



Kabalaka HOA

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • OCTOBER 2022

Kabalaka was one of the first community associations in the Homeless People's Federation Philippines to use their own collective savings to successfully acquire a piece of land for housing urban poor squatters under threat of eviction, so this is a historic project. A few years later, the community was able to tap an experimental finance program and build the first batch of 21 houses, in a pilot project that became a learning opportunity for the whole city. The community members designed several house models, to accommodate different budgets, and then collectively managed the construction, from start to finish.

- Project Kabalaka Homeowners Association, Inc. (Phase 1)
- Location Zone 1B, Barangay Calumpang, Molo District, Iloilo City, Philippines
- Size 70 households
- Finished 2008
- Type A new community built on inexpensive foreclosed land, which a group of poor savings group members negotiated to buy collectively.

CONTEXT AND PROCESS

Iloilo City

Iloilo is a centuries-old provincial city of about 470,000 people, located on the palm-fringed south-eastern coast of the Panay Island, in the Western Visayas region, right in the middle of the Philippines archipelago. The city is divided into seven districts and 180 barangays (sub-districts) and covers about 7,000 hectares of land. The city's population has more than doubled in the past few decades, and keeping up with this growth has not always been easy - especially when it comes to the supply of housing. More than a quarter of Iloilo's citizens cannot find or afford proper housing and are forced to live without tenure security in squatter settlements along the city's rivers, canals, roads and coastline, where the increasing number of typhoons, floods and landslides make these areas doubly dangerous. Jaro District, where the project described in this case study is located, has the largest share of the city's population, with 126,000 people. Over a quarter of the people in Jaro District are poor and live in these kinds of informal settlements in danger areas.

At the same time, Iloilo has a long history of community-driven and collaborative action on dealing with these housing problems. Iloilo is also a city with a very active and mature community movement. For more than twenty-five years, the Homeless People's Federation in Iloilo (which was one of the first provincial branches of the national Homeless People's Federation and remains one of its most active cities) has been promoting community savings, developing housing and land acquisition projects, supporting infrastructure upgrading, producing cost-saving alternative building materials, and linking with other community networks in a citywide alliance of urban poor organizations to develop citywide post-disaster rehabilitation and resettlement programs. The Federation in Iloilo has cultivated close working partnerships with the local government, at municipal, district and barangay levels and also with local universities, NGOs, charities and architects, to develop a range of housing relocation and disaster rehabilitation projects. Kabalaka was their first project.

History of Kabalaka HOA, Inc. (Phase I)

In 1996, a group of poor squatters living in run-down and precarious circumstances in informal settlements in several of Iloilo's coastal barangays came together and formed an informal community association. They were all part of the local Catholic Vincentian parish, and they wanted to put their ideas and energy together to try to find a way out of the cycle of eviction and poverty. They decided to call their organization Kabalaka, which means "concern" or "care" in the local Hiligaynon language. But the name is also a clever acronym for **K**apisanan (association) + **B**ayanihan (cooperative endeavor) + **L**aban (against) + sa **K**ahirapan (poverty).

Two years later, a group of community leaders from Kabalaka, including Sonia Cadornigara and Helen Villarin, travelled with their Vincentian parish priest to Metro Manila, to join the first national assembly of the Homeless People's Federation Philippines. The meeting was hosted by the urban poor community organizations in the sprawling slums which encircle the mountainous garbage dump in Quezon City's Barangay Payatas. The meeting drew together some 1,000 local members and over 200 community leaders from cities around the Philippines. The assembly was supported by the Vincentian priests, and especially Father Norberto Carcellar (known affectionately as Father Bebot), who was then the parish priest in Payatas and who became the Federation's most important supporter, along with a network of priests from the Vincentian order. The assembly provided a venue for defining support mechanisms to strengthen these community-based organizations and for discussing issues like access to government loan programs, land acquisition strategies, evictions, negotiating with local governments and landlords and dealing as equals with NGOs. The assembly also provided a powerful learning opportunity for the visitors to see the active collective savings program that was being run by an association of scavengers who earn their living collecting recyclable waste from the garbage dump, and to hear of their plans to eventually use their savings to buy land and build their own secure housing.

Determined to apply what they had learned from the national assembly in Payatas, the Kabalaka community leaders returned to Iloilo, where they deliberately started and religiously practiced community saving, as a community mobilization strategy for community development, with the goal of finally securing their own land.

The Kabalaka community initially brought together 430 poor families. Most of them came from informal settlements along the coast and along riverbanks in seven barangays (Calumpang, Calaparan, Santo Nino Norte, Santo Nino Sur, San Juan, Molo Boulevard, West Habog-habog) and most of them were facing the immediate or eventual threat of eviction. In order for the group to collectively purchase land of their own and to access government programs to help them do that, they would have to have some kind of legal status. To get that status, they registered as a community organization in 1997, with the national Home Insurance and Guaranty Corporation. With this registration came all sorts of bureaucratic requirements though, like

having to elect a set of association officers (president, vice president, treasurer and auditor), assemble a board of trustees and submit yearly reports. Sonia Cadornigara was elected as Kabalaka's first president.

First attempt to buy land:

While they continued to save together in earnest, the Kabalaka members also began searching for possible land for a housing project. This was no easy thing, in a fast-developing city like Iloilo, where land prices only kept going up and up. Eventually they found a big 3-hectare piece of land that had been foreclosed and was being held by a bank. The land was being offered for sale at a rate that was well below the prevailing market rate, for 33 million pesos (US\$ 660,000 at that time). To buy the land, the group applied for financing help from a national government program that was then helping poor communities to collectively acquire land. The *Magkabalikat para sa Maunlad* ("Shoulders to prosper") Program was being managed by the National Housing Authority, under then-President Joseph Estrada. The program required that communities raise 10% of the total land cost, as their contribution, and the program would then provide a low-interest loan for the rest. Through their consistent collective savings, the Kabalaka families were able to gather the 3.3 million peso (US\$ 66,000) down payment, and the sale process began. But then, because of an abrupt change in national politics, after President Estrada was impeached, all the NHA programs were suspended and the land purchase fell through.

Second attempt to buy land:

With the national housing program removed from the list of options, the community had no choice but to look for ways to acquire land with help from some private or non-governmental financial institution. In 2001, a local bank manager, who knew the Kabalaka group were looking for inexpensive land, offered the community another foreclosed property, in Barangay Calumpang, in Iloilo's Molo District. This land was much cheaper, at 2.7 million pesos (US\$ 54,000 at that time), but it was also much smaller, with only 7,145 square meters, which was not nearly enough to accommodate all the members of their association.

But given the looming danger of eviction many were facing, the Kabalaka members decided to push ahead with buying the land, as a first phase of their ongoing secure housing program. Using their collective savings as a leverage fund, the Kabalaka community negotiated to buy the land from the bank, in August 2001, through direct purchase - an arrangement in which the buyer makes payments directly to the seller, without any loans or external financing. Later, the Federation's national fund (UPDF) gave the Kabalaka community a five-year loan to pay off the balance, so the association could own the land outright.

In the subdivision plan the association drafted when buying the land, they calculated that the land could accommodate about 72 families, with lots ranging in size from 51 to 84 square meters, to allow people with different levels of affordability to join. Since the land was small, the association had to figure out which families, from the 430 on the initial list of members, would get plots. To make those decisions, everyone agreed on a set of three criteria for prioritizing the most needy families: they should be informal settlers facing the threat of eviction, they should be active savers and they should be Vincentian parishioners. Some of the original members backed out because the land was still too expensive for them, and some backed out because it was too far from their old settlements and they were afraid they'd lose their jobs and livelihood opportunities by moving five or six kilometers away. Finally, a list of 70 priority members was finalized and agreed to, and these 70 families became the members of Kabalaka HOA's Phase 1 project.

Kabalaka was the Federation's first community association to be organized in Iloilo, the first to buy land, and the first to bring Iloilo to join the new national Homeless People's Federation. Several of the key leaders in the Iloilo Federation today were leaders in that pioneering project in Kabalaka.

Solidarity inter-lending:

For many years after purchasing the land, the 70 families didn't have money to build any houses, but they did continue to save like crazy: saving both to pay off their land loans and saving for their future housing. They saved so well that when a Federation member in another part of the country needed an emergency loan to help them buy a piece of land, Kabalaka pioneered the concept of "solidarity lending" across regions within the Homeless People's Federation. In 1998, the Payatas Scavengers Association, in Metro Manila, negotiated to buy very cheaply a three-hectare site for their "Miraculous Hills" community-led resettlement housing project, for 4.5 million pesos (US\$ 105,000). The owner wanted to be paid in cash, though, and that was a problem for the scavengers association, which by then had only 450,000 pesos (US\$ 10,500) in savings. Help was on hand, though. The Kabalaka association in Iloilo offered them an interest-free loan of 150,000 pesos (US\$ 3,500) from their own housing savings. By cobbling together the loans from Kabalaka and other sources, the Scavengers were able to buy the land and make their housing project. The Scavengers repaid the loan from Kabalaka in full by 1999.

Kabalaka's demonstration housing project:

Despite their steady savings, it wasn't until 2007 that a financing opportunity opened up which allowed the Kabalaka Phase 1 community to begin building some houses on the land they had purchased six years earlier. Through its links to Slum Dwellers International (SDI), the Homeless People's Federation was selected to develop some pilot community-led housing and slum upgrading projects in a few selected cities, with bulk financing from the Community-Led Infrastructure Finance Facility (CLIFF) program, which was being managed by the UK-based Homeless International, with funding from the UK and Sweden. The CLIFF funding came as a capital grant to the Homeless People's Federation, with a few requirements and a great deal of flexibility. The Federation would then channel the CLIFF funds, in the form of low-interest loans, to families in housing projects in the selected cities. The loan repayments would go back into the Federation's Urban Poor Development Fund (UPDF), so that the funds could then revolve in housing loans to more families in other cities. The UPDF is a national-level revolving loan fund which belongs to the Homeless People's Federation and to which all members regularly contribute. The first CLIFF-financed project in Iloilo was a small demonstration housing project in Kabalaka, and was soon followed by the second and much larger RVHOA housing project in the San Isidro resettlement site.

Including vulnerable families with less means:

The pilot housing project in Kabalaka was opened to all HOA members, and the agreed-upon requirements for inclusion in the project were simple: the family should be a HOA member who has fully paid their land loan and should be ready to take on and repay a housing loan. The community also wanted to include some vulnerable families in the parish who were not yet part of the HOA, but who were in urgent need of housing - elderly people, families with disabled children, families living in danger zones along the shoreline. For these families, meeting the project requirements would not be possible. So after some discussion, it was agreed that the requirements would be relaxed for these families, so they could join the pilot project: they should be willing to save for their land and take on a smaller housing loan, and they should provide the labor counterpart and participate in all community-led processes. All the applicants were screened by the Kabalaka HOA officers and the Iloilo City Urban Poor Network, with assistance from the Federation's regional staff, and introduced to the CLIFF program and how the loans would work. Finally, it was agreed that the pilot project would include 21 houses: 10 cheaper houses on smaller plots for the new vulnerable family members and 11 larger houses on larger plots for the others.

As part of an important community-led demonstration housing project, the 21 families then began joining in a long series of training and design workshops, to prepare them for community-managed housing construction. A project Technical Working Group (TWG), both at the regional and national levels of the Federation and consisting of staff and technical support from PACSII and the Federation, was created to support the project and deal with any problems that came up during the project implementation.

Project timeline:

- 1996:** Kabalaka is formed informally as a community association. Start savings program.
- 1997:** Kabalaka registers with the Home Insurance and Guaranty Corporation in order to be able to legally buy land collectively. Collectively saves 300,000 pesos by December 1997.
- 1998:** Kabalaka leaders attend first national assembly of the Homeless People's Federation in Payatas. Community savings program starts in Iloilo afterwards, with main goal of acquiring land.
- 2000:** Kabalaka makes first attempt to buy a 3-hectare foreclosed lot, with finance from an NHA-run program. Purchase falls through when NHA finance program is suspended.
- 2001:** Kabalaka buys their 7,145 m² land, by direct purchase, from the Bank of the Philippine Islands.
- 2008:** Construction of the 21 CLIFF-financed pilot houses begins; ground-breaking ceremony on 16 Jan. Community constructs earth-dike and perimeter wall around Kabalaka HOA.
- 2009:** All 21 houses are finished and officially "turned over" to the owners.
- 2016:** Kabalaka registers as a homeowners association with the Housing and Land Use Regulatory Board.
- 2019:** Initiative to divide the collectively-owned land into individually-titled lots begins.
- 2020:** First six Kabalaka members get individual title deeds to their lots. Kabalaka's community-managed Covid response project begins.
- 2021:** Community installs 15 solar-powered street lamps in Kabalaka.

SUPPORT GROUPS AND PARTNERS IN THE PROJECT

NOTE: In many parts of the world, "Inc." after a name means that the organization is a for-profit business or a corporation. But in the Philippines, registering with the Securities and Exchange Commission, or later with the Housing and Land Use Regulatory Board, and getting an "Inc." after your name is the only way for community organizations, homeowners associations, NGOs and other non-profit entities to obtain the formal

status that allows them to legally open bank accounts, receive funds, own land and interact with the formal system in various ways.

Homeless People's Federation Philippines, Inc. (HPFPI) is a national network of urban poor communities that was established in 1998, and pioneered by the communities of scavengers who live around the Payatas garbage dump. The federation is now active in 20 cities and uses community-managed savings as the core strategy of a community-led development process which includes land acquisition, community upgrading, house construction, disaster management and partnership with government. The Iloilo chapter of the Federation was born in the Kabalaka project, and has supported the housing process in Kabalaka all along.

Iloilo City Urban Poor Network (ICUPN) is a network of several large urban poor organizations in Iloilo (including HPFPI) which has been working collaboratively and with the city since 2005 on relocation, land and housing initiatives. The network includes the Iloilo City Urban Poor Federation (ICUPF), the Iloilo Federation of Community Associations (IFCA), and the Iloilo chapter of the Homeless People's Federation. ICUPN helped to identify and screen families who joined the CLIFF-financed projects in Iloilo.

Vincentian Missionaries Social Development Foundation, Inc. (VMSDFI) was the Quezon City-based organization of Vincentian priests that supported the Homeless People's Federation (and Kabalaka in Iloilo) in its early years. VMSDFI was founded by Father Norberto Carcellar ("Father Bebot"), who remained one of the Federation's most dedicated supporters until his death in May 2014. Later, when the need was felt for a support system for the Federation that was independent of the church, PACSII was set up.

Philippine Action for Community-led Shelter Initiatives, Inc. (PACSII) is the Homeless People's Federation's NGO partner, providing technical, administrative, legal, financial, research and documentation support to all the Federation's housing and organizing work.

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

Community-Led Infrastructure Finance Facility (CLIFF), managed by the UK-based Homeless International (now Reall), was an international program which supported community-led housing and infrastructure upgrading projects with grants and bridging finance. CLIFF's funding came from the Swedish International Development Cooperation Agency (Sida) and England's Department for International Development (DFID), and it partnered with HPFPI in the Philippines in several projects, including Kabalaka.

Asian Coalition for Housing Rights (ACHR) is a regional coalition of community organizations, NGOs and housing professionals around Asia supporting community-led housing. ACHR has partnered with the Homeless People's Federation and other groups to strengthen the processes of people-driven housing in the Philippines, through the exchange of knowledge and experiences, both within the country and with other countries in the Asia region. Besides bringing several international teams to visit the Kabalaka project and learn from the Federation's work in Iloilo, ACHR supported several of the community-led infrastructure improvements in Kabalaka, including the earth dike and perimeter wall and the solar street lights.

Slum Dwellers International (SDI) is an international network of organizations of urban poor communities in 33 countries in Asia, Africa and Latin America. SDI has been a long-time partner of the Federation in its work finding sustainable solutions to urban poor housing and other issues. During the pandemic, SDI provided relief support to the Federation in Iloilo to address a variety of emergency and livelihood needs.

University of the Philippines, Visayas - The Iloilo campus of this national university has been a partner of the Federation's Iloilo chapter for many years. Faculty and students from the university's Community Development Course, Division of Social Sciences, helped with monitoring and documenting the Kabalaka housing project and the RVHOA resettlement housing project in Barangay San Isidro.

University of San Agustin, Iloilo City - Students and faculty from the university's Engineering and Architecture Department of the College of Technology worked with the community architects from TAMPEI to facilitate a series of technical training and workshops on housing design, construction management and upgrading initiatives.

Western Visayas College of Science and Technology (ISAT-U) - The faculty and students from this college's Community Development Department assisted with monitoring and documenting the Kabalaka housing project and the RVHOA resettlement housing project in Barangay San Isidro.

LEGAL FRAMEWORK OF THE PROJECT

Land tenure:

The 7,14 square meter land belongs to the Kabalaka Homeowners Association Inc (Phase 1), which was formally registered with the Housing and Land Use Regulatory Board in 2016. The 70 member families in Kabalaka collectively own the land, through their Homeowners Association. Since 2020, the association has begun assisting members who have paid off their part of the land loan, and can afford the 30,000 peso (US\$ 600) fees, to apply for individual land titles to their plots. By 2022, six of the total 70 families had individual ownership of their house lots, with land titles. The Kabalaka community's idea is that eventually, all 70 members will have individual land titles.

Why individual titles? The question about collective or individual land tenure has come up in many discussions in the community. Many say they wanted to be able to pass on their land to their children, to secure their future. One Kabalaka member, Coronacion Cerbas, is a senior citizen whose son has Down Syndrome. For her, having a piece of land in her own name gives her a sense of security, for both herself and her son. Many also see individual title as a kind of safety net, especially when there is a change of leadership within the home owners association.

Government support:

At the city level, the Iloilo City government created the Iloilo City Urban Poor Affairs' Office (ICUPAO), under the City Mayor's Office, to be in charge of matters related to the urban poor and to housing and resettlement. The office also supervises demolitions and identifies families who are displaced by public infrastructure projects and evicted from privately-owned land. Through the Kabalaka project and many others over the years, Kabalaka and the Federation have cultivated a good working relationship with the Iloilo city government.

For the Kabalaka housing project, the Iloilo City government issued an executive order creating a Technical Working Group for the project, which was composed of representatives from the Iloilo City Urban Poor Network and representatives from various relevant Iloilo City government offices, to provide technical assistance and expedite the implementation of the project. The city government also provided a licensed engineer to oversee project monitoring and site inspection for the 21 housing units in Kabalaka.

The local-level government of Barangay Calumpang has also been supportive of Kabalaka's community-led housing initiatives. The barangay served as a mediator in resolving problems the community faced during the housing construction, and helped relocate two squatter families who had built houses that encroached on the land belonging to the ten row-houses. The Kabalaka officers provided cash assistance to those families, while the barangay gave bamboo housing materials for the construction of their new structures. Even though there have been several changes of barangay leadership over the past two decades, the relationship between the Kabalaka community and the barangay has remained harmonious. The barangay has been supportive of many community initiatives, from collective savings and land acquisition, to housing projects, and to the more recent pandemic response project.

Barangay Calumpang has recognized the role of Kabalaka in nation-building, through the association's community-led upgrading and housing initiatives. A representative from Kabalaka currently sits on the barangay-level Development Council, and two members of Kabalaka are part of the Barangay's Emergency Response Team, which manages relief operations after natural disasters and during the pandemic. These volunteers serve as a link between the barangay and the community during times of calamity and act as focal persons for relief operations and dissemination of announcements and concerns.

PROJECT FINANCING

Exchange rate in 2008: 44.5 pesos = US\$1

Land:

The 0.715 hectare of foreclosed land was purchased by the community for 2.7 million pesos (US\$ 60,675). 700,000 pesos (US\$ 15,730) of this came from people's collective savings, and 2 million pesos (US\$ 44,945) came as a bulk loan from the Homeless People's Federation's national fund. The loan was given at 6% annual interest, repayable in five years, with monthly payments of 41,517 pesos (US\$ 933), to which all the members would contribute, according to their plot size. Loans per family ranged from 34,000 pesos (US\$ 764) for the 51 m2 plots, to 55,000 pesos (US\$ 1,236) for the 82 m2 plots. By 2020, 44 of the 70 Kabalaka HOA members had fully repaid their share of the land loan, and the others were still working on it.

Houses:

The 21 houses that were built in Kabalaka, with loans from the CLIFF program, included the following models and loan packages. Each family brings their monthly loan repayment to the Kabalaka office, which then passes the money on to the Federation's main Iloilo office, which in turn makes its bulk CLIFF loan repayments to the national UPDF in Manila, through PACSII, once a year. This arrangement gives the Federation in Iloilo some freedom to manage loan repayment problems and use the loan repayments for short-term projects and emergency needs locally.

- **Two-story row-houses (10 units)**, with 50.4 m2 of total living area, cost 165,000 pesos (US\$ 3,708), and were financed by 15,000 pesos (US\$ 337) from the family (to cover the labor costs) and by a loan of 150,000 pesos (US\$ 3,371) from CLIFF, given a 3% annual interest, repayable in 15 years, with monthly payments of 1,300 pesos (US\$ 29).
- **Two-story duplex and detached houses (10 units)**, with 27 m2 on each floor (total 54 m2 of living area), cost 272,000 pesos (US\$ 6,112), and were financed by 42,000 pesos (US\$ 944) from the family (to cover the labor costs) and by a loan of 230,000 pesos (US\$ 5,170) from CLIFF, given a 3% annual interest, repayable in 15 years, with monthly payments of 2,000 pesos (US\$ 45).
- **One-story ICEB block demonstration house (1 unit)**, with 44 m2 of total living area, cost about 213,500 pesos (US\$ 4,800), and was financed by 63,500 pesos (US\$ 1,427) from the family (to cover the labor costs and the roofing sheets) and by a loan of 150,000 pesos (US\$ 3,371) from CLIFF, given a 3% annual interest, repayable in 15 years, with monthly payments of 1,300 pesos (US\$ 29).
- **Self-built houses:** By 2022, another 15 Kabalaka members had built houses on their plots, using their own resources.

Infrastructure:

- **Water supply:** The community members constructed and paid for their own common deep well..
- **Electricity:** Community members applied for and paid for their own individual municipal electricity connections, which cost about 6,000 pesos (US\$ 135) per household.
- **Earth dike and 21m perimeter wall** cost 140,000 pesos (US\$ 3,000), and was financed entirely by a no interest loan (repayable in 2-3 years) from the Iloilo Federation, using grant funds from ACHR.
- **Community Hall** was made from recycled materials from temporary housing, without any extra costs.
- **Community gate** cost 7,378 pesos (US\$ 165) and was paid for by community members.
- **Street lights:** The first two street lights in Kabalaka cost 11,496 pesos (US\$ 258) and were paid for by community members, using their homeowners association monthly dues. In 2000, the community put up another 15 solar-powered street lights, which cost 50,000 pesos (US\$ 1,125), and were funded by a grant from ACHR's Selavip "5 Model Cities" project.

DESIGN AND CONSTRUCTION

House design process:

The community architects with TAMPEI worked with the Kabalaka members - along with a big group of young architecture students and volunteer helpers from nearby universities - to help them develop the housing designs and prepare themselves to manage the pilot project, in a series of lively participatory design workshops and training programs, which lasted several months. The community members were invited to think about their housing ideas and to draw pictures of what their "dream houses" would look like: whether it would be one or two stories, how many rooms it would have, what the windows would be like, etc. The community people also visited other low-cost housing projects in Iloilo to learn and expand their sense of what is possible. Gradually, some clear ideas for the houses emerged, and the community architects helped translate those ideas into a set of small house models, which accommodated the different levels of

affordability and the different plot sizes. After more meetings and discussions, a set of the most popular house models were finalized by vote.

The community members then began looking at the technical aspects of house-building with the community architects, in a series of training workshops that focused on things like building bylaws, housing materials, construction costs, community-based procurement and project management, plan-reading, financial management and account-keeping and loan repayment.

House designs:

Community architect May Domingo-Price, together with the volunteer architecture students, finalized the house designs that had been agreed upon during the workshops, and prepared the final cost estimates for each of the house designs. In order to keep the houses affordable, the people decided that the houses would be partly unfinished, so that the families could develop and improve their houses incrementally, after they moved in, as their means allowed.

1. Row-house on smaller lot (10 units) After exploring many options and determining that they could afford a loan of only 150,000 pesos (US\$ 3,371), the project participants in more vulnerable situations decided on a partially-finished "core" row-house unit, with two stories, on a smaller 51-square meter lot, which they could upgrade incrementally. The two-story row-house model has 50.4 square meters of living space (25.2 m² per floor), and is made with a reinforced concrete frame, with hollow concrete block walls, four special wooden windows, plywood flooring, stairs, a bathroom and a shared septic tank.

2. Duplex (2 units) and single house (8 units) on larger lot: Most of the other project participants, who had already paid off the loan for their 72 m² lots, opted for larger two-story houses of two types: a duplex unit that shares a common wall, and a detached house built on the property line, to leave as much of the lot open as possible, for garden and future expansion of the house. These houses had 54 m² of living space (27 m² per floor), and could be built within the CLIFF loan limit of 230,000 pesos (US\$ 5,170). Like the rowhouse model, these houses would be partially-finished "core" houses, and would be made of a reinforced concrete frame, with hollow concrete block walls, plywood flooring, stairs and a bathroom. But these units would have their own septic tanks and insulated roofs, and each family could choose what kind of windows they would like: bamboo or steel grilles, or sliding aluminum and glass windows.

3. ICEB block demonstration house (1 unit) on larger lot: To address the problem of fast-rising costs of construction materials, the Federation was at this time beginning to explore the alternative and cost-saving building technology of interlocking compressed earth blocks (ICEBs), which uses less concrete and steel and goes up much faster than conventional reinforced concrete frame construction. A decision was made to test this technology in a demonstration house in the Kabalaka HOA. One of the community members, Helen Villarin, agreed to have the Federation's pioneering ICEB block house be built on her 72 m² lot. The single-story house has 44 m² of area, and includes a medium-sized main room, a kitchen, a bathroom, a front porch and metal structure ready for the roofing sheets. The house was financed by a loan of 150,000 pesos (US\$ 3,371), but because a lot of that amount went into the cost of hauling the blocks from San Isidro to Kabalaka (7 kilometers away), Helen ended up having to pay another 48,500 pesos (US\$) for the roofing, on top of her 15,000 pesos (US\$ 337) labor equity. So finally, the ICEB house cost about 213,500 pesos (US\$ 4,800). The house is beautiful, though, and is much visited and much admired. The ICEB block technology was subsequently used in the Federation's RVHOA resettlement housing project in Barangay San Isidro, and in many other projects.

Housing construction:

Before the construction began, the people all worked together to clear the site, prepare a well to supply water, and build a fenced-in warehouse on the site, where all the construction materials they later bought could be stored safely. All the building materials were purchased collectively, in bulk, to get the cheapest rates. The construction kicked off with a ground-breaking ceremony in January 2008, with officials from both the city and the barangay taking part. It took about 14 months to construct the new houses in Kabalaka, and by March 2009, all 21 houses were finished, including the ICEB demonstration house. The rowhouses were built first, and the others after. From the very beginning, the construction process was a lively and participatory one, and the 21 families took energetic part, making decisions, managing things, and coordinating with the workers, the architects, the engineer and the Federation. The skilled and unskilled workers who built the houses were all hired by the community members, and to save on their own labor equity, many of the families provided all the unskilled labor for their houses themselves.

How they brought down the cost of the row-house units:

May Domingo-Price and the technical team helped the people to develop the designs for the row-houses, through a series of many design workshops, which went into a fine level of detail. They even had a special

workshop to design the windows and beautiful louvered wooden shutters, which were made by a disabled people's workshop, using wood scraps left over from their school furniture-making contracts. The row-houses include a number of cost-saving innovations. The people provided part of the labor costs as "sweat equity", and they worked together to build the ten houses as a team. The "core house" units, which were made of simple concrete block walls, were complete enough to be occupied, but without any finishes, so people could later enclose the lower floors, which were left open initially, and plaster the walls. Each house has a second-story balcony for hanging clothes, but these balconies were staggered (back and front) to reduce the cost of reinforced beams and columns.

Earthen dike and perimeter wall:

The Batiano River that runs alongside the Kabalaka community often floods during the rainy season, especially during high tide. So while the new houses were being built, the community decided to use a no-interest loan of 140,000 pesos (US\$ 2,900) from the Community-led Upgrading Program in Iloilo City (a citywide initiative that was managed by the Federation and the urban poor network in Iloilo, with funding from ACHR) to build a 70-meter long earthen dike along the canal, to protect the community from flooding. They also built a 21-meter concrete perimeter wall at the back of the property. The people built the earth dike themselves, using bags of material called "Item 101" which is a cheap mixture of sand and soil. Truckloads of *Item 101* were delivered to the community, and all the Kabalaka HOA members and their families - including women and children - spent many weekends filling thousands of old rice sacks with that material and hauling it to the earthen dike.

COMMUNITY AND PROJECT MANAGEMENT

Kabalaka was the first community-managed housing project undertaken jointly by the Homeless People's Federation and the Urban Poor Network in Iloilo City, so a lot of the community-led processes and construction practices were new and being tested for the first time. To manage different aspects of the project, several task-based teams of community members were set up:

- **Purchase team** prepared materials quotation requests for at least three suppliers and purchased materials from the lowest-price suppliers.
- **Supply team** checked and inspected materials delivered by the suppliers. The team was also responsible for the accounting for incoming and outgoing materials during the construction. The materials ledger for each housing participant was maintained by this team.
- **Communication and logistics team** managed internal communications, documented daily activities on-site and prepared food for the workers and volunteers.
- **Construction team** supervised the construction work, made sure the workers followed the plans and communicated any problems to the community architect, engineer and Federation staff.
- **Finance team** paid the workers every week and kept accounts of all the transactions and payments.
- **Overall housing coordination team**, which included leaders from the five task-based committees, met regularly to update on the progress and resolve any issues. The coordination team was supported by the Federation and its NGO partner PACSII throughout the project.

Cooperation: The spirit of *dagyaw* (a local word meaning cooperation and unity) was evident in all stages of the construction process, and it helped keep the work moving at a good pace. Community members often cooked for the laborers, especially when it was time to pour concrete for columns and beams, which required a lot of people. Community members took turns guarding the materials warehouse at night and chipped in with help painting the steel bars and purlins, carrying sand and blocks, cutting tie wires and even picking up stray nails every afternoon. Throughout the construction, each family was also responsible for carefully monitoring the progress of their own house, in a system they called *imo balay, imo bantay* ("your house, your monitoring). All this active involvement by Kabalaka community members kept costs down, tightened bonds between the community members and improved the quality of work.

Labor equity: A portion of the cost of each house went into labor, and each family was responsible for covering that part, in addition to the loan. That was their "labor equity." For the row-house units, the labor equity was 15,000 pesos (US\$ 337), and for the other houses it was 42,000 pesos (US\$ 944). The families had the option of either paying this amount in cash, using their own savings, or they could provide the labor themselves, which was calculated at the rate of 180 pesos (US\$ 4) per day for unskilled work, and 250 pesos (US\$ 6) per day for skilled work. The more vulnerable families in the 10 row-house units provided the labor themselves. One of those who opted for "sweat equity" reported that after working on the site for many months, he had learned so much about construction that he could later to get hired as a skilled worker.

After-project arrangements:

Right after the "core" houses were completed, families began moving in - especially those who were living in precarious situations and in need of the houses as soon as possible. One of the row-houses belongs to Luis Albana III, and he moved into his house with his new wife, a day after their wedding, even though the house wasn't finished. As more and more families moved onto the Kabalaka site, there was an increase in the collection of monthly dues for homeowners association members, which was supposed to be 50 pesos (US\$ 1) per member. When the Kabalaka HOA members were living scattered around the city, it was difficult to collect these dues. With the monthly dues now being collected regularly, the community was able to undertake and pay for several collective improvement projects, including installing two street light posts, building a community hall, putting up a steel main gate and paying their yearly land tax.

Even though almost half the members of Kabalaka HOA have secure land and good houses now, the community members recognize that people in the community are still poor, still struggling with many other aspects of their lives and still have many other needs. In that sense, the pilot housing project is seen as being just the first step in their collective dreaming and collective problem-solving, and more community initiatives will follow. Kabalaka's main goal now is to become a self-reliant community that provides eviction-free affordable housing and a vibrant community support system. To do that, the community will continue with its robust practice of community savings, so they can leverage funds for more projects in the future.

In 2000, for example, the Kabalaka HOA put up another 15 solar-powered street lights in the community, which were funded by a grant from ACHR's Selavip "5 Model Cities" project in Iloilo. The HOA is now negotiating with the barangay development council to bring in concrete paved roads, drains and other services to the community, using government funds, through a usufruct arrangement, where the community "donates" the land used in the community for roads to the city. This land tenurial instrument is crucial for the barangay to be able to invest in infrastructure projects on privately-owned land, like Kabalaka, since using public funds to develop a private property is not allowed.

IMPACTS OF THE PROJECT

Successes:

Community-driven housing works: As a demonstration housing project that aimed to promote and highlight community-managed development in all its phases, the Kabalaka housing project tested many community-led processes and tools like participatory design, materials procurement and financial management. The Kabalaka project has been an intense learning opportunity for the Federation, for PACSII, for the local urban poor network and for the city of Iloilo. The lessons learned in this pilot housing project served as the basis for the scaling up of the much larger housing resettlement project in the San Isidro Relocation Site for families displaced by Typhoon Frank and the Iloilo City Flood Control Project.

Showing what is possible: Although it has faced many challenges and is not perfect, Kabalaka has given hope to many poor communities around the Philippines, and shown that by working together and combining their resources and energies, even the very poorest urban citizens can acquire land of their own, and build decent houses for themselves. The Kabalaka project also makes a vivid illustration of how difficult it is for the working poor to do that in the Philippines, and how many obstacles and deep structural inequities they face - especially when they must pay for everything themselves, with almost no subsidy or assistance, in a brutal housing market where almost everything is out of reach to even the most hard-working poor families.

Community-driven housing is cheaper: The community-managed design and construction process in Kabalaka, in which community members were directly involved in every aspect of the planning and implementation, has resulted in houses that are bigger, cheaper, nicer, more sensitively designed and of better quality than housing that is delivered by government programs or development agencies, or even the lowest offering from the private sector.

Passive "beneficiaries" become active doers: The Kabalaka project's community-led approach shifted the position of the community members from being passive "beneficiaries" of someone else's idea of what they need, to being confident, active learners and doers in a process of meeting housing needs they identify and address themselves, in their own way and at their own pace, using their collective power as a community and the collective power of their ideas and energy and motivation for change.

A learning opportunity for students, governments and development professionals: The Kabalaka housing project has also provided a vital and hands-on learning opportunity for many stakeholders in Iloilo and in other parts of the country in how to support a community-driven housing and change process in new,

more collaborative ways. Besides being much-visited by government teams, development professionals and other community groups, the project has been documented in detail by a team of Kabalaka community members, in a special issue of the Dagyaw Newsletter.

Challenges:

Members slow to move to site: By 2022, only 38 houses had been built on the Kabalaka site: 21 CLIFF-financed houses, two duplex units funded by the Vincentians, and 15 self-built houses. 32 house lots remain empty. Of the 21 CLIFF-financed houses, only eight were occupied by their owners, ten were occupied by renters, one was being renovated, and two were empty. There has been a lot of discussion in the community about why members haven't been able to move to the site, even after 25 years. Some have been unable to finish their houses because they have prioritized spending their limited income on their children's education and basic survival, and found that the best way to save for finishing their houses (or paying off their loan) is to rent them out for a while to others. Some have jobs and earning opportunities that are quite far from Kabalaka, and they are worried that if they move, they will face added transport costs and their incomes may plummet. Others continue to stay in their old informal settlements, where the threat of eviction has diminished, so the urgency to move has also diminished.

Loan repayment problems: When they joined the pilot housing project in Kabalaka, all the families understood that they would have to repay their housing loans, so the funds could revolve and help others like themselves to get secure, decent housing in the city. But many families - especially the more vulnerable ones in the row-houses - have fallen behind in their loan repayments. The relocation of their lives to the new place entailed lots of added economic burdens, and these burdens fell very heavily on families already earning very low and irregular incomes. Most community members still have low and irregular incomes, some are elderly and have no job at all, some are having to spend their limited earnings on survival, on medical care or on their children's education. These troubles have only compounded during the Covid pandemic, when incomes in the community fell sharply and loan repayments fell even farther in arrears. The Federation continues to work with the community members to help them find ways to keep paying, by extending the loan term, encouraging people to save and make smaller loan payments more often, to make repayment easier. Some families, though, have adapted to the new place and have found ways of boosting their incomes, by opening *sari-sari* stores (little neighborhood provisions stores), selling foods and fresh produce as vendors, or finding jobs in nearby government offices and private companies.

Inactive community organization: In a registered homeowners association, members are required to elect new officers every two years, but the last time the Kabalaka HOA organized an election was in 2016. Since less than half the HOA members are actually living on the site, it has been difficult to convene community meetings to perform these basic administrative rituals or to discuss other community matters. The presence of outside renters in the community, who may not be familiar with the community rules, has also been a challenge to the collective spirit in the community.

Savings has slowed down and needs reviving: Collective community savings has been the key for many of the things the Kabalaka community has achieved so far. Without their savings program, the land purchase, the pilot housing project and the settlement upgrading initiatives would not have been possible. Maintaining an active community savings program has been a standing policy of the Kabalaka HOA for more than two decades now. But since the housing loan repayments began in 2009, savings has slowed and almost stopped completely. The association is now thinking of ways to revive the savings program and make it more relevant and more accessible to everyone in the community, including children and the elderly. In 2021, a group of 13 women in the community got together and decided to re-start their savings group, saving 50 - 500 pesos (US\$ 1 - 10) in each weekly meeting. They use their collective savings to give loans to each other for emergencies, livelihood and house improvements.

COMMUNITY STORIES

Mr. Julio Samaro

Julio Samaro, 65, is the vice-president of the Kabalaka HOA (Phase I), and is active in the church as a lay minister. Before joining the project, he had been homeless, after his rented house was destroyed in a fire in 1996. That disaster prompted Julio and his wife Grace, a teacher, to accept an offer to stay temporarily in one of the stock rooms in the school where Grace was teaching. For over a year, Julio and Grace stayed in the school, until the CLIFF housing finance opportunity came up. Julio didn't think twice about taking advantage of this chance to have a house of his own, applied to get a loan and joined the housing project.

Julio took active part in the technical training and workshops and the construction process. After the construction was finished and he moved in to his house, Julio applied all that knowledge in home improvements he subsequently made himself - building walls on the ground floor and laying floor tiles. Julio describes living in Kabalaka with his wife as a dream come true. "We are at peace now because we have a house and a lot we can call our own. No more fears that we will be evicted. Though there are still a lot of things to improve in the house, we will prioritize the loan repayments." Julio has recently been helping community members to apply for their individual land titles.



Mrs. Coronacion Cerbas

Mrs. Coronacion Cerbas ("Nay Corning"), 68, is now retired from her job in a private company, and is active in the community's savings group. She has two children - a disabled son and a daughter, who are both attending a high school in Cebu. For almost twenty years, Nay Corning lived in one of the city's informal coastal communities, where she had purchased the "rights" to a house after getting married in 1990. Several years later, the Kabalaka officers and Federation staff came to her community to conduct a community savings orientation. She joined the new savings group, and later became a member of the Kabalaka homeowners association. Every time she received a year-end bonus at work, she would pay it all on her loan for land at the Kabalaka office. She was determined to have a piece of land of her own, and after a few years, she was able to fully pay for her 72-square-meter lot. When the CLIFF-financed housing project was announced in 2007, she grabbed the opportunity to take another loan, this time to build a house.



After her two-story "core" house was finished in 2009, Nay Corning sold off the "rights" to her old house in the coastal community, and used that money to begin making improvements to her new house. She enclosed and tiled the ground floor rooms, built an upstairs balcony, installed a water pump in the kitchen and built a masonry perimeter wall around her lot. Next on the list, she wants to upgrade the plywood flooring upstairs, and to pay for that, she has plans to open a *sari-sari* store next year, in front of her house. Now, Nay Corning enjoys the comfort and security of her new house, and loves the peaceful environment and good relationships she has with her Kabalaka neighbors. "I am very proud to have a piece of land, a house and a titled lot which I can transfer to my daughter when she is of legal age. All this is possible because of my savings. This is my gift to my children."

FOR MORE INFORMATION ABOUT THE PROJECT

This case study was written in August 2021 by Mary Bernadette J. Albaña and edited by Ericka Lynne Nava, with stories from these Kabalaka community members: Arnold Cantado, Coronacion Cerbas, Flordeliza Cebu, Julio Samaro, Luis Albana III, Maria Demafiles, Nerissa Terania, Helen Villarin and Sotero Avenido.

Please follow this link for some basic data and photos about the CLIFF-supported housing project in Kabalaka, from the Reall (formerly Homeless International) website:

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

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

Homeless People's Federation Philippines, Inc.
(Contact person) Ms. Theresa Carampatana (HPFPI National President)
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- website: www.pacsii.org

PHOTOS



More than a quarter of Iloilo's citizens live in dangerous, unhealthy and insecure conditions like these, in the city's informal communities.



A team from Kabalaka went to Payatas, in 1998, to take part in the first national assembly of the Philippines Homeless People's Federation.



That's Helen and Sonia (in the blue t-shirts on the left) visiting the Golden Shower community in Payatas, during the 1998 national assembly.



The national assembly in Payatas provided a venue for leaders from poor community organizations around the country to discuss issues like access to government loan programs, land acquisition strategies, evictions, negotiating with government and landlords and dealing as equals with NGOs.





This is the Kabalaka savings office, in Barangay Calumpang, as it looked in 2000, during a visit to Iloilo by a team from ACHR.



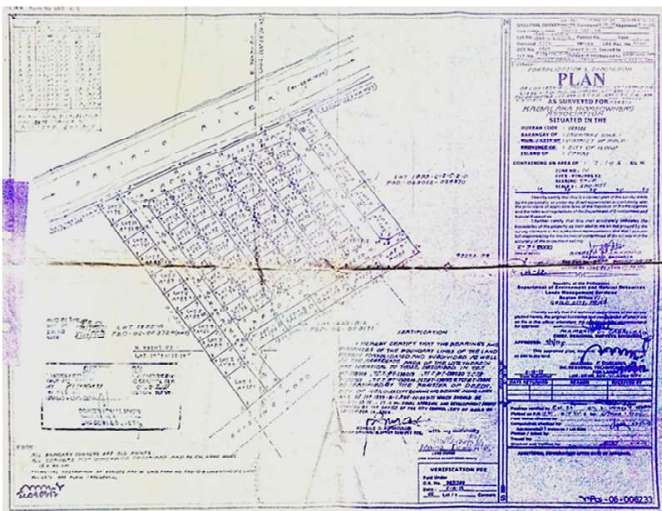
From the beginning, collective saving has been Kabalaka's key community mobilization strategy, with the goal of securing their own land.



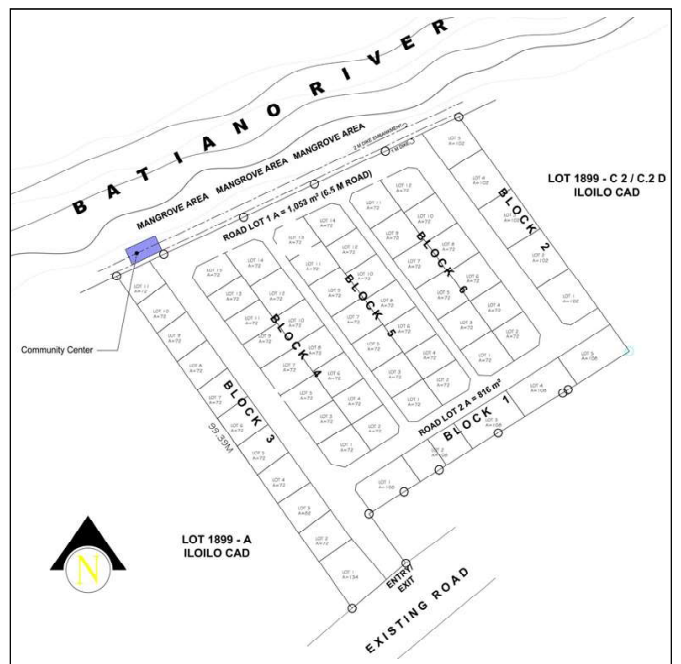
This is the first 3-hectare piece of inexpensive land Kabalaka tried to purchase, but the sale fell through when the loan program was cancelled.



This is a photo of the smaller piece of land Kabalaka was eventually able to buy, where they later developed their housing project.



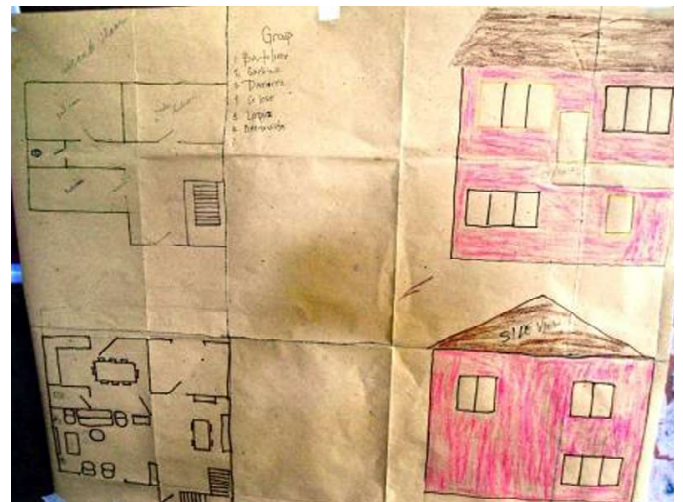
This is the first subdivision plan a team of engineers helped the Kabalaka community to develop. The plan changed a little later, in order to accommodate more families.



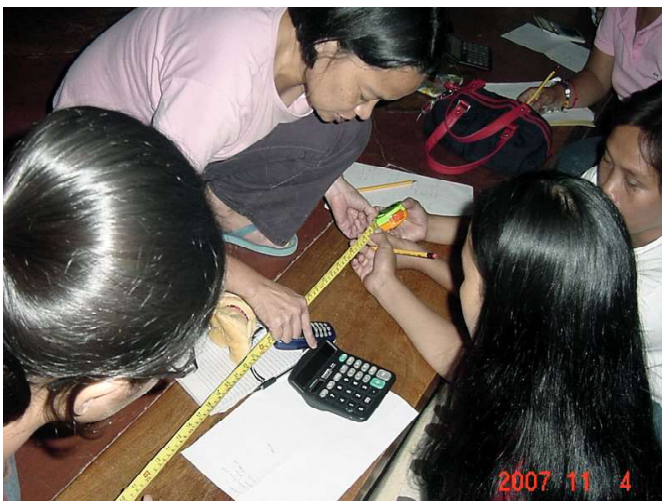
Here is another version of the subdivision plan, with 63 lots. Some of the larger lots were later divided, so there could be a total of 72 lots.



All the families interested in joining the pilot housing project were screened by the Kabalaka HOA officers and the Iloilo City Urban Poor Network, with assistance from the Federation's regional staff, and introduced to the CLIFF program and how the loans would work.



In the housing design workshops, the community members were first invited to think about their housing ideas and to draw pictures of what their "dream houses" would look like: whether it would be one or two stories, how many rooms it would have, what the windows would be like, etc..



Participants in the housing design workshop work with the community architects to understand and calculate space needs in the houses.

Using cardboard and colored paper to build scale models of some of the housing ideas the community members developed together.



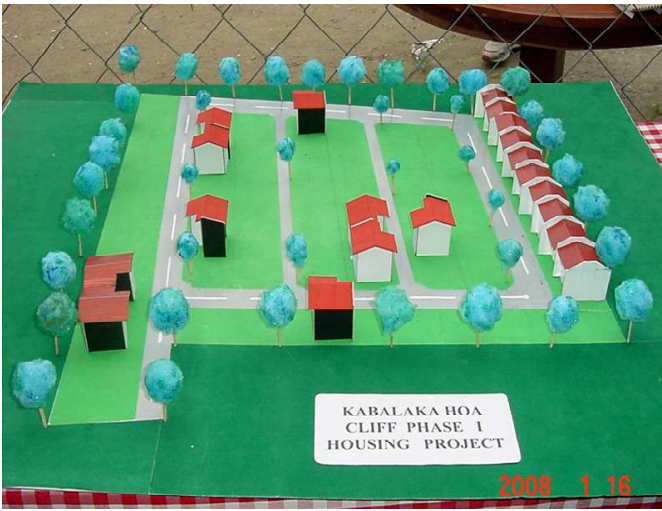
Once a set of house designs emerged as being possible on the small lots in the Kabalaka subdivision, the participants began working with the architects to estimate building costs, and to explore ways of keeping the cost of the construction as low as possible.



Once a set of four or five most popular and practical house designs from the community members were identified, the community architects helped translate those ideas into proper scale models, which the people could then examine and adjust further.



That's Vhal (with the white t-shirt and long hair), one of the young community architects on the team, helping the architecture students (on the left) to prepare the house models, and then discussing the house designs with the community members (on the right).



Here is a model of the Kabalaka site, showing where the 21 CLIFF-financed houses in the pilot housing project will be built.



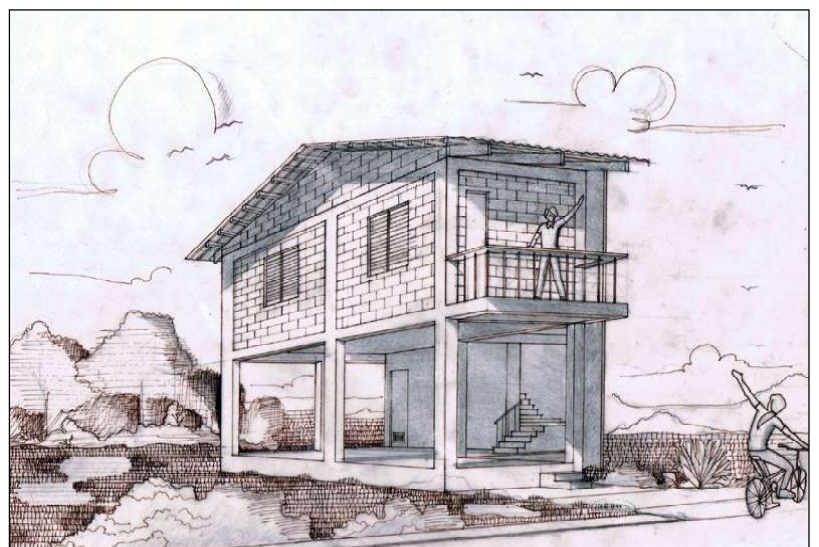
Here is a model of the ten less-expensive row houses that would be built on the smaller lots, and would be made even cheaper by the future residents chipping in most of the unskilled labor.



Here are models of two types of the detached single houses, which could be built within the CLIFF loan limits, if the lower floors were left unfinished. All the detached houses were designed to be built right on the property line, with fire walls, to save space for future additions.



Another model of one of the houses designed to be a duplex, with the fire wall on the left side.



Here is a cheerful sketch the architects made to show how one of the detached single houses would look, with the unfinished lower floor and the unplastered walls.



Since the housing project began almost seven years after the people bought the land, the site was overgrown with vegetation and had to be completely cleared before work could start.



With guidance from the architects and engineers on the technical team, the community people measured and pegged all the house plots, to prepare for the construction of the 21 houses in the pilot project.



Kabalaka was the Federation's first community-managed housing project in Iloilo, and a lot of community-led processes and construction practices were new and being tested for the first time. So there was a need for lots and lots of meetings and task forces, to manage different aspects of the project.



One of the first things to be built on the Kabalaka land was a site office and fenced-in warehouse where the building materials could be stored safely. The community members took turns guarding the materials warehouse around the clock.





The task force in charge of procuring construction materials visited many hardware stores and building suppliers to look at materials and compare rates, before choosing the best and cheapest.



Community members on the purchase, supply and finance teams kept careful record of all the money spent on the project, and all the incoming building materials.



A no-nonsense mother on the supply team inspecting the bill from one of the suppliers delivering materials to the construction site.



A truckload of steel bars being unloaded at the entrance to the Kabalaka community, with community members keeping tabs.



Here a member of the community construction team discusses some aspects of the project with one of the skilled workmen on the project.



The ground breaking ceremony at Kabalaka took place on January 16, 2008. After that, the housing construction began in earnest.



Work began with the construction of the ten row houses. In the photos above, the holes for the foundation and reinforced concrete footings are being dug by community members.



More photos from the construction of the row houses, with bamboo scaffolding put up for the concrete columns. With so many helpers on the site, the construction went very quickly.



Here community members are painting the steel purlins that will be used in the roofs of the row houses with rust-resisting red oxide paint.



This is how the row houses looked right after the construction was finished. Families would plaster and enclose the ground floor rooms later.



The ICEB block demonstration house in Kabalaka was another first for Iloilo, so the construction became a training course for everyone.



The soil of Iloilo turns out to be very well-suited for making ICEB blocks and produces a honey-colored block that doesn't have to be painted.



More photos from the construction of the ICEB block demonstration house in Kabalaka. To keep costs within the CLIFF loan limit, there wasn't enough budget for fancy doors and windows, so they used simple bamboo initially.



That's Helen Villarin, the owner of the ICEB block house, using a microphone to tell a group of visitors about the house and its technology.



The ICEB block house was a big inspiration for others and led to the use of the same technology in many other projects in Iloilo.



Here are two of the detached single houses, right after being built (above left), and a few months later (above right), when the residents had begun to put in some aluminum louvered windows and plaster the outside. Later, they would enclose the ground floor rooms.



Here are two of the duplex units. These houses have a small lot, but there is still enough space for growing lots of flowers and fruit trees.



Here are two more detached single houses, which used another design, towards the end of the construction process.



A photo taken on the Kabalaka site in April 2009, when the construction of the 21 houses in the pilot project was coming to an end.



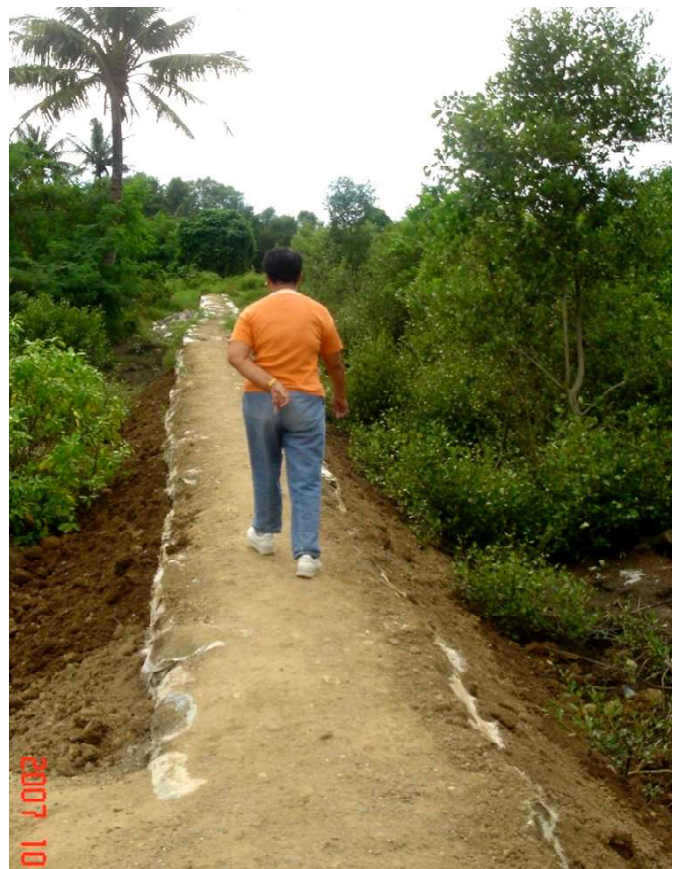
This is one of the single detached houses after the owner has moved in and begun to make some of her first improvements to the house.



While the new houses were being built, the community decided to collectively design and build a 70-meter long earthen dike along the river side of the community, to protect it from flooding. Photos from the special earthen dike design workshop (left) and with architect May Domingo-Price on the site (right).



Students from local technical colleges helped survey for the earthen dike, which involved many weekends of help from all the community members.



This is what the work looked like after the sand bags and bamboo rafts had been stacked up to one meter above flood level. Next, soil was banked up on both side of the sand bags.

Here is a photo of the earthen dike right after it was completed, and all kinds of mangrove and erosion-stopping plants had been planted.



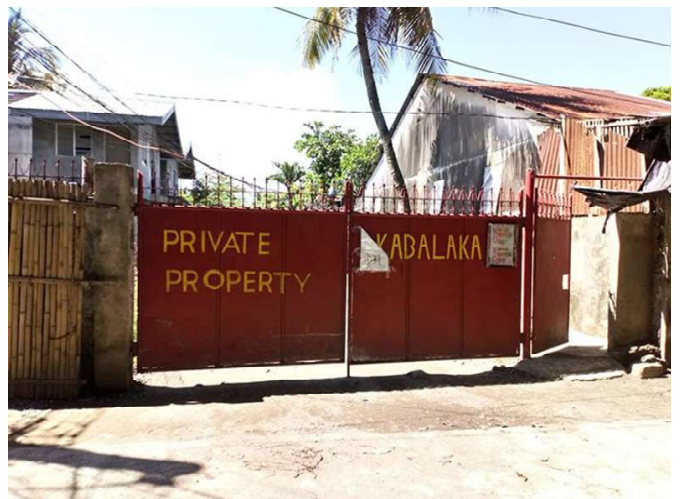
After the earthen dike, the community also built a 21-meter concrete perimeter wall along the back of the Kabalaka property, using the same energetic collective community power.



More photos from the community-managed construction of the concrete perimeter wall, which was built very cheaply, using a small, no-interest loan from the Iloilo City Upgrading Project, which was managed by the Federation and the Urban Poor Network in Iloilo.



Here is a photo of the almost-finished perimeter wall, which also helped prevent flooding in the community from other directions.



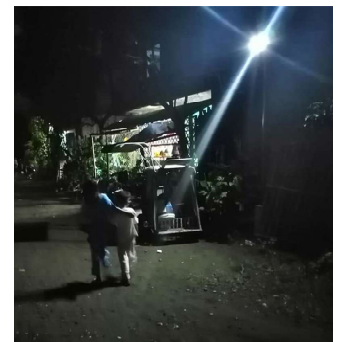
The community's steel gate, which the community members built and paid for themselves, came in very handy during the Covid lockdowns.



The open-air community hall in Kabalaka was built by community members, at no cost at all, using materials they salvaged from the temporary housing. The community hall is built on the river-side edge of the community, surrounded by mangrove trees, and is much-used for community meetings.



In 2020, the community used a small project loan from ACHR's "Five Model Cities" in Iloilo to make and put up 15 solar-powered street lights throughout the community.



The people had put up two simple street lights right after the housing project, but for years, the community remained mostly in darkness at night. The 15 new solar-powered streetlights make Kabalaka's streets much safer and easier to navigate at night.



That's Father Bebot in the foreground (with the grey hair), during a visit to Kabalaka by a team from ACHR's ACCA Program, in January 2010, shortly after the row houses had been finished.



More photos of the ten row houses, at various stages after the construction was over. The Zulueta family (above) opened a "sari-sari" provisions store in the lower part of their house.



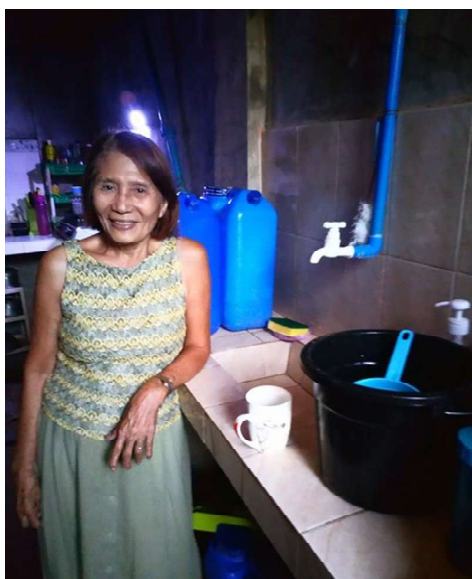
Here are some photos which show how the ground floor rooms in one of the row houses look after they have been enclosed and finished.

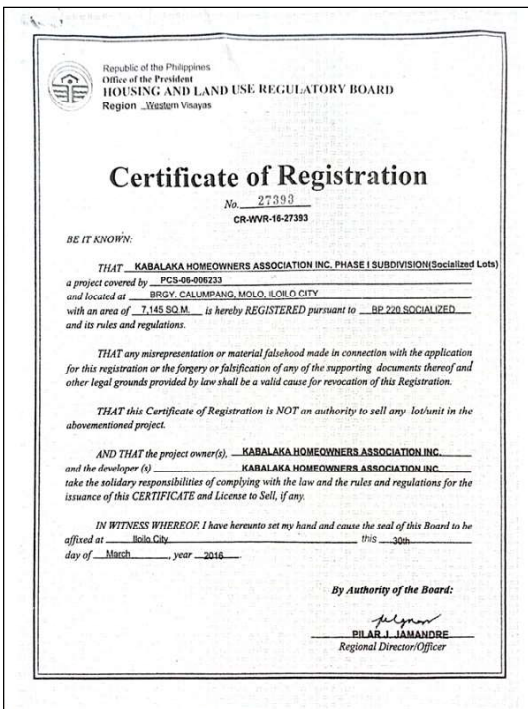


▲ While the residents continue to incrementally upgrade their houses in Kabalaka, almost all the houses have become embowered with all kinds of flowers and palms and fruit trees and vegetables and herbs growing in pots and beds.



▲ Here are four photos of Nay Corning's single detached house (above), which she has been gradually improving, with tiles, window grilles, a balcony and a water pump in her kitchen.





Kabalaka formally registered as a homeowners association (HOA) in 2016 (left), which makes the community members collective owners of the land, through the HOA. Now the HOA's vice president, Julio Samaro (above), is helping residents to obtain individual titles to their lots.



It was hard times for poor families during the Covid pandemic, when lockdowns prevented almost everyone from going out to earn. The Kabalaka community responded to pandemic needs in several ways: distributing free face masks and alcohol gel (left) and planting community vegetable gardens.



The community also set up a hand-washing station at the entrance to the community, so visitors entering could wash their hands.



During the Covid lockdowns, Kabalaka also organized a community kitchen, to feed one hearty meal to hungry and out-of-work people.