



# PHILIPPINES

## 6 GROUPS USE ACCA IN DIFFERENT WAYS TO TACKLE THE SAME PROBLEMS

The ACCA projects in the Philippines are being implemented by six different groups which approach the country's staggering urban poor housing and land problems from quite different perspectives. So an interesting aspect of the ACCA process there has been seeing how these groups have used the tools ACCA offers in different ways, to achieve similar ends: secure land and housing for the urban poor and space for the urban poor to participate in the city planning decisions which affect their lives. Here is a brief summary of what five of the groups are doing, with a few highlights from their projects.

### ACCA in PHILIPPINES :

#### PROJECT CITIES (total 24)

- Quezon City, District 2
- Manila (Baseco)
- Navotas
- Iligan
- Quezon City, District 1 & 2
- Mandaue
- Davao
- Digos
- Kidapawan
- Albay Province, Bicol Region
- Talisay
- Muntinlupa
- Bulacan Province
- Rodriguez
- Sorsogon City
- Quezon City, Sama Sama
- Labo, Bicol
- Cortez, Bohol
- Caloocan
- Hamtic, Antique
- Valenzuela
- Compostela
- Liloan
- Typhoon Haiyan areas

#### SMALL PROJECTS

Small projects approved : 105  
 In number of cities : 19  
 Total budget approved : \$287,000

#### BIG PROJECTS

Big projects approved : 22  
 In number of cities : 21  
 Total budget approved : \$826,000

#### SPECIAL PROJECTS

8 disaster-rehabilitation projects in (including a national disaster survey and planning), budget \$138,000.

#### SAVINGS (only in 26 ACCA cities)

Savings groups : 569  
 Savings members : 22,016  
 Total savings : \$757,091

#### CITY DEVELOPMENT FUNDS

CDFs active in : 15 cities  
 Total capital in 15 CDFs: \$757,815

from ACCA	\$671,000	(88%)
from coms.	\$81,560	(11%)
from gov.	\$4,631	(1%)
from others	\$624	(0%)

#### IMPLEMENTING GROUPS

The ACCA projects are being implemented by 6 groups: HPFP (16 projects), UPA (1), FDUP (4), TAO (1), SMMI (1) and Sama-Sama (1).

**1 FDUP in 4 CITIES :** The Foundation for the Development of the Urban Poor (FDUP) has a long history of helping poor communities to purchase land through the government's Community Mortgage Program (CMP). Their ACCA project in Quezon City District 2 helped set up a new citywide coalition of urban poor groups (QC UP-ALL) and establish a district-level urban poor fund for housing and upgrading assistance, managed by the coalition. All the ACCA big and small funds went through the fund and have so far supported several small projects and housing loans to about 120 families in six communities in the process of reblocking and buying their land, through CMP or on "Proclamation" sites. They used the \$49,000 from ACCA to leverage matching funds from DFID and are now negotiating for another \$50,000 from the mayor for their city fund.



The UP-ALL coalition decided to take part in the 2010 national election and signed a covenant with their candidate (who actually won!) to support their urban poor agenda, leading to new possibilities.

**2 UPA in MANILA :** The sprawling Baseco slum is the focus of the ACCA project in Manila. The Urban Poor Associates NGO has for many years been helping Baseco's residents to organize and resist attempts to evict them from the valuable public land they occupy. In 2002, Baseco was "proclaimed" by the President as a social housing site, clearing the way for residents to form homeowners associations, survey, subdivide and reblock their settlements according to NHA norms and eventually purchase their land. The ACCA process began with a small project to build drains in one area of Baseco, but after a fire destroyed another part of the slum (242 households), the UPA used ACCA big project funds and some special disaster funds to help the residents survey and map the area, develop a new subdivision plan and start building simple "starter" houses there, as a big step towards formally acquiring their land.



In the new subdivision plan in Baseco, the area occupied by 242 houses, before the fire, has been reblocked to provide house plots of 24.5 square meters for 500 families, who are now building their own starter houses.

**3 SMMI in ILIGAN :** SMMI is a local NGO that promotes livelihood and housing projects for the urban poor and for families displaced by Mindanao's long separatist conflict. The city set up 26 resettlement colonies for war migrants and evictees from inner-city slums, but most are almost empty, because they are too far from jobs and the infrastructure is inadequate. SMMI developed three resettlement colonies of its own, and the ACCA big project funds were used to construct houses and build a road in one of these colonies. SMMI also used ACCA support to help urban poor groups in Iligan to come together, set up a new citywide federation and help get a City Shelter Code passed, which provides a framework for the urban poor to take part in city government decisions on budget-making and on housing and land issues. A representative from the newly-established UP-All federation now sits on the local housing board.



Some ACCA big project funds (as loans) have also been used to rebuild houses and pave a road in Takuby - an old Christian fishing village that was burned down during the separatist conflict in Mindanao.

**4 TAO in NAVOTAS :** The ACCA project in Navotas, which is being implemented by TAO, a women-led NGO of architects, planners and engineers, helped form a new community network, start savings groups, implement some small water supply and toilet projects and conduct training workshops in Navotas, in Metro Manila. The first plan was to use the ACCA big project funds to upgrade the Masagana community (159 households), but with serious problems of flooding and land payment crises, the project stalled. Eventually, a group of 75 families from Masagana decided to relocate to land they found in faraway Santa Maria, in Bulacan Province, and worked with TAO to develop a subdivision plan. The ACCA funds were loaned to the community to buy the land, and a Selavip grant helped them to build simple houses at the new site.



The savings group in Chungkang, a large slum near the sea in Navotas, has used small project funds as loans to members to pay for legal water connections.

**5 SAMA SAMA in QUEZON CITY :** This ACCA project is being implemented by Sama Sama, a community-based organization which since 1979 has been fighting to secure land, housing and development rights for the 60,000 poor households who live in National Government Center (NGC), the country's largest slum. They began by leading the resistance against evictions and bad government plans for the area, but since the NGC was "proclaimed" for social housing in 1987, they have helped organize the poor in NGC to secure their land, develop reblocking plans and follow all the steps to get their land titles. The ACCA support has helped them to continue and expand this work.



# Homeless People's Federation Philippines in 15 cities and 6 disaster-hit areas:

## 6 ACCA projects 100% managed by a national people's movement

The Homeless People's Federation Philippines (HPFP) is a national network of urban poor communities that was established in 1995 within the communities of scavengers who live around Manila's mountainous garbage dump in Payatas. The federation is now active in 33 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, city-fund management and partnership with government. Over the past five years, the HPFP has taken up the tools the ACCA Program offers and used them to refine, expand and add to their movement in many ways. These comments on the HPFP's ACCA process come from Ruby Papeleras, one of the federation's national leaders:

The Homeless People's Federation is more mature now, because of ACCA. We think not only of our savings groups now, but of citywide community federations in the cities where we work. And the decision-making processes that we have developed for selecting and implementing small and big ACCA projects have made our communities and our federation stronger. All the elements of how the federation implements the ACCA program have been discussed, agreed upon and absorbed by communities all over the country (how to repay the loans, how to set up the city funds), and because of that it really works. Our progress may seem slow-moving to outsiders, but this kind of development takes time: we are not only making physical changes with the ACCA projects but social changes also.

Most of the federation's small upgrading projects have been completed or are well underway, to construct paved walkways, develop water supply systems, drainage lines, seafront embankments and communal toilets. We know these ACCA small project funds can be used as grants, but we have decided to use them as low-interest loans to the savings groups, which repay the loans to the city fund. That is our way of countering the dole-out mentality that is so strong in the Philippines, and stretching these scarce resources further, to revolve and help more communities. We are also implementing several big housing projects, including two in Mandaue, one in Digos, one in Bohol and one in Antique on land that has been given free by the local government to the communities who were squatting on it. These projects are important breakthroughs, not only for the free land (in a country where the poor get nothing for free!), but for the way the federation has been able to negotiate loans and grants to support these large projects from many different sources, including CLIFF, CMP, the SDI Fund and the ACCA Regional Fund.

By showing real physical results, all these ACCA projects have motivated other communities to start saving and opened doors for partnership with local governments in many cities. There are still problems, though. Communities who don't save can't appreciate the process of getting loans to pay for projects and are still demanding that the government solve their problems, and then just waiting and waiting when nothing happens. On the other side, some local governments are not ready to understand a community-led process.



## ACCA-supported **DISASTER** projects in 5 regions :

Disasters are one of the biggest causes of poverty in the Philippines: earthquakes, volcano eruptions, landslides, floods, fires, garbage slides and over 100 typhoons a year. These calamities cause suffering and loss for everybody, but they disproportionately affect the the poorest, who tend to live in the most dangerous and disaster-prone locations, and whose lack of resources or land titles make it more difficult for them to rebuild their lives, houses and livelihoods after disasters hit. Especially when these disasters keep happening, one after another, as they tend to do in our country.

For the federation, post-disaster rehabilitation and pre-disaster planning - by the affected communities themselves - are central parts of our work. ACCA has helped us to implement post-disaster projects in five regions (Luzon, Mindanao, Bicol, Bohol and Central Visayas). And the ACCA projects in other cities have strengthened the federation's work with poor communities in these high-risk areas on secure land tenure, community upgrading and house construction, disaster management and intervention, partnership with local governments, horizontal learning, community funds and a variety of community-driven processes.

In the federation's Typhoon Ketsana project, for example, we gave house repair loans only to communities, not to individuals. The communities surveyed the affected households and determined who needed what and then they bought the materials together, in bulk, and managed the construction somewhat collectively, and then managed the loan repayments to the federation's special Ketsana house repair loan fund. These small loans were repaid so quickly that the funds revolved three times already, so that original \$20,000 from ACCA has allowed 450 households to received house repair loans totalling US\$ 61,303, in 23 communities in the three worst-hit areas (Quezon City, Muntinlupa and Bulacan).

# Out with projects and in with **CITYWIDE** :

**ACCA is one partner in an important initiative to make the government's chief housing finance program for the poor work better, faster and more locally . . .**

Over the last few years, an important collaborative initiative has been unfolding in the Philippines which involves re-jigging the government's flagship housing finance program for the poor - the Community Mortgage Program (CMP) - so that it works better, faster and in ways that are more locally-controlled, more citywide and less driven by individual projects. Part of the CMP reform process involves letting city or district ("barangay") governments take bulk CMP loans to finance packages of housing projects which they develop locally, in partnership with community organizations and NGOs within their constituencies, and then manage the projects and the finance mechanisms locally. This "Citywide Development Program" (CDA) is now being piloted in several cities and barangays, which are proving to be vibrant training laboratories for everyone involved.

This reform process involves the Social Housing Finance Corporation (the national agency which manages the CMP), the World Bank (which is providing technical support to the process) and the Homeless People's Federation and FDUP (which are helping to develop and test the pilot citywide and barangay-wide upgrading initiatives in several cities around the Philippines). In most of these pilot cities, the ACCA-supported projects are playing a key role in demonstrating new ways, and ACHR has been advising the process. A special "strategic initiatives" budget of \$40,000 from ACCA has also allowed the HPFP and their partners (including FDUP and the TAMPEII community architects network in the Philippines) to help strengthen and expand this citywide slum upgrading process in these pilot cities, through exchanges, meetings, savings expansion, surveying and citywide mapping (see next page). Here are a few notes from five of the pilot cities:

**1 CALOOCAN**, in Metro Manila, is the country's third largest city. Because it's so big, the citywide process is being piloted in one barangay (sub-district), Barangay 177, where there is an active and progressive barangay authority and a good partnership between the barangay, the CALUP community network and FDUP, which has helped many communities to acquire their land through CMP. This city was long ago chopped up into subdivision plans, and the big slums we see today are superimposed over a complex patchwork of small pockets of land, each with different land titles and owners - which makes doing any kind of barangay-wide or even community-wide planning and housing extremely difficult. The ACCA funds for Caloocan have been used to seed a city fund, in which the community network reviews loan applications and selects the projects for loans from the fund - so far mostly housing improvement loans to individual families in communities where they use CMP for land acquisition. The fund will also eventually help finance the first "in-barangay" resettlement pilot project, in the Bienina HOA community, that is being planned and implemented by the community, in close partnership with the Barangay.

**2 VALENZUELA** is smaller than Caloocan and in many ways a more congenial city for testing citywide. There are slums everywhere, but they've had two progressive mayors (brothers) who have partnered with HPFP, the Valponet community network and FDUP to expand savings, develop on-site housing upgrading projects and support a people-driven barangay-wide mapping and planning process in Barangay Mapulang Lupa. The regional Community Architects Network workshop in June 2013, in which the architects helped several Valenzuela communities to map their settlements and develop upgrading plans, gave a big push to the citywide process, and helped turn new concepts into actual projects, with support from SHFC and World Bank. (more on next page)

**3 ILOILO** is a city with a long history of citywide action on land acquisition, housing, infrastructure upgrading and post disaster rehabilitation. This is also a city with a very active and mature community process: the HPFP in Iloilo has promoted savings, developed several housing and land acquisition projects, supported infrastructure upgrading, developed cost-saving alternative building materials and linked with other community networks in the city to form a citywide urban poor alliance. The city's mayor and municipal government have partnered with community organizations and with a variety of NGOs and charities to develop a range of housing relocation and disaster rehabilitation projects, with a policy of no eviction without relocation. Thinking and working in ways that are truly citywide have become standard operating procedure in Iloilo. Though the city does not receive support from ACCA, Iloilo makes a terrific case-study for the kind of citywide processes ACCA is trying to promote.

**4 MANDAUE** is another city with a long history of collaboration between a strong community process (HPFP and the citywide urban poor alliance), a progressive mayor and a supportive local government. This partnership's first big achievement was a large on-site upgrading project, in which 9.2 hectares of public land in the heart of the city was donated to the 1,600 families who were squatting on it, and who are now constructing new houses there, using loans put together from a variety of sources and blocks they manufacture themselves. ACCA big project funds are partly supporting the house construction process in two of the 11 communities on the 9.2-Hectare site (MMVHA1 with 311 households and LTHA1 with 243 households), with other funds from CLIFF and the SDI Fund. The city is now working with the HPFP and the urban poor alliance to develop a 6.5 hectare site in Barangay Paknaan for relocating 1,200 families living in danger areas around the city. This large resettlement site is divided into 12 homeowners associations, and the HPFP is working with one to develop a housing project for 100 families.

**5 DAVAO** is another city struggling to find citywide solutions to its big problems of urban poverty and housing. The HPFP has played a key role in promoting savings, implementing several community driven upgrading projects (including the fabulous 23m bamboo bridge, which was partly financed by a small project loan from ACCA), and partnering with the city government and a citywide alliance of urban poor groups to develop several on-site and relocation housing projects, which bring together a wide variety of partners and finance sources - including the "Balanced Housing" strategy, which channels a portion of developer profits into land for housing and has been employed in Davao very creatively, with support from the Municipality. The ACCA big project funds were used to give house improvement loans to families in communities on uncertain land who can't access these formal projects.

## What is CMP?

Since it was set up in 1988, the Community Mortgage Program (CMP), the Philippines government's chief housing finance program for the poor, has loaned \$250 million to 2,190 organized communities, to buy the land they already occupied or found elsewhere, providing secure land for 249,622 poor families. This scale is impressive, but for years, complaints about the CMP have been rumbling away: too much paperwork, too much time-lag between applying for and actually getting the loans (3 - 10 years!), not enough loan for site development and housing (so CMP communities tend to remain slum-like), too centralized and too geared to individual projects rather than citywide change.





"In other cities, different community networks coexist, and they all do their own thing. But in this intensive barangay-wide mapping and planning we are doing in Valenzuela, we are involving settlements that belong to all the different networks and helping them look at the whole picture of their barangay and then produce one comprehensive plan for the whole barangay, in which everyone's housing problems are solved, as a package. We haven't done anything like this in other cities, and it's not going to be easy." (May Domingo, community architect with TAMPEII)

## Citywide mapping in VALENZUELA :

### The pioneering mapping and planning process in Valenzuela's Barangay Mapulang Lupa is doing battle with the old "scattered project" approach

One of the cities where the Citywide Development Program (CDA) is being piloted is Valenzuela, a smallish industrial city in Metro Manila with a population of 600,000, of whom more than half live in informal settlements scattered throughout the city. The city has had two progressive mayors (brothers) who have partnered with the Valponet community network, the Homeless People's Federation and the NGO FDUP to expand savings, develop on-site housing upgrading projects and support a people-driven barangay-wide mapping and planning process in Valenzuela. During a big ACCA-supported regional Community Architects Network (CAN) workshop that was held in June 2013, the architects helped several communities Valenzuela and Caloocan to map their settlements and develop alternative upgrading plans. This workshop gave a big push to the citywide process, and helped turn new concepts into actual projects which are now being implemented, with finance support from SHFC and ACCA. After the CAN workshop, five communities are doing upgrading planning to demonstrate community-driven upgrading options in the city, with support from the community architects of TAMPEII.

In October 2014, the team in Valenzuela collaborated with CAN to organize a national workshop on barangay-wide mapping and planning by people, in which the already active mapping and planning process in Valenzuela's Barangay Mapulang Lupa was used as an example to teach and inspire community networks and local officials in other cities and barangays to do the same. Most of the 70 people who joined the workshop were community leaders and barangay officials from Barangay Mauplang Lupa and other barangays in the city of Valenzuela, but there were also teams of community leaders and local government officials from four other cities: Talisay, Davao, Muntinlupa and Marikina - all of which are Local-CMP pilot cities also. Nad and Tee (CAN's two regional coordinators) and a team of architects and community leaders from Yogyakarta also joined the workshop.

On the first day, the Valponet network leaders presented the results of their intense, six-month process of community mapping, settlement profiling and savings mobilizing in 16 squatter settlements in the barangay, and put up all their figures on the walls. After some field visits, the group understood that in Barangay Mapulang Lupa, these 16 settlements can be roughly divided into three common tenure situations, with some overlap: communities living on public land under electricity transmission lines, on private land and along (and in) waterways. In the old kind of planning, each settlement would be planned and dealt with individually, as a stand-alone project, or at best, a group of settlements under the same tenure situation might be planned and redeveloped together. But if all the settlements in the barangay are to be upgraded, the planning and solution needs to include all of them, and this was one of the key lessons of the workshop. At the end of the workshop, a concrete 6-step development plan for the barangay was worked out and presented to the barangay council the following month.



## TAMPEII: a national technical support system for people-driven housing, upgrading and mapping

In the past few years, the Homeless People's Federation has seen a huge scaling-up of their slum upgrading, housing, settlement planning and disaster rehabilitation initiatives in cities around the country. All these actual projects on the ground, which have drawn in increasing numbers of local government partners and support, have helped strengthen and mainstream people-led and citywide slum upgrading as viable options for solving the country's enormous urban poverty and housing problems. But with all these projects has come an increasing need for professional and "para-professional" design support.

To meet these needs, the Technical Assistance Movement for People and the Environment (TAMPEII) was formed in 2010, by a group of idealistic young architects, to serve as the technical support arm of the HPFP. Since then, TAMPEII has grown into a national network of architects, engineers, planners and community-based builders and technicians who provide technical support to a process of upgrading urban poor communities that is owned and led by communities themselves.

Although TAMPEII is closely allied with the HPFP, its members are increasingly bringing their professional skills to citywide mapping and housing planning processes (like the ones happening in Valenzuela, Iloilo, Davao, and Mandaue) which include community groups from many other networks and coalitions. And they also link with local universities and technical institutions to share knowledge, develop training programs for students and mobilize new volunteers.