

Philippines ACCA Update

Report on an ACHR visit to the Philippines, February 25 - 27, 2011

At the end of February, a team from ACHR made a three-day visit to the Philippines, to sign the contract for the first loan from the new ACCA regional revolving loan fund, to the LTHAI community in Mandaue. The team took advantage of being in the Philippines to visit several other ACCA projects in Manila and Cebu, to catch up with the work of some old friends, and to explore some new possible collaborations. Besides Somsook and Tom, the team included two Thai community leaders: Ms. Thongsuk Phumsanguan "Waad" from Chum Phae and Ms. Phadcha Phunprapha "Pui" from Ratchaburi. These are Tom's notes from the visit.

Schedule :

Friday Feb 25 (in Metro Manila):

- Meeting with CDIA at their office near the ADB, in Pasig City
- Father Jorge's 81st Birthday party at Bill and Nightingale Keyes' house, in Pasig City
- Discussion with Dinky Soliman, the country's new Minister of Social Welfare and Development

Saturday Feb 26 (in Mandaue and Talisay, Cebu Province)

- Visit LTHAI community (ACCA regional loan contract signing for incremental housing)
- Visit MMVHAI community (ACCA big project, land-filling)
- Visit SALUPA community in Talisay (small ACCA project, communal toilets)
- Visit Atisen Seaside Association community in Talisay (small ACCA project, communal water supply)
- Visit SMASH canal-side community in Mandaue (possible on-site upgrading project)
- Discussion about the country-wide ACCA process, after the national gathering of implementing groups in Mandaue

Sunday Feb 27 (back in Metro Manila)

- Visit Dela Costa 6 housing project in Santa Maria, Bulacan Province (by Freedom to Build, Inc.)
- Visit Sama-Sama, in National Government Center, Quezon City (ACCA support project)
- Meeting with TAO staff and Masagana community (ACCA big project in Navotas)



Above : The roofing sheets are being put up on the second batch of community-designed and community-built houses in the Homeless People's Federation's housing project at the Lower Tipolo Homeowners Association (LTHAI) in Mandaue, which is the first community to take a loan from the new ACCA Regional Revolving Fund.

Right : Visiting a reblocking project which is in process, in one of the 41 homeowners associations in the sprawling National Government Center slum in Quezon City, which is being assisted by Sama-Sama.



1. Meeting with CDIA

A group of German donor agencies (including GTZ, INWENT, KFW) has developed a joint program with ADB called Cities Development Initiative for Asia (CDIA), which is financing infrastructure projects (in the range of US\$ 10-20 million) in many Asian cities, through loans made directly to city governments who request them (bypassing central governments). Some people within CDIA's Manila headquarters, though, felt that these big CDIA-financed projects had little to do with the poor, so they have opened a dialogue with ACHR over the past year about possible links between CDIA and the ACCA projects in several cities. This meeting in CDIA's Manila office was to see how ACHR's ACCA Program and CDIA could collaborate in some cities where CDIA has projects and to explore possible ways of bringing the poor into the city's larger infrastructure planning and development process, to make it more equitable. We met for an hour with Emiel Wegelin (CDIA Program Coordinator), Mats Jarnhammar (a social development officer), Hajo Junge (an urban governance specialist) and Mike Lindfield (who leads the Urban Development Section of ADB's Regional and Sustainable Development Department). Here are a few points from the discussion :

- **Possible collaboration in Ulaanbaatar, Naga City and Suva :** Mats says the government of Fiji is very keen to do upgrading of informal settlements ("micro-upgrading"), and ACHR now has a formal MOU with People's Community Network (PCN) and the Ministry to expand the ACCA city-wide upgrading approach to 15 cities, and the Minister is now an enthusiastic partner.
- **Somsook :** An important common point that both CDIA and ACCA share is a focus on the city as the key development unit. It's no problem finding cities, but the question is how to collaborate?
- **Idea of organizing a workshop in 2011** to explore this more, before starting, and to plan for the next phase of CDIA (which starts in 2012) to see how to make that next phase more pro-poor and to explore the possibility to extend the CDIA program to also finance other urban developments needs like poor people's housing. It was agreed that we will bring the meeting participants to visit several of the people-driven ACCA projects being implemented by the Homeless People's Federation around Metro Manila - in fact ADB and CDIA professional visitors can also link with HPFP to help organize exposure visits to community projects in Manila, and Ruby agrees.
- **Cities can also propose pro-poor initiatives to CDIA :** Mats pointed out that the cities which work with CDIA can also propose support from CDIA for community upgrading - it is not necessary that the initiative come from CDIA.

2. Father Jorge's 81st Birthday party

The party was held at the house of Bill Keyes and his wife Nightingale, with lots of old Manila friends coming to toast Father Jorge's continued good health and to enjoy the splendid feast put out by Nightingale, with a whole roast pig and a big chocolate cake.

It was not easy to see how frail Bill Keyes has grown with Alzheimer's. But though he is unable to remember who most people are, that doesn't seem to have curtailed his considerable charm and warmth. He is being lovingly looked after, though, by Night and a small army of vigilant care-takers, and we hear that he still enjoys going into the Ateneo almost every day, to be with the Jesuit priests who were his brothers before he left the order.

Denis and Alice Murphy came, as well as Emiel Wegelin and his wife, Dinky Soliman, Florian Steinberg and Michael Lindfield from ADB, a few Jesuit priests and many others.



3. Discussion with Dinky Soliman

Corazon Juliano-Soliman ("Dinky"), an old ACHR friend, is now the Minister of Social Welfare and Development (although not yet confirmed by the senate). She was one of the list of people proposed for key posts by the urban poor, through the political covenant negotiated between the UP-ALL urban poor community network and the new president, Ninoy Aquino. Dinky is a long-time housing activist and community organizer, and most of the urban poor groups have a good relationship with her. She was able to attend Father Jorge's birthday party briefly, and Somsook had a brief discussion with her on two main points :

- **Inviting Dinky to take part in the Asia-Pacific Urban Forum (APUF) :** The APUF being organized by UN-ESCAP in June 2011, in Bangkok, Thailand. ACHR is working with ESCAP to bring a more community-driven and people-centered development perspective to this important regional gathering in two ways. First, ACHR will help organize a panel discussion, field visits and sub-group discussions on community-driven development during the upcoming Asia-Pacific Urban Forum. And secondly, ACHR is also working with CODI and the Thai Government to bring a more community-driven and people-centered development perspective to the ministerial conference of Asian ministers that will be organized back-to-back with the APUF meeting, by organizing field trips for the ministers to Baan Mankong community upgrading projects in Bangkok and facilitating a

dialogue between the ministers. Somsook invited Dinky to the APUF event and discussed how to make use of the meeting to build a regional platform, at the ministerial level, around the concepts of city-wide and community-driven slum upgrading, since we need an active platform to help bring about policy changes in this direction, at both national and regional levels.

- **Discussing how to make ASEAN more actively pro-poor :** The Association of South-East Asian Nations (ASEAN) is an important government-level grouping of the ten countries in southeast Asia. The discussion with Dinky was about how to boost ASEAN to be more pro-poor in its work, and how to get ASEAN's support for a proposal from ACHR (via the government of Thailand) to set up an ASEAN Trust Fund to solve problems of urban poverty, housing, land and basic services more actively in these ten countries. Dinky agreed with these ideas and to continue the dialogue.

4. Visit and ACCA regional loan-signing in the LTHAI community, Mandaue



The community process in Mandaue : Mandaue was one of the first branches of the Homeless People's Federation, and the communities in the city's San Roque Parish were the first to begin savings, in 1993. Now the Mandaue branch of the HPFP is one of the strongest in the central Visayas region, and has undertaken a variety of path breaking land and housing upgrading projects, including a project in 2004 in which one community in the 9.2 hectare site (35 households) developed a pioneering community-managed collective water supply system, in partnership with the city. The local government has become an active supporter of the federation's community savings program and an important ally in its land and housing initiatives. Mandaue now acts as headquarters and lead city for the 8 towns and cities in the federation's central Visayas Region.

ACCA in Mandaue : The ACCA process in Mandaue is being implemented by the 9.2-hectare Urban Poor Network, which has used the ACCA process to help build and strengthen a new city-wide coalition of urban poor organizations in Mandaue, which was launched in April 2009 and is called the *Mandaue City Coalition of Urban Dwellers Association, Inc. (MCCUDA)*. The coalition brings together 162 poor peoples organizations and community associations within the three municipal districts in which most of Mandaue's urban poor live. In this city-wide process, these different networks and federations support each other, learn from each other, and combine their forces when they need to, but each maintains its own identity and does its own thing.

- **Two community funds in Mandaue :** As part of the ACCA project, a new city-wide fund has been set up in Mandaue, and is being managed by the new city-wide urban poor coalition. The \$40,000 from ACCA, which is supporting the big project at MMVHAI (see below), is being repaid in installments into this new ACCA fund. Everyone is clear that this new ACCA city fund is for all the communities in the city-wide community coalition, not only the Homeless People's Federation member communities. The HPFP's own UPDF fund (to which all savings members contribute, and which only gives loans to federation member savings groups) and the ACCA fund (which is open to everyone) are kept clearly separate.
- **Two big ACCA projects and a few small projects so far in Mandaue:** The Homeless People's Federation is implementing two BIG ACCA projects - one in the MMVHAI community (land-filling, project now finished), and one in the LTHAI community (for housing, still going on). The MMVHAI project used the conventional ACCA big project funds of \$40,000 and the LTHAI project is using a \$10,000 loan from the new ACCA regional revolving loan fund. Both of these communities are in the 9.2 Hectare area of reclaimed land that was donated by the municipality to the squatter communities occupying that land.

Background on the LTHAI Community (Lower Tipolo Homeowners Association) (269 households) : LTHAI is one of the 11 homeowners associations which comprise the 9.2 Hectare social housing site in the center of Mandaue (all the land was donated to the residents by the city in 1998, after years of eviction threats). The MMVHAI community, which is where the other ACCA big project has been implemented (land-filling) is also part of the 9.2 Hectare site.

- **Started savings in 1996 :** With support from the HPFP, they organized themselves and started savings in 1996. In 2001, they registered themselves as a legal homeowners association. All 269 households in the community are active savings members. The whole LTHAI community was burned to the ground in July 2007, and the community decided that instead of just reconstructing their shacks in the same place, they would use the fire as an opportunity to start from a clean slate and completely rebuild their settlement in a proper way.



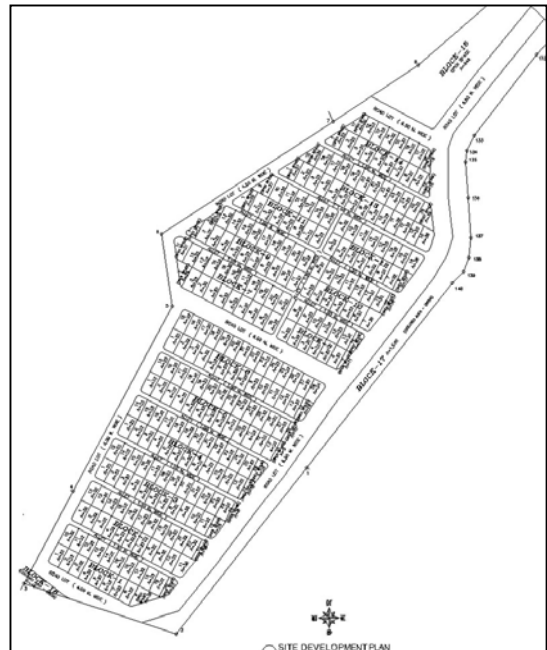
Rebuilding the community : They started their redevelopment in July 2007. The first step was to fill the low-lying, swampy land, which they did partly with their own savings and labor, and partly with a 4 million Peso (US\$ 83,350) loan from UPDF, which allowed them to rent big equipment to speed up the land-filling process. Then, they surveyed the 1.6 hectares of land, and developed a proper subdivision plan and affordable house model plans. The community infrastructure has already been laid, according to the people's subdivision plan, with drains, water supply and shared septic tanks (shared between 4 houses), with funding support from CLIFF.

- **Construction labor :** All the skilled and unskilled labor in the project comes from the community. There is one project foreman, and he also comes from the community. Each family is expected to provide one person's labor for 75 days, as their contribution to the house construction. Families have the option of providing this labor "counterpart" as "sweat equity" with one of their own family members (one person from the family working for 75 days), or paying 15,000 Pesos to the project to hire one a community laborer (75 days @ 200 pesos per day, per house), if they can't afford not to work. Some families make more by working outside, so it makes sense to hire the community worker, but other families can opt to cut out the 15,000 Pesos labor cost by contributing the "sweat equity" of an unemployed family member. The skilled workers get paid 220 Pesos per day, and unskilled workers are paid 180 Pesos per day, so for the family labor contribution they split the difference and call it 200 Pesos per day, for the 75 days it takes to build a house.
- **Land tenure terms :** The MMVHA community is still trying to get the land title, when the project is finished, and the federation is hoping to try for a collective land title, at least during the period when people are repaying their housing loans. But Ruby says most of the families very strongly want individual titles.

Low-cost row-houses : The people have designed a 2-story "starter" row-house model, with help from the PACSII architects (including May Domingo), on a 4x5 meter plots. (20m2 downstairs + 20m2 upstairs = 40m2 total living area). Everyone gets the same house model, and all the houses are being built collectively, in batches, using the compressed earth blocks the community people are making on the site themselves, right on the site (using 2,500 blocks per house). The new row-houses are being partly financed by a US\$ 255,000 loan from the SDI-International Urban Poor Fund. Each family will take a loan for 47,000 Pesos (\$1,000 per house, which is SDI's maximum allowable loan amount) to build the "starter" house. The housing loans will be repaid in five years at 6% annual interest (which includes 3% which stays in the community savings group, and 3% which goes to the UPDF). So the money from SDI is a grant to the community, but the community will revolve the loan money through the city-wide UPDF.

Using every trick in the book to bring down the cost of these houses :

The actual cost of the full house the LTHAI community people have designed is about 72,000 Pesos (with free labor from the community), so after the 47,000 Pesos loan from SDI, there will still be a balance of 25,000 Pesos to get from somewhere. The community has gone through a rigorous and on-going process of examining each element of the house design and seeing where they can cut the cost down. For example, the second floors are being left unfinished, so people can recycle the boards and plywood from their existing houses to make a temporary second floor, to use until they can later afford to put in a proper second floor. They have also figured out ways to reduce the per-unit costs of the compressed earth blocks (from 13 pesos to 10 pesos per block) by using their own free labor, using cheaper kinds of cement and a cheaper kind of steel for the wall reinforcing, and recycling the steel they use for slab formwork to use as roof beams. Through all these means, they have been able to bring the cost of the houses in the first batch down to about 58,000 Pesos per house.



New loan from the ACCA Regional Loan Fund : The HPFP is borrowing US\$ 10,000 from ACCA to support the ongoing incremental housing project in LTHAI. The loan will help 23 families fill the gap between the actual (and swiftly rising) cost of constructing their "starter" houses and the \$1,000-per-house loans they have from the SDI Urban Poor Fund. The ACCA funds are being used to procure housing materials, with the community providing all the labor.

- **Repayment terms and schedule :** The loan will be made to federation in US\$ and repaid to the ACCA Regional Fund in US\$, but the repayments will be calculated according to the original loan amount in the local currency. The loan to the Mandaue City Fund will be given at an interest rate of 4%, to be repayable in 5 years, with 10 equal payments of about \$1,113 each, to be transferred back to the ACCA Fund every six months, the first being due in June 2011.

The verdict on cost : the earth block technology is cheaper! PACSII's engineer in Mandaue, Noel, says that in the Kabalaka housing in Iloilo, they used the conventional reinforced column and beam construction, with walls made of hollow cement blocks



purchased in the market. After constructing the first batch of houses using the load-bearing compressed earth blocks at LTHAI they find that the construction is 30% cheaper. Why? They eliminate the need for plastering inside and out, the system uses less steel and less cement. Plus, with the load-bearing block system, they can go up to 4 stories, but just have to arrange 4 blocks at the corners to make an internal columns.

These houses at LTHAI are about one-fourth the cost of the Thai houses being constructed in Baan Mankong projects! Somsook's idea is to send a team of 20 Thai community leaders to visit LTHAI and Iloilo, to learn more from the federation about cheaper housing construction by people. *"Sometimes the easy access to finance in Baan Mankong makes communities lazy - the houses in Thailand are too expensive! We have to shake the people to consider ways to make them cheaper!"*

ACCA Loan contract signing ceremony : The ceremony to sign the loan contract between ACCA and the LTHAI community took place under an awning outside the community center in LTHAI. Before the actual signing, a few speeches :

- **LTHAI Community leader speaks :** When poor people come together like this, change is not impossible!
- **Waad from Thailand speaks (Community leader from Chum Phae) :** She congratulates the community on their work and says she is honored to see people organize themselves and come together to fight for their rights and to build such beautiful houses!
- **Pui from Thailand speaks (Community leader from Ratchaburi) :**

In Thailand, we have similar problems of people living on someone else's land and facing eviction. We also link together into networks at city, regional, provincial and national levels. All these communities start saving and build our own funds and get recognition from the government. Then, through CODI, the government provides loans for us to secure our land and upgrade our housing. And it's not just land and housing we improve: we are building a new community system to have better lives, better incomes, better welfare and better futures. Our lives become better in many ways. When we do a housing project, we get the government to participate in what we are doing. And when we link together in different task forces and in different cities and work together, this strength of the community network can take on all tasks - not just housing. When we work on all these different issues of poverty, it gives strength to our movement, and gives more opportunities to link with our cities. In the past 6 or 7 years, we have gotten the government to support slum upgrading in 270 cities in Thailand, through CODI's Baan Mankong Program. Each city has a network and manages the city-wide upgrading themselves. So far, over 80,000 families have gotten new houses in this process. **But this is not enough!** The national federation is still in dialogue with the government to lower the building and planning policies to make them more flexible and more appropriate for poor community redevelopment. And we also had to lobby hard to convince the government to put another 3 billion Baht into the CODI fund to support more loans to housing projects. As a representative of the poor people's process in Thailand, I wish you all the success, that you can continue the innovations we see here in Mandaue so that all the poor in all the cities in the Philippines can also live in this kind of beautiful secure housing.

- **Somsook speaks :** It is very good to come back to LTHAI after almost a year and see how much poor people can do, and how far you have come. Last year, the community leaders told us they were facing so many problems, but now we see beautiful houses - soon all the houses will be finished! This project shows that people have the ability to do this - an ability that society never understood! The ACCA program has been created to support and to prove that people are ready to make change. And by providing a little modest funding, is allowing them to act, and to be the main actors, so that this kind of change



by people can happen on a very big scale, starting right away. Now ACCA is being implemented in over 100 cities. We hope this kind of project at LTHAI will show a new solution, in a world which has changed! Because the poor want to make change, but the system changes too slowly! That's why we are setting up this new regional ACCA loan fund - you can repay in your local currency, according to your system and your conditions. And your success is a success for the whole of Asia.

Negotiating different kinds of support for the project from different local sources : The federation in Mandaue has worked hard over the years to cultivate the active and fruitful partnerships it now enjoys with various local government bodies and with the local professionals, architects, lawyers and institutions who have provided technical, legal, financial and other kinds of support to several of the federation's projects.

- **Community pharmacy :** When we visited the LTHAI community last year, in January 2010, a little community-run "Botika" (pharmacy) was being inaugurated, with the mayor and a big group of municipal staff in matching orange t-shirts. The pharmacy stall was built next to the community center, where community members can buy inexpensive generic medicines.



That project (which is still going strong) was a joint-venture between the LTHAI community and the Health Department of the Mandaue Municipality, and was another example of how partnerships between the people and the groups in the city were addressing various needs in this and other poor communities.

- **Houses donated by medical students :** This year, another inauguration ceremony was taking place, along side our ACCA loan contract signing, with a big group of medical students from a nearby university (all in matching blue t-shirts!). Last year, these medical students put their own money together to contribute the cost of building one housing unit, and this year they were contributing the cost of building another 4 housing units (single story units). These five houses will be for the poorest families in the community, as selected by the community itself.

5. Visit MMVHAI community in Mandaue ACCA big project



Background on the MMVHAI Community (311 households) : The Malibu Matimco Village Homeowners Association (MMVHAI), is another of 11 community associations (total 1,600 households) that occupy a large 9.2 hectare piece of reclaimed land (surrounded by factories and container storage yards) that was donated by the city government to its poor occupants in 1992. Much of the time since then has been taken up in an ongoing struggle by the people here to resist subsequent mayors' attempts to take back this valuable and centrally-located land in the center of Mandaue. These 11 community associations have come together to form the 9.2 Hectare Urban Poor Network. MMVHAI, which occupies 1.5 hectares of land, is one of the pioneer members of the HPFP, has been saving since 1998 (80% of the 311 households are savings members) and has implemented several upgrading and infrastructure projects. The two federation-linked

communities in the 9.2 HA site (MMVHAI and the neighboring LTHAI communities) are the prime movers in the "community land" process in Mandaue and are active participants in the government's special 9.2 Task Force Committee, a joint community-city mechanism which has been set up to help all the 11 communities within the 9.2-hectare-donated land to develop proper subdivision plans and reblock, so the land ownership can eventually be transferred formally to the residents.

- **ACCA BIG Project to fill the land in MMVHAI :** The \$40,000 big project budget from ACCA (which came in the form of a 5-year loan to the community at 6%, from the new city-wide urban poor fund) has supported the filling of the swampy land in MMVHAI, to enable the community to develop their housing and infrastructure. The land filling project is now finished. .

Next step planning and housing : After the community mapped all the structures in the area, in October 2009, they organized a community planning workshop (with support from young architects and engineers from PACSII) to develop a subdivision plan for the community's reconstruction, in which two alternative plans were developed: one plan by the community mothers and one by the fathers. In the mothers' subdivision plan (which was finally agreed to), each family will get a 32m2 plot, which is the minimum required plot size in the Social Housing Code. The community is now building its first



batch of 24 houses, which follow the same row-house model as the houses in LTHAI next-door, using the community-manufactured compressed earth blocks. The houses are being financed by loans from CLIFF and Pasufi (?).

Problems with nay-sayers in the community : There are still a few families in this large community who are opposing the redevelopment project, and have refused to move their houses to make way for the construction of the first 24 houses, which are now at the foundation stage. Some say these families are holding out for a free house they don't have to pay for. Ruby and the leaders are not worried about this, and say they are using the construction of the first houses to convince the doubters to join. Ruby says this kind of internal opposition is always part of the housing process, and these struggles are something communities have to go through to get stronger .



6. Visit SMASH canal-side community in Mandaue (possible on-site upgrading project)



The Sitio Mahayag Alliance of Structure Households (SMASH) is a densely-crowded canal-side squatter settlement of 165 households built on one side of the Mahaga Creek (which forms the border between the municipalities of Mandaue and Cebu), between two main roads. They occupy a narrow strip of public land along the canal. Last January 2010, after the city experienced serious floods, the city issued a demolition and eviction order in the community, since the houses occupy the 3-meter easement that is supposed to be maintained along all canals and rivers, for drainage purposes (in a city with serious problems of flooding).

Two Small ACCA projects in SMASH : Although no small projects have been officially proposed yet in Mandaue, the HPFP has given a loan of 190,000 Pesos (\$4,380) to the SMASH community to build a small community center and to set up a purified water refilling station as a community enterprise of the savings group.



On-site upgrading plans : The people are now trying to negotiate to stay and redevelop their community, following the example of Bang Bua canal-side upgrading in Bangkok (that is Engineer Noel's idea), with a long-term lease to the land. With help from Noel, they have developed a rough schematic plan for upgrading the community, and are using this plan to negotiate an alternative to eviction. The initial plans call for building 3 lines of 2-story row-houses over concrete pillars that will cover almost 75% of the canal! They estimate the houses will cost about 90,000 pesos (US\$ 2,000), which includes the site development costs and drainage.

Waad from Thailand on seeing the bigger picture (Community leader from Chum Phae) : This kind of negotiation for people's housing is very tough! You need to be ready as a community, with savings, plans, togetherness, etc. *(one community man responds)* Yes! We are ready, we have strong savings!

7. Visit SALUPA community in Talisay (small ACCA project, communal toilets)

The ACCA project in Talisay is another city-wide project being implemented by the Homeless People's Federation. Talisay is a small provincial city, on the island province of Cebu, in the Visayas Region of the Philippines, just a 45-minute drive up the coast from Mandaue. Talisay used to be a sleepy fishing town, with many beautiful beaches that were popular with local tourists, but in the last ten years, the city has grown and become more commercial. The city has an active savings process, in 22 barangays, with about 1,095 members, all of which have been part of the Homeless People's Federation since June 2003. These active community savings groups have formed their own city-wide federation which they call the Peoples Initiative. Besides working to expand the community savings process, the federation in Talisay is helping communities to form homeowners associations and to negotiate to acquire land for safe and secure housing development, either on the same sites or on land in other locations. The federation works closely with the local city and barangay governments, and uses regular meetings, assemblies and community-to-community learning exchanges to strengthen their network of urban poor communities. So far, the federation in Talisay has implemented two ACCA small projects, both of which we visited.

Father Norberto : In these smaller provincial cities like Talisay, there is no development at all, no investment, no government programs, no NGOs, no nothing!

The Salvador Urban Poor Association (SALUPA) is a shoreline squatter settlement of 120 households built on privately-owned land that was reclaimed from the sea - even though all reclaimed land is supposed to belong to the government! Many of the people in the community earn their living as fishermen or by drying and selling fish. But times are hard now, because of pollution and the big commercial fishing trawlers which have emptied the seas of their fish, and the small boats are having to go out farther and stay out longer to find any fish. SALUPA is one of the pioneer communities in the Homeless People's Federation. The Salvador community has big problems of water supply and sanitation, but a strong history of working together to solve those problems as a community. Several years ago, they were the first community in Talisay to establish communal water supply system, as a project of the community's savings group, which is run as a profit-making community enterprise of the savings group.



Small ACCA project to build a block of communal toilets : The community used a \$3,000 loan from ACCA to design and build a new block of community toilets (6 "comfort rooms" + 2 hand-pumps). Sanitation was a serious issue here, since most of the people had no toilets and had to use the beach as their toilet. There were some public toilets in the community that were built by the barangay some time ago, but through lack of maintenance and management, they have deteriorated to the point where they are unusable. In the ACCA project, those old toilets were demolished and the new ACCA toilet block was built in the same place, on land provided by the Barangay. As in all the HPFP's small ACCA projects, the ACCA funds were given to the community in the form of a loan, which is being repaid by the savings group members collectively, within one year, at 3% annual interest, to the UPDF in Talisay.

Designing the new toilets : The process began with the formation of a technical working group in the community, which identified potential sites in the crowded settlement for the new toilets, which were designed by the people, with technical assistance from architect May Domingo. The toilets are built up on a high plinth to keep them above high tide. The toilets were built by community members, using all voluntary labor, so all the ACCA funds could all be used to purchase materials. A procurement team was formed (and sent to Iloilo in December 2009 to learn about construction materials procurement and financial management from the community members at LTHAI) to buy all the construction materials. Community members worked closely with barangay officials to get permissions and to cooperate on keeping the coastline (which for lack of other options has been used as an open-air toilet) clean and free of garbage and "other kinds of waste".



- **Toilets managed on a "pay and use" system :** Where savings members pay 1 peso per family per day and non-savings members pay 2 pesos per family per day. The money they collect from toilet use fees is used to repay the ACCA loan and to pay for maintenance and repairs.
- **Next plan : Concrete-paved washing area :** The community is now planning to construct a concrete apron around the water pumps, to provide a clean and well-drained area for bathing and clothes washing, where it is now mucky.

- **Trying to purchase their land :** The community is now negotiating with the private land owner, trying to buy their land, on direct purchase. Nobody wants to mess with the trouble of CMP!

Beginning to see the bigger picture . . .

(Waad is one of the visiting community leaders from Thailand) All of us start out believing that the problems in our communities are the worst, that nobody else could possibly have such terrible problems as we do! But that all changes when we become part of a community network, and little by little, we begin to see that many others face the same problems we do - and our own problems are not as big as we thought! The more we visit other communities and the more we learn about the problems that we share with them - and the problems that are different - the more we understand their frustrations and the broader aspects of things. This not only makes us more understanding, but it makes us become more patient also. Before, I used to lose my temper all the time! Before, some leaders who never move out of their own communities would say, "How can we help others when our own problems are so big?" But once they do go out and see all the problems being faced by others, they change, they want to help others and they want to be part of this larger process of change.

8. Visit Atisen Seaside Association in Talisay (small ACCA project, communal water)

The Atisen Seaside Association is another large coastal squatter settlement in Talisay. The 1/3 hectare of land they occupy is owned by a very rich family that owns a bank, and the people have long struggled against attempts to evict them. The Barangay has sided with the rich land-owners in this long struggle. In 1990, they formed a homeowners association and started a community savings scheme, with encouragement from the mayor of Talisay, but they all got cheated, and most of the members left the savings group. Between 1990 and 2000, no savings activity. Then, with support from the HPFP, they reactivated their community savings activities. There are now about 40 active savings members.



Small ACCA water supply project : Clean water is a serious problem in the community, where most of the pumps produce brackish water that can't be used for drinking, bathing or washing. There is only one source of clean water in the community, and the queues were so long that many times, kids came to school late because they could not get their baths! The community has borrowed 72,000 Pesos (\$1,700) from ACCA to develop a community-managed water supply system, along the lines of the system being run by the SALUPA community nearby. They have dug a 120-foot deep well (using only hand tools and all free community labor, only one skilled plumber) and are now developing a distribution system of pipes and meters to serve about 30 families, with in-house taps in all 30 houses, with a central storage tank and an electric pump. The water supply system will be managed as a community enterprise, with the

project selling water to member families at 140 pesos per cubic meter. The system should not only pay for the ACCA loan repayments and maintenance, but also give a profit to the savings group. A lot of non-savings members are now joining the scheme, but the well can only serve about 30 families. If more want to join, they'll have to dig another well and make another little distribution system.

Negotiating to buy their land : Like the SALUPA community, the Atisen community is also negotiating now to buy their land from the rich family. The owner wants 2,000 pesos per square meter, which is the current market rate, but the community people want to pay no more than 500 pesos per square meter, which is the limit of their affordability. Since the community has no development, no drainage and is on "blind land" without any access road or legal right-of-way, this makes the land a lot less than "prime land", and is a point in the community's favor, as they negotiate. But the lack of right-of-way also means they can't legally do their development.

"If we can't buy the land, we are willing to resettle, if the government will provide land for relocation. Either way, we continue to do our saving, so that we will be financially ready for either option."



9. Update on the national ACCA process in the Philippines

3-day national ACCA gathering in Mandaue : Our visit to the projects in Mandaue and Talisay came on the second day of a 3-day national ACCA gathering in Mandaue, which brought together about 30 representatives from all the five groups implementing ACCA projects in the Philippines (HPFP, UPA-Kabalaka, TAO, FDUP and SMMI in Iligan), to report on the progress of their ACCA projects, exchange experiences and see how they can build stronger support and learning links between the different groups and projects. A few conclusions from Ruby and Sonia about the discussions :

- Although the ACCA projects are already very active in bringing about change in the implementing communities, the ACCA process has not yet proposed any policy changes - especially about unrealistic standards for the poor.
- Many cities have good partnership with their local governments, but some still need to work on this aspect. To strengthen this community-city partnership, one idea everyone has agreed on is to use the stronger cities to support the weaker ones on this issue.
- The groups agreed to increase their exchange of learning and support between federations, and to make better use of the different kinds of expertise the different federations have. For example, the HPFP is very good at savings, while others are better at advocacy.
- UP-ALL (which is a kind of platform to bring together all the different urban poor groups in that city) is not yet strong in all the cities where it has been seeded, and many of the people's organizations in Metro Manila are not joining. It was agreed that there is a need to open up more room for discussions, debate and exchange between different groups, to break down these barriers and build a large and more city-wide poor people's movement in these cities.
- In Mandaue, how can we align the ACCA projects with other donors and projects (like CLIFF, UPFI, etc.) so that the process can go faster? Still so slow, getting permissions, approvals etc, to become legal! But lots of learning and negotiating.
- The UP-All's type of advocacy is quite different than the HPFP's style of advocacy, and we have agreed to respect each other's autonomy, and only agree to join together on issues we can agree on, and collaborate on that.

Somsook : *Lots of progress in the Philippines!* ACCA is a program to give tools for making change. And these tools belong to you, to use in your own creative ways. Here in the Philippines, you have done very well, in your own way.

10. Visit Dela Costa 6 housing project in Bulacan Province (by Freedom to Build)



Besides visiting several housing projects being implemented by slum communities in the Philippines, we also got a chance to visit a very interesting project which shows just how difficult it is for a private sector developer - even a very ethical and well-meaning one! - to develop and sell formal housing units that are affordable to the poor. Formal homeownership in Metro Manila remains an impossible dream for about 70% of the population. The high price of land, the high cost (or unavailability) of finance and the expense and time-consuming delays caused by bureaucratic procedures and corruption tend to push house prices in the market far beyond their means. Add to that the uncontrolled profit margins of the private developers and the result is a formal housing market which excludes the majority. You can see why Manila is filled with slums.

Freedom to Build was started by Bill Keyes, an American ex-Jesuit priest who is a kind of nice guy in the very dirty world of property developers in Manila. He set out in 1976 to see if it was possible to work within the private-sector property development system, but to build and sell houses for as little as possible. It wasn't easy (and it's getting harder every day), but through a combination of conscience, sharp business management, simple design and a no-profit-no-loss business model, he has been able to develop houses that are affordable to the better off of the urban poor (not the poorest). And he's made the formula quite productive: 7,909 houses for low-income families in six large subdivisions so far.

How they do it : Freedom to Build purchases tracts of inexpensive land in peripheral areas, subdivides it according to the minimum building code regulations, develops it, builds 20sm expandable



"starter" houses (which families can expand later with additions at the back or on top) on 45sm plots (50-60sm plots in the earlier developments), and sells them to low-income families living in the area, whose household incomes are in the range of 15,000-20,000 Pesos per month (US\$350 - \$450/mo), who are otherwise unable to find housing they can afford. The Freedom to Build houses, which are fully legal and come with individual land title, are carefully designed to keep within a budget which matches the maximum allowable loan available from the government's Home Development Mortgage financing program for low-income families ("Pag-Ibig"), which offers special 25-year mortgages at 9%, for loans up to a current ceiling of 400,000 Pesos (US\$ 9,300). The absolute lowest-priced units available on the market from private sector developers are usually at least double or triple the cost of these units, while government housing programs tend to limit their involvement to squatter communities and resettlement.



The newest development - Dela Costa 6: On February 27th, we visited the sixth of Freedom to Build's projects, the Dela Costa 6 development, in Santa Maria Municipality, in Bulacan Province, to the north of Metro Manila. We meet Nightingale, her colleague Ed and their project foreman. Since Bill Keyes' health has declined, his wife Nightingale has taken over the work and is now running Freedom to Build with as much passion and energy as Bill did. The Dela Costa 6 development, which has 976 units, is on 7.2 hectares of inexpensive land they were able to purchase for 475 Pesos/sm. The project is still under construction, but 70 of the finished units have already been sold, and a group of new perspective buyers (mostly young couples) were there, attending an orientation seminar on the project. Night tells them, *"I hope most of you will qualify to get your home here!"*

- **The houses :** The plots are all 45 square meters, with a 20sm "starter" row-house, which can be expanded to the back to 37.5sm. They use some pre-fab reinforced concrete panels for the front of the house, which they manufacture on site. The side walls are simple hollow cement block, and the back walls are constructed of steel studs and thin plywood, to make it easy for families to take this light wall down and expand their houses at the back, as most families do eventually. For the roofs, they use special long "single-span" corrugated iron sheets, to avoid having a joint where typhoon rains get in. Ed says these roofs last for 25 years. The "starter" units are unfinished inside, but come with all the basics: toilets, water taps, doors, windows and electricity. The families put in their own ceilings, flooring tiles and internal partition walls and do the plastering and painting.
- **Infrastructure :** The drains, water supply, septic tanks and roads are all finished, to what Nightingale describes as *"following the lowest class building codes but built with middle class quality"* by a sub-contractor they hire only for the site development (they build the houses themselves, using their own construction crew)



Financing terms : The price of the basic 20sm unit is now 385,000 Pesos (about \$9,000), with corner units and main road units going for 400,000 Pesos (\$9,300). The houses are financed by Pag-Ibig loans at 9% for 25 years, with monthly repayments of 2,300 - 2,400 Pesos (US\$ 53-56) per month.

Comparing developer-built and people-built housing :

It's interesting to compare the houses at Dela Costa 6 with the houses being built by the Homeless People's Federation at LTHAI in Mandaue, to show just how powerful the community-built strategy is, even when compared to a very kindly, very ethical and non-profit formal housing development! The LTHAI houses are twice as big (2-stories, with 20m2 on each floor), and now cost \$1,300 to build, which means they cost about 14% of the Dela Costa houses. So you get twice the space at 14% of the cost!

	House size	Cost of house + land	
• Dela Costa 6	20sm	375,000 Pesos	(US\$ 9,000)
• LTHAI	40sm	58,000 Pesos	(US\$ 1,300) (although this project got free government land)

Each Dela Costa project gets more and more difficult and more complicated :

- Problems with land prices and building materials prices going up.
- Problems of court cases with former employees who robbed them.

- **Problems with "Standard operating procedures"** : To do a formal housing subdivision project like this requires a great deal of interaction with the local government - approvals for the subdivision plan, transfers of titles, conversion from agricultural to residential land use, etc. Night tells us that they have to pay as much as 15 - 20% of their development costs on bribes, to keep get these approvals the papers moving and to get the various permissions and authorizations needed to keep the project going. Their euphemism for these bribes is "standard operating procedures" or "supporting pesos" - SOS. Night says the corruption has increased under the current government. Ruby says the federation usually manages to avoid such bribes by using their "group power" to make the permissions process more transparent, going in big groups, and always using the argument that "this is a project for the urban poor, not a profit-making private housing development!"
- **Problems with financing from Pag-Ibig** : In the earlier Dela Costa projects, the Pag-Ibig loan program would usually reimburse the full unit cost within three months of a family signing the loan contract to buy the unit. This enabled a fairly smooth cash flow for Freedom to Build, which allowed them to continue the house construction in these large projects even as the first families were moving in. But a few years ago, one housing developer managed to scam the Pag-Ibig Program and run away with several billion Pesos, and now the government is "punishing everyone" and submitting each loan application to so much scrutiny and asking for so many more documents that the "pay out" now can take years. Which means Freedom to Build has that much less cash in hand to continue the next phases of the development, since they operate on a very modest scale and with very narrow margins, and construct only one project at a time, in phases.
- **Problems of participation by the residents**, who are reluctant to work together to address problems that come up, and are quick to blame the developers for any faults in the construction or problems with services or interaction with the local government.



Lucky to be a banker in the Philippines! In the Philippines, most banks are private, and are owned by a small number of immensely wealthy and powerful families - in many cases the same families who own most of the land in the country and control most of its commerce, industries, telecoms and transport, and whose sons and daughters are its key politicians, at both national and local levels. Banks in the Philippines pay some of Asia's lowest interest rates on deposits (less than 1%), and charge some of the highest rates for loans (at least 20%), making them some of the greediest and the most profitable. There are also international banks in the Philippines, but they have been happy to collude with these indigenous banks to standardize and perpetuate this banking version of highway robbery. It's no surprise that the government's central bank has done little to counterbalance this usurious greed or challenge these powerful clans. Plus, most banks are not willing to lend for terms any longer than 7 years, which is too short to be viable for housing loans - especially to the poor. So it's also no surprise that with such a dysfunctional finance system, 30 -40% of urban Filipinos have no choice but to live in squatter settlements.

11. Visit Sama Sama, in National Government Center, Quezon City



Our last site visit was to the Sama-Sama community network in Quezon City, where we met with about 15 women from the organization. Sama-Sama continues to be an organization of mostly women - many of them quite senior now. Somsook says that some of the original Sama-Sama women came to join in some of the early ACHR workshops on savings in Bombay, in 1989! But for our meeting, a young community man named Lito, who is one of Sama-Sama's organizers and who spoke the best English, was the main presenter and translator.

Background on the National Government Center - the Philippines' largest slum : With a population of at between 60,000 and 70,000 poor households, the National Government Center (NGC) in Quezon City is without any question the Philippines' largest slum, and it's right in the middle of the country's largest and most slum-rich city. The 420-hectare

NGC is divided into two parts by the roaring traffic of Commonwealth Avenue: the West side (with 32,000 poor households) and the

East side (with 28,000 households). All this public land was set aside in the 1970s, during the Marcos regime, to construct a new complex of government buildings, but it quickly got filled with informal settlements and ad-hoc municipal relocation sites for evictees from other parts of Metro Manila. Later, the government decided to take the land back for other projects, and the decades since have been thick with evictions, demolitions, barricades, court cases, land use policy flip-flops and showdowns between successive administrations and a very big community determined to stay put.

Sama-Sama : Sama-Sama is a community organization which since 1979 has been in the eye of the storm, fighting to secure land, housing and development rights for poor families in NGC. The community women who formed Sama-Sama - and who still carry on its work 30 years later - are real fighters. They began by leading the resistance against the evictions and the bad government plans for NGC. But over the years, Sama-Sama has gone on the offense - helping organize the poor in NGC to secure their land and to negotiate an alternative plan for redeveloping the area. And all this work has brought them into some increasingly fertile partnerships with NGOs, pro-poor government officials and architects. Their long struggles bore fruit in 1987, when 150 hectares of NGC's West side were "proclaimed" by President Corazon Aquino as land for social housing, opening the way for the squatters there to regularize their status by buying the land they occupied. In 1993 the proclamation area was expanded by President Ramos to include the NGC's East side, and in 2003, the whole NGC (aside from the existing government buildings) was declared as a social housing site by an act of Congress.

Despite all these proclamations and acts, however, most families living in NGC still live in squalor and insecurity, with no formal tenure rights, no proper toilets and no legal connections to electricity and safe drinking water. And the Philippines retains the dubious distinction of having its national parliament and major ministries floating like a storm-tossed boat in the center of a vast sea of poverty.

The transition from being communities of fighters and resisters into being communities of self-organizers and planners

has been a tough one for most in NGC to make. But a growing number of groups gradually began forming homeowners associations and trying to navigate all the difficult steps of surveying, reblocking and negotiating contracts to buy their land, as the proclamations are supposed to make possible. Most of these communities were struggling on their own, though, without any technical, organizational or financial support, and many of these efforts stalled. Since 1992, Sama-Sama has been trying to break this isolation, to take advantage of the great opportunity the proclamation policy offers the poor in NGC by bringing together large numbers of its scattered communities, to implement a large-scale, people-driven reblocking and land acquisition program in NGC. And since 1995, a group of young architects called Panirahanan has been their technical partner, helping with the surveying, reblocking planning and plan development.



What is a Presidential Proclamation area?

A "Presidential Proclamation" is an executive order that proclaims a piece of government land as a site for social housing and gives the squatters occupying that land the right to regularize their status and buy the land, 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 (min 25 households, maximum 100 households), survey the land, list the qualified beneficiaries, develop subdivision plans which follow certain community layout standards set by the National Housing Authority (with minimum plot sizes and lane widths) and submit their plans to the NHA. Only after their plans have been approved and they have reblocked their settlements can they negotiate contracts with the NHA to buy the land, at a price community members can afford. During the 10-year repayment period, the land still belongs to the government, and there are restrictions on selling the rights. But when the land is completely paid off, each household gets an individual land title deed.

Only communities that are very well organized and have access to some kind of technical support can navigate this long, arduous and expensive process. The sad fact is that most "proclaimed" communities never actually get their land, and in some cases people have even been evicted later for high-end commercial developments.

The enormous proclamation area in National Government Center East, where Sama-Sama works, was proclaimed in 1998, but none of the hundreds of homeowners associations that have been registered within its boundaries have actually gotten land titles yet. Many of the families have been issued "Qualified Beneficiary" papers, but progress stalled because most have been unable to reblock the layout of houses and roads in their settlements to meet those NHA layout standards. Because reblocking is expensive, time consuming and socially difficult, in informal settlements with wildly unequal plot sizes, wildly varied types of occupation status and overlapping political forces and land mafias, most communities never get past that step to begin buying their land.

ABOVE : The plan of the Rose Ilang-Ilang Homeowners Association, in NGC, before and after reblocking.
The work of Sama-Sama has brought about two major breakthroughs for the NGC area :

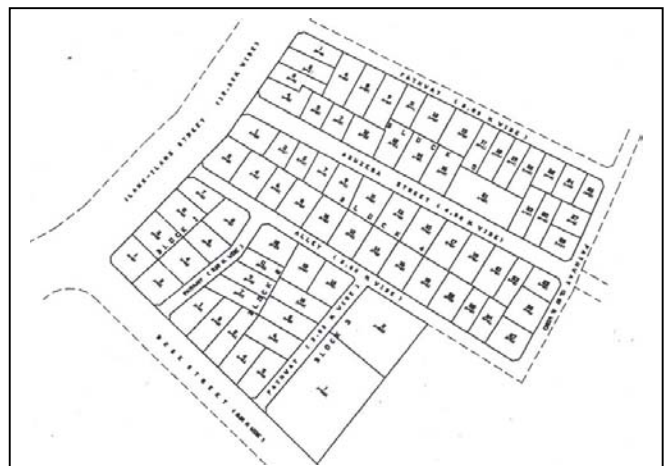
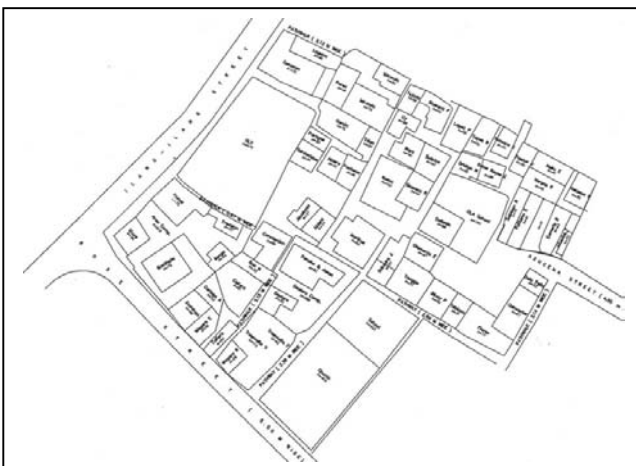
1. **Developing an alternative “People’s plan” for NGC and using it to negotiate a compromise plan :** Between 1995 and 2004, Sama-Sama worked with the young architects at Panirahanan to study the effects of a government plan to evict large swaths of housing in the NGC’s East Side to make way for vast commercial “enterprise zones” along the main thoroughfares, and to demolish all the existing housing and replace it with expensive, state-planned and contractor-built housing “super-blocks.” With help from the architects, the communities developed an alternative “People’s Plan” which embraced the strategy of in-situ upgrading of the housing stock and community markets which already existed, with minimal dislocation or demolition, in NGC Eastside. The negotiations went on for years, and the beautifully worked out and professionally-drafted people’s alternative plan proved to be a much more powerful weapon than all the resistance and barricades in the world. In 2004, a compromise plan that greatly reduced the land-grabbing, evictions and incorporated most of Sama-Sama’s housing and community enterprise planning was agreed upon and became law.

2. **Helping 4,700 families (so far) to survey and reblock their settlements to buy the public land they occupy :** Sama-Sama has also catalyzed a very large 100% community-led on-site upgrading process in 4 Barangays within the 238-hectare NGC Eastside, which demonstrates how different urban poor communities, using only their own meager resources, can mobilize people in their communities to go through all the complicated steps needed to organize, survey, re-plan and reblock their neighborhoods to take advantage of the Presidential Proclamation process to become the owners of the land they now squat on. In this aspect of their work, Sama-Sama has become more of a network. The process is difficult and takes a long time, but this is without any question the Philippines’ largest 100% community-managed upgrading project, and it is running full steam ahead.



How does the reblocking process that Sama-Sama supports work?

First they divide themselves into neighborhood groups of between minimum 25 and maximum 100 families (to make a workable group) and register themselves officially as homeowners associations. Then they hire an accredited surveyor to map their existing settlements and determine the size of the land their association occupies, and conduct a survey to identify the status of the present occupants (structure owners, renters, sharers, caretakers, etc.). Using the existing settlement map as a base, they then begin to plan the reblocking of their area, through a participatory planning process, making sure all the houses have access to lanes and streets of certain minimum widths, creating open spaces and adjusting the layout so that the house plots are never less than 35 sm or more than 60 sm. Sometimes this process is assisted by the young architects, and sometimes by experienced community



ABOVE : The plan of the Rose Ilang-Ilang Homeowners Association, in NGC, before and after reblocking, with “generated” plots.

leaders from Sama-Sama who have been through their own reblocking process. Sama-Sama's strong principal in this reblocking planning is to change the existing layout as little as possible to bring the community up to the minimum legal standards, and cause a minimum of dislocation and demolition! In most HOAs, only 2 or 3 houses have to be demolished) Once the members all agree on an upgrading plan, the architects help draft a fair version of the people's plan, which is then submitted for approval to the government. Once their plans are approved, they mark out the new plots with stones ("monumenting") and begin the actual reblocking - demolishing part or all of some houses to widen or straighten lanes and pathways, creating open spaces, laying drains, paving walkways, etc. According to the NHA's rules, they have to finish or show significant progress in the reblocking within three years of getting their subdivision plans approved, or the approval is revoked. So they have to move fast!

- **Making room for more houses :** In the process of reblocking, most homeowners associations end up creating extra house plots, which they call "generated lots", which can be used to house renters and sharers, or extra families from neighboring associations. Most of the Sama-Sama-linked homeowners associations have created between 10 and 20 "generated" lots each, through the reblocking process. So in this way, the reblocking is also creating hundreds of new legal, decent housing units in an already very dense area, and expanding the housing stock, instead of evicting people who don't "qualify"!
- **What do the Sama-Sama women say to these communities?** *"This is your last chance to get this land to be your own, legally and forever! We won't do it for you! You have to come together as a community and make the plan and you have to do the reblocking work yourself, break your houses and rebuild them. Sometimes you may be able to negotiate a little support from the local government, but most of the work will have to be 100% self-financed."*
- **A self-supporting reblocking process :** The reblocking is expensive! Sama-Sama estimates it costs roughly 900,000 Pesos (US\$ 21,000) per community to do the reblocking, which includes paving the lanes and pathways, laying the drains and water supply pipes, etc. All these costs are born by the residents themselves, partly through the savings groups they all start to prepare for the reblocking, through community fund-raising projects or by negotiating with their local government or political representatives for funds - it's up to them.
- **A difficult process!** There are always some members who won't cooperate, some who demand money or bribes to take part! And there are often people with big land who don't want to give up some of their land for others! But as long as 70% of the households agree, the process can go ahead. There are also problems when the boundaries of adjacent associations overlap.



Final goal: to become the legal owners of the land. Once communities finish all these steps and get their "contracts to buy" with the NHA, they start paying for the land, which is being uniformly sold at the rate of 700 Pesos per square meter (a special rate for land in social housing areas). The actual market rate for land in this part of Quezon City is 10,000 - 20,000 Pesos per square meter, so 700 pesos is a real deal! So far, 6 out of the 41 Sama-Sama-linked associations have negotiated their contracts to buy and have started making land payments to the NHA, over a period of min 5 and max 15 years. First the title for the land belongs collectively to the home-owners association, and will be broken up into individual title only once everyone has paid fully for the land to NHA. Nobody has actually gotten their land titles yet, though.

- **Rules about selling out :** Because this is a government social housing project, there are some rules that go with the land title - it's not the same as ordinary land title. The person cannot sell within five years of finishing the payments, and if they want to sell their plot, the government has the first right to buy it, and next that person's legal heir. Can't sell to outsider.

Sama-Sama Network's progress so far :

- 41 home-owners associations (HOAs) have been formed and are now actively involved in some stage of the process (covering about 4,700 households, which represents about 17% of the population of NGC East Side).
- 26 of these HOAs are in the reblocking stage, of which ten have had their subdivision plans approved and six are already in the process of making payments for the land to NHA.
- Another 9 associations have submitted their community development plans to the NGC Project Management Office for approval.

Sama-Sama's organizational work is also self-supporting :

Sama-Sama's organizing and support work is mostly financed by fund-raising bingo games, annual parties and dues paid by the member communities (60 pesos per year per family), which generates about 31,000 Pesos per year, to run the office, etc. All leaders are community members - not an NGO! Similarly, all the member HOAs charge dues from their own members to support their own activities. In the past, Selavip has given some small support, and Misereor has sometimes supported the inputs from the young architects like Rollie, who give technical support in the participatory planning process.

- **ACCA support for Sama-Sama :** A grant of \$20,000 was approved in the last ACCA committee meeting in Bangkok, to support Sama-Sama's ongoing organizing and reblocking support work. While we were visiting with the leaders, we encouraged them to propose small and big project funds also (\$15,000 + \$40,000) and use these funds to create a network-wide revolving loan fund, to be managed by the Sama-Sama network, to give small grants and loans to the member homeowners associations (not to individual households) doing their upgrading, to assist in the process, fill gaps, bridge finance, etc. It was also discussed how the links between Sama-Sama and the Homeless People's Federation could be strengthened, so help build a stronger community savings and fund management system in the upgrading communities.



Pui (Community leader from Thailand) : Big congratulations to all of you, for working as a network to try to solve the housing problems in the way that people want, on a very big scale. You inspire us and show us the right way.

- **How to keep the land we have fought so hard to get :** Klong Lumnoon is a small squatter settlement in Bangkok that faced eviction and negotiated to buy a small part of the land they occupied, and then built a beautiful new community for themselves there, with nice houses and full services. But later on, the land around the community had developed rapidly and some big investors came to offer to buy the community's land, offering 100 million Baht for the land! A few members were tempted to sell-out, but the community refused to sell. Because they owned the land cooperatively, they were able to protect their land and make sure it remains land for housing the poor. We poor people have to fight with our blood and tears to get a small piece of land like this, so we can live in the city as full, legal citizens. But once we get that land, the key issue is how to keep that land we have fought so hard for, and to keep it from becoming the land of the rich.

Somsook : *If you did this same process around the Philippines, you could solve all the housing problems in the whole country!* Thank you so much for showing this important upgrading work to us. I am very impressed about the work of urban poor communities to implement an upgrading process in such a big area - an upgrading process which is fully implemented and managed and funded by community people. The way Sama-Sama's smaller community associations link together into something larger and stronger is also very good.

11. Meeting with TAO staff and Masagana community about Big ACCA project in Navotas

We met for about an hour with TAO staff and 8 members of the Masagana community at the TAO office in Quezon City.

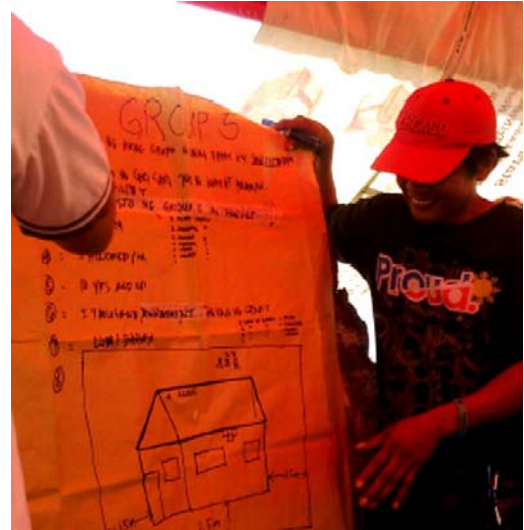
Background on the Masagana Community in Navotas (159 households) Masagana is a community of poor vendors and fishermen living in shacks on private land just behind Chungkang. The community was originally a people-initiated relocation project by a group of roadside squatters who were evicted from nearby 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 at least 1 meter of 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.

- **Changing the big ACCA project from on-site upgrading to distant relocation :** The original proposal was to use the big project funds from ACCA to revive this community's housing development process. But over the past two years, more and more community members have drifted away, and those still staying there started to look for alternative land elsewhere. The TAO group and the community are now proposing to use the \$40,000 big project funds to buy a piece of inexpensive private



land in Santa Maria Municipality, in Bulacan Province, to the north of Metro Manila, about 50 kilometers away. They have identified the land and are in the process of negotiating the price, which will be just slightly more than \$40,000. They have got a \$30,000 grant from Selavip to partly support the construction of new houses (\$500 x 60 households), and will later try to negotiate with the local government in Santa Maria to provide the basic infrastructure.

- **The new land in Santa Maria :** The new land is 1.6 hectares and they are trying to get it for 100 Pesos per square meter, which would mean 16,100 sm x 100 Pesos = 1.61 million Pesos = US\$ 37,000. The new land is raw farmland, and is completely undeveloped, although it has "right of way." The original title deed for the land was burned, and there is some complication about getting the deed "reconstituted" before the land can be legally sold. Most of the community people are vendors, and they will be able to do the same work in the market in nearby Santa Maria - perhaps even grow some vegetables and fruits on their small plots in the new land.
- **Planning for only 68 households out of the original 159 households :** So far, only 68 households in the old community want to move - the others have either moved away or are sitting on the fence. In March 2010, TAO conducted a site-planning and house-design workshop on the new site, with the 68 households, dividing the community people into six groups, each of which prepared their own layout plan, with between 75 and 110 plots of 65sm or 100sm. They have made the people who don't want to join the relocation scheme sign a "waiver" to give up their rights to join the project. If they change their mind later, they will be able to join the project only if there are enough plots for them and if they can pass the "screening" process. In the workshop, they also looked at "starter" house designs, which can be built very cheaply, using the people's small savings and the Selavip grant of \$500 per house (for only 60 families), and are also looking at using alternative materials.
- **Land loan from ACCA :** They plan to repay the land loan from ACCA (big project funds) within three years. The loan will be repaid into the Navotas ACCA City fund, even though the people will be living in another province.
- **Timeframe :** They plan to resettle to the new site in Santa Maria this year, so that they can celebrate Christmas 2011 in the new community.
- **Savings :** The community started savings in August 2010 and have so far saved about \$5,000.



Question from Pui (*Community leader from Thailand*) **What about the people who don't relocate?** (TAO answers) They can still stay there in the old community, and can still save and apply to the ACCA Navotas network for small projects. But the movers are still open to people changing their mind and deciding to join the relocation project, as long as they pass the screening process and meet the criteria set by the community.

Comment from Somsook : Warns about the problems of repayment and management which often come with "lonely" projects like this, that are implemented in isolation, without the involvement of other communities in the city.