

**Visits to ACCA projects in Davao and Digos City,
Mindanao Island, Philippines
March 13-14, 2012**

Diane's notes from the field visits

Participants:

Vietnam: Le Dieu Anh, Le Thi Hoa, Tran Thi Hong and Nguyen Thi Hanh

South Korea: Minjung Oh, Dongsik Choi, Junghee Byun, Eunsook Chang

Facilitated by Ruby Haddad, May Domingo, and the Davao and Digos Federation team

After landing in Davao city airport, we travelled to the Homeless Peoples Federation office in Davao City. First we stopped in the community of Garcia Heights to briefly meet the community leader, who is also a Barangay officer. This community has 383 members and the housing was financed through the community mortgage program (CMP). The land area covers 6.3 hectares and was acquired in 2001.

SAJUSSA (San Juan Seaside Settlers Association, Davao City)

This seaside community previously frequently felt the effect of strong waves, which damaged the electric posts and the road access to the community. SAJUSSA has 108 members, of which 70 are active, and 32 are savers. As of March 2012, the community's total savings were 22,780 pesos. Many of the residents are indigenous people (sea gypsy) families, who do not have a culture of savings and therefore are not yet members.

The community took a loan of 32,000 pesos from Homeless (for an ACCA small upgrading project), in order to build an 18 metre riprap (sea wall). This project was initiated by the community. The community was also able to secure support from the government Congressional Funds, totalling 812,000 pesos, to extend the riprap and to build a concrete access road to the community. This area by the riprap now serves as the community's open space, like a park. Construction of the community-built part of the seawall took one month, being built mostly on weekends. The cement seawall is an improvement on the sandbags which were previously used, as they wore down quickly. The Congressional Fund contribution was made one month after the community finished building their section. Now the community is still lobbying to continue the concrete road through to the end of the settlement. The photo shows the new concrete road, and the riprap (built by the community to the left, and by the government to the right).



In terms of repayments, each of the 70 active households repays 26 pesos per month, over a period of 18 months. They are still hoping that 100% of the community will become active, now that the benefits of the riprap and road can be shared by all.

The community is now trying to obtain security of tenure, they are in the process of doing so with the DNR office. The community boundaries have been surveyed and now individual surveys are

being carried out as required by the DNR. People are also planning to get housing loans, either through CLIFF or ACCA.

Matina bridge community (Davao City)

We met Fay, the President of the Matina neighbourhood association, who, along with ---, [name of other lady who spoke to us] told us the story of the process of the bridge planning and construction. 13 communities entered this plot of land, which was previously vacant land, and now has been occupied since 2005, with approximately 6000 people. The communities have been affected by various disasters over the years, and there are now 6 active communities left.

Then Every year there are flash floods, but the one in 2011 was the worst. The bridge was damaged, so the communities decided to build a strong bridge. But they had no money, so associated themselves to the Federation. The Federation suggested bamboo as a construction material. The Federation searched for suppliers of bamboo while volunteers helped to undergo an economic and social survey of the community.

Then there was a bamboo workshop, which was also attended by international participants from Thailand, Cambodia, Indonesia and Vietnam. Natalya, an architect from Colombia, helped to design temporary shelter, which shows how we are all different races and cultures but we think as one.

The bamboo bridge now serves as an evacuation route. There has already been a flash flood since it was finished, and the bridge is still standing, which proves that it is strong. During the launch of the bridge, almost everyone helped to install the bridge. Community people provided free labour, shared food, and shared small amounts of money as contributions.

Now people are building stilt houses, also with money from the ACCA disaster fund. Stilt houses are better than constantly running away from calamities, it is better for us to stay, it is God's plan. It is difficult for us to relocate, our life is here. Those whose houses were totally destroyed were given a full loan (30,000 pesos), those who suffered partial damage were given a partial loan, around 20,000p. For those with a full loan, the monthly repayment is 575 pesos.



Now we are building a pilot bamboo house, we plan to be a bamboo village, though this depends on whether we can afford it. Bamboo is expensive, we have to research it and get it from the mountain.



We are used to buying materials in a shop. There is a big cost difference between bamboo and normal house, as the bamboo needs to be treated. The loan for a usual house is 30,000 pesos (excluding labour), while the bamboo house costs 68,000 pesos so far, and it is not finished. This model house will be for staff use. It has 58 poles of bamboo, which cost 50 pesos each from the supplier, but the treatment is expensive.

We were taught how to save money. Without

savings we would not have been approved by the Federation. For housing, we will need loans, so the number condition is that we need to know how to save. Each household saves 70 pesos per month, of which 10 goes to the city fund, and 60 to the UPDF. We need savings to reach 5000 pesos to reach labour equity. Our income is around 3000-5000p per month.

The three communities man the bridge, we collect 1/3/5 pesos depending on what form of vehicle crosses the bridge. Money goes to the association: 50 pesos per day, while 10 pesos are for light maintenance, and 100 pesos are for the bridge payment (in addition to households paying monthly).



Question from Vietnam: we have a song about lovers meeting on the bridge. Is the bridge used as a social place? No – the bridge cannot be used for hanging out, because it has a weight limit. It can also be dangerous if people are drunk, they might fall in the river.

The Councillor of the Barangay Matina Council, and Barangay Captain also attended this meeting.

Purok Islam and Purok Isla D, Barangay Sawilam (Digos City)

These two neighbouring communities are on a swampy mangrove area on the coast, off the main road between Digos and Davao City. One community is Muslim and the other Christian, but they live together. We were welcomed by the community leaders, and were treated to a dance performance by children and their mothers.

This project was an ACCA small project for the construction of four communal toilet cubicles, to be shared between the Muslim and Christian communities of the Barangay. There are a total of 67 families, and the loan totaled 50,000 pesos, to be repaid over 3 years with no interest. The weekly collection per household is 37 pesos.

The original community design was for 2 toilets, and the Young Professionals volunteering on the project modified this for four cubicles. Construction was complete in December 2009, and the toilets were launched with city officials present. However the toilets are not being very well maintained, and one cubicle is already out of service.



San Jose Balutakay Boundary (Digos city)

This is a community with 30 families who relocated to this site, purchasing the land. The land was purchased using savings and a loan from the bank, for 3 years. The land cost 200 pesos per metre squared, and each household is on average 110 m², so around 22,000 pesos per household. However, the land needed infilling due to a nearby creek. So the ACCA small project loan was used for land filling, after a community workshop on the feasibility of land filling was held. The loan was



132,000 pesos for 3 years, at 6%, which means a weekly repayment of 37 pesos per household. As there was money left over from the infilling, the community also built a partial drainage ditch, and now need to find funds to extend the drain. This ditch and the infilling helps to prevent flooding of the plot of land.

In 2009 a CLIFF loan was proposed, and 13 of the 30 households have CLIFF loans for housing construction, of 80,000 pesos. The CLIFF loan is for 15 years, at 9% PA, which means repayments of 800 pesos a month. Three households obtained housing improvement loans from CLIFF. They are building homes with compressed earth blocks, made from limesoil, using the Federation's machines and produced on site.

Dona Salud Ralota Caglas community (Digos)

This is a resettlement site, with 96 families, of which 24 benefited from the electrification project through the ACCA small project loan. The loan was 132,000 pesos, for 3 years at 6%, which means a repayment of 45p per week per household, and a monthly savings payment of 50 pesos and 10 pesos to the CDF.

The houses and land were provided by the Governor in 2008, in honour of the memory of his mother, and the community is named after her. When the project is complete, there should be 178 families in total. It is in a rural area, with many banana plantations nearby, and a number of the households are indigenous peoples who cannot afford the loan. Those who applied to be resettled to this site were living in Digos by the creek and in dangerous areas. In return for moving here, each household much contribute 1062 hours of labour, which takes around 6 to 7 months. The materials cost around 137,000 pesos, excluding sand, gravel and labour.



Colorado site (not visited)- The ACCA big project is for a 2 hectares relocation site obtained from the government.

The CDF in Davao

HPFP are engaging with city officials and paying courtesy calls to the Mayor. They participate in the local Housing Board. In Davao, savings are 50 pesos to UPDF, and 10 pesos to the CDF, per month, per member. There is one representative per community on the CDF committee.

In Davao, around 15 communities are a part of the CDF. The plan for the next phase is that 50% of monthly savings will go to the regional fund. The CDF has not yet been used, it is still being strengthened, as it is at the moment the pure money of the people.

Meetings with Digos city administration

Ms Laica – Digos City Administrator

How does the Administrator see participation? We value the participation of the private sector – not just businesses but also NGOs and other groups and POs. So that these groups have a voice in the city administration and policy. We are trying to be inclusive – there are 10 tribes, of which 5 are IPs, and 5 are non-Islamised.

We see each other on the Local Housing Board, and other agencies also have an input. Atty Arlene is the community representative on the Local Housing Board, and the Councillor from Kittipawan has chaired this Board. We have similar processes to the Housing Board for other issues like transport and watershed.

Question from Korea: there are many poor people, and we noticed that the environment in the communities is not very clean.

Davao has 182 barangays, which are the smallest unit of government. Their job also includes taking care of sanitation. There is also the community environment CEMRO, so the initiative has to come from the Barangay captain, for example to organize garbage collection. We are trying to encourage people to keep their own backyard clean.



Question from Vietnam: what is the city government support for community driven upgrading? Like when the riprap was extended by the government?

Specific projects are dealt with by the Local Housing Board. Donations from outside require an MOU, for example the city government may need to provide office space, so we need to have discussions on both sides, so that we have an agreement on the partnership, and set up the TOR, to get a better end product.

We integrate community plans to city plans, so it is important to have community representatives on Boards. The Planning team have draft city plan, which is publicly reviewed, then redrafted by the city planning office, then brought to the public plenary. We bring in NGOs and other CSOs to get suggestions, and then we will ratify the plan.

Ruby: Regarding small community projects, these are mostly considered at barangay level. For the ACCA small projects, before initiating the projects, we need to coordinate with local government, we cannot just build a road. We need skeleton plan and approval, and we can support with technical assistance.

City Planning Office

City Planning Officer Mr Robbie: Davao sees tourism as a strategy for economic growth, as tourism is the world's number one industry, and it can accommodate a wide spectrum of the urban poor. Davao is the largest city in the Philippines in terms of land area, but half of it is mountainous. The city has a negative perception because of bad news from Mindanao island. The population is now

almost 1.5 million. There are 182 barangays, of which 84 are urban and 98 rural. There is a lot of immigration to Davao city, with a concentration of the population in two districts, which also hold many urban poor households.

A large population is living in danger zones – along the rivers, which flood, and along the coastline. These are public lands and therefore free so this means that many informal settlements end up on disaster-prone areas. So we need to find a way to make safer land affordable to the urban poor.

There is a program of resettlement – the government purchased land, for example for those whose houses will be demolished for development. But 24,000 households still need land. City would need to acquire at least 250 hectares of land, and put in infrastructure, and we don't have enough money to buy all this land. Many sites need improvement. The Urban Land Reform Program allows money for loans to families to buy land, but the problem is repayments. The future plans for Davao City is to address the relocation of those in danger zones, as local government has been tasked to do so by national government. HPFP calculated this to be 18,000 people.

Ruby: has the city government identified resettlement areas?

We still have expansion sites but the budget is limited. The issue of acquiring land is a big one, so we are glad that urban poor civil society groups are working in parallel to identify sites. We should combine resources and work together to do more, as the government by itself can accomplish less. The city cannot concentrate only on housing – we also have to address transport, disasters, and develop farm land.

City councillor: in the past, the central government in Luzon encouraged people to come to Mindanao. Bu the government had already privatized the land, so many of the land plots were already titled so people had to settle on riverbanks and the coast. This is a historical injustice which needs to be corrected. There are government programs for housing and land, but in implementation they have faced problems, and also infrastructure and jobs are problems. Climate change means people need to relocate away from



coastal areas, and the zoning ordinance is being revised to allow development away from the coast, areas will also be declared conservation areas to protect the aquifer, as Davao has the world's second best source of fresh water. There are also social issues, community divisions. We need to address these to facilitate relocation, and work with partner NGOs to recondition people to accept relocation, to be willing to move even if electricity is not yet installed. So we are happy to have the cooperation of NGOs. But communities are not yet ready, so we need collaboration with civil society.

Conrad Sillado – Davao City Urban Poor Network (DC UPNET)

We started organizing in 1996, with CMP associations marching the streets of Davao. We registered with the SEC as PAYAG, and then we partnered with HPFP in 2003, leading to the DC People's Organisation Coalition. DC POC led to the creation of a comprehensive shelter program for the urban poor in Davao, the Davao City Shelter Code, which was passed in 2007. In 2011 we became a citywide coalition, the DCUPNET. There are 7 member federations, over 88,300 household members, and 161 community associations and 19,010 beneficiaries.

The Davao City People's Agenda:

- 1) To implement provisions of the Shelter Code: affordable housing and poverty reduction;
- 2) Regular updates to the City's Comprehensive Land Use Plan, no conversion of agricultural land, ensuring food security;
- 3) Implementation of environment friendly ordinances;
- 4) Enact the Davao City Environment Code;
- 5) Womens' Health Clinic ordinance;
- 6) Enact ordinance addressing discrimination
- 7) Juvenile Justice and Welfare Act;
- 8) Davao city workers affairs, protect rights of workers, especially in the informal sector;
- 9) Transparent, accountable and participatory governance;
- 10) Local sectoral representation on DC council.

The 2003 Coalition was funded by HPFP, while HPFP support training for DC UPNET and other NGOs support it. Maybe city government can also help?

High end housing developers are supposed to channel 20% to the urban poor – this money could be used to empower the urban sector.

City Planning Officer: local government supports UPNET with provisions of venue, for example for the housing summit. Regarding funds for resettlement, we can look at Quezon City, which has a socialized housing tax ordinance, proposed by a PO, which is a tax for relocation costs, so maybe we could apply a similar tax in DC.



Ruby: maybe this can be a direction for UPCA: the money can revolve as a CDF, and UPCA could use the CDF to make funds accessible to local communities. We can encourage contributions from different sector, so no need to recover loan funds so they can revolve.

Councillor: there are funds. Only DC insists that developer 20% contribution remains within the city. The City will counterpart to localize CMP. We have about 62 million which we haven't touched because the communities are not yet ready. Also there is the possibility of a tax on

idle land – have 5 years passed since the City's Revenue Code was last passed, so that UPNET can propose the tax again? Civil society sector composes $\frac{1}{4}$ of the Housing Boarding.

Anh: the bamboo bridge community people don't want to relocate. So can the city have a matching fund for DRR and resilience instead of relocation, in this case?

Councillor: we're discussing disaster risk ordinance now, which will lead to a new council. There's a LGU Calamity Fund, but it is only reactive. So we are discussing usage proactively, for resilience and mitigation, so community groups can also support this move.

Kilapawan city councillor: it is very different in terms of planning process. So we need the support of the Coalition. There are 27 POs in an urban alliance. The City government purchased 5 hectares of land for resettlement and are in the process. Some of the 27 associations have their own savings group, and are preparing in case the government has a site for relocation, sharing costs. We are still

looking for support. One community has 30 households who purchased 50% of the land, and the government provided equipment. Maybe we could also implement a tax in a few years.

Ruby: we met Habitat for Humanity in Manila and this is a big opportunity. They are willing to partner local government and community people, it could speed up delivery of housing. We must invite community people to discuss as they should lead the project. This is a challenge for us.

Councillor: the city also accepts donations of raw land, not just cash. We also purchase land and earn credits which we sell to private high-end developers. We already had discussions with Habitat previously, but had funding problems. The city also develops socialized housing for government officials, teachers, etc, so money can allow more land purchase, with Habitat as builder and NHA. We can mix projects for the middle class to subsidise the poor.

Ruby: thank you, we hope engagement will continue. We have some funds for capacity building etc, so communities should apply.

Councillor: help Mindanao to access funds. At the recent NHA meeting, Mindanao was allocated less than 5% of the country allocation. We have some funds, we will try to be innovative, and POs can help us.

Anh: there are chances with city – thanks for the opportunity. We are very impressed with how the city government actively addresses issues of urban poor, you are dynamic. We hope to bring Vietnam officials to learn.

Councillor: in the name of city officials, we welcome you. We are now celebrating 75 years since the founding of Davao city, and we want to make it a liveable city.

Reflection session back at HPFP office

Vietnam: we saw communities united, with solidarity, and it gives them strength. They are also strong in the face of disaster. But the environment at the community level still has issues, there is a lot of garbage. And there were children who were not at school. What about health care for the poor and children, in Vietnam it is free? The local government here already use an inclusive approach in city management, they do not take decisions on their own. Vietnam can learn from you. Apart from strong communities, you also have strong civil society organisations that help people, so you are not relying totally on government. Lucky that local government is supportive of the urban poor.

Regarding education, there are volunteer teachers. These children are sea gypsies, they are not originally from the Philippines but they benefit from rights.

Korea: we share the view of Vietnam regarding the role of government and community organisations. We are very impressed at how open the government is to talk to the people. In Korea the government is conservative. We also have many



NGOs but it is harder for them to work together, they each have individual interests. Every community has savings groups, but they need a community fund, they cannot rely on government or NGOs forever, so they should have a community business, like set up a cooperative, grow fruits.

Janet: there is confusion between PO and NGO – people used to think that people were just beneficiaries. But this way, people are seeing our initiatives, so PO can also be a partners for peoples issues. We're stronger today because of the partnerships. It took a long time to form the partnerships, but implementation on the ground, being allowed to manage the funds themselves, and Federation and Father Bebot supported us, supported paralegal training and capacity building. So we are trying to help other communities to realize they shouldn't only follow their NGOs, but be open to other organisations and share funds for capacity building. So we are trying to help other communities to realize that they shouldn't only follow their NGOs, but be open to other organisations and share funds for capacity building.

The CDF: we are strengthening our savings at the moment. One community in Davao already accessed the fund, for the SAJUSSA plot survey. We are still forming the CDF structure, and encouraging other POs to join in. We have 25 community organisations, in Kirapawan it is 24 communities, and in Digos, 13 communities. Each saver pays 10 pesos per month. The money should be used for wider city concerns, as more locally there are already the UPDF. We will look citywide to address priority issues. We also receive advice from microfinance organisations, as they are successful in sustaining their money – we don't want to make costly mistakes.

Before we left, the Korean team made a contribution of 100 USD to the Davao City CDF! The donation was handed over to Atty Arlene.

