

# Assessing ACCA in the PHILIPPINES

These are Tom's rough notes on the joint assessment trip to visit ACCA projects being carried out around the Philippines, January 24-29, 2010



*These notes were taken during the first assessment trip to visit ACCA projects being implemented by several groups in the Philippines. The visit took place in late January, 2010, and was a chance for teams of community leaders and their support organizations from three other countries (Thailand, Cambodia and Viet Nam) - all of whom are involved in implementing their own city-wide ACCA upgrading projects - to meet their peers in the Philippines who are doing projects, learn more about the projects, see how they are progressing, compare notes and discuss together what the strong and weak points of the projects have been.*

*The assessment trip was also a chance for all the Philippines groups doing ACCA projects to visit each other's work and join in the ongoing discussions about all the projects we visited - one or two community representatives from each Philippines project came on*

*the trip. This assessment visit was not a kind of policing or grading exercise, as assessment missions often are, but was organized to be a friendly but rigorous opportunity for horizontal learning between poor community people who are taking struggling in their different contexts to upgrade their settlements and lives.... mutual self-assessment,*

## The ACCA projects in the Philippines are being implemented by five organizations so far in 2009:

- The Homeless People's Federation of the Philippines (HPFP), which was formed in 1995, and now links poor communities in 26 cities around the Philippines. The HPFP works closely with its support NGO, Philippine Action for Community-led Shelter Initiatives (PACSI)
- The Manila-based NGO Foundation for the Development of the Urban Poor (FDUP), in collaboration with the Quezon City city-wide urban poor UP-All coalition.
- The Manila-based NGO Urban Poor Associates (UPA), in collaboration with the Baseco-based community organization Kabalik
- The Manila-based technical support NGO TAO Filipinas, in collaboration with the DAMPA Community coalition.
- The Iligan-based NGO SMMI (Sentro sa Maayong Magbalantay, Inc), in collaboration with the UP-All Mindanao Urban Poor Community Coalition.

## SCHEDULE OF PROJECT VISITS :

### JANUARY 25 :

- **Orientation meeting** at Dela Strada Church, Quezon City
- **Baseco Community (Manila)** - a big project to build drains in two adjacent lanes of a large slum (UPA)

### JANUARY 26 :

- **Esbacona Community (Quezon City)** - an on-site community upgrading big project (FDUP)
- **Bethlehem Community (Quezon City)** - a walkway improvement small project (HPFP)
- **Navotas Communities** - a water-connection small project in one community, and a possible big project in another flooded community (TAO Filipinas)

### JANUARY 27 :

- **Iligan** : Big project to build ready-made houses in two communities - a war-affected village and a relocation site for urban poor relocatees (SMMI)

### JANUARY 28 :

- **Malibu Community (Mandaue)** : A big project to fill the land in part of a large, government relocation site (also visited a non-ACCA housing project in an adjacent community) (HPFP)

### JANUARY 29 :

- **Iloilo projects** : Visits to several small community upgrading projects and big housing projects (pre-ACCA) being undertaken as part of a pioneering city-wide upgrading initiative by the HPFP and other federations in Iloilo.

## Who joined the trip?

### FROM CAMBODIA :

1. Mr. Lon Rith, Community leader, Khemera Phuminh Municipality, Koh Kong Province
2. Mr. Neang Sovat, Community leader, Kampong Cham Municipality, Kampong Cham Province
3. Ms. Sok Kim ("Yot"), Community leader, Phnom Penh, Dangkor District
4. Ms. Ek Sokhom, UPDF, Phnom Penh
5. Mr. Somsak Phonpakdee, UPDF, Phnom Penh

### FROM VIET NAM :

6. Mr. Le Viet Hung, Community leader, Cua Bac Ward, Vinh City
7. Mrs. Tran Thi Ngoc Tot, Community leader, Nhon Binh Ward, Quy Nhon City
8. Ms. Le Thi Le Thuy, National CDF Network Coordinator
9. Ms. Nguyen Thi Phuong Thao, ACVN in Hanoi (translator)

### FROM THAILAND :

10. Ms. Aporn Boonyawairojana "Neng", Community leader from Lang Ngu Community in Satun
11. Mr. Prayuth Rueprasert ("A"), Community Leader, Samut Sakhorn
12. Ms. Chayada Singpee ("Pen"), CODI staff, Bangkok
13. Ms. Sumol Yangsoong, CODI staff, Bangkok
14. Ms. Somsook Boonyabancha, ACHR Secretariat, Bangkok
15. Mr. Thomas Kerr, ACHR Secretariat, Bangkok
16. Ms. Le Thi Huyen, ACHR Secretariat, Bangkok
17. Ms. Somporn Boonyabancha ("Im"), translator

### FROM THE PHILIPPINES :

18. Ms. Helen Oloteo, Homeless People's Federation, Bicol
19. Ms. Jocelyn O. Cantoria, Homeless People's Federation, Bicol
20. Ms. Nilda Suan, Homeless People's Federation, Mandaue
21. Ms. Evangeline Layese, Homeless People's Federation, Talisay
22. Ms. Arlene San Pedro, Homeless People's Federation, Davao
23. Ms. Alma Garbe, Homeless People's Federation, Digos
24. Ms. Zenaida Villaret, Homeless People's Federation, Kidapawan
25. Ms. Ruby P. Haddad, Homeless People's Federation, Quezon City
26. Ms. Merlinda Loquinario, Homeless People's Federation, Quezon City (Creekside Community)
27. Ms. Deanna Ayson, PACSII / HPFP Documentation team, Quezon City
  
28. Ms. Alma Nilo, DAMPA Network, Chungkang Community, Barangay Tanza, Navotas (TAO)
29. Ms. Josephine B. Castillo ("Jocas"), Community leader, IPON network, Navotas (TAO)
30. Mr. Ruben Penamante, Community leader, Tangos Federation, Navotas (TAO)
31. Mr. Jeorgie Tenolete, Community leader, Baseco, Manila (UPA)
32. Ms. Arlene D. Trinidad, Community leader, Escabona, Quezon City (FDUP)
33. Ms. Judy Longcanaya, Community leader, Quezon City UP-ALL Federation (FDUP)
34. Ms. Ana Oliveros, FDUP NGO, Quezon City
35. Ms. Josephine Gelaga, Community leader, Iligan (SMMI)

**Somsook speaking at the Orientation meeting in Dela Strada Church :** I think this must be the biggest ever gathering of different federations in the Philippines, with different poor community groups from other countries. This is a very important chance to meet and learn from each other through this assessment process.

This is indeed a strange kind of monitoring process, where a big caravan of community people from so many countries and cities and organizations go around the Philippines like this, to see for themselves what is happening on the ground! Usually we implement projects separately, and although a few central organizations may know who is doing what, the poor people on the ground usually don't know anything about these different projects, never get a chance to see them or learn about the good things that other groups are doing, or the problems that other groups are facing.



Now the ACCA Program is being implemented in 14 countries, and this is our opportunity to visit the work happening in many of the cities in the Philippines where ACCA projects are being implemented, and to share and learn from each other along the way. A lot of activities have been happening in just the one year of the program so far. This is a big opportunity to see and compare all these activities being implemented under a similar program. This is a chance for us

to learn about the different political contexts these groups in Philippines cities are working within, and a chance for us to reflect on the work we see - *and the work we are doing ourselves back home* - and make it better.

There are now so many community development projects being implemented around Asia that are scattered and may not lead to any real change. We want to implement projects that link people together, that make community people the main doers, and that lead to real, structural change. We want these ACCA projects to be owned by the people who implement them, and to be a product of a genuine people's process. We want to use these projects to build people's organizations, build their confidence, build their skills, and build their strength to negotiate and to bring government into their agenda.

We want these ACCA projects to show the government that poor communities want to fix the problems of land and housing and infrastructure that they face. *It's possible*, we have to show them, *Just let people do it*. When the government delivers development, there are always lots of conditions, everything takes a long time, there are many steps and stiff systems that make it too difficult to really reach the ground. And even though huge amounts of money go into these government delivery systems, finally very little trickles down to build a walkway or lay some drains.

The ACCA budget goes straight to people, to fix those problems they face every day. The money is simple, easy. And this is a way to use community people as a big army to make change, to let people sit together, examine their problems and fix them themselves, right away. And we can use these modest ACCA funds to bring other organizations to come along with us and to follow community people's own way of doing things.

We are here in the Philippines to see. Let's do minimal talking and maximum seeing in the next few days. We'll be seeing projects, talking with the groups who are implementing them and seeing how they actually do it, and how they are using the projects to develop further, in the future. Our goal is not only physical - to build a few inexpensive walkways or housing projects. We want to help build a new people's process and to make change in Asia.

We are here with a friendly but critical eye, and we are here not as armchair outsiders passing judgment, but as peers who are implementing similar projects ourselves. We are here to see, to share, to suggest, to reflect and to learn. But this is not just another exposure visit to see a few projects. We all need to be very clear that we are coming on this trip to assess these projects in detail, on three key points:

- **POINT 1. The quality of the project and the implementation** : How the community participates, the quality of the management and the implementation, the effectiveness of the project, its cost-effectiveness, the quality of the physical results of the project.
- **POINT 2. The quality of the financial management process** : Since the ACCA Program provides flexible financial support, it is important to understand the financial management aspects of the projects: How the projects link with community savings and funds, how the communities contribute, how money is managed and spent, how the project has been able to mobilize funds and support from other sources.
- **POINT 3. The impact of the project on larger change** : What kind of changes has the project brought about - within communities and with other actors within the larger city? Is the community organization and the network stronger after the project? Were negotiations successful? Do community people have better negotiation skills? Is the relationship between the community and others better? How? Is the status of the community better? Has the project led to more activities?

Eventually, the assessment team members were divided into three groups, and each group focused on one of these key points (The Philippines group focused on Point 1, the Cambodians on Point 2, and the Thais on Point 3).

## PROJECT 1 : BASECO COMMUNITY, Manila

- **BIG project, drainage lines in two lanes**
- **SMALL project, partly helping to build the Kabalikat community network office (UPA)**

**Kabalikat Community Network Office :** (*this 2-story office is in the planned "New Site" area of Baseco, in one of the lanes where the drains have been laid*)

- **Denis says this office was partly built using ACCA small project funds**
- **We gather for a meeting in the crowded upstairs room**, with some other visitors from Germany, Former Minister Dory Katibak and some architects from the local university, who have come about the recent fire in another part of Baseco. Denis and Alice Murphy are there from UPA, and two or three community members from Baseco.



**Jeorgie Tenolete tells us about the history of the sprawling Baseco area** (*Jeorgie is the president of Kabalikat, the people's organization in Baseco*).

The sprawling Baseco community is on 49 hectares of reclaimed land surrounded by water on three sides (The Pasig River on one side and the Manila Bay on the other). The community has no natural or man-made defenses against the sea, like breakwaters or dikes, and so it is especially vulnerable to typhoons and floods. 7 hectares of land in the community have already been lost to the sea during fierce typhoons (it used to be 56 hectares).

- **There are about 7,000 households living in Baseco**, including 30,000 children (average family size 5 persons)
- **1970s - Baseco began during the Marcos regime.** This part of the North Harbor in Manila is a bustling port, shipping and ship repair area, with a huge demand for low-paid workers, but no housing for them to live in. Poor workers and their families first began settling here during the Marcos period in the 1970s and built stilted houses over the tidal flats - *the land filling came later!* A lot of the people who settled in Baseco were among the thousands being evicted from other settlements in Manila. No electricity or water for these early pioneers.
- **1985-86 :** After Marcos was ousted and Cory Aquino became the president, Baseco attracted thousands of new settlers and grew rapidly.
- **2001 : Kabalikat was formed**, to fight against an eviction, when ADB developed a plan for redeveloping the area. Most families living here began getting voting rights.
- **March 2002 : Big fire in Baseco.** 3,000 houses burned down in the "New Site" area. After the fire, the government made a proper layout plan in this part of the community with a grid of lanes and cross streets, standard 32m<sup>2</sup> house plots, but no money for infrastructure. 800 houses in this re-planned area (this is where the Kabalikat office is)
- **March 2003 : Second big fire burns 900 houses** in "Block 7" but no development follows.
- **2004 : Third big fire burns down 3,000 houses, covering a 10-hectare area.** The Christian charity Gawad Kalinga and Habitat for Humanity came to build houses in that area: Gawad built 900 houses and Habitat for Humanity built 1,000 houses (which the beneficiaries have to buy, on installments) But the rest of the large Baseco slums remains completely undeveloped and unserved.
- **2006 : Kabalikat started its livelihood program**, since 70% of the community live in deep poverty. Income generation projects to make candies, candles, rice-cakes and bags from recycled materials.
- **2007 : The Department of Natural Resources did soil tests in Baseco and found the ground too toxic for human habitation** (old garbage dump is 6m below the surface). Government proposes to relocate people "temporarily" so they can somehow clean the soil, and then let people come back. But nobody believed this. Jeorgie: *"Never in the history of the urban poor have people been allowed back after the government invested so much in cleaning up a toxic site on prime real-estate!"* Big protests and demonstrations and networking with the church, NGOs to nix this idea.
- **2008 : Kabalikat invited Cardinal to say mass in Baseco**, so people can "have peace of mind." Because the cardinal came, the Mayor of Manila came and said sweet things, in front of the crowd of 3,000 people. Mayor pledged to provide a playground, since 30,000 kids are playing on a garbage dump and on the polluted shores of the even more polluted Manila Bay.
- **2009 : The mayor made good his promise to build a big playground**, also a high school, in Baseco.
- **January 2010 : Another big fire in "Southern Point"** - people there still living in tents, but are not being allowed to rebuild their houses without first doing a reblocking, with standard plot sizes (like the "New Site" area where the Kabalikat Office is). UPA is mobilizing architects to help develop a layout plan for the burned area.
- **Using all these fires as organizing and development opportunities : Jeorgie:** The disastrous fires in Baseco have destroyed people's homes and belongings, but they have also given people opportunities to negotiate for development. Every time there is a fire, Kabalikat does relief, but also tells people, *"Don't leave! Rebuild and guard your land, so others don't come and take it from us!"*

**Mapping and surveying Baseco :** Since 2009, an architect from Colombia named Liliana has been working with UPA and the community and the Barangay to map and survey the whole Baseco settlement. She makes measured area maps with all the main roads and lanes, and then 2 community leaders (who she trained) measured and sketched in all

the houses (which they call "*structure maps*"). All houses numbered, and each number corresponds with a family list. The map is finished now, and it is probably the first map showing all the houses in Baseco and the first physical record of all the families living in those houses. It took one year. No instruments, just tape measurers! The community was divided into blocks, for this survey and mapping, and each block has its own organization. The survey info divides people into three categories: structure owners, renters and sharers.

- **Worked together with the Barangay**, and are now processing all the data about families in the community. The Barangay chief is now interested in the map and the savings groups because he wants to issue Barangay ID cards for all the Baseco residents, to legitimize them.
- **The mayor of Manila has agreed to make this map and survey the official list of "Actual Occupants" in Baseco** (but this is only an oral agreement, not official yet). Being officially listed as "Actual Occupants" is the first step towards getting land title, so all households have rights to stay. The objective of this mapping and survey is to establish a proper ID system, and also to keep new people from coming into the settlement.
- **Using the data to prevent buying and selling of houses and new people coming in** : Jeorgie says there is a brisk market for informal buying and selling of land rights and houses in Baseco. In the "New Site" area where the Kabalikat office is, a 2-story concrete house sells for about 250,000 Pesos (US\$ 5,200), and one of the Gawad Kalinga houses sells for 100,000 Pesos (\$2,000). To stop this, they work with the Barangay and the survey and 2001 census to keep track of who is entitled to what plot. The rule is that if you sell your plot to someone else, the Barangay will put a padlock on the house and both the real owner and the purchaser will be disqualified from owning.
- **This data is also useful after fires**, to determine who lived there before and who is entitled to assistance, etc. The survey and map identifies both PEOPLE and PLACE.
- **The long-term goal is to get land title, and to make a proper master plan for upgrading all of Baseco.**



**Savings** : Kabalikat started a savings program in February 2009, which now has 600 members and combined savings of about 100,000 Pesos (US\$ 2,083). They only save for land, which they hope to buy one day, if they can persuade the government to "proclaim" Baseco as an urban poor housing area. No loans from savings so far, but Denis says there are plans to possibly use the savings for house improvement loans.

- **Alice Murphy** : Many people in the community have been cheated by crooked savings schemes and lost their money. *People here would never save!* Only when they knew they had a chance to get the land did they start saving. But we educate the people that not everything can come from the government - they have to have their counterpart and contribute something.
- **Ruby explains about how the HPFP manages all the ACCA projects as loans, which the community savings groups repay.** This is important so that other communities can use that money as it revolves for their own developments. This in itself is a motivation for people to repay the loan - to help their friends in other communities! If communities have trouble repaying, we can adjust the repayment schedule.

**The struggle for land tenure** : Baseco is still technically a huge squatter settlement on public land. The people are in the process of negotiating with the government to sell the land to Baseco's occupants, through the "Proclamation" procedure, in which the President has the power to declare public land for low-income housing, and the people can then purchase their house plots, on an individual basis, in installments, as long as they follow certain norms for plot size and layout. The first step is to negotiate the proclamation. The second step is to develop a set of development rules for the area for legally subdividing the land, with standard plot sizes and road widths, etc. Many areas in the Philippines have been "proclaimed", but people never got their land titles, and in some cases were evicted for high-end developments! So until they actually get individual land title, nothing is secure.

- **Allies in the struggle** : The community has gotten good support from the Barangay, from the Catholic Bishop and from community organizers from UPA, in the preparation of their .
- **Redevelopment planning** : With support from architects (TAO + others + local university) to develop neighborhood layouts and three housing options have been developed tentatively: row-houses, single-detached houses and duplexes.
- **The savings, mapping and surveying is part of this effort to negotiate proclamation for Baseco**, to fix the population and prevent newcomers from entering the settlement.

**Somsook** : **Why not make a plan for the whole Baseco?** Seems like all the planning is happening only in response to the immediate problems as they come up, one fire at a time. Why not develop a plan for the whole area? Get people from all the different blocks to start their planning - say 20 blocks in the whole of Baseco - so they are all developing at the same time. You can use participatory planning as a tool to get people in these different blocks to sit and plan together, and open up space for people to think ahead - not just when a disaster happens! And then put the 20 plans together, adjust them a little, and make a Baseco-wide plan.

- **Alice Murphy responds** : It's hard to get people motivated until a disaster happens. So only the areas that have had fires have gotten redeveloped.

**The ACCA BIG Drainage Project in 2 lanes in "New Site" area :** The open concrete drains have been constructed on both sides of two unpaved lanes so far. Each lane is 200 meters long and has 25 houses on each side, so 50 households in each lane benefit - total 100 households benefit in the two lanes covered by the project. A total of 800 meters of drains have been laid in the project. The planning process started in 2009 with meetings to determine the community's priorities. Work started in August 2009. When we visited, one lane was finished, and the other was about 70% finished, so the full project took about 6 months.

- **Serious flooding problems :** Because Baseco is land-fill surrounded by the sea, and just a meter above sea level, the whole settlement has serious problems of flooding. When Typhoon Ketsana hit Manila in September 2009, these two lanes were the only ones that drained and stayed dry! Now, however, there are some problems with the drains not flowing, because of the sewer lines at the end.
- **Removing encroachments as part of the drain project :** Many households had built extensions at the front of their houses which encroached on the roadway. To make way for the new drains, people had to be convinced to demolish these encroachments. A few families took the initiative, and slowly others followed. A few stubborn families still refused to break down their extensions, so the Barangay came to help persuade them to cooperate with the project.
- **Drains were designed by engineers from Freedom to Build.** FTB also helped set the levels and supervise the work. The drains go straight into the sea, which the Barangay gave permission to do. But when we visited, the drains were backed up, and full of foul-smelling water. Maybeth Betasolo (a community member who is Secretary of Kabalikat) explains that the drain has been blocked at the sea end lately. Besides storm and rain water, the drains receive "gray" water from household kitchens, and the run-off from toilet septic tanks inside the houses.
- **Skilled workers built the drains :** UPA hired three skilled workers to build the drains, and paid them directly out of the ACCA funds.
- **Community members contributed in three ways:** Each family was expected to clear any encroachments in front of their house, dig the 65cm deep trench along the 4m frontage of their house and contribute 200 Pesos to the project. People also now have the responsibility to clean out the drain in front of their house every day or so.
- **Financing the project :** Each family is expected to contribute 200 Pesos (\$4) as their contribution to the project (100 families x 200 Pesos = 20,000 Pesos total - \$416.) The ACCA Big Project support for the project was \$10,000. Denis says that all the \$10,000 from ACCA went into materials, labor and costs, while the \$416 community contribution stays in the community.
- **Managing the ACCA Budget : Jeorgie explains:** The ACCA budget went to UPA, and the community makes requests for the project funds, which UPA audits, and then releases the funds. The community then gives receipts to UPA.
- **Next plans in these two lanes :** The families in the two lanes are now saving 10 Pesos per day to make removable concrete slabs to cover the drains (which are now open), and have plans to set up a garbage collection system and "beautify" the lane by painting the house-fronts the same color and putting potted flowers over the covered drains. They would also like to pave the lanes.
- **Extending the drains project to other lanes :** UPA says it has plans to ask the Mayor and local politicians for funds to make similar drains in other lanes, saying "We've done two lanes, but there are eight more."

### **Discussion about the Baseco project :**

**Community woman from Philippines :** The drain construction in the Baseco community is okay, but it's all a grant, not a loan. People only have to put 200 pesos into the project, which is almost nothing. It would be better if that money could revolve, so that other lanes could later borrow to build similar drains. It would also be good if the community could start saving - real savings with loans to each other from the collective fund. It seems wrong just saving in the bank for land - that's what we call "one way" saving.

**Somsook :** ACCA gives the money as a grant to the implementing groups, who decide how to manage it. Normally, the big ACCA projects are managed as loans to the community. But here, since the big project is an infrastructure project, they have probably decided to manage it as a grant to the community.

**Jokas from Dampa (Navotas) :** The money from ACCA could benefit a much larger group than just these 100 households if it was managed as a loan instead of a grant. Plus, that would encourage self-reliance, and self reliance is more important than just the drain. People must be independent. This ACCA project seems like a dole-out: people haven't got real savings, they haven't contributed much, they aren't empowered. One leader told us they couldn't insist that people pay for the drains because the mayor once gave the people a loan and they didn't repay it.

#### **Cambodia team : A few points :**

- People clearly have a very strong commitment to live in that place - even after so many fires, they keep staying and rebuilding their houses.
- The people in Baseco don't need to keep responding only to each new fire crisis, as it happens, but they can get together and work out a long-term plan for the settlement themselves.
- There is good collaboration with the architects and local university to make redevelopment plans with the people, in the new fire area, though.
- The savings in the community seems to go up and down - sometimes weak, sometimes strong. They only seem to save - no loans and no real management of money by the group as a whole.

**Thai team : Four points :**

- The community has been there a long time, but we couldn't sense the people's process in this project in Baseco.
- The drains look okay, and they seem to work all right to carry away the rainwater, but we didn't learn how people did the project.
- If making the drains was a success, maybe they should continue the same work in other lanes.
- Usually, when we visit community-made upgrading projects, the people put up posters with lots of pictures of the various stages of process, which people are very proud to show to visitors. We found it unusual that here, there were no photos at all, no diagrams of the project, no posters, no community people coming to tell us, "Look, see what we have done!"

**Mr. Hung from Viet Nam :** The project was successful in that people constructed the drains, which carry away the water during the typhoon. But we saw many small children playing in or around the open drains. They can fall in easily, and can get sick from toys that get dirty in the drain water. Plus, there is clearly sewage going into these drains, which goes straight into the sea and pollutes the sea and environment. It was the same as in Klong Bang Bua in Bangkok, where their toilets used to drain directly into the canal - but then they made a system for cleaning the toilet waste in treatment ponds before it goes into the canal. I suggest we introduce that system to Baseco.

**Other Vietnam team members :** Lots of difficulties in this community! We can see that the links between people in this community are very weak, and there is not much cooperation or understanding about the drain project. Nobody seems to be very happy about the new drains, which are already quite dirty. This weakness in the community shows in the quality of the houses: each house with a different quality of materials, some very very poor, and others very fancy. It would have been good if the drain project could have brought people together more. If people can link and share with each other more, it will make everyone's work much stronger - *definitely*.

**Alma (from HPFP Digos) Three points :**

- Loan versus grant : In my community, we built a block of communal toilets. First we had meetings to decide what we needed, and then we asked everyone if they would be willing to take a community loan to build these toilets, so that the money could later go back into the fund to help other communities. Everyone agreed, we took the loan and are now repaying it.
- The toilet block became a way for the Christians and Muslims in the community to work together, and also a way to resolve the serious health issue of people having to defecate in the open.
- If there is a visitor to our community, everyone who is around will be there to meet them, even if they're not invited! Today in Baseco, there was nobody from the community in the meeting, except the one or two leaders.

**Somsook :** ACCA gives the money as a grant to the implementing groups, who decide how to manage it. Normally, these big ACCA projects are managed as loans to the community. But since this big project in Baseco is an infrastructure project, UPA has decided to manage it as a grant to the community. I don't think there are any plans for the money to be paid back or to circulate in other projects.

**Dorrie (from HPFP Bulacan) We noticed a lack of communication in the community.** The people we spoke with didn't understand the ACCA program at all. There had been no workshops and no meetings to explain the program and to set their plans. In Bulacan, we have taken housing materials loans from the HPFP's ACCA Typhoon Ketsana Disaster project. But before we started, we had all kinds of meetings and workshops, we set up a materials procurement committee, we prepared our loan application contracts, and we carefully explained to everyone in the community that this is a loan, not a grant, which we have to repay in one year, with no interest, so we can set up a revolving loan fund in Bulacan which others can then borrow from. We used the ACCA project funds to negotiate with suppliers to get cheaper rates for the building materials. If communities buy the materials, they can get them much cheaper than engineers or contractors, and so the loan is less! All these things made the project our own.

**Somsook : There are both positive and negative aspects in this project :**

- Our meeting today in the Kabalikat office was a little unfocussed, perhaps because there were many other visitors and groups coming at the same time, and everyone was more concerned about the recent fire. So they forgot to explain about the ACCA project! Which is understandable.
- But how the finance is managed is not very clear. How did they do it? Who managed the money? What role did the people play?
- It's also not clear whether the people have been able to determine the nature of the project or to take ownership of this drainage construction. People don't seem to be very happy to show us their baby! Which means that perhaps people were motivated to participate in the project, but their sense of ownership is less than in other projects.
- But it's a start : We can see that Baseco is a huge and very difficult area. The fact that two lanes have started with this drain-laying is an interesting intervention: where people have demolished their encroachments to clear the way for the drains, then have got electricity poles, and now have plans to paint their house fronts and make other improvements. This more-less follows the idea of ACCA. If the project got the people in these two lanes excited and got them starting to do more, it's OK. *The question is how to move in that direction more.*
- Loan versus grant : Sometimes the repayment in a project may be not just in terms of money, but in terms of confidence and people's own power to implement their own improvements.

## PROJECT 2 : ESBACONA COMMUNITY, Quezon City

(Big project, on-site community reblocking and house reconstruction) (FDUP)3

BIG ACCA housing project under FDUP's Quezon City project :



Mr. Ping, Esbacona Community leader introduces the project :

**Background on Esbacona (50 households) :** Esbacona is a small community association of 50 households, which is a tiny part of a very large informal slum area occupying public land in the National Government Center (NGC East Side). This vast area was set aside for government buildings, but quickly got filled with informal settlements. There followed years of eviction threats and resistance by the communities. In 1979, the area was proclaimed by the President as land for social housing, opening the way for the informal communities in NGC to regularize their status by buying the land they already occupy. There are now many registered homeowners associations in the area (including Sama Sama), which are trying to reblock and acquire their land, most working individually.

- **They can only buy the land if they reblock the settlement :** But first they have to survey and map their areas, form homeowners associations, and they have to reblock their settlements, to meet certain planning standards (minimum lane widths and plot sizes, etc.) as set by the National Housing Authority. Once the community has reblocked, they can make a contract to buy the land on installments, through the NHA. The government will construct the roads, lanes and drains, but people have the responsibility of constructing the houses. During the 10-year repayment period, the land still technically belongs to the government and there are restrictions on selling the rights. But when the land is completely paid off, each household will get individual land title deed to its plot. The land selling price depends on negotiations between the government and the community, and is usually below market rates, since this is social housing.
- **So the ACCA big project funds are being used to start the implementation and rebuild the houses that have to move in the community's reblocking plan.** In Esbacona, their reblocking plan was developed in September 2009, in which they tried to disturb the existing layout of houses as little as possible. The plot sizes in the reblocking plan are unequal - 35 - 60 sm. NHA standards say minimum 30 and maximum 60sm) But 19 houses will have to be partly or fully demolished and rebuilt, to make room for the wider lanes and roads. Individual house design and cost estimates were formulated with the affected community members with the guidance of an FDUP architects staff. The reblocking project was launched in November 2009, with the first 8 houses being demolished and are now rebuilding.
- **Reblocking VERY difficult to organize and get people to agree :** They're doing it incrementally, in batches, because it is VERY difficult to persuade people to agree to demolish and shift their houses a little. They are using the first batch to show people it's possible. But the rule is that if 70% of the community members agree to reblock, the plan can go ahead, and the other 30% have to join or lose their land.
- **Only structure owners are eligible to buy the land.** There are 4 renters and 14 "sharers" in the community, but they will not get plots, though they can continue to rent or share after the reblocking.
- **19 families will take building materials loans** (up to a ceiling of 50,000 Pesos / US\$ 1,050 per family) from the ACCA big project budget, to partly reconstruct their houses, as part of the reblocking plan. The loans come in the form of materials only, not cash. The families are mostly doing the house construction themselves, individually, but a few have hired laborers to help, using their own funds, but with guidance from the FDUP architect and the community association. The materials are purchased by the community, in bulk, but the house construction is done individually. The amount of the materials people get depends on the reconstruction plan they have worked out with the FDUP architects.
- **Finance arrangements :** The materials are purchased in bulk, and after the community association negotiates with suppliers for the lowest prices, a FDUP staff person comes to make the payment directly to the supplier. So far all the funds are kept with FDUP. Arlene Trinidad, one of the community leaders, proudly states, *"The beneficiaries never touch any money! That would have been a mess!"* Individual families then borrow their portion of materials, according to the construction plan they have already worked out with the FDUP architects, and the community association monitors how they use the materials.
- **Building materials loan repayment :** The loans are repaid in cash, into the newly set-up Quezon City Social Housing Fund, so funds can revolve to other communities and strengthen the UP-All and UPAK federations in Quezon City, which include 7 federations and 200 community associations in Quezon City. No money stays in the community. They have a loan collection committee. People have the choice of repaying their materials loans within





1 year or less (at 6% annual interest) or in 1-3 years (at 9% annual interest). They have worked out a system in which 3% of the interest goes back to the borrower as a rebate at the end of the year, if they repay on time, as an incentive. So if they repay on time, that means the effective interest they are paying is only 3% or 6% annually. All the repayment goes into the new city fund.

- **The new ACCA fund is managed by a joint committee** (which they call the "Housing and Urban Livability Committee"). This committee has nine members and is composed of: 2 representatives from UPAK (Arlene Trinidad from Escabona and Elinito de la Cruz), 4 representatives from UP-All (Veron of ULAP, Judy of DAMPA, Ping Fampulme of LCMP PO and Celia of HPFP), 1 representative from FDA (Lita Asis-Nero), 1 representative from PHILSSA (Gerald Nicolas), and 1 NGO support representative from FDUP (Ana Oliveros). This committee meets two times a month, to manage the funds, look at proposed projects, visit people's organizations and go to check if the technical side of proposed projects is OK.

There doesn't seem to be any savings group here, but there was no discussion specifically about this.

- **Ana Oliveros writes, after the site visit:** I am sure there is savings because associations like ESBACONA who embark on a housing project are asked to save so they are able to pay for project related expenses. They have done a lot such as surveys, securing of permits, monumenting and they have mobilized their own resources to pay these fees. I am not sure when they started but the Presidential Proclamation project is an old one and I am sure that savings and mobilizing other community resources were done to ensure continuity and success of their endeavors. We are currently also doing a baseline survey on this community. We will share this info once we have completed the work.

### **Discussion about the Escabona project :**

**How can the community be strong if the people don't manage the money themselves? In Thailand, the community people always manage the money themselves!** (*Question from the Thais*) Ana answers : The community strengthening is in the reblocking process, not in the financial management. It's too difficult to do it all at once!

**Just 50,000 Pesos (\$1,040) gets all this activity started! People start to move.** (*Somsook*) Otherwise, in these proclamation areas, nothing happens, for years and years! Everyone is waiting for something to happen, continuing to live in squalor and uncertainty, without access to finance!

**Vietnam team :** The houses in this project are not so good as the houses we saw in Mandaue. Because each family builds their own house individually, without any cooperation with each other. So they can't do it more cheaply or make a nice design for all the houses to fit together nicely.

**Ana :** **The work done in ESBACONA has already demonstrated a housing finance strategy** that will aid in community upgrading and consolidate big alliances by way of working together to support projects. We hope that the City Fund can scale up and demonstrate people's processes at the community level as well as at the city level. There are other applications for reblocking and house repairs which we are trying to help:

- Acacia HOA also in Barangay Commonwealth (this is the area where we held our meeting)
- Barangay Batasan Hills
- Barangay Nagkakaisang Nayon

## PROJECT 3 : BETHLEHEM COMMUNITY, Barangay Payatas, Quezon City

(SMALL project, paved walkway and drains) (HPFP)

**ACCA Small Project : Concrete walkway 80m + 60m = total 140 meters.** This is one of the small projects under HPFP's Quezon City District 1 & 2 ACCA project. They started originally with a plan to concrete only 80m of walkway, but the free labor and savings on materials allowed them to cover an extra 60m, for a total of 140m, which covers a considerable portion of this steeply-sloping hillside community in Barangay Payatas - the big garbage-recycling area that surrounds the garbage dump. This is a crowded but green and almost beautiful area, with views of distant hills, and so much vivid life crowded into so small a space: shops, houses, fiestas, workplaces, garbage recycling businesses, funerals going by, etc.

- **They finished the project in just three days and nights (Dec 3-6, 2009)!**
- **17 savings group members made and paid for it :** Although the project benefits all 190 households in the community (who use the walkway), the walkway was built and is being paid for by the 17 savings group members. The labor was provided voluntarily by the savings group members - and non-members! - including young people, elderly folks and even small children, who helped carry the stones - *no paid labor!*
- **Finance : Walkway financed as a community loan.** The walkway was financed by a **50,000 Peso (\$1,075)** loan from the HPFP's ACCA fund to the community, all of which was used to buy construction materials. The loan was given to the Bethlehem community savings group at 6% annual interest (of which 3% stays in the community and 3% goes back into the ACCA revolving loan fund), to be repaid in 1.5 years. Each savings group member repays 50 Pesos (\$1) per week, and the money is paid into the new city-level fund for upgrading projects.
- **Why not ask the other community members to help pay for the walkway?** (*Question from the Thai team*) The people say, "No problem! We wanted to demonstrate that it is possible for us to improve our settlement ourselves. So instead of fighting and persuading everyone to contribute - which is such a headache! - we decided to just go ahead and do it. Now other neighboring communities want to build similar walkways, so our project is already spreading out and other neighboring settlements are asking for 50,000 Peso loans from ACCA revolving fund. After a lot of talking, this was the breakthrough!"



### **Savings membership increasing after the walkway project :**

They started their savings group here in Feb 2008, and now have 190 members in the Bethlehem area. It's a "young" savings group in the federation, but they have already saved 450,000 pesos (US\$ 9,400). Mr. Reynaldo Fenol is a savings group leader here. He explains how they manage their fairly complex savings process: they save for their own internal community loan fund, they save monthly in the UPDF (each member saves \$1 per month, which goes into the UPDF), and they repay their own member loans and their community loans. Reynaldo says that before, people only saved and saved, and besides taking small loans, they didn't see any tangible benefits from saving. But when others in the community have seen the success of this concrete walkway, they have been inspired to join the savings group, whose membership is increasing! They can see the REAL results of saving. So the

walkway has given a big shot in the arm to the savings process.

- **Part of the 32-community Payatas Savings Network :** Bethlehem is one of 32 communities (homeowners associations) which are part of the Payatas network (in Barangay Payatas, Quezon City). All 32 savings groups share their savings, inter-lend, and the ACCA funds will revolve in a special infrastructure improvement fund within the network.
- **Concrete walkway is another step towards secure land tenure :** Reynaldo says that they have already negotiated to get water and electricity supply, and the concrete walkway was their most immediate need, since the mucky, slippery, steeply-sloping pathway through the settlement was dangerous for everyone - especially kids and elderly. But they are all now preparing for land acquisition, saving for land and negotiating with the private land owner to buy the land they now squat on. He says that after making these investments in the community, they have a more powerful negotiating position. There aren't many evictions in this area, it's very hard to evict people! Many communities in Payatas have formed homeowners associations and are in the process of buying their land - by direct purchase from the absent landowners, or with the CMP.
- **Mr. Hung from Viet Nam :** *The walkway is too expensive! It would be cheaper if we did it in Viet Nam! Maybe the cost of cement is higher here?*

## PROJECT 4 : TALANAY CREEKSIDE COMMUNITY, Barangay Batasan Hills, Quezon City (SMALL project, paved concrete walkway and drains) (HPFP)



This concrete walkway is one of the SMALL projects being implemented under the Homeless People's Federation's ACCA project in Quezon City. The Talanay Creekside Association (33 households) is one part of a sprawling squatter settlement that covers the steeply-sloping hillsides of this area of Barangay Batasan Hills, in Quezon City.

**Ribbon-cutting ceremony on 26 Jan 2010:** With two very young Barangay Council members as guests of honor. The ceremony was held with a big crowd of community members and our visiting team, right there on the sloping walkway!

**Merlinda Loquinario explains the history of the walkway project** (*President of the Talanay Creekside Neighborhood Association*): We have lived here for more than 20 years, and we

still don't own the land. CMP takes so long. Getting in and out of around this hillside settlement have always been very difficult, especially in the rainy season, when climbing up to the houses was very dangerous, slippery and muddy, with erosion problems. The lanes were like open drains. And the steep drop-offs were dangerous for children and old folks - many people have fallen off the cliff and been badly hurt. Plus the children had no place to play safely. Many times we have requested help from the Barangay to pave the walkway, but we waited so long that some of the people who made the requests died - and nothing happened!

- **And so we mothers in the savings group decided to start take a loan and improve the walkway ourselves.** We do not expect help from the government. If we wait, it will take too long. If we improve the walkway ourselves now, we can benefit from it now - every day of our lives! Also our kids and grandchildren can enjoy the benefits of the walkway.
- **33 households in the community benefit but only 22 savings members pay for it.** Like the walkway at Bethlehem, this project has been built and is being paid for by the savings group members only, not by everyone in the community. Although the 22 savings group members pushed to do the project, the other community members pass along the walkway and are impressed! They ask us if a politician paid for it, and we tell them proudly, we paid for it ourselves!
- **Planning the walkway during the Typhoon :** The day we planned to measure the walkway and prepare our project plans, with May Domingo, happened to be the day Typhoon Ketsana hit Metro Manila. But we didn't let the lashing wind and rains stop us from doing our measuring and planning. Our maps did get a little soggy, though. Planning this walkway was difficult anyway, because of the nature of the community, built as it is on the steeply-sloping and rocky hillside, full of cliffs and drop-offs.
- **Transporting materials up the hill :** It was also difficult to get the materials up here (bags of cement, sand, steel, gravel, etc.). The trucks could deliver only at the parking lot down below, and all the community people worked until midnight transporting everything up the hill on our backs, or in little push-carts.
- **A difficult project!** During the construction work, we all wanted to give up! It was so hard! The work didn't always follow the plan we'd made, and there were some mistakes. In some places, the walkway was supposed to be wider. But the cost of building materials was too high to break it and rebuild it. It takes a lot of guts to be a community leader! There was such a lot of criticism of the project from people around here, lots of fights that were not easy to resolve. Many community members didn't believe in the project, and told us *"It's a waste of time! It's not possible!"* But even as we fought and bickered, we kept on working. But now that we've finished the walkway, even the critics are impressed with how the project came out. And everyone is on good terms with each other again.
- **Impact of the walkway project :** In this community, to see is to believe. Once people see what we have built, they believe in the savings program. The project has encouraged members to save more, and others to join the savings group. Kids now have a bigger area to play, and the walkway has become our main social and recreation place in the community. If you get up at 5:30 in the morning, you will already see kids playing out here, waking up the neighbors with their yelling! There are now plans to extend the walkway into more areas of the surrounding settlements.
- **Mostly volunteer community labor :** The community hired five laborers, but the rest of the work was done voluntarily by community members.



**Project Finance : Walkway financed as a community loan.** The walkway was financed by a 144,000 Peso (\$3,000) loan from the HPFP's ACCA fund (used for construction materials and the four hired laborers). The loan was given to

the Creekside community savings group at 6% annual interest (of which 3% stays in the community's internal savings fund and 3% goes back into the city-level ACCA revolving loan fund), to be repaid in 2 years, with 6,720 Pesos being repaid each month. So far, only 22 savings group members have committed to pay for the walkway, but the organization is trying to talk the other members (as well as other non-members who benefited from the project) into participating in the project by helping repay the loan. If all 33 members of the savings group will pay for the walkway, each household will only have to pay about 200 Pesos (\$4) per month. If fewer members participate, the individual loan repayments will be higher.

### **Discussion about the Creekside and Bethlehem projects** (both part of HPFP's Quezon City ACCA Project):

**Celia Tuason (HPFP) :** This project has changed the way I think about savings! After so many years of just saving and saving and saving, we can now see real action. This project has brought a new excitement to our savings movement. Saving for what? for THIS! Now I spend a lot of time with communities that want to take these same kinds of loans for their own small upgrading projects like this. Word has gotten around and everyone wants to do projects. My job is to help them to prepare their internal financial management systems, in a simple way, so they can manage the loans properly.

**Cambodia team :** People are very strong here, and work together well. It is also a good sign that that the Barangay council leaders join in the ribbon cutting and you all learn together.

**Thai team :** We see that people participate in these walkway projects in Creekside and Bethlehem much more than in the Baseco project we visited yesterday. The activities are very concrete and we see much more support from the network to the people in these projects - helping with financial management, with saving and with design support. We also see that the community organizations organize the activities and manage the funds themselves. We think that it is important that people manage funds themselves, because later on, when they develop their housing and land acquisition projects, they will need considerable financial skills!

**Helen Oloteo (from HPFP Bicol)** There was a great improvement in the Bethlehem community. People help each other to build the walkway, without any compensation. The residents have a strong savings program, and the walkway has encouraged more people to save. In the Creekside project, a lot of people took a "wait and see" attitude during the construction, but after the walkway was finished, many people want to do similar projects and join the savings. So the *doing something* is what gets things going, not the talking!

**Arlene San Pedro (from HPFP Davao)** (she wears a T-shirt that says, "*Disasters should not prevent us from being the owners of our own lives*") There were a lot of doubts from other community members in Creekside, but they finished the project and let the others see what they could do as an organization.

**Arlene Trinidad (From Esbacona, QC)** We also have a lot of doubters in our community, but good leaders and actually starting something concrete is the best way to show people that it's possible, and to melt the resistance and doubt.

**Josephine Gelaga (from Iligan) :** Savings is very important. When people in the community have savings, it makes it easier for them to negotiate for counterpart funds from the government, because they come with something in their hands. Also, we see in Creekside that if you wait for the government, it will take forever! If we do it ourselves, we can do it *now* and enjoy the improvements *now*.

**Vietnam team :** In both the Bethlehem and Creekside projects, we saw very active communities working together to improve their settlements, with good partnership with the local government. But these projects are not as strong as the project in Mandaue! We were very impressed with the savings groups, which are very strong in all the HPFP projects.

- **Savings :** The savings is very strong, but they are flexible in how they manage the savings, so even the poorer members of the community can save. Sometimes in Vietnam we have minimum savings amounts which are too high for the poorest community members to save, so they get pushed out of the savings process. Our advice for the other communities without such strong savings is this: please encourage as many community members as possible to join the savings group - especially daily savings, which brings people in the community together to work together and cooperate with each other and solve their problems together - *on a daily basis*.

## PROJECT 5 : NAVOTAS

- (SMALL project, metered water connections at Chungkang Community, Barangay Tanza) (Tao Philipinas)
- (possible BIG project at Masagana, Barangay Tanza)
- (possible SMALL project to build toilets at the Wawa Community, Barangay Tangos)

### 1. SMALL project at Chungkang Community, Barangay Tanza.

**Ms. Alma Nilo explains the project at Chungkang :** Chungkang is a large and very crowded squatter settlement of about 1,500 households, on government land in Barangay Tanza, near the coastline of the North Harbor in Manila Bay. The land is completely covered with dense slums, but zoning regulations forbid any building on this land! The good news is that there have been no evictions or demolitions here, but the bad news is that there is no proclamation to make this land for social housing. People living here are vendors, construction workers, fishermen, carpenters and pedicab drivers. TAO has been working here for a while, helping to do a survey and structure mapping of the settlement.

- **SMALL ACCA project to provide loans for getting individual water connections :** After meetings and a community survey, the community people identified metered water connections as their first priority for upgrading in Chungkang, because without water connections, they have to buy water at very expensive rates from vendors (paying about 500 Pesos per month), or carry from a long way or do without. So with help from TAO, a small group of community members have started a savings scheme, using the incentive that if members save 150 Pesos (\$3) per week for 3 months, they become eligible to take a 2,700 Peso (\$56) loan from the ACCA funds to get a metered water connection, which they then have to repay in 3 months (at 150 pesos per week). So far, 37 members have joined the scheme, and have a total collective saving of 21,000 Pesos (\$437). When one batch of borrowers repay the loans, another batch can borrow. So the saving - borrowing - repayment cycle takes 6 months total. Each batch of borrowers appoints its own collector and leader, who returns the repayments every week to TAO, which keeps a special account for the ACCA money.
- **Getting the water connections cheaply by working as an organization :** If an individual gets a municipal water connection, it costs 7,000 Pesos (\$146). But if people form an organization and get a group rate, it costs only 2,700 Pesos (\$56), which works out to a savings of 4,300 Pesos (\$90) per family. These are the government rates.
- **This is the first time to have saving here!**

### Discussion about the Chungkang project :

- **Question : You've started with 37 members, but the community has 1,500 households!** (Alma responds) We will expand the water connection scheme batch by batch.
- **Question : How will water lead to getting the land?** The water connection loan scheme is a starting point.
- **Nilda Suan (from HPFP Mandaue)** In Mandaue, several years ago, we did a project to develop communal water taps, in which we managed the water supply as a community, with 30 households collectively managing the water supply from one municipal tap. 7,000 Pesos - and even 2,700 pesos - for an individual tap seems too expensive for the people in Chungkang! How about a communal water system, which the people manage themselves?

### 2. BIG project at Masagana (159 households)

**A community-initiated relocation project that has run into trouble :** This community of poor vendors and fishermen, with houses built of old, recycled materials up on high stilts over the salty water, in among the fish-farm ponds, just behind Chungkang, right on the coast. The community was originally a community-initiated relocation project developed by a group of roadside and river-side families who were evicted from nearby areas in 2005. They got together, formed a homeowners association (which they called SANAGMANA), found this inexpensive reclaimed land in a coastal fish-farming area to resettle on, and in 2006 negotiated to buy the 1 hectare land as a community for 7 million Pesos (US\$ 91,700), by "direct purchase" from the private company that owns the land. The 1-hectare site can accommodate 159 house plots (40m<sup>2</sup> each). Adjacent to it is a 5-hectare land which the community leader negotiated with the land owner initially as a staging area for demolished households while the 1-hectare site is being developed and not ready for relocation, the 5-hectare site was subdivided and can accommodate 1600 holt, but only about 120 houses are built on this site so far.

- **Difficulties trying to buy the land :** In the "direct purchase" agreement the community made with the land-owner, the land would be completely paid off in 5 years. They had begun making payments (750 Pesos per household per month). But the community organization leader was crooked and kept most of the money, and in 2007, after discovering the corruption, the people stopped paying and formed a new organization, which they called Masagana. Assisted by legal NGOs, the people are now embroiled in a complicated negotiation with the corrupt leaders (who are still around), the land owner and the community members to try to rescue their efforts to buy the land and get back the almost 4.4 million Pesos (US\$ 91,670) they have paid towards the land. The land owner is so far not cooperating, and things look difficult.



- **A community under water half the year:** When the people first moved here, it was beautiful dry land, with a basketball court and common toilets. But in 2007, the dike around the fishponds (which keeps the brackish water out of the area) broke, and the settlement flooded. The dike has never been repaired, and now the community is permanently under deep sea water. When we make a brief visit to the site, in late afternoon, we are taken around in boats and rafts made of recycled materials, which the community people pull around like gondolas! It's quite picturesque, but a nightmare for the people who still live here. No proper toilets, difficult to come and go, nobody can easily visit. All the residents have skin problems and fungal infections on their feet. It's not clear whether the dike will ever be repaired, and to fill the land above sea level would be very expensive.
- **ACCA project seems to be stalled :** The architects at TAO have been working with the community to help them set their priorities and develop some kind of vision for what they want to do in Masagana. The idea was to use the BIG ACCA project to revive this very discouraged community's housing development process. But between the uncertain land tenure and the flooding, a lot of community members are drifting away. And one possibility that's being discussed is to find land elsewhere and relocate. So the ACCA project is still a long way from looking possible.
- **Saving :** Savings in Masagana started in August 2009, after drafting their own savings policies and objectives. The people want to save for housing and don't want to use their money for any temporary solutions to their current problems. About 80 community members are saving, but not all regularly. Total saving so far is about 8,650 Pesos (US\$ 180).
- **Community continues to search for alternative land (Arlene update Feb 20, 2010)** Prior to the ACCA monitoring visits, processes to explore other sites for housing was already initiated by Masagana in the light of unresolved positions regarding ownership or possibility of owning the land in Tanza. The first option was a 2-hectare site in San Jose Del Monte, Bulacan costing P900/sqm or about 18 million Pesos. A site visit was initiated by 14 leaders with TAO-Philippines. All the leaders were solid in moving to the new site. Problems however, surfaced when the owner backed out from the initial intention to sell considering the advancing development and the strong potential of the site to be sold at a much higher price at a later time. Three other sites were visited and land research was conducted to check land ownership, payment of taxes and land value. A recent site visit was made to another 2-hectare site in Sta. Maria Bulacan costing P400/sqm or about 8 million Pesos. The owner however wants full payment in seven days as soon as he issues his intent to sell. Masagana/TAO still have to receive the intent to sell. Another site will be visited this Friday also in Sta. Maria Bulacan with an area of about 8-hectares and originally sold at P1M/lot (each lot is more than 1 hectare and there are 7 lots) or a total of about P7 -8M.

### Discussion about the Masagana project :

**(Guy from UPAK Network) :** This is a danger area, with flooding happening most of the time. It puts a big question mark on the project. Do you really want to make a housing project in a place that is always flooded?

### 3. SMALL Project in the Wawa Community, in Barangay Tangos

This is another large, crowded, bustling squatter settlement built on reclaimed land along the Manila Bay, in another part of Navotas, where most of the people are vendors, fishermen and pedicab drivers.

- **Barangay-wide community federation in Tangos :** (*Mr. Ruben Penamante, President of the Tangos federation*) There are 16 poor community organizations in Barangay Tangos which have come together to form a federation, which they call KAPANALIG. The federation's main goal is to work towards secure land tenure for all the settlements, and they are now in the process of researching the land ownership in all the informal settlements in the Barangay. This is no easy task, because a lot of the land these communities occupy is reclaimed, and is not even on the city maps! Plus, a lot of the land is public land, under the control of different government agencies, and most of it is considered "salvage" land, which cannot be built upon (*even though every inch of it is intensely built up, like Chungkang!*)
- **One big area of Tangos, with 3,000 households, was recently "proclaimed" by the President of the Philippines for social housing,** but 200 households got left out of the proclamation area, so the federation is fighting to get these houses included, so they can regularize their status and buy the land.
- **Both Tangos and Masagana are "DAMPA expansion areas."** Dampa is a federation of people's organizations with membership in Metro Manila, Bulacan and Cavite. Their main activities include community organizing, formation of community generics drugstore (Botika Binhi) and multipurpose cooperative development. DAMPA has member organizations in Navotas and works in partnership with TAO-Philippines in strengthening community organizations and network building under the ACCA Project.
- **Savings has not started yet :** Savings is now being considered by KAPANALIG but the federation has not started collecting savings yet, so the ACCA toilet loan project has also not started. Some policies have already been made and agreed upon among its member organization.

**SMALL ACCA project to give loans to families to build toilets in their houses :** Like in Chungkang, small project funds from ACCA will be given as loans to individuals. But instead of using the loan to pay for water connections, they will use the loans in Wawa to build toilets in their houses, since most of the houses in the beachfront Wawa community don't have any toilets and sanitation was identified as a top priority need in the meetings DAMPA facilitated here. As an example, if a simple toilet will cost 3,000 Pesos (\$62) to build, members will have to save 1,500 Pesos to get a loan of 3,000 Pesos (double the savings) to build the toilet. As the loans are repaid, the funds will circulate in toilet (or other small upgrading needs) loans to other households.

**Explanation on the savings process in Navotas from Arlene:**

- The Homeless People's Federation was invited as one of the resource persons who shared their experiences in starting a savings program, during a Savings and Credit Workshop organized by ACCA Navotas Network and attended by representatives of community organization from Tangos, Tanza and R-10.
- The Savings and credit workshop was a take-off point for all community organizations who want to avail for support funds from ACCA to setup their own savings and credit groups. Policies were formulated by each organization (Kapanalig, Masagana and Samahang Kababaihan). Each organization's policies were presented in the project management committee (PMC) meeting. Comparisons were made on the different policies and a general policy for the whole Navotas (ACCA Savings and Credit Policy) was adopted from the policies of each organization.
- Under the approved ACCA Savings and Credit Policy, each applicant for the loan shall save continuously for 6 months. A minimum of P50 per month savings must be deposited under the ACCA account whose signatories are the treasurer and auditor of ACCA PMC and TAO-Philippinas. The loanable amount will be double the total savings. The loan will be released to the community organization at an interest of 1% per annum. The community organization decides on whether they will charge interest to their individual member who avails of the loan.

## PROJECT 6 : ILAGAN

(BIG project - NGO-built housing for poor and war-affected families in two communities) (SMMI)



Iligan is a small, industrial city on the northern coast of Mindanao - a bustling city that is small enough to have small coconut farms along the coast and big trees and horse carts, but big enough to have a shopping mall and several big factories which offer employment for many. To get there, we have to take a 2-hour drive from Cagayan de Oro, the bigger city with the airport and the port.

The project in Iligan is being implemented by the NGO Sentro sa Maayong Magbalantay (SMMI, a local NGO). SMMI was started by a Catholic nun named Sister Zenona Clemen, and works with the urban poor and with poor families that have been displaced by the long war in Mindanao - promoting income generation projects, housing and land initiatives, etc. SMMI is no longer directed by Sister Zeny, but by Mr. Jhay Tolentino. SMMI works with the UP-ALL Mindanao network and with various People's Organizations in Iligan.

**Three wonderful meals!** Our very brief visit to Iligan may have been short on time, but our hosts made sure we missed not one single taste of Mindanao's marvelous food. First it was breakfast at the SMMI office, with all sorts of fresh fruits we'd never tasted before (including a jack-fruit cousin) and steamed coconut sweets wrapped in banana leaves. Next was a delicious spread of snacks prepared for us by the people at Takuby Village in Kauswagan, with steamed bananas and yams, boiled taro sweets and a delicious drink made of sweetened hot milk, tender coconut shreds and peanuts. Finally, a huge lunch of all kinds of grilled and steamed fish and vegetable dishes and soups and sauces prepared for us by the women at the Good Shepherd Village.

**Our visit began in the SMMI office, with a presentation by Jhay Tolentino, SMMI's director :**

- SMMI has surveyed Iligan and found that in Iligan City, there are 44 slums (with 62,179 households, 310,000 people) and in the nearby town of Kauswagan there are 33 slums ( 5,100 households, 23,087 people).
- Many of the people living in these poor and informal settlements are "internally displaced families" (IDFs) who have been forced off their rural land by the prolonged separatist civil conflict in Mindanao. At the same time, there are growing land-use conflicts in these two cities, as these inner-city poor communities find themselves facing the threat of eviction because of city development projects (but not many actual evictions yet). SMMI estimates that 89% of these settlements are in immediate danger of eviction, 12,394 households are still homeless, 6,746 households have recently arrived from war and flood-affected villages, and 13,711 households need upgrading.
- The ACCA project in Iligan is seeking to build on the existing collaborative mechanisms in the two cities between the local government, the communities, civil society organizations, the church and the business sector. SMMI will take the lead in the implementation of the project but in collaboration with urban poor organizations and housing associations with the support of the local government units and key government agencies.
- **The project seeks to promote stronger alliances among these urban poor communities** in both cities, to provide opportunities for them to resolve their serious problems of land, housing, basic services and jobs, and to strengthen their confidence and their relationship with the local government in the process.
- **City Process (ACCA supports \$3,000) :** An initiative to draft a City Shelter Code for Iligan was facilitated by SMMI beginning in 2006. Without money to mobilize the various urban poor federations in Iligan, however, initial progress was slow. The city process budget from ACCA helped revive this process of pushing for the passing of the Shelter Code, which has now been passed. And they now have an urban poor representative (from UP-ALL?) on the local housing board. A city-wide urban poor consultation was conducted on October 31, 2009, and a livelihood skills training was conducted 24-26 October 2009 for women residents in the Good Shepherd Home and Eco-Village. SMMI has also used this budget to strengthen UP-All Mindanao community network, which was just established last year, in October 2009, with their first general assembly in Jan 2010.

**The BIG ACCA project funds in Iligan are being used to build 40 houses in two projects (20 completed so far) :**

**1. Good Shepherd Home and Eco-Village** (7 houses so far + road construction so far) : This is a relocation site for 500 households in Iligan City, on land that was donated or sold cheaply to SMMI by the church (11 hectares of agricultural land sold for 4.5 million Pesos - \$93,750) and is being developed by SMMI for relocating urban poor families living in squatter settlements in the city. The land is just 10 - 15 minutes by jeepney from the city center (12 pesos into town). The subdivision plan of the Good Shepherd Home and Eco-Village was finalised on September 20, 2009. The release of the final subdivision plan also allowed the building permits and documentation of the project site development to be processed, in partnership with the local government in Iligan City.

- SMMI builds ready-made plywood and wood frame houses here and the beneficiary families move in and repay a loan for the





houses (50,000 Pesos per house, which includes the land, to be repaid in monthly installments to SMMI in 5 years, with no interest).

- The plan is that ACCA will fund only about 7% of the project costs in phase one of the overall Good Shepherd housing project, and 10% of phase 2 - with the rest coming from other sources.
- **Houses** : Each house costs about 50,000 Pesos to construct, by SMMI's contractor. They first tried out using pre-cast cement slabs for the lower plinth, which they made themselves, but found the slabs were no cheaper than simple concrete blocks from the market. So in the newer houses, they make the plinth with standard concrete block. They make one pit latrine with each house (Jhay says "the toilet is free! Not part of the house budget!"). The plots are 1 meter bigger than the houses.



## 2. Takuby Village, in Barangay Takuby, Kauswagan

**Town** (13 houses so far) : This is an old Christian community of farmers, fishermen and coconut-growers that was burned down by the MILF (Moro Islamic Liberation Front) on August 18, 2008 (5 people died). The ACCA funds are being used to build a the first part of a concrete road through the settlement and some new houses on the old plots of several families (50,000 Pesos per house , to be repaid in monthly installments to SMMI in 8 years, with no interest).

- After ACCA started, the government began to also construct houses here, through Habitat for Humanity (30 houses), Red Cross and .
- The road was constructed by the community members, in three groups, and the city government supported the project by providing the use of heavy earthmoving equipment - ACCA funds paid for the materials and fuel

for the bulldozers. The idea is that ACCA will start the road, and other donors or agencies will help finish it later.

- A woman from the Barangay Council comes to meet us. Good cooperation with the Barangay.
- Still using common toilets (pit latrines).

**BIG project financing:** The houses are standardized, designed and built by a small contractor who is part of SMMI, using a fixed budget of 50,000 Pesos and given ready-made to the beneficiaries, who have provide some "sweat equity" labor on their house construction and then pay back the 50,000 Peso loan for the house to SMMI. **They also have to** have joined SMMI's savings group, in which they save 1 - 5 pesos with SMMI per day.

- **Question from the Thai group: Why not get the community people to build the houses themselves?** Jhay answers, *"We build the houses for them, because if we give them the money, they just spend it on something else and don't build the house at all."*
- **Question : Who decides who gets the houses?** Jhay says "SMMI doesn't chose the beneficiaries! The Community Federation has a selection committee for determining beneficiaries, based on their standing with the people's organization. They have a set of criteria for determining who gets the houses: have to have no fixed income, don't own any land, housing condition very bad, live in a slum, etc."
- **Question : What if the 40 houses don't repay their loans?** Jhay: We have penalties for non-repayment. Plus, these people are all from the same people's organization, so they will pay. Peer pressure.
- **Question : Who manages the funds?** The funds are managed by SMMI's project management team. Later, the management of the money will be diverted to the city-wide people's organization, UP-ALL Mindanao. (??)
- **Question : After the housing construction is finished, what next?** In the Good Shepherd project, we have a subdivision plan divided into 11 homeowners associations, with room for about 500 households. The government will also support a health center and playground.
- **Question : How will the 100 houses you plan to build with the revolved ACCA funds lead to city-wide upgrading?** Jhay: We set up this project to show a good model for how poor people can acquire secure land and houses, and we hope others will follow this model.
- **Question : Can the ACCA funds benefit other groups?** Yes, after the 100 houses are built, the funds can go as housing loans to other groups in the city and in other cities nearby.
- **Question : SMMI has bought the land for Good Shepherd, and is building the houses itself. How can you make it so that the community itself takes over the development of this big new community?** Jhay: We're just building the first houses to get started! Later the community members can build their own houses! Some houses will be built by SMMI, others by people.

**SMALL ACCA projects (2 so far) :** Both of the small projects being implemented in Iligan are in the same community - the Good Shepherd Home and Eco-Village - as the BIG ACCA project.

- **Water supply system** at the Good Shepherd Home and Eco-Village (survey completed)
- **Concrete wall slab-making operation** : Used funds to set up a pre-fab slab making operation. The slabs were to be used in making a short, splash-proof plinth in the simple plywood houses they build for people. 35 members of the Good Shepherd Home and Eco-Village took part in a training-workshop on pre-fab paving slab making. But after finding that it's cheaper to build this plinth with hollow concrete blocks from the market, they abandoned the slab making unit.

## **Discussion about the Iligan project at the SMMI Office :**

**Somsook :** We all find we can't go home without reflecting on what we've seen here, and sharing some ideas!

**Cambodia team :** *Suggests using savings to link people together in the longer-term.* Community-managed saving and loans can allow communities to do many things themselves - welfare, upgrading, livelihood, housing, land negotiations, etc. They suggest that some portion of the interest earned on housing loans could help finance a community welfare program, as they do in Cambodia and Thailand. In Cambodia, they have both a national urban poor fund and city-level funds which link together all the slums in the city, and people use the funds to get loans for their housing and upgrading projects.

**Thai team :** The outcome of this ACCA project in Iligan is very practical and follows the objectives you described. We understand the system you have set up to give the houses to people as loans, so the funds can come back and help others. This will improve the quality of life of the poor people, especially if you can keep expanding the project to help more and more. We also appreciate that you are putting forward your aspirations to the local government (?).

- **Suggest promoting community saving city-wide, not just in the project :** More city-scale saving activities would be good, not just in the SMMI project. Hopefully the people can continue to save, and can use their collective savings process to help people to deal with other problems they face, like income, welfare, access to credit, etc.
- **In Thailand, savings is the basic thing in all community development,** in every poor community in the country. It's something compulsory, and something that is now so natural that nobody thinks of it as some special activity - it is the basic activity which brings people in the same community together to work together and support each other and develop their collective financial and managerial strength. And savings is the way communities link with other communities, into city-wide and province-wide networks. Savings is also the way communities build and access larger funds from outside.

**Viet Nam team (Mr Hung)** I agree with the points made by the Cambodia and Thai teams, but would like to add a few points : With support from the local government and from ACCA and other organizations, if communities work very hard, they can do very well. In my city of Vinh, in Viet Nam, the most difficult thing is getting land for housing. We have to go as slow as a turtle, going first through all the official steps A, then step B, then step C. It's as slow as a turtle, but after we linked with ACCA, it is like the turtle driving the horse. When we had our savings groups and got access to the ACCA funds, we were able to speed things up. We got our land-use rights in only three months! I give my good wishes and hope you will have enough energy to implement other projects here. Please come visit our community in Viet Nam!

**Somsook :** **But don't think of ACCA as a super-hero!** ACCA is a tool which allows communities a way to work together and to own their own development. When ACCA projects come, they help people to work together, and to get other actors in the city involved in the projects they initiate. And it's important in ACCA that communities are not making this change in isolation, not fighting their struggles in isolated pockets, but bringing it into a city-wide process of learning, sharing and mutual assistance.

**Ruby from HPFP :** She proposes that Iligan community groups from Iligan go on exposure visits to other cities in Mindanao - or in other parts of the country - where the Homeless People's Federation has strong savings groups and development projects. Like Bicol.

**Somsook :** **Using participation in savings as a criteria to join the projects.** You mentioned that you have certain criteria for who is eligible: have to be urban poor or IDP, or must meet various criteria to establish you are poor. But I suggest that the poor and IDP households can select themselves by being part of savings groups, and making participation in active, community savings groups as a criteria for joining these projects. Otherwise, families here and there can be picked out as beneficiaries, even if they're not saving. So we need to have a way that they all start saving. Saving is a good start. Saving is the way for poor people to start working together, managing together - not separately! This is a way for people to select themselves as members of the project! The poor have to learn to manage their own money before they can manage the money that comes from outside. Savings is the way to help communities develop those skills to manage finance collectively. Savings also is the way to make these developments belong to people, so they're not a program that belongs to outside organizations.

**Jocas (Navotas) :** **The new houses are very nice, but savings is also important.** The people will need roads going through that new community, and they will need other basic services and infrastructure. If they have savings groups and strong community organizations that the savings builds, they can negotiate with the local government for these things, and their negotiations start from a position of power and organization. They have funds of their own, they're not just begging for hand-outs. Savings is a first step for a partnership that is between equals. And a partnership to make a good project: people pay for the houses, the church gives the land and streets are made by the local government.

**Quality of the SMMI-built houses :** **The plywood houses came under some rather sharp criticism.**

- From the Thai team: *"These houses won't last for more than a year - definitely!"*
- From the Cambodians: *"For 50,000 Pesos, couldn't communities build better houses than these flimsy ones made by a contractor?"*
- From the Vietnamese team: *"This is not like a real house, but a temporary shelter only. The houses we saw in Kauswagan built by the other charities were at least made with real wood, not this thin plywood!"*
- From the HPFP teams: *"We would like to invite these community people to Iloilo, to see how we can build REAL houses, with the same amount of money, using blocks we make ourselves inexpensively!"*

## PROJECT 7 : MALIBU COMMUNITY, Mandaue

(BIG project, land filling, as part of an on-site community reconstruction project) (HPFP)

**A magical moon-lit, overnight boat ride on the Asia-China Ferry**, from Cagayan de Oro in Mindanao, across the Bohol Sea, to the port of Mandaue, in Cebu Province. It was a great, white-painted boat, with many decks, restaurants, karaoke bars, decks open to the stars, sailors in white uniforms, and all the trimmings - perhaps just a wee big shabby compared to the Hollywood steam ships which were for most of us our only experience with ocean travel. We splurged and booked private group cabins for the whole group, each with its own private bathroom. So we could all have the experience of taking a shower on a rocking ship. The boat left Cagayan de Oro at 8:00 in the evening, and arrived in Mandaue the next morning at 6:00 AM.

**Breakfast hosted by the Mandaue Homeless People's Federation, at the HPFP Area Resource Center**, which is located in the San Roque Parish Vincentians church. This is the HPFP's headquarters for the Cebu Province, which includes Mandaue, Metro Cebu, Talisay, Lapu-Lapu and several other cities where the federation is active (total 6 cities + 2 municipalities are active so far). This is one of the first branches of the Homeless People's Federation, and the communities in the San Roque Parish were the first to begin savings, in 1993. Four member communities began land acquisition projects in 1998, and two communities in the 9.2 hectare site (Lower Tipolo and Malibu) undertook early land and housing upgrading projects. In 2004, one community in the 9.2 hectare site (35 households) developed a pioneering community-managed collective water supply system, in partnership with the city. Father Norberto was the parish priest here in the 1970s - his first posting after finished at the Vincentian seminary. Mandaue is an industrial town, next to Cebu City, in Cebu Province.



**"Community faucets" in Mandaue, in San Roque Parish** : About ten years ago, some communities in Mandaue undertook a pioneering project to develop community-managed collective water supply sources, in partnership with a city program to provide water cheaply to poor settlements. The communities get a group water connection, through which they get bulk water at about half the rate of normal municipal water connections. The community maintains the distribution system, the pipes and taps, and charges members for water, according to how much they use, as a kind of community-enterprise. The water costs people much less than they were paying before, the supply is regular and close-by, and the project generates a little profit, which supports other community activities.

**PACSII (Philippines Action for Community-led Shelter Initiatives, Inc.)** is the Homeless People's Federation's support NGO, which provides technical, legal and architectural assistance to the federation's land and housing and livelihood projects around the Philippines, especially in land documentation, loans, financial and managerial and monitoring support.

**City-wide process in Mandaue :**

**The \$3,000 ACCA funds for the city process in Mandaue are managed by the 9.2-hectare Urban Poor Network** and have been used partly to help build and strengthen a city-wide coalition of urban poor organizations in Mandaue. The network has formulated policies to serve as guidelines on the utilization and allotment of funds for activities that support the development of their area.

- **City-wide People's Organization Coalition in the Mandaue City** : There is a city-wide coalition of people's groups and federations in Mandaue, the *Mandaue City Coalition of Urban Dwellers Association, Inc. (MCCUDA)*. The coalition brings together 162 poor peoples organizations and community associations (including the 9.2 hectare Urban Poor Network) in the three municipal districts in which most of Mandaue's urban poor live. The HPFP has been the active body to create this city-wide coalition. The MCCUDAI and Urban Poor Council of Leaders of the city met for the first time in April 2009 to identify urban poor issues and concerns city-wide and formulate an action plan for the year.
- **Homeless People's Federation's main role to promote savings in the coalition** : In this coalition, the HPFP's role is to promote savings, organize training programs in community management of finance and funds, how to do savings properly, etc. Mainly, the federation tries to make community savings the main thing for other people's organization. After linking with them, the federation can promote savings, little by little. That's the federation's main role, promoting savings- which they feel is the most important aspect to link people.
- **City Council Urban Poor Housing Advisory Committee** : The federation and 11 leaders from the various people's organizations also are part of a collaborative legal body under the municipal Housing Board, whose job it is to advise the City Council on matters relating to urban poor housing.
- **The basic unit of all the federations is the individual Homeowners Association**, which the legal body which all communities have to register themselves under, if they want to acquire land legally. When we go to city-wide scale, we have to get these homeowners associations to link together into networks and federations.

- **These groups work together but each maintains its own identity :** In this city-wide process, these different networks and federations work together and support each other and learn from each other, and combine their forces when they need to. But for the HPFP, it is clear that they have their own federation, they have their own UPDF fund, and they strengthen their own federation's network before they go outside. And the HPFP also has its own provincial, regional and national learning and sharing and supporting linkages.
- **"We link with others so the agenda of the urban poor will be strong and we can all go in a more-less common direction.** Our city-wide fund is now recognized by the Municipality." (Mr. Noynoy, HPFP Mandaue)

**New ACCA City Fund :** Everyone is very clear that this new ACCA city fund is for all the communities in the city-wide community coalition, NOT only for the Homeless People's Federation communities. The HPFP fund (which is only for it's members) and the ACCA fund (which is open to everyone) are kept clearly separate.

- **Somsook :** The key issue is not where the ACCA fund money stays, but that it opens up new possibilities, allows use strategic interventions. possibilities. It's not big money, but you can use it strategically, to allow something different to happen that could not happen before.
- **Somsook :** This money belongs to all the other poor people in the city too. Most of them are not going to benefit from this very good housing project here at MMVHAL, so how can we return that money so that our friends who are still suffering and seeing no change can also get some benefit? The money needs to be shared, and use this small money to bring about big change.
- **This is a leading pilot project of the new ACCA fund, and we also need to see how the others in the city can see it and believe in the system of delivery in which people do it themselves!**

#### **Good collaboration with the local government and other development actors in Mandaue :**

- **9.2 Hectare Task Force :** Members of the 9.2 Hectare Network are active participants in the government's special 9.2 Task Force Committee, a joint community-city mechanism which has been set up to implement all the programs relating to the development of this 9.2-hectare-donated land - especially the process of developing proper subdivision plans and reblocking all the 11 settlements so that the land ownership can eventually be formally transferred to the residents. The 9.2 ha site lies on land under four different barangays (Lower Tipolo, Balibo, Magikay and Guizo).
- **City Housing Board :** The Homeless People's Federation also works closely with the city on all issues relating to poor people's land and housing, and sits on the City's Board of Socialized Housing.
- **Exchange visits involving local government officials.** Most of the exchanges the HPFP organizes are community-to-community exchanges, within cities and between cities in the federation. But they have also brought along local government officials on several exchanges with community leaders, to see successful community-driven work in other cities, and to talk with their government peers in those cities who are working in partnership with poor communities in new ways. For the federation, this is one very powerful way to expand these officials' vision of what is possible and *to change them*. They might not believe it if the federation people tell them it works to partner with poor communities, but they may believe it if their counterparts in the government in other cities tell them it works!
- **Local Universities and technical institutes :** The HPFP links with the local universities in Cebu and Mandaue, which have provided technical help calculating the land filling costs. Students from the Cebu Institute of Technology joined the training program the federation organized for community members to learn to make compressed earth blocks. This is a case of academics learning from the people, not the other way around!
- **Local lawyers and professionals :** Several local lawyers work with the federation, as volunteers, and they too learn from the people. The federation has also organized exposure visits for these lawyers to visit lawyers working with the federation in Iloilo.

**HPFP Savings in Mandaue began in 1993 :** This is one of the first branches of the Homeless People's Federation, and the communities in the San Roque Parish were the first to begin savings, in 1998. Now the Mandaue branch of the HPFP is one of the strongest in the central Visayas region, and in the whole country! Within the 8-city Central Visayas region of the HPFP, Mandaue is the most active and is a leader in the process, which other cities follow. In Mandaue, the local government is very supportive of the community savings process.

- **Total number of savings groups in Mandaue: 469 groups**
- **Total number of savings members: 5, 006 members**
- **Total amount saved? US\$ 82, 500**

**QUESTION : How many slums are in Mandaue?** There are more than 150 slum communities in the city, located under bridges, on the seaside, along rivers and roadsides, and on low-lying and high-risk lands. The HPFP's last city-wide survey was in 2006, when they found 162 communities, with a total of about 5,640 households.

#### **HPFP's City Fund :**

Like most cities in the HPFP, the communities in Mandaue save part of their money inside the community's internal fund and circulate that savings to take care of loans within the community, and then put another part of their money (50 Pesos per month, about \$1) in the UPDF, at city level, from which all communities in the city can borrow for larger needs like housing and land acquisition, which are too big for communities to handle from their internal savings. The city fund only gives bulk loans to registered community associations, not to individual members.

- **Ruby:** "So the community's internal funds belong to those community members only, but the city fund belongs to everyone in the city federation."
- **City fund starts with people's savings :** In many cities, like Mandaue, this UPDF city-fund starts with people's own savings, but then gets topped-up with funds from various government sources and donor funds that are tied to

specific projects (like ACHR, ACCA, CLIFF and SDI-IUPF funds) which then revolve in other projects. In all the cities, the HPFP is now negotiating with local governments to invest in these city-funds. The federation is still exploring how to formalize and institutionalize these city-level funds.

- **In Mandaue, the HPFP already has a city-wide fund with \$40,000, all from community savings.** So far, the only housing loans the city fund has made is to the Lower Tipolo Community (using additional finance from the SDI-IUPF), and the loans were given at 6% annual interest, which includes 3% that stays in the community and 3% that goes back into the city fund, and have to be repaid in 5 years. (each community sets the loan terms)
- **Noynoy:** "We use this city fund to negotiate with the local government, saying to them, see we have resources!"
- **QUESTION : Any problems managing the city fund?** There is still some difficulty finding a way to put up the fund in the city. The banking regulations are very difficult. The fund has to have all kinds of bylaws, and to receive funds from government, the fund has to have a certain structure. Difficult to keep it flexible and "people friendly" if we follow all these complications! Lots of structures to consider! We are still at the stage of researching all this and figuring out how to do it. So far, the federations UPDF city funds are operating somewhat informally, with help from PACSII. And as we implement more and more projects around the country, we are discovering some policies we accidentally violate, so the governments scream, "This is a violation!" This is another good reason to work closely with our city governments, because we can get the city to help set up these funds clearly and legally, without a lot of legal complications!

**Big Project in Mandaue : Land-filling at the Malibu Community, in preparation for reblocking (311 households).** The \$40,000 ACCA budget is supporting the filling of the swampy land in the Malibu Matimco Village Homeowners Association, Inc (MMVHAI), to enable the community to then implement their housing and infrastructure development (using other funding sources).



- **A big breakthrough in Mandaue: City government gives free land to 1,600 poor squatter households in the center of the city.** The Malibu community is one of 11 community associations (total 1,600 households) that occupy a larger 9.2 hectare reclaimed foreshore property (surrounded by factories and shipping container storage yards) that was donated by Mandaue City Government to its poor occupants back in 1992. Much of the time since then has been taken up in an ongoing struggle by the people here to resist subsequent mayors' attempts to take this valuable and centrally-located land in the center of Mandaue back! (*the market value of the land is now about 12,000 Pesos - \$250 - per square meter*) These 11 community associations have come together to form a 9.2 Hectare Urban Poor Network.
- **A strong community :** The MMVHAI community, which occupies 1.5 hectares of land within that larger 9.2 ha site, is one of the pioneer members of the HPFP, has been practicing and supporting the savings program since 1998 and has implemented several ground-breaking community. 80% of the 311 households in the community are savings members. The two federation communities in the 9.2 HA site (MMVHAI and LTHAI) are the prime movers in the "community land" process in Mandaue.
- **The land-filling project :** For years the communities on this donated land (which was a low-lying swamp) have experienced flooding during the rainy season because of lack of drainage system. The MMVHAI - as well as the other communities - have been making efforts to fill in their land since 2007, incrementally and with only their own labor and money. We're proudly told that *all these early developments were initiated by community women!* The support from ACCA allowed them to start filling comprehensively, and work began in earnest September 2009. **The project is now 75% finished.** The project is being managed by the community, in close collaboration with the national HPFP-PACSII alliance, academics and the local government (barangay and municipal levels). All the labor is being done by the people. City government supports by providing technical help.
- **Now planning new layout and housing :** After the community mapped all the structures in the area, in October 2009, they organized a community planning workshop (with support from young architects and engineers from PACSII) to develop a subdivision plan for the community's reconstruction, in which two alternative plans were developed: one plan by the community women and one by the men! Each family will get a 32m<sup>2</sup> plot, which is the minimum required plot size in the Social Housing Code. The two plans are quite similar, but one interesting difference is that in the men's plan, there is one big public open space at the center of the settlement, whereas in the women's plan, there are smaller, more intimate neighborhood spaces spread throughout the plan.
- **Have to have a proper subdivision plan before the land title can be transferred to the Homeowners Association.** These subdivision plans are necessary for getting site development permits, road rights-of-way, permissions, etc - all of which are now being negotiated, with good support from the city and Barangay officials. Once approved, these plans will allow the community to begin the process of getting the land titles issued.
- **How the money is managed :** **The total ACCA grant for the project is 1.8 million Pesos (US\$40,000),** and this amount is being given as a LOAN to the community at 6% annual interest, to be repaid in five years to the UPDF in Mandaue. All 311 community members unanimously agreed to take the loan to finish their land-filling. Each family has to pay about 150 Pesos (\$3) each month for their share of the loan. The project is now 75% finished, but they have been so thrifty that they have only spent half the budget (900,000 Pesos). So they may have some funds left over, for subsequent community improvements!

- **Community-based committees** have been formed to manage the bookkeeping, manage the savings, receive landfill materials, collect savings, supervise the work, organize "food for work" for the community volunteers who provided all the labor and deal with the legal documents involved in negotiating to get the land title transferred to the community.

**Ceremony in the MMVHAI community, with key political figures coming to speak and welcome the visitors:**  
Mayor Jonas Cortez, two city council members, the Barangay Captain, etc.

**Mr. Datis, City Council Member** (*he went on an HPFP-organized, ACHR-supported exposure visit to Thailand in October 2009s*) Father Bebot brought me to Quezon City, and three months ago, I was able to travel to Thailand to see community-initiated upgrading projects along the river, along a canal and in an old market. But the HPFP and PACSII are helping to liberate us from this situation! We want Mandaue city to be a place worthy for human beings. What we've learned is that we can only do this in partnership with the communities. And that the best way to get everyone covered is to allow room for lots of different solutions to happen at the same time, not just one group or one approach. In Mandaue we have this 9.2 hectare site for 1,600 households. We also have the 6.5 hectare site for 1,300 households, which is in process. We also have another housing project with Upstart and World Bank for 1,000 households. And many communities are in the process of getting CMP loans to buy their land. Some communities also tap Gawad Kalinga, a Christian charity that provides ready-built houses.

**Somsook :** We are all very much interested in the role of the city government to land for the poor right in the center of the city like this. It shows that the municipality and the city council are committed to provide the freedom and security of a new life for Mandaue's poor. We have politicians saying nice things about the poor all the time, but it's always hard to find *real action* to go with those words. Here we see some *real action* in Mandaue - more than ten housing projects for the poor in Mandaue, involving thousands of families. I would like to suggest that the city set aside some budget to put in as a contribution to this new city-level urban poor fund. The poor communities in Mandaue are now linking together and are putting their savings money together into this city-level fund. It's a good start, but their money is still too small. When we look at the scale of land and housing problems in Mandaue's poor communities, it's clear that this small money is not adequate to solve the problems at scale. We need bigger funds to fulfill the needs of the city's poor.

**Jimmy (Jonas?) Cortez** (*Mayor of Mandaue, chewing gum*)  
Welcome to all of you who have come to help us. Everything under the sun is possible if we work together! We have sent delegates to Thailand to learn about best practices there, and have found much to learn and replicate here. That's why we are supporting the community-driven development of this 9.2 hectare community. Thanks all of you for giving us hope and inspiration that we can do this. We are also blessed to have HPFP and PACSII working with us, to help the poor in Mandaue to acquire land and decent housing.



- As Mayor of Mandaue, I think this project at MMVHAI is a timely response to the current needs for decent houses by the poor in our city. As you may know, this project is controversial, because our former mayor tried to take the land back. I pledge to continue to see that this land goes to you. We work with other NGOs also to develop a variety of projects to solve our city's land and housing problems for the poor. But our focus is not on hand-outs, but on working with the poor as equals to develop joint solutions, in which the people are at the center of the process. It's better when people are united and feel that they contributed to the projects and did the work themselves, as much as possible. But we are not finished yet - we still have to provide land fill and drainage. In LTHAI, they have already built a drainage system and completed the landfill, all by the community people themselves.
- We have these other land and housing projects around the city, but we want to make this 9.2 hectare site a showcase for providing housing for the poor, right in the heart of the city.

**Question from Ruby :** Does the mayor have plans to convince other local government officials to help the urban poor and work together with their organizations, as here in Mandaue? (Mayor Cortez answers) We are always consulting with people - it's not a sign of weakness but of maturity if you can listen to people and set your plans according to what they say. Projects and policies of the city should arise from the people, not the other way around. If we take concrete action to solve our big problems, and not only talk about them, the policies will follow.

**Question from a community woman about the road right of way:** This MMVHAI community is still land-locked, surrounded by factories and has no formal access to the main road out front. The only way to get in here is by trespassing and crossing someone's private land. Is there any legal way to solve this problem? (Mayor Cortez answers) The city does have plans to build an 8-m wide road which will run along the side of the MMVHAI community, linking the main road on one side of the 9.2 ha site with the highway on the other side. This road is important for emergency access and fires.

**Question from Jocas from Navotas about land titles :** (Mayor Cortez answers) Our goal is to make sure everyone in the 9.2 hectare site has secure land tenure. This land will be the property of the people living here, not the city's

property. Even if I'm not reelected as mayor, I will help. But if I am reelected, we will pursue what we have started. I will try to fast-track the documentation for transferring the land title to the community.

- **Attorney Amit explains the process of transferring title :** For the city to transfer the land title to the community, the Homeowners Association (the legal body to receive the land title initially) has to have a subdivision plan that follows certain NHA norms and financial support to develop the community according to that plan - at least the plot layout. But so far, only the LTHAI community is ready for subdivision and has loan finance to help them realize that subdivision plan (with their loans from SDI-IUPF). The mayor has issued a "Certificate of donation" to all the 1,600 surveyed families in the 9.2 hectare site, which is a kind of temporary land rights. There are still complications, though, because the city council has to approve the final transfer of the land to the homeowners association (HOA)
- **Now considering community title to the homeowners association, instead of individual title :** This will not be easy, but this is our plan. The only way to give meaning to the "land for the landless."

**Barangay Captain speaks (Barangay Subangdaku)** I am proud to give my full support to this MMVHAI community, to continue the project until it is completed.

## **Discussion about the Mandaue MMVHAI project :**

**Somsook :** Here is a purely community-led process for us to see! The federation links communities on different islands in the Philippines together, and all the moves are by communities themselves. Communities are the owners, the thinkers, the doers in this case. But they need some professional support, and that's where PACSII comes in - lawyers, engineers, architects, etc. to help with complex things like the law and steps to get land, permissions, etc.

**The role of exchanges, for both community people and local government officials (Ruby) :** We send local government people to other cities in other regions where the federation is working in good collaboration with their local government - and these peer-to-peer exchanges of government officials can be a very powerful way to convince reluctant local governments to support the federation's initiatives. The federation has invited Mandaue city mayor and other key officials to come on exposure visits to Bangkok, to see community-initiated housing development projects there, on government land, and afterwards, those officials were inspired. After the Bangkok trip, they have switched to a more process-oriented and community-led process.

**Prayuth from Thailand :** *Why do you need the professionals and engineers from PACSII to teach you how to survey, to measure land fill, to keep books, to manage all the land documentation, to design your layout and to develop your house designs?* In Thailand, community people do all that! We don't always need professionals to make guidelines. We now have lots of "community specialists" who have experience doing all these things, and through the networks and links between communities, these community specialists can go around and support other communities. We also have task forces in each city-level network to deal with different issues and support various aspects of community development work. Community people can do all that work! In my community, which is now in the process of upgrading, we have many task forces:

1. **an auditing and assessment committee**
2. **a monitoring committee**
3. **a technical team of skilled community builders** to help with other projects - not only the construction itself, but with housing and layout planning.
4. **an information task force** which gathers and updates all the information about people and families and the projects in the community, and this team shares the information with outside organizations.
5. **A social team** which links things together and manages the community welfare program and links with other social programs and government departments.
6. **A management and financial team** which looks after savings, finance, incomes, loans, etc. This team is the SPINE of the whole development process.

**Each community has these different task forces.** We also have these kinds of task forces at the city network level, to help individual communities. This whole, comprehensive system of support is managed TOTALLY by community people! All 260 cities involved in community upgrading in Thailand have these task forces, which also link together at regional and national level, and push for change.

### **QUESTION : How will the ACCA project in the Malibu Community make an impact on city-wide problems?**

*(Noynoy answers)* **Scaling up in another project for 1,300 households on free government land:** We are now negotiating with the city to develop another big relocation site for some of these slum communities living in high-risk areas, on a 6.5 hectare site, which has already been conditionally donated by the city. This 6.5 hectare land will provide 32m<sup>2</sup> plots for 1,300 households. The public land is another reclamation area in northern Mandaue. It's a very good site, because it's in an industrial zone and there are lots of jobs in the area. The project will follow this same concept of community-initiated site planning and housing development, with the land being provided free by the city. Our current Mayor Jonas has put his full support behind this project, but the city council (which is dominated by the opposition party) is still not 100% behind it, and the city council has to give its approval to get the land. A lot of cities have this problem, with mayors and city councils being at odds, so everything gets stuck. We have already developed a subdivision plan. But the mayoral elections are coming up in May 2010, and if we get a new mayor, the policy might change. But whether or not the city supports us, we are continuing with our planning, our social preparation of communities who will be part of the project, starting savings groups with them, etc.

**Question from the Prayuth (Thailand) about difficulties with planning standards in low income settlements :** In Thailand, we have a lot of problems with formal building and planning standards that are too high for poor communities with very little money: streets have to be too wide, house plots have to be too big, etc. So if we plan according to our real needs and real budget limitations, with smaller roads and smaller house plots that we can afford, our community plans are considered technically illegal. Will the same kind of too-high standards affect your projects here in Mandaue? Do you also impose such high standards which make poor people here unable to develop their own housing?

- *(Architect from the Mayor's Urban Development Office answers)* We do have zoning laws which determine what kind of land-uses can be allowed. This land is in a zone allowing residential development, so there is no problem. And the minimum allowable plot size standard is 32 square meters (whereas in Manila the minimum is 28 square meters. The MMVHAI and LTHAI communities have developed their subdivision plans following this 32 square meters plot size.
- *(Community member from LTHAI elaborates)* The plot size is ok with us. But for the house design, the maximum amount we can borrow from the SDI-IUPF is \$1,000 per household, so that financial limitation has determined the kind of house we can design and build, not the building standards. We had to design a house that can be built for \$1,000. It has to fit within the loan, because we don't want to add more to our members' debt burden, since we're already paying back the loan for the land-filling.

**Vietnam team :** Today at MMVHAI and LTHAI we saw two very active communities that are rebuilding their own communities, filling their own land, making their own building blocks, and doing all these things by working together. We also saw very good cooperation with the local government on getting the land tenure and infrastructure, and with community architects on designing the houses and setting the community layout plans. We hope other cities can work as well in these ways as Mandaue.

**Cambodian team :** The Philippines groups are very strong in their savings, at least the HPFP groups. We learned a lot about how the federation uses savings and their fund for housing and upgrading, but we didn't learn about how the federation uses savings for livelihood and income generation.

## **PROJECT 8 : LOWER TIPOLO COMMUNITY, Mandaue**

**Another on-site community reblocking project in the same 9.2ha site**

**(This is NOT an ACCA project, but is another very good example of for ACCA!) (HPFP)**

**The Lower Tipolo Homeowners Association, Inc. (LTHAI) (269 households) is another community association that is one of the 11 associations on the 9.2 hectare donated land (donated in 1998).**

**President of LTHAI (woman) gives us the background on the project :**

- **LTHAI occupies 1.6 hectares of land.**
- **History of the LTHAI community :** This community, like others on the 9.2 hectare site, have long faced problems of insecure tenure, eviction threats and flooding. *"If you fell off the bamboo poles, you'd be in muck right up to your neck!"*
- **Started savings in 1996 :** But with support from the HPFP, they organized themselves and started their community savings program in 1996. In 2001, they registered themselves as a legal homeowners Association : The Lower Tipolo Homeowners Association, Inc. (LTHAI). All 269 households in the community are savings members, and most of us save weekly, but we also have members who save daily or monthly, according to their earning pattern. It's flexible and we have no minimum savings amount, so nobody - even the poorest community members - will not be excluded. Even one peso a day is OK! We also save 50 Pesos (\$1) per month for the UPDF, and this saving is compulsory for all members, this is our contribution to the city fund.
- **Fire destroyed the whole community in July 2007, used the fire to start their redevelopment :** The whole community was burned to the ground in July 2007 when a fire swept through the settlement's flimsy shacks made of bamboo, wood and thatch. They decided that instead of just reconstructing their shacks in the same place, they would use the fire as an opportunity to start from a clean slate and completely rebuild their settlement in a proper way.
- **Their first step was to fill in the swampy land.** They went to the mayor to ask for help with the land filling, and he said he supported people's plans but had no money. We said, no problem! We have our own savings, so we don't need money, we only need your approval! We started the land filling process in July 2007, using only our savings, at first, and carried all the materials into the site on our backs - there was no road! We worked day and night, and had blisters and cuts on our hands! But soon we were able to get a 4 million Pesos loan from UPDF - \$83,350) which allowed us to rent big equipment to speed up the land-filling process. When the mayor came in October 2007, he saw we needed a road and the city then provided the access road into the settlement. The HPFP came in to help us document the whole process.

**Next step, survey, subdivision plan and new housing project :** Then to survey the area, and develop a proper subdivision plan and affordable house model plans. The land filling is finished now, and they are in the process of completely rebuilding their destroyed settlement, with financing support from the SDI International Urban Poor Fund (for the housing loans), from CLIFF - Homeless International (for the infrastructure, water supply and sanitation), and the local government (for technical support).

- **The community infrastructure has already been laid,** with drains and shared septic tanks (shared between 4 houses, costing 5,500 Pesos each tank), with funding support from CLIFF (*grant or loan?*)



- **House design :** The row-house design that the community people designed themselves, with help from the PACSII architects, is a 2-story row-house, on a 4x5 meter footprint. (20m<sup>2</sup> downstairs + 20m<sup>2</sup> upstairs = 40m<sup>2</sup> total living area). Everyone will have the same house, only one model.
- **Housing loans** (there will be 255 houses but on 269 house plots) The new row-houses to be partly financed by a US\$ 255,000 loan from the SDI-International Urban Poor Fund. Each family will take a loan for 47,000 Pesos (\$1,000 per house, which is SDI's maximum allowable loan amount) to build a "starter" house. *"This is not enough to make a proper house, it's sufficient to start our new houses."* The housing loans will have to be repaid in five years at 6% annual interest (which includes 3% which stays in the community savings group, and 3% which goes to the UPDF). So the money from SDI is a grant to the community, but the community will revolve the loan money through the city-wide UPDF (or national UPDF?).
- **Reducing the cost of the "starter" house to just 3,000 Pesos more than the loan amount:** The actual cost of the full house they have designed is 72,000 Pesos, so after the 47,000 Pesos loan from SDI, there will still be a balance of 25,000 Pesos to get from somewhere. So the community has gone through a rigorous process of examining each element of the house design and seeing where they can cut the cost down. For example, the "starter" house will only include roofing purlins, and the families will have to provide their own roofing sheets, and many can re-use the old tin sheets that are on their shacks now. Also, the second floors will also be left unfinished, so people can recycle the boards and plywood from their existing houses to make a temporary second floor, to use until they can later afford to put in a proper second floor. They have also figured out ways to reduce the per-unit costs of the compressed earth blocks (see below) Through all these means, they have now been able to bring the cost of the house down to 52,000 Pesos, which reduces the margin between loan and actual cost to just 3,000 Pesos, which they figure is enough for each family to cover with their own household savings.
- **Using compressed earth blocks to reduce the house construction costs :** The houses the people have designed, with help from the PACSII young architects and engineers (including May Domingo), will be built using cost-saving compressed earth blocks (CEBs), which the community is making themselves on site, using a technology that the HPFP first tried in Iloilo. These blocks are 30% less than the cost of standard concrete blocks from the market. Plus, because the CEBs are load-bearing, the houses require much less steel reinforcing than standard RCC frame construction. It turns out that the soil in Mandaue - a beautiful pale golden soil - has the perfect composition for making very good CEBs, as does Iloilo. They used this same very good soil for the land-filling, which compresses very hard and makes a good land base for the community. To make the blocks even cheaper, and to reduce the paid labor inputs, the mothers are taking shifts doing much of the labor making the blocks themselves. There are now three crews, which rotate making the blocks, using the 3 block presses in two shifts. Each machine can produce only 350 blocks per day, so all three machines together can produce 1,050 blocks per day. So it takes them two full days to produce all the blocks needed for one house, about. All the paid workers are boys from the community, no outsiders.
- **Each house requires 2,500 blocks.** Each block costs 13 pesos to produce (including the paid labor and materials). After the women got involved and provide more of the labor free, they've brought down the cost to 10 Pesos per block.
- **First batch of houses - 14 units.** These houses are all for savings group members, but NOT for any of the leaders - the decided to do it like this. The last houses built will be for the leaders! This was a decision made by the community as a whole. Second batch 57 houses.
- **A complex communal construction process :** The new houses, which will all be the same 2-story row-houses, will be built together (*"Bayanihan"* - means build together in Tagalog), by the community, through an elaborate system of committees. They have a construction team, a materials purchasing team, finance team, savings team, etc.

**Inauguration of community pharmacy, in collaboration with the Health Department of the Municipality of Mandaue.** Today is the inauguration of the little community-run "Botika" (pharmacy), a stall that has been built next to the community center, where community members can buy inexpensive generic medicines. The project is a joint-venture between the LTHAI community and the municipality, and is yet another example of how the partnership between the people and the municipality to address various needs in these poor communities. A lot of municipal staff in matching orange t-shirts arrive in vans during our meeting, and rather take over! We decide to let them finish their ceremony first, before continuing with our meeting.

- **City councilor speaks :** The problems of the urban poor are growing much faster than our solutions! Too fast for any government to keep up with. So it is critical to realize we can't solve these problems alone, but we have to work together. That's why we have made so much good progress in Mandaue, because we have such strong working partners in the Homeless People's Federation, PACSII, ACCA, and various other local institutions that support communities.
- **Mayor Jimmy (Jonas?) Cortez speaks :** *(after cutting the red ribbon on the pharmacy)* He praises the compressed earth blocks the community people are making, and praises this community's efforts to make new housing and a new life for themselves. *"These are not dole-outs, these are all houses which the people in this community are designing, building and paying for themselves."*

## PROJECT 9 : ILOILO UPGRADING PROJECTS

Visits to several small and big upgrading projects, which were an inspiration for the ACCA program, but are not funded by ACCA.

### Dinner with the Mayor of Iloilo, at the Hotel (Jan 28 evening)

- **Mayor Jerry Trenas speaks :** We are fortunate to be part of the international movement of professionals and officials who support poor community initiatives! And I'm happy you are all here, to see some of the initiatives by Iloilo's own poor communities. The city government always seeks the involvement of the urban poor in developing relocation sites and developing social services in the city. I hope that as you visit our "best practices" in Iloilo, you will share your knowledge with us, so we can make them better. Gives his compliments to the HPFP, PACSII team, Iloilo Urban Poor Community Network, and ACHR for initiating this work.

**Sonia Cadornigara speaks (HPFP national leader from Iloilo) :** Three years ago, before ACCA, ACHR helped us to start a city-wide upgrading process here in Iloilo. With a small grant of only \$30,000, we were able to launch a process whereby 10 small pilot upgrading projects were planned and implemented by people in poor communities around the city. All this was supported by the Mayor and the local government, and the Iloilo Urban Poor Affairs Office.

- **"This was the Real ACCA".** Even though these projects were implemented before the ACCA Program began, they are an example of the kind of city-wide, community-led, partnership-based upgrading processes that the ACCA Program is trying to get going in other cities.
- **And Iloilo was a kind of city-wide upgrading test-run, for both ACHR and for the Homeless People's Federation.** All the funds for these upgrading projects in Iloilo - and for all the subsequent ACCA supported projects of the HPFP - are given as loans to the communities, not grants. The upgrading loans were very much like the ACCA small project budgets: a community could borrow a maximum of 140,000 Pesos (\$3,000) and the rule was the funds were only for construction materials - the labor has to be provided free by the community members. Each city sets its own terms, but here in Iloilo, the loans have to be repaid in three years, at no interest, to the city-wide upgrading fund, which is managed by the city-wide community federation. Here you will have a chance to see how in a very short time, we were able to implement so many much-needed projects, in close working partnership with both the local government and with the other people's federations in Iloilo.
- **One-third of all the urban poor households in Iloilo now have secure land tenure, as a result of this community-led and partnership-based upgrading process.** 4,573 out of 13,732 urban poor households in the city have secure land tenure (33%).

Informal Squatters in Iloilo					
Year	# households squatting along canals and rivers	# households squatting along road easements and railway tracks	# households squatting on shorelines	# households squatting on private or government land	TOTAL # households
in 2000	4,100	4,600	2,157	2,875	13,732
in 2006	3,243	2,098	1,984	1,824	9,159
Moved to nearby relocation sites with secure tenure	857	2,502	173	1,051	4,573 (33% of the total)

**Now we're pushing to establish a new city fund from land repayments on resettlement sites :** In all the municipal relocation projects in the city, the people will eventually have to buy the house plots they now occupy, on an installment basis over a 12-year period. The terms of this repayment process depend on how much the city paid for that particular resettlement site, and are all still under a long process of negotiation within the city, and have to be first approved by the City Council. Nobody has actually started paying for their land yet in these resettlement site. But we are now negotiating with the city that when the system for land repayment does actually begin, instead of going back into the city coffers, we are proposing that all the land repayments go into a special city-fund for the urban poor, which can then revolve in loans to other communities for land and housing. That way, this fund would be the "counterpart" of the city in future community land and housing and upgrading projects. The mayor fully supports this idea.

- **Sonia presents a Powerpoint which describes most of the small upgrading projects, and the big housing projects and block-making projects being undertaken in Iloilo - many of which we were able to visit the next day.**

**Somsook : Seeing this presentation is something delightful for us,** and something inspiring for what we are trying to do with the ACCA Program. To see what we are trying to do actually happening in reality, here in Iloilo. What is your secret in Iloilo? What is your secret to work with the city and to do so much concrete work? There are a lot of very interesting processes happening here, as we can see in Sonia's presentation - especially the way people are the key actors in all the upgrading projects and in the very beautiful housing project. This is the future of what our societies should be, in which people - no matter how poor they are - can be an active part in the communities they live in. No matter how poor some of us may be, we are all human beings. Some believe the poor can't do things, can't understand their problems, can't bring about change. But Iloilo shows us that this is not so, that in fact poor people can solve these problems better and faster and more cheaply and appropriately and efficiently than all the NGOs and government agencies and UN projects in the world. We can see them doing that in this city!

- **For me, the upgrading process that a small \$30,000 grant from ACHR supported here in Iloilo went too slowly!** But after they got their system in place, the upgrading process in Iloilo, and in the other cities in the HPFP, worked very well.
- **This kind of excitement in Iloilo is what gave birth to the ACCA Program.** And it's not a small process any more, but a big program of community-led and partnership-based upgrading that is spreading all over Asia. It's time for the poor to move, in a situation where most of them are being ignored by their societies. What Sonia showed in the Powerpoint can happen everywhere in the Philippines - in Quezon City, in Mandaue, in Iligan, in Bicol. What Iloilo does is to show us the potential, if people are given a chance and a little support. So we want to support this change with you, and we congratulate the process here in Iloilo, and hope that it continues to inspire others as it has inspired us.

**Field visits :**

- **Kabalaka Homeowners Association (72 house plots, with 21 houses finished) :** This was one of the Iloilo federation's first housing and land acquisition projects. They found this land (which was foreclosed land still being held by the bank, near the coast) and negotiated to buy it for the extremely cheap price of 2.7 million Pesos. The total land area is 7,145 square meters. They bought the land using their collective savings (50%) and a loan from UPDF (50%). All the members of the community are evictees from private and public land nearby.
- **NOTES STOP HERE:** For more details, please see "City-Wide Upgrading in Iloilo"

**ACCA BUDGET APPROVED IN PHILIPPINES (as of January 2010)**

Country	City / District	Total budget approved	Big projects	Small projects	City process	Underst anding cities	Other city and national pro-cesses	Disaster	Com-munity savings and fund
<b>Philippines</b> - 12 cities - 6 big proj - 46 sm proj	Quezon City Dist 2 (FDUP)	63,000	40,000	15,000 (5)	3,000	5,000			
	Manila (UPA)	25,500	10,000	6,000 (3)	3,000		6,500		
	Navotas (TAO)	65,500	40,000	15,000 (5)	3,000	7,500			
	Iligan (SMMI)	46,000	40,000	3,000 (1)	3,000				
	Quezon City Dist 1+2 (HPFP)	18,000	--	15,000 (5)	3,000				
	Quezon City Dist 1+2 (HPFP) Typhoon Ketsana	50,000	20,000	--	--			30,000	
	Mandaue (HPFP)	43,000	40,000	--	3,000				
	Davao	18,400	--	10,000 (4)	3,000	1,700		1,700	2,000
	Digos	18,400	--	10,000 (4)	3,000	1,700		1,700	2,000
	Kidapawan	18,400	--	10,000 (4)	3,000	1,600		1,600	2,000
	Albay, Bicol Region (HPFP)	18,000	--	15,000 (5)	3,000				
	Talisay (HPFP)	18,000	--	15,000 (5)	3,000				
	Muntinlupa (HPFP)	18,000	--	15,000 (5)	3,000				
	National Disaster survey + mapping + workshop (HPFP)	35,000							35,000
National process support	10,000						10,000		
<b>TOTAL</b>	<b>Total 12 cities</b>	<b>\$465,000</b>	<b>190,000</b> 6 projects	<b>129,000</b> (46 projects)	<b>\$36,000</b>	<b>\$17,500</b>	<b>\$16,500</b>	<b>\$70,000</b>	<b>\$6,000</b>