



# PHILIPPINES

## SO MANY SOLUTION-MAKING MECHANISMS AND SO FEW SOLUTIONS :

The Philippines is a country whose housing problems should be solved in no time at all. In all of Asia, this must surely be the country with the most progressive social housing policies, the richest array of housing boards, coordinating councils, task forces and presidential committees, the most resolutions, proclamations, acts and codes. It has one of the oldest community land and housing finance programs, and one of the most active cultures of NGOs and activists and church-based charities and voluntary organizations, besides having a great overlapping array of people's organizations, community networks, federations and coalitions. Add to this that the Philippines has a population of smart, capable, well-educated, multi-lingual people, and a big, fertile and gorgeous country whose environment is abundant in every imaginable way.

Yet despite all these problem-solving mechanisms, slums are everywhere, and conditions in them are as crowded, miserable, dangerous and insecure as anywhere in Asia. Evictions are happening all over the place. Land negotiations and applications for loans or permissions languish in bureaucracy for decades, and even when communities do manage to acquire land, people continue to live for generations on it in bad housing without basic infrastructure. The Philippines has land, it has resources, it has finance, but somehow, those things don't match up with the real needs, although there are some examples of breakthroughs to show for all that problem-solving energy. And the problems seem to get worse, while still new layers of councils, declarations, coordinating committees are set up to address all this dysfunction. Yet there remains an astonishing faith that the system will deliver, ultimately, if the system can just be gotten right! And so year after year, a lot of groups still keep trying to change that system, to improve it, to make it work.

**MAKING A NEW SPACE FOR CHANGE ON THE GROUND :** The ACCA Program is trying to provide assistance to groups to give poor communities a chance to take action and make change by themselves, to fix what needs to be fixed on the ground. The idea is to create a fertile soil for a new set of workable solutions to spring up. There are, of course, pockets of innovation and change here and there, but so far they are unconnected, and it hasn't yet come into a well-connected joint force to make a stronger change in the country - *from the ground up*. And in the first year, there have already been some big breakthroughs - helping speed up the process of getting proclamation land in Baseco and Esbacona, and getting free government land for housing in Mandaue.

**FIVE COMMUNITY ORGANIZATIONS, FIVE STRATEGIES, SAME GOAL :** The ACCA projects in the Philippines are being implemented by five different people's organizations, all of which are trying in different ways to break through this impasse and make some real change on the ground for the poor communities they live in. There are already strong links between the 14 cities where the Homeless People's Federation is working, and a lively program of people-to-people exchange learning between these cities, which often include their local government officials. The ACCA process is trying as much as possible to create a new space for these other groups to meet each other, to visit each other's projects, to learn from each other's experiences and to begin to build a common direction and a greater common force for change.

- **HPFP :** A national federation of poor communities (the Homeless People's Federation Philippines), now active in 33 cities, using community-managed savings as the core strategy of a community-led development process involving land acquisition, community upgrading and house construction, disaster management and partnership with local governments.
- **KABALIKAT :** A people's organization in the sprawling 8,700-household Baseco slum in Manila, which has been proclaimed as a social housing project site. Kabalikat is being supported by the NGO Urban Poor Associates.
- **QUEZON CITY UP-ALL :** A new coalition of urban poor communities, people's federations and grassroots networks in Quezon City's slum-rich District 2, which is being supported by FDUP.
- **UP-ALL MINDANAO :** Another new coalition of urban poor communities and people's organizations is just getting started in two towns in the war-torn province of Mindanao - Iligan and Kauswagan - with support from the NGO SMMI.
- **DAMPA :** A federation of people's organizations in Metro Manila, Bulacan and Cavite which works on issues of secure land tenure and health, is now helping strengthen the community process in Navotas, with support from TAO-Pilipinas.

## ACCA in PHILIPPINES :

### PROJECT CITIES (total 12)

- Quezon City, District 1 & 2
- Quezon City, District 2
- Manila
- Navotas
- Muntinlupa
- Iligan
- Mandaue
- Davao
- Digos
- Kidapawan
- Albay, Bicol Region
- Talisay

### SMALL PROJECTS

Small projects approved : 46  
 In number of cities : 11  
 Total budget approved : \$129,000

### BIG PROJECTS

Big projects approved : 6  
 In number of cities : 6  
 Total budget approved : \$190,000

### SPECIAL PROJECTS

- National community-driven disaster preparation (HPFP), budget approved \$35,000.
- Typhoon Ketsana rehabilitation in Quezon City (HPFP), budget approved \$50,000.

### IMPLEMENTING GROUPS

The ACCA projects in Philippines cities are being implemented by five organizations :

- **Homeless People's Federation Philippines - HPFP** (Quezon City Districts 1 & 2, Mandaue, Davao, Digos, Kidapawan, Albay, Talisay, Muntinlupa)
- **Foundation for the Development of the Urban Poor - FDUP** (Quezon City District 2)
- **Urban Poor Associates - UPA** (Manila)
- **TAO Filipinas** (Navotas)
- **Sentro sa Maayong Magbalantay, Inc - SMMI** (Iligan)

## A note on ACRONYMS and ABBREVIATIONS . . .

Visitors to the Philippines are frequently baffled by conversations overheard in poor communities that may sound something like this: "The PMC in the EB2HOA has to first draft their IRR before they can apply to get an ITS from the NHA, which is required to apply for CMP to buy the PP land in the NGC-EDP, according to the TOR of the MOU between the HOA, the PO, the LGU, DSWD and the NCC of HUDCC." The Philippines must surely be the region's most enthusiastic reducer of ordinary English into abbreviations, and creator of long strings of words which then have to be shortened into acronyms - all of which become so well-used that they take the place

of actual words. All this might sound like the worst sort of development jargon, but it has been almost universally democratized in this country, where the poorest slum-dweller, the angriest activist, and the smoothest academic all understand and use the same lingo. This is a tendency which the national passion for text-messaging has only enhanced. For people in the Philippines, this argot is part of their everyday culture and nothing odd, but visitors have to work very hard to keep track of what all these fast-flying letters stand for. And sometimes it can be so overwhelming that you have to dash PDQ into the CR and lock the door!

# CITY: MANILA

## Metro Manila, Philippines

In Manila, one of the 17 municipalities that make up Metro Manila, a third of the city's population lives in squalor and insecurity in enormous slums along rivers and canals, beside the harbor, along roads and garbage dumps and on tracts of open land. It is a city with a bitter history of eviction and displacement, as well as a vibrant tradition of eviction resistance. Although rich in community organizations and NGO activism, Manila is still discouragingly poor in examples where poor communities have been able to actually acquire secure land and develop decent housing for themselves, with all the basic physical and social infrastructure in place. This ACCA project in Manila is being implemented by a partnership between Kabalikat (a people's organization in the Baseco slum) and Urban Poor Associates (an NGO), to promote activities that will help poor people attain tenure security and basic services and build a city-wide federation of urban poor groups in Manila.

**CITY PROCESS :** In November 2009, UPA invited 189 leaders from community organizations in northwest Manila to come together, to begin building a city-wide federation of urban poor groups that can set a common people's agenda, negotiate with the mayor on land and housing issues and develop housing strategies that can become part of the city's land use and shelter plans. UPA hopes this new federation will cover the whole city by 2011. UPA is also using a special \$6,500 budget from ACCA to prepare a "City Profile", with information about urban poor communities in Manila, that will feed into the urban poor agenda and help expand this new city-wide federation. No city-wide slum survey has been done yet, but UPA has prepared narrative profiles of some of the large slum communities in the North Harbor area, where they have been working for over a decade.

**STARTING IN BASECO :** Although some city-wide activities have begun, this ACCA project is focused on Baseco, a sprawling squatter settlement of 8,700 households, where UPA has been working since 2001. Baseco occupies 49 hectares of reclaimed public land at the mouth of the Pasig River - a bustling port area with lots of jobs but no affordable housing. The community is vulnerable to typhoons and floods, and has over the years been hit by several fires which burned down large parts of the settlement. In several cases, these fires have led to housing redevelopment projects being built for the victims by Habitat for Humanity, Catholic charities and the local government, but most of the community remains completely undeveloped and unserved. Baseco has twice been threatened with eviction, to make way for river revitalization and toxic soil clean-up projects, but the people have stayed put. In 2002, Baseco was "proclaimed" by the President as a socialized housing project for its occupants, clearing the way for residents to purchase the land they now occupy.

**SURVEYING, MAPPING, SAVING, PLANNING :** It is no easy thing to get public land transferred to it's poor occupants in the Philippines, even in places which have been "proclaimed" for social housing, like Baseco. Many areas in the Philippines have been "proclaimed", but the people never got their land titles, and in some cases were later evicted for high-end developments. Plus, decades of fighting evictions is not necessarily the best training for all the complex, collective proclamation procedures communities must go through in order to actually get their land and redevelop their housing. People can only begin to purchase their house plots (individually, on installments) after they have set up homeowners associations and developed subdivision plans which follow certain norms for plot size and layout. With help from volunteer architects and UPA, and with good support from the Barangay, the people have surveyed and mapped the entire Baseco settlement and started developing neighborhood subdivision plans and a variety of house designs. Kabalikat started a savings-for-land program in February 2009, which now has 600 members and total savings of about US\$ 2,083.

### BIG PROJECT : Grant for construction of open drains in two lanes of the "New Site" area of Baseco (benefitting 100 households). ACCA Budget US\$ 13,000.



The \$10,000 big project funds (and \$3,000 of the small project funds) were used as a grant to build open drains in the "New Site" area of Baseco. The 800m of open concrete drains were constructed on both sides of two unpaved lanes, benefitting 100 households. The project was used to build the community organization and demonstrate a more people-driven slum upgrading model. UPA hired engineers from Freedom to Build (a low-income housing developer) to design the drains, supply the materials and supervise the work, which was done by hired workers. The 100 beneficiary households in the two lanes were asked to demolish any encroachments at the front of

their houses to clear the way for the drains, dig the trenches along their house fronts and contribute 200 Pesos (\$4) to the project. Work started in August 2009 and took seven months to finish. When Typhoon Ketsana hit Baseco in September, these two lanes were the only ones that drained and stayed dry! Since the project was finished, families in the two lanes have negotiated for light poles and have plans to set up a garbage collection system and "beautify" the lane by painting the house-fronts.



**SMALL PROJECTS :** UPA originally planned to use the small project funds from ACCA to build toilets and charcoal-making facilities in other settlements, but decided finally to use the funds partly to finish the drainage project (\$3,000), and partly to contribute to the construction of a 2-story community center for Kabalikat (\$2,000) - both in the same part of Baseco.

## CITY INFORMATION :

### URBAN POVERTY IN MANILA

|                         |                                     |
|-------------------------|-------------------------------------|
| Total urban population  | 1.7 million people                  |
| Urban poor population   | 100,000 households (500,000 people) |
| Number of slums         | 254 communities                     |
| % population in slums   | 30%                                 |
| No city-wide survey yet | (all Gov. figures)                  |

### SAVINGS (only in Basco so far)

|                      |             |
|----------------------|-------------|
| Date savings started | March 2009  |
| Savings groups       | 1 group     |
| Savings members      | 600 members |
| Total savings        | US\$ 2,083  |
| CDF started          | None yet    |

### ACCA BUDGET APPROVED SO FAR :

|                             |           |
|-----------------------------|-----------|
| Small projects (3)          | \$ 6,000  |
| Big project                 | \$ 10,000 |
| City process support        | \$ 3,000  |
| Special city profile budget | \$ 6,500  |

# CITY: QUEZON CITY, DIST. 2

## Metro Manila, Philippines

**QUEZON CITY**, where the Philippines national government is based, is one of 17 municipalities that make up Metro Manila and is the largest city in the Philippines: largest in area, largest in population and largest in urban poor. Half of Quezon City's population lives in slums, and District 2 is the city's densest and most slum-rich constituency. Despite the presence of several housing programs for and by the informal settlers (the Community Mortgage Program, Presidential Proclamations, Land Tenure Acquisition Programs and direct land sales) less than 10% of the city's slum dwellers have acquired secure land. A majority of the city's poor do not have proper toilets or legal connections to electricity and safe drinking water and have to pay higher prices for these essential services from informal sources. At the same time, there are two active city-wide alliances which bring together most of the many urban poor groups and federations in Quezon City (QC-UP-All and UPAK).

**THE ACCA PROJECT** is being implemented by QC-UP-All and UPAK (two city-wide people's coalitions), with support from the Foundation for the Development of the Urban Poor (FDUP, a local NGO). Through the selection and implementation of several community upgrading and land tenure projects in District 2, their idea is to use the ACCA project to strengthen and consolidate these two city-wide urban poor organizations and build their alliances with each other and with their local barangay (sub-district) authorities.

**CITY-WIDE PROCESS:** FDUP has used a special \$5,000 budget from ACCA to begin a process of surveying and mapping all the poor settlements in District 2 (9 out of the total 14 barangays completed so far) and to organize a series of forums and workshops to set up committees and prepare poor communities in Quezon City to develop a common city agenda to enable them to actively participate in city budgeting, urban development and land use planning. This work culminated on January 26, 2010 with the official launch of Quezon City's first ever local housing board, on which representatives from these urban poor alliances will sit.

**SMALL PROJECTS** in five communities, all in different barangays, have been selected through a process of district-wide prioritizing and discussions among all the groups. One project has so far been implemented:

- **Barangay Gulod Urban Poor Alliance (1,000 households benefit) Community Composting Project.** A US\$ 250 grant from ACCA was used to revive a barangay-wide, community-managed project to compost household kitchen waste (which they use as fertilizer in their urban gardening projects) that was badly damaged during the Typhoon Ketsana flooding last year.



## CITY INFORMATION :

### URBAN POVERTY IN QUEZON CITY

|   |   |
|---|---|
| Total urban population<br>(total Quezon City) | 480,624 households<br>(2.68 million people) |
| Urban poor population<br>(total Quezon City)  | 240,312 households<br>(1.34 million people) |
| Number of slums                               | 200 (+) communities                         |
| % population in slums                         | 50%   |
| Latest survey conducted                       | May 2009                                    |

### SAVINGS

*There is an active savings movement in Quezon City, and many groups in District 2 practice savings, but FDUP has no total figures.*

### ACCA BUDGET APPROVED SO FAR :

|                      |           |
|----------------------|-----------|
| Small projects (5)   | \$ 15,000 |
| Big project          | \$ 40,000 |
| City process support | \$ 3,000  |
| Special city process | \$ 5,000  |

### BIG PROJECT : On-site reblocking of the Esbacona community (43 households) on public land located within a "Proclamation" site, which the people are in the process of buying.

Esbacona is a small community association of 50 households, which is a tiny part of a vast squatter area that sprung up in the 1970s around the newly-developed National Government Center (NGC). After years of eviction threats and resistance by the communities, the NGC was "proclaimed" as a social housing site. Esbacona is one of the many registered homeowners associations in the NGC area which are struggling to reblock their settlements and acquire their land. They have surveyed the community and developed a subdivision plan and house designs, with support from FDUP architects. The reblocking process, which is being done incrementally to convince the last few doubters, began in November 2009 with the first 8 houses being demolished. The \$40,000 ACCA funds are being used to provide building materials loans (up to \$1,050) to the 19 families whose houses have to be moved and partly rebuilt to make way for widened roads in the reblocking plan. The materials are purchased by the community in bulk, but the house construction is done by individual families. The amount of materials people get depends on the reconstruction plan they have worked out with the FDUP architects.



**THE QUEZON CITY SOCIAL HOUSING FUND:** The loan repayments in Esbacona will be collected by the community's collection committee and turned into the newly set-up Quezon City Social Housing Fund, so the funds can revolve to assist other community housing and reblocking projects and strengthen the UP-All and UPAK federations in Quezon City. No money will stay in the community. People have the choice of repaying their materials loans within 1 year (at 6% annual interest) or in 1-3 years (at 9% annual interest). They have worked out a system in which 3% of the interest goes back to the borrower, as an incentive rebate, at the end of the year, if they repay on time. So if they repay promptly, the effective interest they will pay is only 3% or 6% annually. This new fund, which is to be open to all the urban poor communities in Quezon City, is being managed by a joint committee of 9 people, which includes representatives from UP-ALL, UPAK and various other community organizations and NGOs. This committee meets two times a month to manage the funds, look at proposed projects, visit people's organizations and check if the technical side of proposed projects is OK.

## What is a PRESIDENTIAL PROCLAMATION area?

A "Presidential Proclamation" is an executive order that proclaims a piece of government land as a social housing site, and gives the squatters occupying that land the right to buy it, on installments over a 10 year period. But there are a lot of difficult and time-consuming procedures communities have to go through first: they have to form legal homeowners associations, survey, qualify the beneficiaries, obtain permissions, develop subdivision plans, reblock and negotiate contracts to sell at a price community members can afford. Only communities that are very well organized and have access to finance can navigate this arduous process. And the reality is that most "proclaimed" communities never actually get their land.

The enormous proclamation area in NGC, where Esbacona is located, was proclaimed in 1979, but very few of the hundreds of homeowners associations within its boundaries have got land titles yet. All the families have been issued "Qualified Beneficiary" papers, but most have been unable to "reblock" the layout of houses and roads in their settlements, so they meet NHA community layout standards, with certain minimum lane widths and plot sizes. Because reblocking is expensive and socially difficult, most communities never get past that step.

# CITY: NAVOTAS

Metro Manila, Luzon Island, Philippines

Navotas is a city in Metro Manila with enormous numbers of poor people living in miserable conditions, in squatter settlements all over the city - particularly along its long coastline. The ACCA project in Navotas, which is being managed by TAO-Filipinas, a women-led NGO of architects, planners and engineers, is helping to form a new network of community organizations in Navotas to work together towards decent housing and secure tenure. The project is so far concentrating on the three areas : Barangay Tanza, Barangay Tangos and R-10.

**CITY PROCESS :** With the \$3,000 city process support from ACCA, and a special \$7,500 budget, TAO has organized several workshops and training activities as part of their efforts to start a community-led upgrading process in the city. Several settlements were mapped, in a joint effort by community youths and students from the University of Philippines, using GIS technology, as a first step in building a city-wide database on informal settlements. Workshops on water and sanitation and on waste management were also organized to help community people identify and prioritize their infrastructure problems.

**SAVINGS JUST GETTING STARTED :** Most communities in Navotas have no savings. In July 2009, TAO organized a workshop to introduce the idea of community-managed savings and credit as a core organizing strategy in community upgrading. An ACCA management committee of community representatives from the three project areas was formed and city-wide guidelines for ACCA savings and projects were agreed upon: all ACCA project funds will be given as loans to community members only after they've been saving a minimum of 50 Pesos (\$1) a month for at least six months; loans will be given to the communities at 1% monthly interest (repayable in six months), and communities can add another 1% margin on top to cover their internal costs, so the members actually pay 2% per month. Loan amounts can be no more than twice the amount saved.

**SMALL PROJECTS :** While the meetings, workshops and training seminars kept on being organized, the actual upgrading projects have not been so easy to get going. Projects to build a raised walkway in one settlement, and household toilets in another have been discussed, but so far, only one project has gotten started:

- **Chungkang Community (37 households) Water supply connection loans.** This is a large squatter settlement of 1,500 households on government land in Barangay Tanza. TAO has helped the people survey and map the settlement and start a savings group. The \$3,000 small project budget from ACCA is being used to provide loans to savings members to get metered municipal water supply connections, which they have negotiated to get at a cheaper "group rate" of \$56 per connection (the standard individual connection rate is \$146). If members save 150 Pesos (\$3) per week for 3 months, they can take a \$56 loan from the ACCA funds to get their water connection, which they have to repay in 3 months, at 150 pesos per week. So far, 37 members have joined the scheme. As soon as one batch of borrowers repays their loans, another batch can borrow, on a 6-month cycle. Each batch of borrowers appoints its own collector, who returns the repayments every week to TAO, which keeps a special account for the ACCA money.

## POSSIBLE BIG PROJECT : On-site upgrading and housing development at the Masagana Community (159 households) on land they are in the process of purchasing.



Masagana is a community of poor vendors and fishermen living in shacks on private land just behind Chungkang. The community was originally a people-initiated relocation project by a group of roadside squatters who were evicted from nearby areas in 2005. But after forming a homeowners association and negotiating to buy this inexpensive piece of reclaimed land directly from the owner, on installments over 5 years, there has been nothing but trouble. First the dike that protects the land from tidal waters broke, and the place is now permanently flooded with brackish water. Then, after paying off almost half the land, they found out that the leader of their association had been keeping the land payments, and they're now embroiled in a legal battle to recoup their stolen land payments.



The architects at TAO have been working with the community to help them start savings, set their priorities and develop some kind of vision for what they want to do. Using the big project funds from ACCA to revive this community's housing development process is one possibility. But a lot of community members are starting to drift away, and those still staying there are starting to look for alternative land elsewhere, so the big project here might not work out.



## CITY INFORMATION :

### URBAN POVERTY IN NAVOTAS

|  |                                    |
|--|------------------------------------|
| Total urban population (2000 Gov. figures) | 49,450 households (230,403 people) |
| Urban poor population (2000 Gov. figures)  | 14,746 households (73,729 people)  |
| Number of slums                            | 36 communities                     |
| % population in slums                      | 32%                                |
| <i>City-wide survey still in process</i>   |                                    |

### SAVINGS

|                      |              |
|----------------------|--------------|
| Date savings started | October 2009 |
| Savings groups       | 2 groups     |
| Savings members      | 45 members   |
| Total savings        | US\$ 106     |
| City Fund started?   | Not yet      |

### ACCA BUDGET APPROVED SO FAR :

|                      |           |
|----------------------|-----------|
| Small projects (5)   | \$ 15,000 |
| Big project          | \$ 40,000 |
| City process support | \$ 3,000  |
| Special city process | \$ 7,500  |



(Left) The walkway at the Creekside community being planned and built.

**These projects have changed the way we think about savings.**

After so many years of just saving and saving, we can now see real action. These projects in Creekside and Bethlehem have brought a new excitement to our savings movement. What are we saving for? For this! Now I spend a lot of time with communities that want to take ACCA loans for their own small upgrading projects like this. Word has gotten around and everyone wants to do projects. My job is to help them to prepare their internal financial management systems, in a simple way, so they can manage the loans properly. (Celia Tuason, HPFP, talking about the two small ACCA-supported upgrading projects so far in Quezon City)

**CITY: QUEZON CITY**  
Districts 1 & 2, Metro Manila, Philippines

This project (which overlaps with the other Quezon City project being facilitated by FDUP) is being implemented by the Homeless People's Federation Philippines (HPFP). Quezon City is where the HPFP was born in 1993. The savings groups run by poor scavengers who worked the garbage dump in Barangay Payatas (the poorest people in the city) were the original inspiration and learning center for urban poor groups from all over the Philippines to come and see what a 100% community-led development process looks like.

**COMMUNITIES IN HIGH-RISK AREAS :** The Homeless People's Federation already has its own large network of 51 poor communities within Districts 1 and 2 of Quezon City. Most of these communities are in "danger zones," beside rivers and creeks, under traffic bridges, along roads and railway tracks, on steeply-sloping hillsides, around garbage dumps and on prime land targeted for infrastructure development. Most have extremely precarious land tenure and lack basic services. All these 51 communities have active savings and credit groups, and collectively manage their own joint community development fund, with a lending capital of \$23,000 - all from their own savings and all of which revolves constantly within and between the communities in loans. These 51 communities have already been surveyed by their members, with support from the HPFP.

**EXPANDING THE CITY-WIDE NETWORK :** As part of the ACCA-supported project in Quezon City, the HPFP has been working to bring together the various poor community organizations in the city and creating a platform for them to share strategies, support each other and build a common direction for tackling the problems of land, housing and livelihood which they have in common. In June 2009, the four big federations of people's organizations in Quezon City (HPFP, ULR-TF, DAMPA and ULAP) came together to form the Integrated People's Organization Network (IPON). The idea of the IPON network is to promote a genuine people's process in the collaboration with the government and other sectors, to provide a larger space for the people's organizations to tackle issues affecting urban poor and to assist the creation of similar networks in other cities nationwide. IPON's first general assembly was held on September 5, 2009, with about 155 urban poor community members from the four federations. A good number of local government officials and national government agencies have pledged their support to IPON.



**CITY INFORMATION :**

**URBAN POVERTY IN QUEZON CITY**

|   |   |
|---|---|
| Total urban population (Districts 1 & 2 only) | 392,270 households (1.9 million people) |
| Urban poor population (Districts 1 & 2 only)  | 168,264 households (841,320 people)     |
| Number of slums                               | 200 communities                         |
| % population in slums                         | 44 %                                    |
| Survey conducted                              | Every year                              |

**SAVINGS (figures only HPFP communities)**

|                      |                |
|----------------------|----------------|
| Date savings started | 1995           |
| Savings groups       | 51 communities |
| Savings members      | 1,612 members  |
| Total savings        | US\$ 23,000    |

**ACCA BUDGET APPROVED SO FAR :**

|                             |           |
|-----------------------------|-----------|
| Small projects (5)          | \$ 15,000 |
| City process support        | \$ 3,000  |
| No big project proposed yet |           |

**Using ACCA funds as LOANS rather than GRANTS :**

Most countries are using the small upgrading project funds from ACCA as grants to communities, but the HPFP is one of the groups which firmly nixes the grant idea and uses all ACCA funds as loans. Here's how Sonia explains that decision: "In the Homeless People's Federation, all of us know that these ACCA funds can be used as a grant. But we've decided instead to give them as loans. This is our way of countering the dole-out mentality, which is very strong in the Philippines, and stretching these scarce resources much farther. We are saying that this money you are using is to solve your immediate problems, but it's not free money - you have to

return it so it can revolve and help others. Since the federation began giving loans for upgrading projects in Iloilo, community members have understood why they must pay for the improvements, why the 3% interest is added to the loans and how that interest helps make our revolving funds bigger so we can support many more communities. People everywhere know this now and are used to it. This agreement was already in place when we started ACCA. But since then, some of the communities have decided to charge 6% interest, so that the additional 3% will go back to their internal community funds, and the rest to the UPDF.

# SMALL PROJECTS:

1

## SMALL PROJECT : Concrete walkway with drains in the Talanay Creekside Community, in Barangay Batasan Hills (35 households benefit)

The Talanay Creekside Association (33 households) is part of a sprawling squatter settlement on the steep hillsides of Barangay Batasan Hills. Getting into the settlement had always been dangerous, especially in the rainy season, when the cliffs eroded and the lanes became mucky open drains. Many times the people had asked the Barangay to pave the walkway, but nothing ever happened. So the mothers in the 5-year old savings group decided to do it themselves, and convinced 22 of the 33 households to help - so they could benefit from the walkway now. It took them just a month.

The trucks could deliver building materials only at the parking lot down below, and so the community people worked until midnight carrying the cement, sand, steel and gravel up the hill, on their backs. During the construction, everybody wanted to give up, and there were always loafers and doubters standing around sneering, "You're wasting your time!" But even as they bickered, they kept on working, and once they'd finished the walkway, even the critics were impressed with how the project came out. The walkway has encouraged members to save more and others to join the savings group, and there are now plans to extend the walkway. Kids now have a bigger and safer area to play, and the walkway has become the community's main social and recreation place.

The walkway was financed by a \$3,130 loan from the new ACCA city-wide loan fund, which was used to buy construction materials and hire five laborers (most of the labor was voluntary). The loan was given to the savings group at 6% interest (of which 3% stays in the community's internal savings fund and 3% goes back into the city-level ACCA revolving loan fund), to be repaid in two years, at \$290 per month. So far, only 22 savings group members have committed to pay for the walkway, but they're trying to talk the other 11 savings members who benefit from the walkway into helping repay the loan. If all 33 members join, each family will only have to pay \$4 per month.



**No easy project :** The day they fixed to measure and plan the walkway, with architect May Domingo. Typhoon Ketsana hit Metro Manila, but they didn't let the lashing winds and rain stop their work.

2

## SMALL PROJECT : Another concrete walkway with drains in the Bethlehem Community, in Barangay Payatas (190 households benefit)

The Bethlehem community planned to concrete only 80m of their mucky, slippery walkway, but the voluntary labor and savings on materials allowed them to pave an extra 60m (total 140m), which covers a considerable portion of this steeply-sloping hillside community in Barangay Payatas - the large and vibrant garbage-recycling area that surrounds the Payatas dump. It took them just three days and nights to build the walkway, which was financed by a \$1,075 loan from the new ACCA city-wide revolving fund, all of which went into buying construction materials. The loan was given at 6% interest (3% stays in the community and 3% goes back into the fund), and each of the 17 savings group members repays 50 Pesos (\$1) per week, for 18 months.

Although the project benefits all 190 households in the community, it was built and is being paid for by the 17 savings group members who could agree to start. As one community member put it, "We wanted to show that it's possible for us to improve our settlement ourselves. So instead of fighting to persuade everyone to contribute - which is such a headache! - we decided to just go ahead and do it. Now other neighboring communities want to take loans from the ACCA fund to build similar walkways, so our project is already spreading out. After a lot of talking, this was the breakthrough."

The "young" savings group in Bethlehem started in 2008, and its 190 members have already saved over \$10,000. But as Reynaldo Fenol, the savings leader, says, besides being able to take small loans, people didn't see any tangible benefits from their saving. But when others saw the success of this concrete walkway, they've been inspired to join the savings group, and membership is growing fast. They have already negotiated to get water and electricity, and like many communities in Payatas are saving and negotiating to buy the land they now squat on. The new walkway is an investment which Reynaldo says puts them in a more powerful negotiating position.



## Lots and lots of MEETINGS . . .

Although the HPFP's project in Quezon City was approved in April 2009, it took many months before they actually started any projects, and only the two small projects described above - out of the proposed five small upgrading projects - have so far been completed. At ACCA meetings, friends asked why the federation was taking so long organizing so many meetings, electing committees, setting rules and regulations, drafting objectives, setting procedures and prioritizing projects? Ruby's answer was, "Yes, we do have a lot of meetings, because we have to

process all these things. We don't want to just make a quick choice as national leaders and then say to one community or another, *Surprise! You are going to implement this project!* We made all these meetings with the communities because we want that they are the ones to implement these projects and to deliver these improvements, so we can show our force and demonstrate to the government that we can undertake this kind of development. This idea of using concrete action to build our strength is a new idea in the communities. It's also a process in the federation that whatever we do, we have to discuss it amongst ourselves first."

# CITY: MUNTINLUPA

Metro Manila, Luzon Island, Philippines

Over 200,000 families live in squatter settlements along the railway tracks which pass through three municipalities in southern Metro Manila (Makati, Sukat and Muntinlupa). Many work as laborers, vendors or scavengers in the factories and markets in this industrial part of the city. In a part of Metro Manila which is particularly rich in jobs, but poor in affordable housing, these railway slums are for many the only affordable housing option - despite their danger and insecurity.

**MUNTINLUPA'S DISPLACED RAILWAY SETTLERS :** About a decade ago, the Philippines National Railways announced plans to expand the tracks and modernize the railway system in southern Metro Manila. Eviction notices were posted on all houses within 15 meters of the tracks, on each side. After years of resistance and negotiation, an "in-town" relocation program was made part of the project, in which people displaced by the railway project could buy plots (on installments, through the National Housing Authority) in government-planned relocation colonies within the same municipality. Some 10,000 poor households in Muntinlupa were relocated under this scheme to the vast resettlement colony at Southville 3.

**A LONG HISTORY OF COMMUNITY SAVINGS :** Savings groups in railway settlements in Sukat and Muntinlupa began after some community leaders participated in the first national assembly of the Homeless People's Federation Philippines (HPFP) in 1998. Since then, the federation has been working with these and other railway communities in Metro Manila, in both pre- and post-relocation initiatives, and savings is the core activity of all their work. In Southville 3, the federation has helped build a network of leaders called the United Leaders of Southville 3 (ULS-3), which covers 3,500 households. They have also supported the continuation of the savings program which began in the old railway communities, and there are now 3,500 savings members in 38 groups (936 members in Southville), with over US\$ 24,000 in collective savings.

**ACCA IN MUNTINLUPA :** The ACCA project in Muntinlupa is being jointly managed by the United Leaders of Southville 3 and the Homeless People's Federation, and is being used to demonstrate the importance of community-led processes and upgrading initiatives in a large government relocation colony. No big ACCA project has been proposed yet, one small upgrading project is now underway (see box below) and four others are in the process of being planned and approved.

## FIRST SMALL PROJECT : A community-managed purified drinking water refilling station in the Southville 3 Railway Relocation Colony (248 households)

The federation calculates that each family in Southville 3 needs about 4 gallons of drinking water each day. Because the water supplied from the government tank is not potable, families have to buy all that drinking water from private vendors and water companies at 30 pesos per gallon, which adds up to about \$75 per family per month - a very heavy financial burden for poor families already reeling from the upheavals of displacement and having to pay for their new land and housing.

With \$3,000 support from ACCA, the community is building a water-purification plant and water storage tank, which will be managed by the community and will sell drinking water to residents at about 12 Pesos per gallon - the cost of maintaining the system. Although 248 households in this particular area of Southville 3 will build and manage the drinking water station, it will be open to everyone in the colony and will directly benefit an estimated 3,500 households (936 of whom are savings members).

The ACCA funds are being used to purchase the building materials, and all the labor is provided by the community people. Like all the other ACCA projects being managed by the HPFP, the \$3,000 from ACCA is being given as a one-year loan to the savings group at 6% interest, of which 3% stays in the community and 3% goes back into the new ACCA city-wide revolving loan fund that is being set up in Muntinlupa. The savings group members will all share in the loan repayment. One



of the local engineering colleges, at the University of Perpetual Help in Las Pinas, is giving technical support to the community drinking water station project in Muntinlupa, and is becoming an important technical support partner for other upgrading projects being implemented by the federation.



## CITY INFORMATION :

### URBAN POVERTY IN MUNTINLUPA

|   |                                    |
|---|------------------------------------|
| Total urban population (2007 gov figures) | 90,589 households (452,943 people) |
| Urban poor population                     | 53,145 households (159,453 people) |
| Number of slums                           | 9 large communities                |
| % population in slums                     | 59%                                |
| <i>No city-wide survey yet</i>            |                                    |

### SAVINGS

|                      |               |
|----------------------|---------------|
| Date savings started | 1998          |
| Savings groups       | 38 groups     |
| Savings members      | 3,500 members |
| Total savings        | US\$ 24,290   |
| City Fund started?   | not yet       |

### ACCA BUDGET APPROVED SO FAR :

|                             |           |
|-----------------------------|-----------|
| Small projects (5)          | \$ 15,000 |
| City process support        | \$ 3,000  |
| No big project proposed yet |           |

# CITY: ALBAY PROVINCE

Bicol Region, South Luzon, Philippines

2006 was a bad year for Albay Province, in south-eastern Luzon. Two successive typhoons ravaged the area. During the first (Typhoon Xangsane on September 27), thousands of houses were destroyed. Just when people were starting to repair them, the second and much fiercer typhoon hit (Typhoon Durian on November 30). In a bizarre coincidence, the Mount Mayon volcano erupted on the same day, triggering huge floods, landslides and lava flows that brought truck-sized boulders crashing down into dikes, roads and houses. Hundreds of people were buried in their houses or while trying to flee, and those who survived lost everything: their houses, belongings and land. The land within and around the three most badly-affected municipalities (Guinobatan, Camalig and Daraga) was declared "no man's land," in which none of the survivors were allowed to return.

**PEOPLE-DRIVEN RELIEF AND RELOCATION :** Two days after the storm, the Homeless People's Federation rushed to the area and began making contact with survivors in the evacuation centers. Using the strength of the national federation and their considerable experience with disasters, they helped the affected people in Albay Province to come together, conduct surveys, start savings, make exposure visits and turn the tasks of short-term relief and longer-term planning into a process which brought these traumatized people together and helped them to develop their own long-term land and housing solutions to the crisis.

**NEW LAND, NEW COMMUNITIES :** The government offered alternative land, but it was too far away, and not everybody who needed land was on the beneficiary list. So the federation helped the people search for suitable and affordable land in a safer place. They helped the survivors to form legal homeowners associations, so they could buy the new land collectively, and to negotiate cheaper selling prices with the owners of several possible sites - all within five kilometers. With down payments from the people's savings groups, and land loans from the Federation's Urban Poor Development Fund (UPDF), groups of organized survivors in all three of the affected municipalities have collectively purchased three pieces of land in safer places for relocation - one in each municipality - and are now developing their housing and infrastructure in these new settlements.

**ACCA IN ALBAY PROVINCE :** This ACCA project covers a network of 23 disaster-affected communities in those three municipalities (Guinobatan, Camalig and Daraga) in Albay Province. The small projects supported by ACCA are being used to unite these affected communities around a common goal, to further strengthen their power to negotiate as a group for a people-driven reconstruction and to gather support from other key stakeholders like the local governments and local universities, by joining forces on common projects which resolve still-urgent needs in the relocated communities. The network has planned to carry out five small projects in different communities in the three municipalities, and one project has already been finished :

**SMALL PROJECT : Water-supply system at the Masarawag Community in Guinobatan (83 households), on new land they have purchased and developed new housing on.**



This project is being implemented by the Masarawag Mayon Unit Neighborhood Association (MMUNAI), a new community of 83 disaster-affected households who are living on a piece of land they bought and subdivided themselves, after losing their land and houses in the disaster. A natural spring near the Masarawag community had always been the primary source of drinking water supply for the whole Guinobatan Municipality, but the system had broken down and people had no potable water. The project involved laying a pipe network from a nearby natural spring to bring water to the community, so that residents will no longer have to carry heavy buckets of water from the spring.

In October 2009, architect May Domingo came to Bicol, along with Sonia Cadornigara and Villa Mae Libutaque, another young architect from Iloilo, to conduct meetings with the community and help them plan out the project. The community also organized meetings with the local village officials who became partners in the project, and negotiated to get some technical assistance (for this project and others) from the Bicol University and from the Provincial Health Department. The system they developed works by natural gravity flow, without any electrical pumps. Although the 83 Masarawag community members built the project and are paying for it, all 853 families in Guinobatan ultimately benefit from the project.

The water supply system was financed by a \$3,000 interest-free loan from the ACCA funds to the community savings group, all of which was used to buy construction materials - the labor was provided free by community members. Savings group members make collective monthly repayments (for 2 years), which go back into the new ACCA network-wide revolving loan fund for upgrading projects.



## CITY INFORMATION :

### URBAN POVERTY IN ALBAY PROVINCE

(information covers only the three disaster-affected municipalities which are covered by the HPFP's ACCA project : Daraga, Camalig and Guinobatan)

|   |                                       |
|---|---------------------------------------|
| Total urban population                  | 49,066 households<br>(245,330 people) |
| Urban poor population                   | 4,971 households<br>(24,855 people)   |
| Number of slums                         | no information                        |
| % population in slums                   | 10%                                   |
| Survey of disaster-affected communities | March 2007                            |

### SAVINGS

|                      |               |
|----------------------|---------------|
| Date savings started | March 2007    |
| Savings groups       | 25 groups     |
| Savings members      | 1,812 members |
| Total savings        | US\$ 25,215   |
| CDF started          | not yet       |

### ACCA BUDGET APPROVED SO FAR :

|                             |           |
|-----------------------------|-----------|
| Small projects (11)         | \$ 15,000 |
| City process support        | \$ 3,000  |
| no big project proposed yet |           |



The Philippines is a country that faces just about every kind of natural and man-made disaster on the list: earthquakes, volcano eruptions, landslides, flash floods, fires and garbage slides. The country also faces some thirty typhoons a year, of which at least five are really bad ones. These calamities cause suffering and loss for everybody, but they often disproportionately affect the poorest and most vulnerable communities, who tend to live in the most dangerous and disaster-prone locations, and whose lack of resources, insurance or land title makes it more difficult for them to rebuild their lives and houses after disasters hit.

**SPECIAL DISASTER PROJECT :** This special ACCA project to build a national community-driven disaster response program, is being implemented by the Homeless People's Federation Philippines (HPFP), a national movement of urban poor communities that began in 1998 and is now active in 33 cities around the country. Using community-managed savings as the core strategy of the community-led development it promotes, the federation works with poor communities (especially in 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.

**10 YEARS OF DISASTER EXPERIENCE :** The HPFP is no stranger to disaster interventions, since most of its affiliate communities are in high-risk locations. For the past ten years, the federation has been identifying and surveying communities in high-risk zones (along shorelines and rivers, on low-lying flood-prone land, along roadsides and railway tracks, under traffic bridges and on steep hillsides). These surveys



are used to catalyze other activities like saving, settlement improvements, welfare, developing alternative plans for relocation or on-site upgrading to lobby with, and building networks of communities with the same problems within cities and regions to share ideas and help each other. The danger zone survey process is actually a way of expanding and building the federation, and it makes rich use of all the federation's projects and experiences around the country as resources. There are always lots of ideas, because all these cities are working very hard and all are struggling with similar problems - so nobody needs to tackle their problems alone.

**DEMONSTRATING A COMMUNITY-DRIVEN MODEL OF DISASTER RESPONSE :** The HPFP is trying to get people affected by many of these disasters to organize themselves and to find ways to solve the problems they face and rebuild their communities themselves, by working together as communities. By doing so, the disaster relief process can lead to more permanent solutions to the deep, structural problems these vulnerable communities have always faced. For the federation, the biggest lesson of these calamities is that if communities can prepare themselves, and if solutions can be developed long *before* the disasters ever happen, people will have more choices and more control. The activities supported by the \$35,000 special budget from ACCA so far include :

- **National workshop on disaster intervention.** The initial planning for the federation's national disaster intervention program was held in Mandaue in September 2009, two days after Typhoon Ketsana devastated Metro Manila and a fire destroyed a large community in Mandaue. These disasters worked as a reminder of how urgent the need is for disaster planning. Key community leaders from all regions joined the workshop and shared their experiences dealing with both pre- and post-disaster situations.
- **Survey and community mapping** in high-risk locations around the country continues, as a means of generating information about the socio-economic and physical conditions of these vulnerable communities. These surveys are feeding into the preparation of region-wide and city-wide disaster plans, in which each city's specific disaster context is being studied, discussed and understood through a process of city-wide community meetings and dialogue with local governments.
- **Engaging local governments** to find new ways to work with the local community federations and disaster-affected communities to support a more people-driven disaster response, and to explore more long-term land and housing solutions to problems of poor communities in high-risk areas.
- **Emergency disaster fund established :** As a result of the discussions among community leaders who have been both the victims of disaster and helpers after disasters, an emergency housing reconstruction fund has been set up, which affected communities can access quickly and easily.
- **Training of key HPFP leaders** to disseminate the experiences from this new program and to develop a special disaster team and coordinating body within the federation.



## A DISASTER portfolio :

The federation has now had several experiences intervening in disaster situations and helping the survivors to come together, start saving, build their own funds, link with the larger funds that the federation manages, and ultimately develop their own solutions to the crisis - even though these solutions may take a lot of hard work and hard negotiations :

- 1 Payatas Garbage Slide in July 2000,** in which 250 waste scavengers were killed and 2,000 families were evicted from the danger zone around the mountainous dump. This was the federation's first chance to respond to a serious disaster, with relief, housing, relocation and dialogue with the government about finding long-term solutions to housing of poor families in danger zones.
- 2 Landslide in Leyte in 2006,** in which the federation worked with landslide survivors, local governments and other NGOs in Guinsaugon to construct transit housing for 150 families.
- 3 Typhoon Reming in 2006,** which left 1,000 people dead in mudslides in the Bicol region, and thousands displaced permanently from their houses and land. The federation worked with affected communities to acquire alternative safer land and to develop new housing and communities there.
- 4 Typhoon Frank in Iloilo in 2008.** After providing emergency relief help and surveying affected communities, the HPFP built a 62-unit transit housing project in Iloilo for riverside families whose houses were washed away in floods during the typhoon. The federation also worked closely with the city to use municipal relocation sites developed for other purposes to build permanent housing for hundreds of the flood-affected families.

## PROJECT INFORMATION :

### ACCA BUDGET APPROVED SO FAR :

Special national project from the ACCA disaster budget \$ 35,000



**STRATEGIC LOANS :**  
*The house repair loans in Barangay Bahay Toro are strategic, because by helping the people to get back into their houses quickly, they are helping them strengthen their claim to tenure. In these riverside slums, floods are often used as an excuse to evict people whose houses are destroyed, so it's important for people to rebuild as fast as possible and demonstrate they are investing in the house, which strengthens their tenure and makes it more difficult for the city to evict them.*



## SPECIAL PROJECT **TYPHOON KETSANA** After-storm rehabilitation in Metro Manila

**TYPHOON KETSANA**, which hit the Philippines' main island of Luzon at mid-day on September 26, 2009, was the year's fiercest storm, and it caused devastation and widespread flooding in Metro Manila and nearby provinces. By September 27, 246 people were dead, 38 missing and hundreds injured. Landslides and floods caused by the typhoon affected an estimated 350,000 families in Luzon. 3,272 houses were totally destroyed or partially damaged and thousands of families who lost their houses or lived in dangerous areas were forced to stay in crowded and dirty conditions in evacuation centers.

**THE HOMELESS PEOPLE'S FEDERATION PHILIPPINES**, in response to the spontaneous enthusiasm and drive of typhoon-affected communities, began working with the disaster immediately. With support from their Urban Poor Development Fund (UPDF), and later with a grant from ACCA, the federation has focused its efforts on helping badly-affected urban poor communities in three priority areas that were among the hardest-hit in Metro Manila : Muntinlupa, Bulacan and Quezon City. In Quezon City, about 15,000 families were affected by the typhoon, with the greatest concentration in Barangay Bangon Silangan and Barangay Bahay Toro - both areas filled with especially vulnerable informal settlements. The federation conducted site visits in these areas, to provide initial relief support and to identify families whose houses were damaged or destroyed during the storm and needed immediate assistance to rebuild or to relocate to safer places.

**THE PROJECT COVERS THREE MAIN ACTIVITIES :** After assessments and consultations with the typhoon-affected communities, the HPFP decided to focus its post-disaster intervention on three activities :

- 1 Emergency relief assistance :** Despite the continuous relief operations for the affected communities after the storm, several evacuation centers and flooded areas in more remote parts of Metro Manila had not been reached by help and were still in great need of basic supplies like food, clothing, bedding, mosquito nets and medicines. So the federation prepared relief packages and gave them to 1,300 families in Bulacan and 920 families in Muntinlupa.
- 2 Temporary house construction :** In Quezon City, the federation has built 30 units of temporary housing in Barangay Bangon Silangan for people whose houses were washed away and had been staying in appalling conditions since September in evacuation centers in churches and gymnasiums.
- 3 House repair loans :** The \$20,000 Big project support from ACCA has been used by HPFP to set up a special house repair loan fund, to help the storm victims repair collapsed roofs, broken walls and damaged kitchens and floors to make their houses habitable again. People can borrow up to 7,000 Pesos (\$140), without interest, and the loans are repayable in installments of 350 Pesos (\$7) a month. The house repair process is being used explicitly by the federation as a process of community-building, and all the activities are being done collectively. Committees have been set up in each community to manage the various aspects of the house repair process, such as validating loan proposals, procuring building materials cheaply in bulk, helping families with their repairs and collecting the loan repayments. Teams from the HPFP core group have assisted this community process with house repair and materials procurement training workshops. All loans are made in *materials*, not in cash.
  - In **Muntinlupa**, 22 families in 3 municipalities have taken loans so far (half have completed their repairs and are repaying the loans). Another 40 houses have applied for the second batch of loans.
  - In **Bulacan**, 56 families in four municipalities have so far taken loans and are repairing their houses.
  - In **Quezon City**, so far, the first 27 families in a riverside squatter settlement in Barangay Bahay Toro have taken house repair loans (see photo and caption the top of the page).

### DISASTER INFORMATION :

#### TYPHOON KETSANA

|                  |  |
|------------------|--|
| Date typhoon hit | September 26, 2009   |
| Areas affected : | Island of Luzon, especially Metro Manila and surrounding provinces |

#### AFFECTED URBAN POOR POPULATION

- In **Muntinlupa** : 16,115 households in 10 settlements (80,517 people)
- In **Bulacan** : 26,745 households in 210 settlements (133,713 people)
- In **Quezon City** : 15,000 households in 30 settlements (75,000 people)

#### ACCA BUDGET APPROVED SO FAR

|                         |           |
|-------------------------|-----------|
| Big housing project     | \$ 20,000 |
| Special disaster budget | \$ 30,000 |

# CITY: DAVAO

## Mindanao 3-City Network, Philippines

Davao the largest and fastest-growing port city on Mindanao Island, in southern Philippines. As more and more rural poor displaced by the long civil strife on the island migrate into the city, many find jobs and opportunities and schools for their children. But few can find affordable housing and are forced to join the 60% of the city's population living in squatter settlements - many on low-lying land along waterways and the shoreline, where residents are especially vulnerable to floods and disasters. The ACCA project in Davao is being implemented by the Homeless People's Federation Philippines (HPFP), which is active in three cities in Southern Mindanao: Davao, Digos and Kidapawan.

**3-CITY NETWORK ON MINDANAO :** These three cities have formed a network, which so far links 38 poor communities through community savings, livelihood, upgrading and Urban Poor Development Fund activities. The urban poor in all three cities are mostly living on coastal areas, roadsides, riverbanks and private lands. The 3-City Network focuses on mobilizing poor communities located in these danger zones through savings, surveying, mapping, exchanges, community-managed land acquisition, linking with local government agencies and other development actors in the city and participating in their municipal housing boards. All three cities are using ACCA projects to help these vulnerable communities implement their own small community-led upgrading initiatives, strengthen their networks and build up their city-level UPDFs. The 3-city network held its first regional assembly in July 2009, to discuss network building, community-led upgrading and disaster rehabilitation, and has since set up a committee to help manage the upgrading process, and forged working links with faculty and students at the University of Philippines' Mindanao College of Architecture, to assist the federation's upgrading initiatives.

**SPECIAL DISASTER SUPPORT :** The federation's core group in Davao has used a special \$1,700 budget from the ACCA Program to intervene in two disaster situations so far : flash floods in 2 communities in July 2009 (emergency relief, surveying damage, mapping and land negotiations with the Barangay) and a fire which destroyed most of a large coastal community in August 2009 (initial relief, surveying damage, mapping, starting savings, upgrading planning and land negotiations).

**SMALL PROJECTS :** So far, to small ACCA projects have been selected and are in the process of being implemented in Davao. As in all the HPFP's ACCA small and big projects, the projects are being partly financed by the people themselves, and partly by grants from the ACCA budget, but the grants are being treated as no-interest community loans and will be repaid within one year to the regional fund, to revolve in loans to other communities.

### 2 SMALL PROJECTS SO FAR : Electricity connections in the IKP Community (170 households) and a water supply system in the Del Carmen community (31 households)



**1 IKP Community (170 households) Loans for individual municipal electricity connections.** This project is being implemented in a large community that is in the process of rebuilding after being destroyed by fire in August 2009, the Inahan sa Kanunayang Panabang Neighborhood Association (IKP), in which 115 of the total 170 houses were completely burned down. The project will directly benefit 70 households, which are taking no-interest loans of 3,500 Pesos (\$73) each (in 2 batches) to hire accredited electricians to install new electrical connections and meters in their houses. Each family will repay its loan within 2 years, at 300 Pesos per month (or 10 Pesos per day). The total ACCA loan to the community is \$3,000.

**2 Del Carmen Community (31 households) New water supply system.** This project is about to be implemented in a small community which is now in the process of negotiating to buy the private land they have been renting for many years. The well from which they used to draw their water for bathing and washing has become polluted and unusable. The \$3,000 support from ACCA will be given as a loan to the Del Carmen community's strong savings group, and will be repaid in three years.



## CITY INFORMATION :

### URBAN POVERTY IN DAVAO

|                        |                                       |
|------------------------|---------------------------------------|
| Total urban population | 200,178 households (1,000,889 people) |
| Urban poor population  | 120,107 households (600,533 people)   |
| Number of slums        | 216 communities                       |
| % population in slums  | 60%                                   |
| Last city-wide survey  | 2008 (by HPFP)                        |

### SAVINGS

|                      |                |
|----------------------|----------------|
| Date savings started | 2003           |
| Savings groups       | 19 communities |
| Savings members      | 738 members    |
| Total savings        | US\$ 9,700     |
| CDF started          | 2005           |

### ACCA BUDGET APPROVED SO FAR :

|                                    |           |
|------------------------------------|-----------|
| Small projects (4)                 | \$ 10,000 |
| City process support               | \$ 3,000  |
| Special disaster fund              | \$ 1,700  |
| Savings and credit fund            | \$ 2,000  |
| <i>no big project proposed yet</i> |           |

# CITY:

## DIGOS

Mindanao 3-City Network, Philippines

Digos city is another fast-growing provincial capitol in southern Mindanao. Like Davao, the city is also experiencing big problems providing land or affordable housing for its poorer citizens, who make their way as best they can in the city's growing squatter settlements. The ACCA project in Digos is being managed by the Homeless People's Federation (HPFP), as part of their ACCA projects being implemented in the 3-City Network of mutual learning and support in the southern Mindanao region: Digos, Davao and Kidapawan. This 3-city network so far links 38 poor communities through community savings and credit, surveying, mapping, upgrading, land acquisition, partnership with local government and Urban Poor Development Fund activities.

**BIG BREAKTHROUGHS IN DIGOS:** The community-led upgrading process in Digos has gotten a big boost from the ACCA Program, which has already led to new collaborations and new avenues of support for poor communities in the city from local universities and various local government institutions and departments. The local government has contributed cash, materials, equipment and technical support to the two small ACCA projects so far. The city is also asking the federation to help develop a community-driven reblocking and housing development project in the Purok Rosas Community, on a piece of land which has been purchased by the city and awarded to the 57 poor resident families (which may turn into Digos' big ACCA project).

**BOOSTING SAVINGS:** Digos started its savings activities in 2003 with just a few members in 3 barangays. But the HPFP's savings program quickly spread, especially among the vulnerable communities along the coast, who saw in the savings / UPDF process a powerful tool in their struggle to address their land tenure, upgrading, and housing problems. The mayor of Digos is now a big supporter of community savings, and has helped organize a series of community workshops on savings, credit and community-based financial management. All these activities have been given a boost by a special \$2,000 budget from ACCA.

**SECIAL DISASTER FUNDS:** The federation's core group in Davao used a special \$1,700 budget from ACCA to organize a city-wide meeting for communities on disaster risks and preparedness, and to begin savings, mapping, surveying and disaster-preparation activities in poor communities located in high-risk areas in Digos, especially in along the coast in Barangay Bato and Barangay Aplaya .

**SMALL PROJECTS:** Two small ACCA projects are in the process of being implemented in Digos so far. As in all the HPFP's ACCA upgrading projects, the projects in the 3-City Network in Mindanao are being partly financed by the people themselves, and partly by grants from the ACCA budget, but these grants are being treated as no-interest community loans and will be repaid within one to three years to the city-based funds.



### CITY INFORMATION :

#### URBAN POVERTY IN DIGOS

|  |                                       |
|--|---------------------------------------|
| Total urban population                 | 33,297 households<br>(166,486 people) |
| Urban poor population                  | 13,060 households<br>(65,249 people)  |
| Number of slums                        | no information                        |
| % population in slums                  | 39%                                   |
| A new city-wide survey is going on now |                                       |

#### SAVINGS

|                                   |                |
|-----------------------------------|----------------|
| Date savings started              | 2003           |
| Savings groups                    | 12 communities |
| Savings members                   | 485 members    |
| Total savings                     | US\$ 9,500     |
| 3-City Regional Fund started 2005 |                |

#### ACCA BUDGET APPROVED SO FAR :

|                                    |           |
|------------------------------------|-----------|
| Small projects (4)                 | \$ 10,000 |
| City process support               | \$ 3,000  |
| Special disaster fund              | \$ 1,700  |
| Savings and credit fund            | \$ 2,000  |
| <i>no big project proposed yet</i> |           |

### 2 SMALL PROJECTS SO FAR : Land filling and drainage in the San Jose Community (30 households) and communal toilets in two adjacent communities (67 households)



**1 Purok Isla B and Purok Islam Communities (67 households in 2 communities) Community toilets (4 stalls).** Purok Isla B and Purok Islam are two adjacent coastal communities in Digos - one Christian and one Muslim. These two communities collaborated on this project to address the serious health, sanitation and environmental problems they both faced without toilets. The 50,000 Peso (\$1,040) community loan from ACCA was used to build a 4-stall community toilet, with water connections. The local barangay government contributed 10,000 Pesos (\$208) worth of building materials to the project, and the local university also chipped in. Technical design support came from the PACSII architects in Iloilo and from the Digos City Environmental and Engineering Office. The ACCA loan will be paid in 3 years, jointly by the two community savings groups, at 1,400 Pesos (\$29) per month. Each of the 67 families will pay 2 pesos per day to use the toilet. These funds will not only pay off the loan, but build up a fund to finance more upgrading projects within the two communities, who are jointly maintaining the toilets. It took just 15 days to build the toilets, using all voluntary community labor. The new toilets were inaugurated in a gala ceremony at the end of December 2009, and were in use by the first of January 2010.



**2 San Jose Balutakay Community (30 households) Land filling in a flood-prone community.** The San Jose Balutakay Boundary Neighborhood Association (SJBNAI) has recently purchased the low-lying land it now occupies (5,599m<sup>2</sup>) cheaply, from a bank. They will use a \$1,915 ACCA loan to fill the land (300 cubic meters @ 300 pesos per cm) and develop a drainage system, in preparation for their housing construction. Engineers from the local university and PACSII are all helping the people work out the project. The City Engineer's office has pledged to provide some of the required land fill, lend the heavy equipment they need to grade the land and help the community to start making interlocking compressed earth blocks (after an exchange visit to see the federation's housing project in Iloilo) for their new houses.