

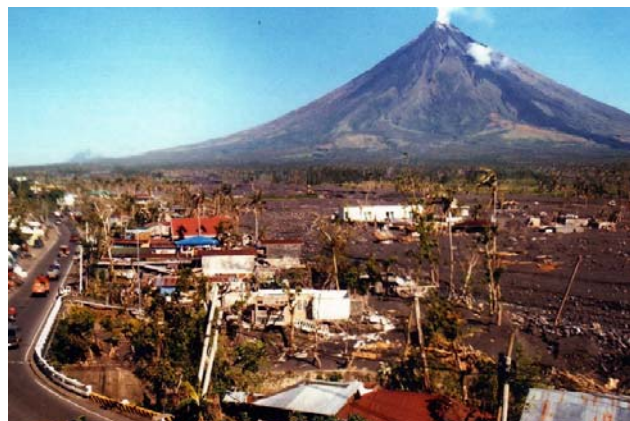
Field visits in BICOL

These are Tom's rough notes on the field visits in Bicol, during the UPCA Launch in the Philippines
March 13-14, 2012
(Exchange rate 42 Pesos = US\$1)

Who joined the trip to Bicol?

- **International group:** Cambodian team (5), Burmese team (4), Tom
- **Philippines team :** Jocie (the HPFP coordinator for Bicol), Ofelia Bagotlo (HPFP national president), Jose (UP-ALL Mega-Manila coordinator) + community groups from Albay, Sorsogon, Camarines Norte and Camarines Sur Provinces)

Triple-disaster in 2006 in Albay Province: Two successive typhoons ravaged Albay Province in September and November 2006, and in a bizarre coincidence, the Mount Mayon volcano erupted on the same day as the second and much fiercer typhoon, triggering huge floods, landslides and lava flows that brought truck-sized boulders crashing down into dikes, roads and houses. Hundreds of people were buried in their houses or while trying to flee, and those who survived lost everything. The government later offered alternative land, but it was too far away and many who needed to move were not on the government list. So the Homeless People's Federation helped disaster-affected people in several areas to start savings groups and search for alternative land in a safer place and to form homeowners associations. This was the beginning of HPFP's work in the Bicol Region, and things spread to other provinces in the region.



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(Jocie) One of the biggest issues for poor communities in the Philippines is disasters and living in danger zones. Not only in Bicol, but in almost all cities, where communities living on shorelines, on steeply sloping hillsides, in low-lying flood planes, along roads and around garbage dumps face dangers all the time. But we include eviction on our list of the disasters people face, and our federation's focus is on finding ways for these communities to be free of floods, eviction and other disasters.

(Ofelia) Disasters as opportunities to organize people and make improvements: In the Philippines, we are always getting stuck with the dole-out mentality, and with the *manana* habit, which makes people sit

back and wait for others to help them and for others to solve their problems. Even though they may wait for years and years! Disasters have a way of shaking people out of this, and our work in Bicol has been mostly a process of conquering the *manana* habit!

The HPFP is now working in cities in three provinces in the Bicol Region: The federation has a regional headquarters for Bicol in a rented house in Camalig.

- **Albay Province** (volcano-affected communities in Camalig, Guinobatan, Daraga and Legaspi)
- **Sorsogon Province** (Sorsogon City)
- **Camarines Norte Province** (Labo City and others?)

Bicol Urban Poor Coordinating Council (BUPCC) is an old network of urban poor organizations in the Bicol Region. This network experienced a lot of fights between the groups and had deteriorated into almost complete inactivity. The ACCA projects in Bicol have helped to reactivate it. But still some tensions with the federation, and during our visit, their Legaspi branch boycotted us and didn't allow us to visit their projects.

Mount Mayon Volcano: The airport in the city of Legaspi is right at the foot of Mount Mayon. Legend has it that if a virgin looks, the mountain will reveal itself, but if a non-virgin looks at it, the mountain conceals itself in clouds. When we arrived, our lack of virtue was confirmed by a thick fog which prevented us from seeing this striking mountain. But later, when we returned from Sorsogon, our virtue seemed to have improved, for the mountain revealed itself in all its great pyramidal glory!

Legaspi : Big churches, still lots of old wooden houses with wooden shutters with mother-of-pearl she-shells instead of glass. Wonderful old trees everywhere, covered with ferns and moss. Everything green and verdant, lushly tropical, like Hawaii. Lots of houses made of bamboo also, and roofs of coconut thatch. But a very non-vernacular breakfast at Jollybee.

Sorsogon City, Sorsogon Province

Sorsogon City Urban Poor Federation (SCUFI) is another older network of urban poor groups in Sorsogon - in the city only. The Homeless People's Federation is now linking quite actively with this network, good collaboration.

HPFP and ACCA in Sorsogon : The Homeless People's Federation started the first savings groups in Sorsogon in February 2010, just 2 years ago, as an offshoot of their work in Camalig and other volcano-and-typhoon-affected communities in the Bicol region. The first savings group was set up in the Talisay Shoreline area, and in August 2010, the ACCA project was approved.

Meeting with the Mayor of Sorsogon at City Hall: After making the 1-2 hour drive from Legaspi to Sorsogon, which took us up through jungle-covered mountains, farms and rice paddies and by glimpses of turquoise bits of sea, we came to a brand-new City Hall building, on the outskirts of Sorsogon city. A bustling city hall filled with busy people. And a very warm greeting by the mayor and some key officials, with little wreaths of coconut beads and sea-shells put around our necks. We all meet briefly in the mayor's office, and then in a big meeting room. After introducing ourselves, the mayor and two key officials involved in the ACCA process speak briefly.

Mr. Leovic R. Dioneda, Mayor of Sorsogon City, speaks. Problem of finding housing for the homeless in Sorsogon. City has a program now in partnership with the HPFP and PACSII and the Talisay Shoreline Savers Incorporated (TSSI) to develop the city's first relocation site for families living in areas threatened by various dangers - esp. shoreline and roadside. *"This is a good partnership with the HPFP. They have organized our informal settlers. Good project. In the future, we will ask their help in other projects. Their social preparation process is very credible with the informal settlers. The city is grateful for the assistance from ACCA and happy to be answering the real demands from communities. Let's do it together!"*

- **Mr. Ireneo Manaois**, City administrator. He explains how the local governments in Sorsogon and Albay Provinces are now supporting projects which involve adapting to climate change, since these two provinces are among the country's most seriously affected by violent typhoons, earthquakes and volcanoes. The relocation of people living in vulnerable shoreline communities is part of this strategy.
- **Attorney Adolfo Enciso**, head of the municipality's Urban Poor Affairs Section.

City-wide survey: The city and the HPFP did a survey of informal communities in the city, focusing on those in danger zones, along the shoreline and along roads. Those are the priority households for relocation. So far, the city has provided about 400 units of secure relocation housing for these danger zone squatters :

- **220 units** built by charities and other organizations (like Gawad Kalinga)
- **169 units** built by the community, with HPFP and ACCA support
- **Total about 400 houses**

Tour of City Hall : After the meeting, we were taken on a tour of City Hall. First the GIS room, where they are making digitized maps of the city, especially to keep track of the typhoons and flood hazard zones, since this is a city that is beset every year by storms, floods and various disasters. They even have a system for monitoring the sea-level rises, and showing how much land will be lost with the water in the Albay Gulf rises by 0.5, then 1 then 1.5 meters.



Visit to Sorsogon BIG ACCA housing project :

Nearby relocation of 169 danger-zone households to government land which they are buying cheaply.

This project is for relocating families in two danger zones (109 families from the shoreline + 60 families who were living along the highway), as identified in the city-wide survey as being the most urgently needing relocation. The city provided the land + a new road + services + some skilled workers to help + free transport to help the workers come to the site. We all visit the new site, which is very busy with construction and activity - and we talk to the women leaders in the shade of their little construction materials store-room. All the community leaders ("officers") are women!

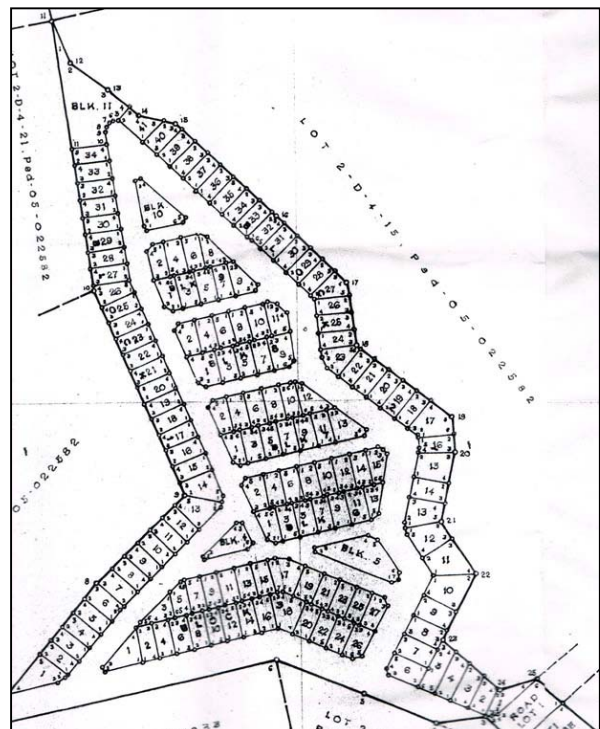
- **Old shoreline community - Talisay Shoreline Savers Association, Inc. (TSSI)** is the community association at the old shoreline squatter community, on Sorsogon Bay, where the 109 families in this project came from. The people are mostly fisher-folk and have squatted along the shoreline for 40 years. But like so many coastal communities on the Philippines east coast, they face violent typhoons every year, with flooding and destroyed houses and almost yearly evacuations and rebuilding of their shacks. These fishermen earn about 300 pesos (\$7) per day, or about \$150 - \$200 per month. The new land is just 1.5 kms from the old shorelines community - a 20-minute walk or a 20-peso jeepney ride away from the beach, where they keep their boats, so most will continue to earn by fishing when they move to the new land. *"The sea is our living."*
- **Maria Ana Balanoyos, president of TSSI** : *"I lived on the shoreline all my life - 40 years! Almost every year, our houses get destroyed by typhoons and we have to evacuate."*



Savings: The federation's first savings group in Sorsogon was set up in Feb. 2010 in the Talisay Shoreline area, and in August 2010, they registered themselves as a community organization (the Talisay Shoreline Savers Association). Then the ACCA project was approved in August 2010. They save daily, weekly or monthly, according to people's earning patterns. Most fishing families save daily. All 109 households are members of the savings group, which now has 70,000 Pesos total savings (\$1,670).

Land : 1.3 hectares (13,000m²), very close to City Hall. Total 169 plots (each plot 5m x 10m = 50m²). Originally, the Municipality had the idea of relocating people to small, scattered sites here and there, but the federation negotiated strongly for one big relocation site, where people could work together and make a good-sized new housing project. The people wanted the land with title, so the city agreed to sell them the land, but at far below market rates, at a price that people can afford. The final selling price and payment terms for the land have not been settled yet, still under negotiation. But Jocie says the federation has got an agreement from the Mayor to sell the land to the people for 500 Pesos/m², which will be paid in 15 years on monthly payments, managed by the community. So each family will have to pay about 38,500 Pesos for the land (13,000m² @ 500 pesos divided by 169 households - 38,500 Pesos per family).

- **The market rate for this prime land is 3,500 Pesos/m²**, so the total market value of the land is 45.5 million Pesos (US\$1.1 million). But the federation has negotiated to buy the land from the city at 500 Pesos/m², or 6.5 million Pesos (US\$154,760) for the whole 1.3ha. *That is 14% of the actual value of the land!*
- **Land tenure terms:** The land will be owned collectively by the HOA during the 15-year repayment, and then will be individual titles.



Employment opportunities: Many families here are fisher folk, and they can still walk to their old fishing areas, where they still keep their boats. Also, the mayor says some people can work in a big export coco-juice factory nearby.



Houses: Single-story duplexes, with one common wall. Each house is 21m² (3.4m wide x 6.2m deep), and will cost 100,000 Pesos (US\$2,380). The women tell us this is quite expensive because they have had to design the foundations and columns very strong to resist seismic and typhoon forces - and all the disasters that hit Sorsogon regularly. That amount provides a finished house, with doors, windows and roof, but people have to do the outside finishes and plastering themselves. Starting with first 20 houses, and the first 10 houses are now under construction. Plan to finish the project by the end of 2012. Every day, the women come from the shoreline community to work on the houses and manage the construction. A young woman architect helped design the houses with the people.

Housing loans : The \$40,000 ACCA funds will be used as housing loans. Each family will borrow only 100,000 Pesos (US\$2,380) They did a survey of people's affordability in the community and that determined the maximum housing loan, which in turn determined the house budget. Each family will borrow 100,000 Pesos (US\$2,380) at 3% annual interest repayable in 15 years, with payments of about 1,000 Pesos per month - for both housing loan + land payment. We're told that most people in the community can afford that 1,000 Pesos/month (\$24), and those who are too poor to pay that are saving now to prepare. This amount represents the full cost of constructing the starter house. The ACCA big project funds (\$40,000) are enough to finance the first 17 housing loans (\$2,380 x 17 = about \$40,000). Other houses will be financed by the HPFP's UPDF, or by CLIFF, now looking at options.





- **There is no CDF in Sorsogon yet,** so the loans will go through the federation's national UPDF. But they have plans to start a city-wide revolving loan fund, in collaboration with the city and the SCUFI city-wide urban poor alliance.
- **Question: How to select those first 17 families to get the first housing loans?** They have a set of criteria: must be active savers, must provide labor equity or save to pay laborers, and must be active in other activities, attend meetings, workshops, etc.
- **Construction process:** All the materials are purchased in bulk by the community, and the construction process is being managed by several committees (all led by women!), which look after materials, construction, accounts, purchasing, bar-bending, etc. Women do all the steel bending to make the column and beam cages, and all



ONE TENTH THE PRICE OF DEVELOPER HOUSING!

People can build their housing for less than one-tenth the cost of the most minimal private sector house! Compare this project to a similarly-sized private real-estate housing project in Legaspi : That same evening, Somsak and I went to the shopping mall near the hotel in Legaspi, and spoke with a couple of booths put up by local developers:

- **One developer ("Highlands Legazpi")** was selling 150m² plots without houses, far outside the city, for 765,000 Pesos (US\$18,200), at 5,100 Pesos (\$121) per square meter, with 5-year mortgages and monthly repayments of 14,240 Pesos (\$339).
- **Another developer ("PFL Homes")** gave us a brochure about the various "Asian inspired" houses they are developing and offering for sale at their "Imperial Rosemont Heights" development, in Barangay Estanza, on the outskirts of Legaspi City. This development included tiny semi-detached houses and plots of about the same size as the ACCA big project in Sorsogon. It is interesting to compare the housing people are building themselves with this kind of bottom-of-the-market commercial housing :

	Contractor-built, private sector minimum house <i>(Imperial Rosemont Heights, Legaspi)</i>	People-built, in collaboration with municipality <i>(ACCA big project in Sorsogon)</i>
		
House type	Single-story duplex	Single story duplex
Location	Outskirts of city	Center of city
House size	24 m ²	21m ²
Plot size	70m ²	50m ²
Total cost : Land + house	1.5 million Pesos (US\$ 35,714)	138,500 Pesos (US\$ 3,296)
Repayment terms	10 years	15 years
Monthly repayment	10,000 Pesos/mo	1,000 pesos/mo

Visit to the San Juan Bacon community water supply project :
(Not ACCA. This is a project of the Sorsogon City Urban Poor Federation - SCUFI)

This quiet and beautiful settlement of 90+ households is on the outskirts of Sorsogon City, just 5kms from the city, built on the steeply-sloping hill which rises up from a breathtakingly beautiful rocky beach and aquamarine sea down below. Most of the families earn their living by fishing or raising coconut trees, or as vendors and construction workers in town.

This is a municipal relocation site : All these families were relocated here 6 years ago from various squatter settlements in the city, and the land was given to them for free by the Sorsogon Municipality, though they have no title deeds yet. The people have gradually improved their houses on their own, but many are still thatched shacks.

Water supply project: People used to have to climb the mountain to a natural spring, which is one kilometer away, and carry back the water they used for drinking and washing. Now they have built a piped system which brings the water to a central tank, from which pipes bring the water to each house. Each family pays 5 pesos per month for the water, which includes maintenance of the system. The project cost 100,000 Pesos (\$2,380), which was given as a grant from the Provincial Government, through the SCUFI network. Now the water is very clean, "Class A" and drinkable without filtering. The project was supported by SCUFI, the Municipality and also by a network of NGOs working in Sorsogon. Ms. Eleanor Laday is the Secretary of the Sorsogon City Urban Poor Federation, and she explains everything to us.

Now they would like to start saving, and the HPFP is helping to provide savings orientation here.

Mr. Hermanio de la Pena is a Barangay Councilor and lives in the community. Someone asks if they are afraid of being evicted again from this beautiful coastal land to make way for a resort developer, and he says no, they have papers from the municipality.



Camalig City, Albay Province

HPFP-driven relocation projects for danger zone families in Camalig Municipality :

- **1st Batch: 66? households** from danger zones in Camalig purchase 1.4 hectares of land in Barangay Baligang. The land cost 500,000 Pesos (US\$11,905) (about 36 pesos/sm). They bought it through their savings groups, on direct purchase, in which they pay the land-owner within 1.5 years, on monthly installments of 420 pesos per family (US\$1). Each family gets 100m2 plot. *(We did not visit this site)*

Decent Poor Program in Philippines : *The HPFP has implemented the Decent Poor Program a little differently - they decided to focus only in volcano and disaster-affected communities in Bicol, with 20 beneficiaries in 3 municipalities: Camalig, Guinobatan and Daraga. Each family is selected by the community as being the most in need, and they have a few criteria: the family must save, they must have an income of no more than 2,500 Pesos/month, and should be active in participating in the community activities, and then they have a committee to screen applicants. The 20,000 Pesos (\$476) goes as a no-interest loan, not as a grant. The money is used for purchasing materials for house repairs, and people do all the work themselves, with help from neighbors. The federation's technical team helps them plan the improvements.*



Visit to Sitio Bascoran Community, Barangay Libo, Camalig City :

Decent Poor Program houses

This is a squatter settlement on Philippines Railway land. They have lived here for a long time. They have no written permission but feel fairly secure, since they have a verbal agreement from the Railways to stay here, since this is an abandoned railway line that goes through the settlement. This community was affected by the Mount Mayon volcano eruption and got a heavy load of ash after the eruption. Lots of trees and flowers and a very cheerful, green settlement. A lot of people plant hibiscus shrubs very close together and train them into becoming beautiful natural fences along the front of their houses, along the lane. There are 4 Decent Poor Beneficiaries in this community :



Decent Poor House No. 1: Elizabeth Tadena is a cart vendor, her husband has no fixed job and she has three kids and is pregnant with a 4th. She used the 20,000 Peso loan to repair her roof and walls, built 4 concrete columns and replaced some of the bamboo walls with concrete blocks.

Decent Poor House No. 2: Lady's name? She is an elderly lady who is blind and lives alone with her husband. They have no income and get only a little support from their children. She used the 20,000 Pesos to upgrade her walls from coconut thatch to concrete block, and put up a new tin sheet roof.

Decent Poor House No. 3: Nobody home. This house is right next to Maria's house, and is also a new house built on the site of a very bad house that was demolished and nothing to salvage to use. 6 members in that family



Decent Poor House No. 4: Maria Tapama. She lives with her husband and 3 kids, and is pregnant with another child. The old house was in such bad condition that she decided to demolish it and build a new house. Nothing even to salvage from the old house! Construction has been slowed down by government rules prohibiting the cutting and use of timber - and people are not even allowed to cut down their own coconut trees for the wood! She used the 20,000 Pesos to partly construct this new 4m x 5m concrete block house, adding another 5,000 Pesos of her own savings. She and her family are staying with neighbors as they construct the new house. Anne, a young architect who works with PACSII helped design the new house. Maria will finish the house incrementally. When we all talk to her, Maria starts crying, but ensures us, "*It's happy crying, not sad crying!*"



Guinobatan City, Albay Province

HPFP-driven relocation projects for danger zone families in Guinobatan Municipality :

- **1st Batch: 174 households** from 7 barangays in Guinobatan purchase 2.5 hectares of land in Barangay Mauraro Sitio Magcasili. This is prime land, near town, high above flood worries. Land cost about 70 pesos/sm - total land cost 1,803,480 Pesos (\$42,940). They bought it through their savings groups, on direct purchase, in which they pay the land-owner within 3 years, on monthly installments of 235 pesos per family. Each family gets 100m2 plot. This is the SHAI community which we visit.
- **2nd Batch: 266 households** from 7 barangays purchase 4.7 hectares of land for about 55 pesos/sm - total land cost 2.6 million Pesos (\$61,905). They bought it with their own savings, on direct purchase. This is the SHAI community. Each family pays 333 Pesos/month for the land, for 1.5 years, to the land-owner, for 100m2 plots. **IS THIS CORRECT?**
- **3rd Batch : Now planning.**

Barangay Maipon was the worst-hit by the mudslides and lava flows, where many houses are still buried under the black volcanic dust.



Visit to the MAVICUPAS community, Barangay Travia, Guinobatan City

2 Decent Poor Program houses

Mayon Victims Urban Poor Association, Inc. (MAVICUPAS). There are 49 households still in this community - another squatter settlement on Philippines Railway land, along the same stretch of disused track. Strong savings group here. This community also badly affected by the typhoons and volcano eruption. 100 families who used to live in this community have joined the HPFP savings group and have relocated to the new land at SHAI. There are 2 Decent Poor beneficiary families in this community :

Decent Poor House No. 1: Esther Cervantes. She has 6 kids - 5 girls and one boy, and two are married and live separately. One 24-year old daughter is very ill with diabetes and has to get kidney dialysis every 5 days, at 4,000 Pesos (\$95) each time, which costs Esther \$570 per month! Relatives help with some of these huge medical expenses, but they clearly have a hard time making ends meet. She runs a little eatery in the front of her house, where she can earn 200 - 300 Pesos per day (\$140 - \$215 per month). To make matters worse, her old house was totally destroyed by the typhoon. She used the 20,000 Pesos from Decent Poor to partly build a new concrete frame house, and added another 25,000 Pesos in materials, which she got on credit from a local building supplier. The new concrete columns are strong enough to support a second floor later. Still a long way to - she's doing it incrementally.



Visit to the ACCA water supply project at Barangay Muladbucad

This is a bigish ACCA small project

Background on the ACCA water supply project here : Originally, the HPFP proposed to use the ACCA small project funds to give a loan to the savings group in Guinobatan's Barangay Masarawag to develop a piped water system which connects households in several communities to a natural spring source up in the hills. But shortly after the ACCA project was approved, that natural spring dried up, so the project had to be cancelled. Later, the Bicol core group decided to move the project to another Barangay in Guinobatan, Barangay Muladbucad, where they are developing a similar "Level 3" piped water supply system which will link 526 households with a natural spring water source, which has not been affected by the volcano eruption.



No public water supply system in this barangay :

People have to carry water for drinking a long way, in buckets, from the spring. There are some public water spouts (also linked to natural springs) along the road, but no piped water in anybody's house. Big problem of water here.

One woman tells us, "We have dreamed of a water system for so many years! 20 years ago we wanted to make a

water supply system here. But only now are we making our own Level-3 system, so each house will have a metered water connection!"

This project has not started yet, and is still in the planning phase. We meet with a big group of community people, barangay council members and Engineer Lope, who works with PACSII on the project. Engineer Lope says the project was supposed to start 4 or 4 months ago, but had had to be postponed because the natural source has not been so stable, and during heavy rains, the spring water got brown color. Have to make sure the water is good before proceeding. Now it's better, and they plan to start work in April 2012. When the work starts, it should take about 2 months to finish the system. Engineer Lope says the project will have three phases: social preparation phase, construction phase and long-term maintenance and operation stage.

The savings group in Barangay Muladbudcad, with 200 members, is fairly recent, but very strong, and they are prepared to repay the ACCA loan. Jocie says, "No problem with repaying the loan, because they all have good saving!" The woman Barangay Captain is an active member of the savings group, and she introduces us to the whole barangay council.

ACCA loan terms : The savings group will take a loan of about 1 million Pesos (\$23,810) to develop the water system, which will be repaid into the federation's UPDF (no CDF yet in any of these Bicol cities), in 5 years, at 6% annual interest (3% stays in the community savings group and 3% goes to the UPDF). Each of the 200 savings members will be responsible for repaying 5,000 Pesos(\$119). Each savings member will repay about 100 Pesos (\$2.40) per month for the loan.

- **526 families in Barangay Muladbudcad will benefit from the project** and get metered water connections in the new system. The savings group hopes to use the water project to get more of these families into the savings process.
- **This water supply project will eventually be a community enterprise:** Each of the 526 families will pay for the water they use, according to the meter reading, at rates set by the savings group collectively (but much cheaper than private water sources). After the ACCA loan is repaid, they will adjust the water rates and use the system as a community enterprise - can sell water to other areas also.
- **Unusual low-cost technology: Hydraulic Ram Pump.** The water system will not require any electricity or motor to run, because the pump that pumps the water from the spring to the households will be powered by the force of the water itself. This will be the first-ever case of this technology being used in Bicol.



Visit to the Saversville Homeowners Association, Inc. (SHAI)

New land and housing Project in Barangay Mauraro Sitio Magcasili, Guinobatan City. (NOT ACCA)



This is the first HPFP-driven relocation project for families living in danger zones in Guinobatan Municipality. After the volcano and Typhoon Reming in 2006, they started savings, with HPFP support, and then later found and purchased this 2.5 hectares of land in 2008.

174 households from danger zones in 7 barangays in Guinobatan, got together to purchase this 2.5 hectare piece of land on the outskirts of the city, in Barangay Mauraro Sitio Magcasili, with support from the HPFP.

Land already paid for : 2.5 Hectares. This is prime land, just 2 kms from town, high above flood worries, people are very happy with it. Land cost about 70 pesos/sm - total land cost 1,803,480 Pesos (\$42,940). They bought it through their savings groups, and negotiated a direct purchase agreement,

in which the families paid the land-owner within 1.5 years, on monthly installments of 235 pesos per family. They moved here 3.5 years ago, and the land is now totally paid off. **Each family gets a 100m² plot.**

Jocie: *Sorsogon municipal government supports people in danger zones and provides land, but not Guinobatan municipality! After the disasters, the city kept promising relocation, but nothing ever happened, and more flash floods happened! So we decided to do our savings and find our own land for relocation.*

Housing : The construction of new houses started in 2011, when the federation got the housing loan from SDI.

- **Housing loans from SDI Fund :** The HPFP proposed this project to the SDI Fund for housing loans, through UPDF. US\$1,000 per house (which is SDI's maximum housing loan) x 174 households = \$174,000 total loan from SDI (repayable to SDI in 15 years at 3%, through the UPDF). But the price of construction materials has gone up sharply, as the value of the Peso has dropped, and it is now difficult to build a full house for that \$1,000. So they federation is offering people loans of 46,000 - 70,000 Pesos (\$1,095 - \$1,670). For a 70,000 Peso housing loan, the family repays 740 Pesos (\$18) per month, for 15 years, while a 46,000 peso housing loan, the family repays 481 pesos (\$11) per month.
- **Building materials not cash:** Each family gets the loan in the form of construction materials (not cash), which the community's committee purchase in bulk. All the labor provided by the families.
- **Now 43 families are coming out to the site every day to build their new houses,** and 11 families are actually living here now.
- *(photo at right)* **Emily's house:** She took a loan of 46,000 Pesos (with purple roof), to build this house.



Jobs and services :

- **Livelihood:** Most families go back to their old jobs in the city, as vendors, farmers, construction workers, just a few kms back into town, no problem about transport. Some families have started bee-keeping on the new land.
- **Basic services are good:** The municipal electricity lines were already here, people just needed to get metered household connections and had to share the cost of putting up a new transformer. And the local government has done some kind of water supply project, so water is OK. Primary and secondary schools are nearby - just 8 Pesos away by jeepney.

2 Decent Poor Houses here : **Decent Poor House No. 1: Mr. Riol Morota** (40 yrs old) took part in the bamboo workshop in Davao, and when he came back, he decided to make his house using bamboo, with help from community members and the young architects at PACSII. He built this 3m x 5m house with a concrete block base, but with bamboo walls and an "anahaw" leaf thatched roof, which makes the house very cool inside. The house cost a total 27,000 Pesos, of which 20,000 Pesos came from the Decent Poor loan, and 7,000 Pesos of his own savings. 7 people will stay in this house (husband, wife + 5 kids).

