



Samahang Matute & Soliman HOA

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

This housing project was born in the midst of a tense eviction stand-off, when the mayor offered free land for resettlement to two communities facing eviction from the land they had occupied for decades, in the middle of the city. After many delays and setbacks, the members of the original housing project dropped out and other poor families replaced them, but the project continued. Eventually, 46 poor families from slums and danger zones all over Davao were able to move into small but secure houses in the government resettlement site, where they can gradually upgrade them, as their means allow.

- **Project** Samahang Matute and Soliman Homeowners Association (SAMASOL)
- **Location** Block 10-11 Los Amigos Relocation Colony, Barangay Los Amigos, Tugbok District, Davao City, Philippines
- **Size** 46 households
- **Finished** 2015
- **Type** Resettlement of evicted families from two inner-city informal settlements to a municipal relocation site, where they built new houses.

CONTEXT, PROCESS AND PARTNERS

The city:

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 that is especially vulnerable to floods and disasters.

The community process:

The Homeless People's Federation Philippines, Inc. (HPFPI), has been active in three nearby cities in Southern Mindanao for many years: Davao, Digos and Kidapawan. These three cities have formed a network, which links many poor communities through community-managed savings, livelihood projects, housing upgrading projects and their jointly-managed Urban Poor Development Fund. The urban poor in these three cities live mostly in coastal areas, along roadsides, along riverbanks and on privately-owned lands. The Federation's three-city network has focused on mobilizing poor communities located in danger zones (coastal areas, riverbanks and roadsides) through savings, surveying, mapping, exchanges, community-managed land acquisition, linking with local government agencies and other development actors in the city and participating in city housing boards. 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.

The project began with an eviction:

Matute and Soliman are two long-established informal communities in Davao's downtown area, in Barangay Tomas Monteverde Sr. In 2011, both of the communities faced the threat of eviction and demolition when two private landowners claimed ownership of the land the two communities had occupied for decades:

- **Matute:** The Matute community is a small informal settlement of 50 households who had lived there for decades. In 2011, the owner of Jade Dragon Enterprise claimed to own the Matute area.
- **Soliman:** The Soliman community is a larger informal settlement of about 200 households who had been staying there for over 50 years. In 2011, Jaime Uy, a Chinese businessman who owned the Davao Enterprise Corporation, claimed to own the Soliman area.

When the eviction situation became public, the city's then-mayor Sara Duterte intervened. Instead of allowing these people's houses to be forcibly destroyed, the mayor offered the people land for relocation if they would agree to voluntarily demolish their own houses and vacate the two sites. While these negotiations were going on, the mayor ordered any demolition to be suspended temporarily. In July 2011, when a court-appointed sheriff began demolishing people's houses in the Soliman community anyway, the mayor famously showed up at the site furious and punched the sheriff in the face several times, bloodying his nose and ears, much to the delight of the community members.

The municipal government then asked the Homeless People's Federation to help. The Federation had a long history of helping urban poor communities facing eviction and living in disaster zones to develop their own secure housing options, through a community-led and community-managed process, in collaboration with government authorities.

The Federation conducted an orientation seminar with the Matute and Soliman communities, and described the federation's model of collective, community-driven housing and explained how the federation could help the people develop and finance a new housing project, where they would have secure, permanent housing. A group of 46 families from the two threatened communities were interested, and with help from the Federation, they formally registered themselves as a homeowners association (HOA). Registering as a HOA with the government's Housing and Land Regulatory Board is an important first step in the process of collectively developing housing in the Philippines, and is a requirement to apply for any of the government's various housing programs. The 46 families decided to call their new homeowners association the *Samahang Matute and Soliman Homeowners Association (SAMASOL)*.

The mayor made good her promise, and the local government informed the brand new homeowners association that they would be allotted 46 lots, in two blocks (Blocks 10 and 11), at the municipal relocation site in Barangay Los Amigos, some 17 kilometers away, to make their new community. The Los Amigos relocation site is one of the city's 13 relocation sites, reserved for resettling homeless people, evictees,

disaster-affected families and families from danger zones around Davao. The Los Amigos site is one of the most popular because it is more accessible than the others, along the busy Davao-Bukidnon Road. The 1.3 hectare resettlement site has a total of 747 lots, and is divided up into different social housing programs, managed by various public and private institutions.

A memorandum of agreement was then signed between the Federation, the new SAMASOL community and the municipal government to build the new housing project in Los Amigos. The SAMASOL members then submitted individual applications for the city's resettlement program, and each family was interviewed. The Federation and its support NGO, PACSII carried out a socio-economic survey of the SAMASOL members, to screen the families for the Federation's own housing loan program. The Federation and its technical partners in TAMPEI (along with some student volunteers) then organized a series of participatory workshops to design, cost and budget the houses and the layout of their new community.

Problems right away:

Serious problems with the project emerged right away, though. One of the requirements of Federation's housing loan program is that families must contribute 20% up front, to the cost of buying land or building houses, as their equity, in order to qualify for loans. After the housing design workshops, it became clear that many members of the new SAMASOL community could not afford to pay this equity, which was calculated at 30,000 pesos (US\$ 682) per family, based on a projected house construction cost of 150,000 pesos (US\$ 3,400) per house. The Federation helped the community to set up a savings group, so members could start saving to gradually build up their 30,000 peso equity. But most of the original members of SAMASOL were reluctant to save until they could see with their own eyes that the housing construction was really happening. Many of the original 46 families in the association dropped out. Some continued to stay in the old communities and some took up the city's offer of undeveloped plots in another part of the Los Amigos resettlement site (Block 28), with no housing assistance. That meant that the few remaining members of the SAMASOL community had to scramble to find "substitute" families to take the places of all these withdrawing members.

Other problems arose because of the city government's delay in approving the Memorandum of Agreement, which took over three years. During that time, the project could not start and the members had to continue staying in perilous circumstances in their original settlements. During that long wait, more SAMASOL members dropped out of the project and looked for other places to live. That left even more slots available for new applicants. To fill those empty slots in the SAMASOL community, the local government began promoting the project and encouraging people who were homeless, living in danger zones or facing eviction to apply to join it.

Eventually, they were able to fill the vacant places with poor families from 22 different areas of the city who were willing to save the 30,000 peso equity and qualified for the Federation's loan program. But after all these substitutions, only three families from the original Matute and Soliman communities remained, and the nature of the project changed substantially.

Since all those new members didn't know each other and hadn't taken part in the earlier training and planning workshops, they were obliged to accept the house designs that had already been agreed upon. Before these "substitute" members were incorporated into the HOA, the Federation and the SAMASOL HOA conducted orientation sessions with them, to explain the housing designs and get their agreement. But a project that had begun as a collectively-planned and community-driven housing project, with full participation of all the members, had morphed into a more developer-style project, in which individual families from around the city who could afford the down payment and qualified for the loan program could get houses in the new project. In this new model, the Homeless People's Federation took the role of developer - designing, building and financing and managing the project. In 2014, the housing construction at SAMASOL finally began, and the "core house" units were turned over to the members about a year later.

SUPPORT GROUPS AND PARTNERS IN THE PROJECT

NOTE: In many parts of the world, "Inc." after a name means that the organization is a for-profit business or a corporation. But in the Philippines, registering with the Securities and Exchange Commission and getting an "Inc." after your name is the only way for community organizations, homeowners associations, NGOs and other non-profit entities to obtain the formal status that allows them to legally open bank accounts, receive funds, own land and interact with the formal system in various ways.

Homeless People's Federation Philippines Inc. (HPFPI) is a national network of urban poor communities that was established in 1995 within the communities of scavengers who live around the Payatas garbage dump. The federation is now active in 20 cities and uses community-managed savings as the core strategy of a community-led development process which includes land acquisition, community upgrading, house construction, disaster management and partnership with government. The federation assisted the SAMASOL residents in developing their new community, with training on land acquisition and housing, and help linking the community to other support agencies.

Philippine Action for Community-Led Shelters Initiatives, Inc. (PACSI) is the Homeless People's Federation's NGO support partner, based in Quezon City. PACSI assisted SAMASOL in the community organization process and provided loans to the 13 members who did not qualify for other loans.

Technical Assistance Movement for People and Environment, Inc. (TAMPEI), set up in 2010, is the federation's technical support partner of community architects and engineers. TAMPEI uses participatory mapping, planning and design techniques to help communities develop their housing and upgrading projects. TAMPEI provided technical assistance to SAMASOL through housing planning workshops.

Community Resources for the Advancement of Capable Societies Microfinance, Inc. (CoReACS) is a Federation-linked micro-finance institution which supports the housing schemes of the Homeless People's Federation Philippines. CoReACS provided loans to 33 members of the SAMASOL community.

LinkBuild is a Federation-linked housing enterprise which provided house construction assistance.

University of the Philippines Mindanao. Professors and student volunteers from the Mindanao campus of the University of Philippines helped facilitate community workshops and the project inauguration ceremony.

LEGAL FRAMEWORK OF THE PROJECT

Legal background:

On the national level, the Urban Development and Housing Act (UDHA) of 1992 mandates that evictions and demolitions of informal settler families should be discouraged except when:

- the area occupied is considered a danger zone (for example, houses along the riverbanks)
- is the site where a government infrastructure project is about to be implemented, and/or
- there is a court order for eviction or demolition.

The local government in Davao has its own local laws that specify when and how communities should be relocated: if they are affected by road-widening projects or the construction of government buildings, or if they live in danger zones that are prone to flooding or landslides. The government prioritizes for relocation communities living in danger zones or affected by natural disasters, like the Matina Pangi flash floods in 2011. Families in these affected communities can apply for various social housing programs, provided that they qualify. Qualification is determined through interviews and economic background checks.

Land tenure and government support:

The Davao municipal government provided the land for the SAMASOL community, in its Los Amigos resettlement site. The land was given to the homeowners association for free, but the community members would later have to pay their share of the cost of developing the resettlement site (roads, drains, trunk infrastructure, etc.), once the site was fully developed and those actual costs could be calculated. Only after paying these site development costs would the community members receive individual "Certificates of Award" for their house lots. These certificates are similar to ownership deeds, but they come with some restrictions and conditions, including a stipulation that the family cannot sell the lot.

Since the price that community members have to pay for site development had still not been determined by 2021, they worried that the amount they would have to pay would keep rising, until it was too much for them to afford. The municipal government has assured them that the amount will be minimal, and was estimated in 2019 to be about 36,000 pesos (US\$ 820) per family.

PROJECT FINANCING

Project costs and who paid for what:

Exchange rate in 2014: 44 pesos = US\$1

Land and infrastructure:

The land and basic infrastructure (including roads and drainage system) was provided by the municipal government, with each family getting an 80 square meter plot. The land was given free, but the site development costs will be borne by the community members, on a cost-recovery basis, once the resettlement site is fully developed. By 2021, the city hadn't calculated the amount yet, but it will likely be about 36,000 pesos (US\$ 820) per family.

Houses:

The unfinished 22 square meter "core house" cost 150,000 pesos (US\$ 3,410) per unit, and was financed by:

- 30,000 pesos (US\$ 682) equity (down payment) from the family, before the construction started.
- 120,000 pesos (US\$ 2,727) came as a loan from PACSII (13 families) and from CoReACS (33 families). The loans from both sources were repayable within five years, at 18% annual interest (1.5% monthly), with monthly repayments of 3,150 pesos (US\$ 72) per family.
- Additional housing costs: Each family also had to pay 5,000 pesos (US\$ 114) for their building permit and 2,500 pesos (US\$ 57) for their septic tank.

DESIGN AND CONSTRUCTION

Design process:

The original 46 members of SAMASOL were able to participate in a series of participatory housing design workshops, facilitated by the Federation and the community architects in TAMPEI, with help from some student volunteers. They used drawings and models to develop the designs for the houses. The participants also learned how to make and use interlocking concrete earth blocks (ICEBs), which many groups in the Federation had been using, as a cheaper and stronger alternative construction system, which uses much less steel and doesn't require plastering.

At first, most of the participants in the workshop wanted a fully-finished house of 32 square meters, with doors and windows and internal partitions to make a separate bedroom. But when the people began to calculate the cost of building this finished house, they found it would be much more expensive than the maximum 120,000 peso (US\$) budget, which had been calculated according to how much people could afford to borrow and repay. So with help from the architects, the people began to develop plans for an unfinished "core house", which could be expanded and upgraded later, as the families were able. The final single-story "core house" design has 22 square feet of area, with doors, windows, a toilet, galvanized iron roofing, and space for an open-air kitchen, but with a front wall made of light, temporary materials, so the house can easily be expand to the front in the future.

Housing construction:

At the beginning of the construction, the SAMASOL community members took active part in the process. The first batch of 15 houses were built by hired masons and laborers, with assistance from the architects in TAMPEI, but the community members organized committees to collectively monitor the construction, buy and store the construction materials and manage the finances. But because the Los Amigos site is so far from where the people were still living and working, the hour-long trip to the site every day was costly and made it difficult for the community members to continue to earn and look after their families. So they withdrew from active involvement in the construction process and asked the Federation's building partner Link-Build to finish the remaining 31 houses. The families did continue to come out to the site to monitor the construction, but on a more individual basis, with families coming out only to monitor the construction of their own houses.

Project timeline:

- **2011:** Matute and Soliman eviction crisis begins. Mayor promises land for relocation if people voluntarily demolish their houses. HPFPI begins assisting the two communities.

- **2012:** The eviction crisis continues and some structures are demolished. Some evicted families form a group and register themselves as the SAMASOL Homeowners Association. HPFPI and technical team help the new association to develop a housing project at the Los Amigos municipal resettlement site.
- **2013:** The SAMASOL HOA holds a ground-breaking ceremony on the Los Amigos site.
- **2014:** House construction begins.
- **2015:** House construction is finished. Houses are given to people in formal turnover ceremony. Monthly housing loan repayments to the Federation begin in October.

IMPACTS OF THE PROJECT

After all the delays and substitutions, most of the families in SAMASOL didn't know each other when they joined the project. Building relationships between these new neighbors has been helped by monthly community meetings and different communal activities like community cleaning and maintenance, founding anniversary celebrations and jointly keeping peace and order in the community. These activities have helped the SAMASOL members to keep alive the spirit of *bayanihan* (the Filipino tradition of community unity and mutual support).

The SAMASOL community also maintains good relations with the Barangay (sub-district) government, which provides assistance to the community in dealing with various community concerns, implementing community projects and providing community services.

Most of the SAMASOL community members have come from informal settlements and danger zone areas, and most could never have afforded to buy even the lowest kind of housing available on the formal housing market in Davao. So being able to access secure, permanent housing in SAMASOL has made a big difference in their lives. There are now about 1,000 families living in the Los Amigos resettlement site, which has shared facilities like playgrounds, a gym, a community hall, a market and a clinic.

Problems:

The SAMASOL project has faced big problems from the start. Because they had not participated in the design and planning process, many of the "substitute" members of the homeowners association were unhappy with the core housing units. During the construction of the first ten houses, the hired laborers kept changing and the lack of a permanent construction team slowed things down. Storms and rain also caused delays and damage to the construction materials. Because the municipal roads were built at a level that was higher than the floors of the finished houses, the plots sometimes get flooded in heavy rains. During the early months of occupying their new houses, many community members kept their jobs in town and had a hard time adjusting to the long and costly commute from Los Amigos into their workplaces.

Despite all the problems and changes, the SAMASOL project has been an inspiration for other poor communities in Davao searching for secure housing solutions. The project has also helped the municipal government to continue to develop relocation sites for housing homeless people and informal settler families. With support from the Federation, the SAMASOL community has engaged in learning exchanges with community housing projects in other parts of Davao and in nearby cities of Digos and Kidapawan.

COMMUNITY STORIES

Sarah Tuyco, 54 yrs. old, joined the SAMASOL community in 2015, as a substitute member. She originally came from Bacaca, and was one of the first 15 families to move in to the newly-constructed houses. When the Federation's microfinance company, CoReACS, first screened her for a housing loan, she didn't have a stable job and didn't qualify. But the Federation provided her with another loan option, and family members working overseas are helping her make her monthly loan repayments. Sarah was able to fully repay her loan on time. Her family is very happy with the house, because they are now in a place they can call their own. Her husband is a tricycle driver, and he experienced a big loss of income when the Covid pandemic struck. That was when Sarah started her *ukay-ukay* used clothing business, which is now helping to provide for her family's daily needs.

Mary Jane Lor is one of the three original HOA member from the Soliman community. During the formation of SAMASOL, the original members would meet in public parks or at the rented houses of members. She witnessed all the difficulties the original members went through to join the housing program. Later on, she witnessed how most of the members gave up and left the process. Mary Jane was involved in all stages of

the project, from the formation of the homeowners association, to the planning of the houses, to the learning exchanges with SJBBNAI in Digos, to the house construction, and to the occupation of the new community. Her house was one of the last to be finished, and while she waited for the turnover, she had to rent a place in the downtown area. Mary Jane says she feels very blessed to be one of the few who had first-hand experience of how SAMASOL members surpassed so many challenges. Mary Jane's family members all work together to manage their own food stall (*karenderia*). This food stall has been their main source of income since long before the Soliman demolition, and it has provided well for her children's education and other needs. Before the pandemic, Mary Jane rented a small space in the downtown area, near schools and businesses, which was why the stall was profitable. After some hard times during the Covid pandemic, she is now selling food again, right inside the SAMASOL community. She is very happy because she works with her family.

Cheril Cortez, 43 years old, is another substitute member. Before joining SAMASOL, her family lived in Damosa, with her in-laws. Over time, her family grew, and that's why they needed a place with more space and more privacy. They looked for market housing options in the city, but her family couldn't afford even the cheapest one. When a friend told her about the SAMASOL project, she immediately grabbed the chance to apply. Fortunately, her application to join was approved. Cheril has run an online selling business for many years, selling clothes, bags, and shoes. During the Covid lockdown, though, business slowed down and the family's income dropped. She then began using her green thumb to develop another business selling indoor house plants.

Rosalinda Panilag is the mother of one of the substitute members in SAMASOL. Ms. Panilag's family originally came from R. Castillo Agdao, near the Soliman community, where her community faced the danger of living in a coastal area that was often flooded. As a working member of the Homeless People's Federation, she was able to find one of their housing projects that could accommodate her family. When Rosalinda's family learned about SAMASOL, her daughter applied, through the local government, and was approved. In 2015, the family moved into their new house in SAMASOL, where Rosalinda now lives with her daughter and grandchildren.

FOR MORE INFORMATION ABOUT THE PROJECT

This case study was written by Aprille Dawn L. Golimlim in June 2021 and edited by Ericka Lynne Nava at PACSII. The case study brings together stories gathered from these members of the SAMASOL community: Blisel Botoy, Cesario Lazo, Cheril Cortez, Cynthia Oyao, Elizabeth Tuyco, Elmer Drama, Elsie Maturan, Judy Macabodbod, Juliet Delloso, Maria Isabel Libago, Marius Garcia, Mary Jane Lor, Minerva Menor Magno, Rolinda Panilag and Sarah Tuyco.

Please follow these links to more materials about the SAMASOL housing project in Davao:

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

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

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PHOTOS



Davao, on the southern coast of Mindanao, is famous for its durian fruit, which is generally thought to be the best in the Philippines.



The city is not so famous, however, for its slums and squatter settlements, where more than half the city's population has little choice but to live in squalor and insecurity and in danger from disasters, in conditions like these.



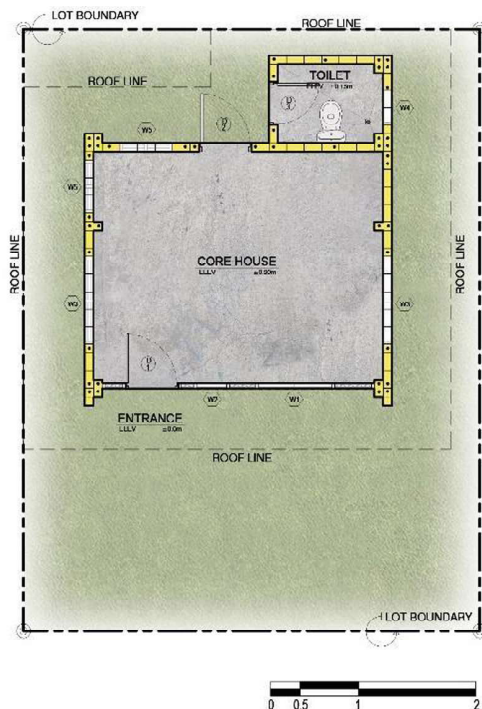
For many years, the Homeless People's Federation in Davao has been helping the city's poor communities to organize themselves, set up self-help savings groups and work together and with the city to find collective solutions to the city's serious problems - solutions in which the urban poor are the key actors.



Communities in the Federation have designed and built some extraordinary projects to improve the lives of residents, like this 25-meter bamboo bridge (left) and sea-wall (right).



Demolitions like this one are not a solution to the lack of accessible, decent housing in Davao, but only make people's poverty worse.



Here is the 80 m² house plot at the Los Amigos resettlement site, with the "core house" and room for expansion to the front and back.



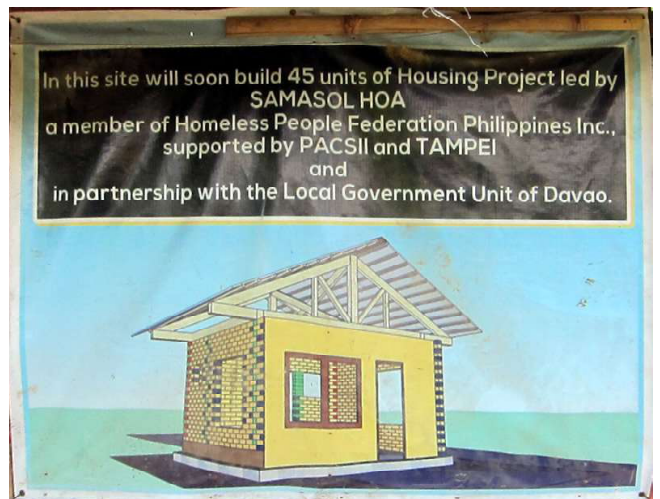
Sarah Duterte, who was then the mayor of Davao, negotiated to stop the demolition of Soliman and Matute, and offered the people resettlement options if they agreed to go.



This is an architect's computer-generated drawing of the unfinished "core house" the SAMASOL community members designed, which could be built for an amount they could all afford and could upgrade incrementally.



Here is what the new land for SAMASOL, at the Los Amigos resettlement site looked like, in April 2004, when the project was just beginning.



This is the poster the SAMASOL community members put up on the new site to let all the neighbors know what they were planning.



These are some photos taken in April 2004, when the interlocking concrete earth blocks (ICEBs) were being manufactured on the site, in preparation for building the new houses.



Here are two photos of the first demonstration "core house" that was built on the Los Amigo site: the front side (on the left) and the back (on the right). The house was designed to be only partly finished, with one big room inside, a toilet out back, and a sturdy roof of corrugated iron sheets.



Each house had its own septic tank, which each family had to buy, and cost 2,500 pesos, in addition to the house cost.



The municipal roads that go through the Los Amigos resettlement site are higher than the lots, and that has caused flooding problems.



Some house inspections towards the end of the construction process, with community architects, student volunteers, Homeless People's Federation leaders and members of the SAMASOL community.



Some photos from the gala ribbon-cutting and "turnover" ceremony, when the finished community was officially turned over to the 46 households who are members of the SAMASOL Homeowners Association.





The entrance to the SAMASOL community, in the Los Amigos resettlement site, with a special welcome sign built from the ICEB blocks.



Here is one of the original "core houses", with the front wall built of light materials, with a window and a door, ready for expanding the house to the front later on, when the resources are available.



The families who didn't have much money to spend on the house improvements right away didn't scrimp on planting flowers and fruit trees and putting up little bamboo gates in front.



Here is another "core house" that hasn't been altered much yet, but the front has been brightly painted, and the father of the family has built a shelter for parking his tricycle.



Most of the families wanted to have completely detached houses, but there was one duplex built, with a common wall on the property line, which left more space for future expansion.



This family has replaced the front wall with ICEB blocks and aluminum windows and doors, and painted the blocks bright green.



A few families in SAMASOL with more resources (or perhaps with family members working abroad) have been able to really go to town and turn their simple “core houses” into two and three-room bungalows, complete with front compound walls and gates.



That’s Sarah Tuyco, whose “ukay-uykay” used clothing business helped her family to continue repaying their housing loan even during the worst of the Covid crisis.



Mary Jane Lor is one of the original members of SAMASOL, from the Soliman community. She and her family run a thriving food stall (karenderia) in the front of her house.



Rosalinda Panilag runs a small “sari-sari” provisions store from the front of her house in SAMASOL, which she shares with her daughter and grandchildren.



Cheril Cortez used to run an online business selling clothes, bags and shoes, but when business slumped during the Covid crisis, she used her green thumb and began selling potted house plants to help feed the family.