindanao chapter of the Homeless People's Federation loaned them 30,000 pesos (US\$ 652) for the down payment, through their Digos City Development Fund. For the rest of the land cost, the people negotiated a "direct purchase" agreement with the bank, in which the community paid for the land in monthly instalments, with each of the 26 members contributing at least 125 pesos (US\$ 2.72) to the monthly land payment. By 2011, the land was completely paid for and belonged to the homeowners association.

Infrastructure:

- **Landfilling and drainage:** The cost of filling the low-lying land to above flood level and improving the site drainage cost 132,000 pesos (US\$ 2,870), which was financed by a collective loan to the community (at 6%, repayable in 3 years) from the Homeless People's Federation's regional office (with the loan capital coming as a grant from ACHR's ACCA Program). The loan repayments revolved in the region.
- **Other infrastructure:** The local water service provider offered a discounted 2,500 peso (US\$ 54) installation fee to the first few members. Later, the Federation and the barangay authority negotiated for free installation of water connections in the community. The homeowners association organized the installation of electric lines to the area, but household connections were paid for individually. The city also built a concrete bridge over the creek that runs between the community and the access road.

Houses:

- **Core houses:** 11 families opted to build the unfinished "core house" model, which cost about 80,000 pesos (US\$ 1,739). These houses were partly financed by loans from the Federation, through the CLIFF program, of 80,000 pesos (US\$ 1,739) per household, given at 9% and repayable in 15 years. The loans were given in the form of building materials, but repaid in cash. The CLIFF loan repayments worked out to 800 pesos (US\$ 17) per month per family, and those repayments revolved through the Homeless People's Federation's national fund, to finance other housing projects. The CLIFF loan covered only the cost of building materials. Each family provided the construction labor and pitched in additional funds from their own savings to complete the core house.
- **House upgrading:** 3 families opted to renovate or upgrade their existing houses, and that work was partly financed by loans from the Federation, through the CLIFF Program, of 50,000 pesos (US\$ 1,087) per household, given at 9% and repayable in 15 years. The CLIFF loan repayments worked out to 500 pesos (US\$ 11) per month per family. As with the "core house" loans, the upgrading loans were given in the form of building materials, but repaid in cash. Each family provided the construction labor and pitched in additional funds from their own savings to complete their houses.
- **Self-built houses:** The rest of the families opted to build their own houses without taking any loans, using wood, bamboo, thatch and tin sheets, at a cost of about 40,000 pesos (US\$ 870) per house. A few families haven't moved to their plots in the community yet and are still saving to build their houses.

DESIGN AND CONSTRUCTION

House design:

The Federation conducted a series of participatory planning workshops with the SJBBNAI community. During these workshops, community architects and engineers from TAMPEI guided the community members through the process of planning the layout of house plots on the long narrow site, designing their new houses, working out the costs and figuring out how they would manage the finances together, as a community. The community members began by drawing their "dream houses", and then used drawings, scale models and building materials cost surveys to develop house designs which the people could afford, and could accommodate their families' needs. The design and planning workshops took about three months.

Expandable "Core house" model: During the design workshops, many of the families came up with "dream houses" that were quite similar: a detached house of about 32 or 35 square meters, with a big living-dining-kitchen area, two bedrooms, a bathroom and an attic that can later be expanded into a second floor. When they calculated the costs of building this house, though, they found that the 80,000 peso (US\$ 1,739) loan from the CLIFF program would not be enough to construct the fully-finished house. But it would be enough to build the basic structure, with all the walls, the roof and the services, and then the families could add the doors, windows and internal finishes later, as their finances allowed. So the community people agreed to make this expandable, partly-finished "core house" as their model. 11 families opted to build this "core house" model, with some small variations. Some families, for example, decided to build the toilets outside the house, to save space inside. The rest of the families either upgraded their existing houses or built new ones.

Compressed earth blocks: The Federation has had a lot of experience making interlocking compressed earth blocks, and using them to reduce costs in their housing projects in several cities. The blocks are made by combining soil and cement in a carefully engineered mixture (which depends on the nature of the local soil), and then pressing it into shape in a machine and then leaving them for a while to cure. Besides being much cheaper and more environmentally sustainable than conventional hollow blocks or fired bricks, these compressed earth blocks are more durable and more resilient to earthquakes. Since they require much less steel and concrete than standard walls, they also reduce construction costs. The community people, who

had visited Federation housing projects where they were used, were interested in using the blocks. After testing the soil in Digos, the technical team determined that it was suitable for blocks, and a production yard was set up to make the blocks right there on the site. All the "core houses" in the project were subsequently built with these compressed earth blocks, which the people made themselves.

Building the houses:

The first step was to fill the land on the site to above flood levels, to make the land ready for the houses. A stagnant creek ran through the center of the land, and it was only by filling in the land and re-routing the creek that they could make room for all the house plots in their plan and still make sure the land would drain naturally during heavy rains. Besides the technical team from TAMPEI, some engineers from the local university helped work out the details of flood levels and slope.

The houses were built collectively by the community members themselves, with just a few hired laborers and skilled builders - all from the community. The division of tasks in the construction process was managed by different committees that were set up to look after storing building materials, making compressed earth blocks, transporting blocks to the house site, applying finishes and assisting the masons. Everyone in the community took part, and there were constant meetings to discuss progress and to deal with whatever problems came up.

The construction was organized so that the whole team could focus on one house at a time, one after another. Having skilled construction workers in the community was an important factor in the success of the community-led building. One community member who worked as a carpenter was put in charge of the project and went to observe the Federation's housing projects that were underway in Iloilo, where they used the compressed earth blocks also. When he came back to Digos, he taught the building techniques to the other members of the community. The community architects and engineers from TAMPEI were also present on the site, but played a more supporting role, inspecting the quality of the work and helping resolve whatever technical problems came up.

After-project management:

The savings group played a very important role in the development of the new community - not only in the saving for buying the land, but also after the construction was finished. When saving for land was no longer necessary, the community members continued to save together and offer loans to each other from their collective saving for household needs, emergencies, education expenses and small livelihood projects. And besides community celebrations of birthdays, holidays and an annual founding anniversary ceremony, the monthly savings meetings continue to be an important and consistent opportunity for the busy community members to get together, share everyone's news and reaffirm their community spirit.

Project timeline:

- 1990: First settlers build their shacks adjacent to the soon-to-be site of SJBBNAI.
- 2000: The Homeless People's Federation starts working in Digos.
- 2003: The community people register their SJBBNAI Homeowners Association. Project starts.
- 2004: Many informal settlers along National Highway are evicted to make way for road widening.
- 2005: SJBBNAI starts saving to buy the land. A group of highway evictees join their project.
- 2008: The community purchases the land from the bank.
- 2009: CLIFF housing loan to SJBBNAI is approved.
- 2010: Housing design workshops organized to plan project. Land filling and drainage improvements made.
- 2011: Production of compressed earth blocks begins on site. New houses are constructed in 3 months.
- 2019: Earthquakes in Mindanao strike Digos, but the new houses hold up beautifully.

IMPACTS OF THE PROJECT

The SJBBNAI housing project made history in the city of Digos. This was the first time that a group of the city's poorest, landless citizens were able to put their resources together, buy land and then design and build their own beautiful new houses. The project showed that the most affordable, most appropriate and most speedy solution to the city's urban poor housing problems could be delivered by the poor themselves, when they have access to a little finance and technical assistance. The housing loans offered by the Homeless People's Federation (with funding from the CLIFF program) made that housing possible. Twelve years after the people purchased the land, all the houses are still occupied by the people who built them, and the families all continue to make improvements and additions to their houses, as their means allow.

The housing project brought everyone in the community much closer together. There have been some cases where the original owners have let family members stay in their houses, and when new people join the community, the people organize welcoming meetings to allow everyone to meet their new neighbors.

The project has been much visited by local government officials - from Digos as well as from other cities. On one of those visits, one of the officials commented that these well-kept houses didn't look like they were built or owned by low-income households at all, but were full of individuality and pride. The community members themselves like to describe their community as being just as nice as other low-cost subdivisions, but more unique, because theirs was made by people who were once homeless.

The project in Digos has also been much visited by other low-income communities, and has inspired similar community-driven housing projects in the nearby cities of Davao and Kidapawan. The participatory, community-driven nature of the project was a success factor at every stage of the project. When the residents are at the center of the planning and construction, it leads to housing that is better quality and more sustainable. Through the difficult process of designing and constructing their own houses, the people picked up the skills and confidence to make additions and improvements to their houses afterwards.

During the course of planning their project, the community members paid several "courtesy calls" to the mayor of Digos and to officers in the Barangay San Jose office, to let them know about their housing project, which was the city's first case of a group of homeless families making their own fully legal housing - from scratch. While the visits did not lead to any policy changes or concrete support from the mayor, the community's relationship with the barangay authority became quite close. In the Philippines, the barangay (sub-district) is the smallest administrative unit in the local government and the one closest to the people. The barangay helped with some of the infrastructure development and provided relief support to the community during subsequent calamities like the earthquake, typhoons and the Covid pandemic.

The new community development has spearheaded several changes in the immediate area. The Tiguman Road, which connects the housing project with the National Highway, was a mucky, unpaved road before the project, and the municipal water and electric grids didn't yet penetrate the area. Now the Provincial Authority has concreted the road, and several businesses - including a gas station and a convenience store - have sprung up at the corner. The community is fairly close to the city center, and most commercial, civic, health and education facilities are no more than two or three kilometers away. Inside the community, enterprising residents have established bakeries, tailoring businesses, *sari-sari* provision stores and computer shops which serve not only community members but neighboring settlements.

Problems:

It often happens with community-driven housing projects that everyone is very active during the planning and implementation of the housing project. But when the project is finished, people naturally turn their energies to earning, families and a hundred other things. To keep the spirit of doing things together alive, the community has had to be very creative about scheduling meetings at times when families are available - sometimes on weekends and evenings - and planning activities which relate to people's real post-project needs, like livelihood, education, social support, child-care, welfare and health.

There have been problems with slow or delayed housing loan repayments, and that has created tensions within the community. Most of the community residents are still poor, and most still have informal and low-paying jobs, with irregular incomes which make regular housing loan repayments sometimes difficult. Especially when other household needs like food, health care, children's' educational expenses and monthly bills sometimes take priority. The savings group and the Federation are trying to help, with livelihood-boosting projects and daily or weekly loan repayment plans which more closely match a family's earning patterns and make it easier for them to repay.

Despite the community's efforts to raise the land to above flood levels and to re-route the drainage ditch that used to cross the community, the community was flooded during heavy rains in June 2020. The houses stood up well, but the ankle-deep water entered the houses and damaged people's belongings. The whole area is still seriously flood-prone, and that's partly why the land was so cheap. All of which has given the Federation a big lesson in the importance of doing good research before buying any land for housing. The community has more infrastructure work ahead, to improve the site's drainage system and to repair the deteriorating bridge, and they are negotiating with the San Jose Barangay authority for help.

The Covid pandemic and subsequent lockdowns in Digos have brought about serious economic hardship for the SJBNAI community members. One resident who ran a small tailoring business in the local market saw her customers disappear when school classes went online and nobody needed to have school uniforms stitched. After that, she had to rely on remittances from her children who were working abroad. The

pandemic also limited trade across regions, which meant loss of income for small traders in the community. Some residents who earn their living as tricycle and jeepney drivers saw their incomes decline sharply when gasoline prices skyrocketed at the same time the government imposed rules to limit the number of passengers. The lockdowns and "community quarantine" rules meant that those with small businesses lost many customers and had only their own neighbors for customers to generate income.

COMMUNITY STORIES

Roselyn Zenon runs a *sari-sari* ("point-point") store in front of her house, which is the community's only grocery store. This enterprising woman also sells home-cooked meals at lunch time and runs a coin-operated internet cafe at the back of her store. At the beginning of the project, she was uncertain about the intentions of the Homeless People's Federation and their partners, and was reluctant to apply for the housing loans. She found the many community meetings to be draining, and thought of backing out of the project. But the promise of owning her own lot and house was enough to take a leap of faith and continue. She and her neighbors persevered, and worked together and sacrificed together until their new community was built.

Sammy Sacasan used to live in a shack built on the edge of the national highway. He used to be content with having a place to sleep; the idea of having his own house and lot was just a dream. He is thankful for the SJBNAI community for inviting him and the other highway squatters into the project, because now they are all living in a peaceful, secure and permanent community. Sammy built the "core house" model and has already added an additional bedroom in the attic space. Since this was his dream house, Sammy said, he wanted to go all out.

Shirley Notarte says there is nothing more she could ever ask for than being able to live in a place of her own. Her family used to rent a small place in another part of the city. The comfort of having her own house and land was something very different from the past. She is thankful that they were able to form one close-knit community, where the spirit of thoughtfulness thrives and where people are happy to share their blessings when any of their neighbors are in need.

FOR MORE INFORMATION ABOUT THE PROJECT

This case study was written by Jairo Christian Royo in June 2021, and edited by Ericka Lynne Nava at PACSII. The case study brings together stories gathered from these members of the San Jose Boundary Balutakay housing project: Edna Libre, Lapa Gilmer, Maria Edna E. Torres, Marilyn V. Libre, Roselyn B. Zenon, Sammy Sacasan, Shirley E. Notarte.

Please follow these links to more materials about the housing project in Digos, and about the work of the Homeless People's Federation in the Philippines:

<https://www.reall.net/data-dashboard/philippines/sjbbnai/>

<http://pacsii.org/region-xi-xii/>

For more information about this project and other housing projects supported by the Philippines Homeless People's Federation, please contact:

Homeless People's Federation Philippines, Inc.
(Contact person) Ms. Theresa Carampatana (HPFPI National President)
234-A Tandang Sora Avenue, Quezon City, Philippines 1116

- e-mail (1): homeless.pilipinas@gmail.com
- e-mail (2): pacsii.ph@gmail.com
- e-mail (3): pacsii.secretariat@gmail.com
- website: www.pacsii.org

PHOTOS



Before the site in Barangay San Jose was developed, it was a large coconut plantation and kangkong (water spinach) farm near the creek.



Before the road was built, the people made their own bridges to cross the creek using coconut palm trunks or bamboo poles.



The first step in planning their new housing project was to better understand the land conditions. The whole community came out to map the site, marking the swampy low-lying bits that would have to be filled in, and charting the course of the existing creeks.

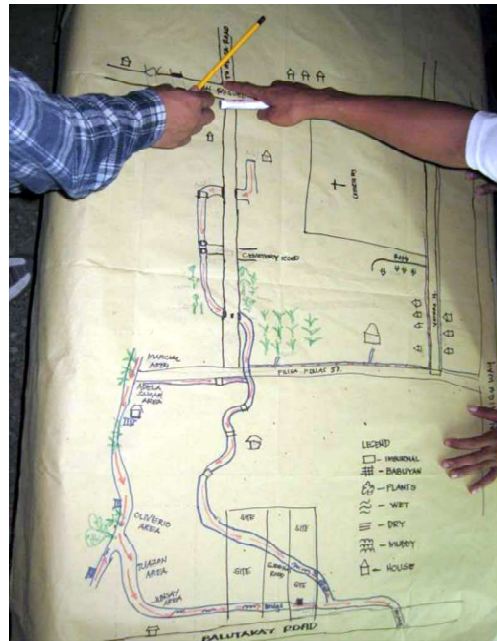


Once they had a pretty clear understanding of where the creeks and drainage lines were going, they mapped those features roughly on a map of the long, narrow site. There were enough farmers - or former farmers - in the community to make this work easy.





The land and drainage mapping work was important to help the people understand how to divert the site's drainage system and make room for all the new houses that would be built.

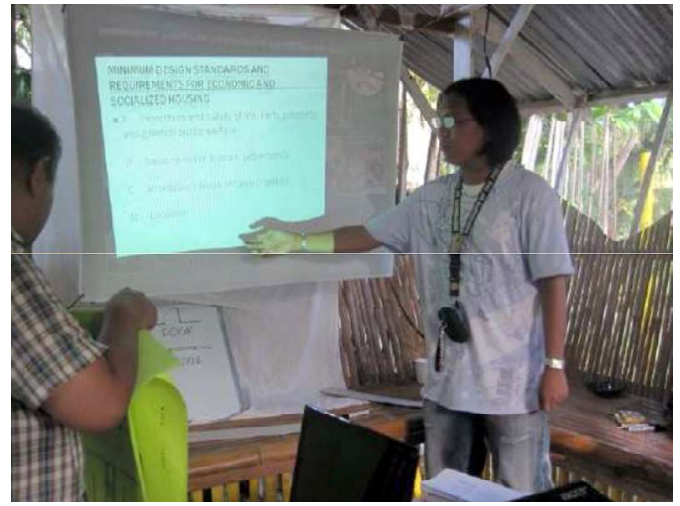


Here the difficult work is going on to dig new trenches which will divert the water from the creek away from the house plots. On the right, the new ditch, ready for concreting later.



There were patches of stagnant water in low-lying places in the community, and these had to be filled in before construction could start. Once the trucks dumped the infill soil, it had to be spread out. Some of this work was done by machines loaned by the municipality, and some had to be done by hand, with shovels.

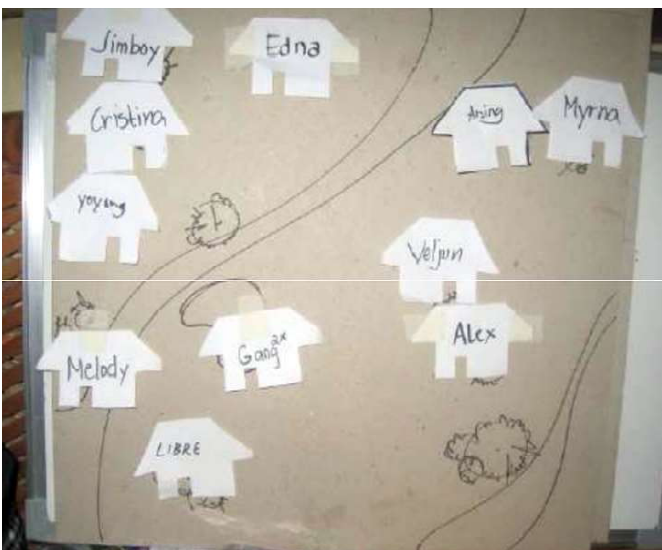




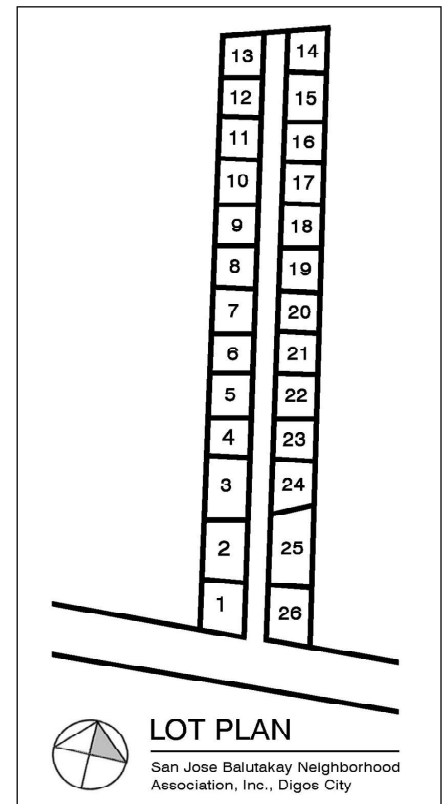
The community people worked with the community architects and engineers at TAMPEI to build an airy site office, with bamboo and tin sheets. That's where they held their community planning and house design workshops, in 2010.



The people were assisted by the TAMPEI community architects and some municipal engineers who volunteered to help in their free time. They explained some relevant planning regulations and building bylaws.



Here is the architect's official drawing of the final layout plan for the 26 house plots on the long, narrow 0.56 hectare site.

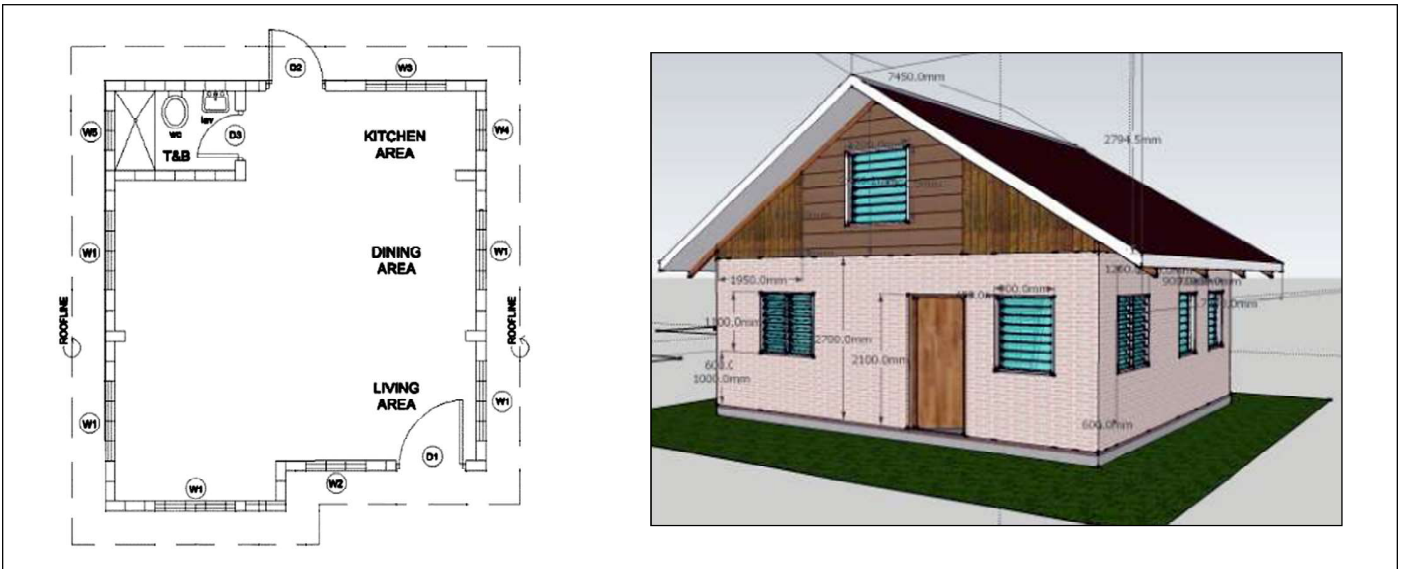


The long narrow site made the layout planning pretty easy, but there was still much discussion about who would live next to whom.



Next came the design of the houses, in which the community members were invited to make colorful models of their dream houses.

The most common “dream house” was also the most practical and realistic, with two bedrooms, a bathroom and a kitchen-dining-living area.



That three-room “dream house” became the model most families agreed would be suitable for their needs, with about 35 square meters of living space. When they calculated the costs, though, they realized that the loan was enough only to build the “core house,” and they would have to add doors, windows and finishes later.



The community made their own compressed earth blocks to build the houses, and the blocks helped reduce construction expenses a lot.



Some photos taken during the construction process. The compressed earth blocks don't have to be plastered, and they have a nice stone-like color and texture. One skilled mason in the community went to Iloilo to learn the techniques of using the blocks and then came home and taught others.



In the photo above and to the right, two finished "core houses" are ready for the families to move in. The deep roof overhangs are important to keep the rain and splashing off the compressed earth block walls, which don't like getting wet.



More work being done on the drainage. The men are setting pegs and string to guide the digging of more roadside drains.

Here one section of the roadside drainage canal has been constructed. It looks big, but that channel fills to overflowing during heavy rains.



▲ A nice set of comparative photos the community's main road, before and after the drainage channel was built and the road was gravelled.



▲ More photos of the almost-finished houses. The family on the left made some airy temporary window coverings with bamboo. And the family on the right splurged on a colorful tile roof.



▲ Here is a house close to the entrance of the community, where the family has added a "sari sari" store in front of the house. On the right, you can see the little bridge that crosses over the creek running along the front.

▲ Another house with bamboo grilles in the windows. Later on, when their resources allow, this family can put in more permanent windows.



That's the enterprising Roselyn Zenon, who runs a "sari sari" store (above) and a coin-op internet cafe (right) in her house.



Sammy Sacasan (left) used to squat in a shack along the highway. After getting his first-ever secure plot of land, he decided to go all out and build this elaborate upstairs on his "core house".



Here is a photo of the tranquil entrance to the community as it looks today, still surrounded by coconut groves, in this sleepy part of Digos.



The housing project has brought new developments into the neighborhood, like this project of the Provincial Authority to fully concrete the road leading into the SJBNAI community.