



Five groups are using the ACCA tools in five different ways to tackle the same problems :

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

PHILIPPINES

ACCA in PHILIPPINES :

PROJECT CITIES (total 16)

- Quezon City, District 2
- Manila (Baseco)
- Navotas
- Iligan
- Quezon City, District 1 & 2
- Mandaue
- Davao
- Digos
- Kidapawan
- Albay Province, Bicol Region
- Talisay
- Muntinlupa
- Bulacan Province
- Rodriguez
- Sorsogon City
- Quezon City, Sama Sama

SMALL PROJECTS

Small projects approved : 67
 In number of cities : 14
 Total budget approved : \$199,000

BIG PROJECTS

Big projects approved : 10
 In number of cities : 10
 Total budget approved : \$420,000

SPECIAL PROJECTS

7 disaster-rehabilitation projects in (including a national disaster survey and planning), budget approved \$88,000

SAVINGS (only in 16 ACCA cities)

Savings groups : 1,235
 Savings members : 22,909
 Total savings : \$201,403

CITY DEVELOPMENT FUNDS

CDFs active in : 9 cities
 Total capital in 9 CDFs : \$306,172

- from ACCA \$189,988 (62%)
- from coms. \$35,138 (12%)
- from gov. \$10,000 (3%)
- from others \$71,076 (23%)

IMPLEMENTING GROUPS

The ACCA projects are being implemented by 6 groups: HPFP (12 projects), UPA (1), FDUP (1), TAO (1), SMMI (1) and Sama-Sama (1).

1 FDUP in QUEZON CITY DISTRICT 2 : The Foundation for the Development of the Urban Poor (FDUP) has a long history of helping poor communities to purchase land through the government's Community Mortgage Program (CMP). The ACCA project in Quezon City's District 2 (the most slum-rich district in the country's most slum-rich city) focused first on helping set up a new city-wide coalition of urban poor groups, QC UP-ALL, and then establishing a new district-wide urban poor fund for housing and upgrading assistance, which is managed by the coalition. All the ACCA big and small funds go through the fund and have so far supported several small projects and housing loans to about 120 families in six communities in the process of reblocking and buying their land, through CMP or on "Proclamation" sites. They used the \$49,000 seed capital from ACCA to leverage matching funds from DFID and are now negotiating for another \$50,000 from the mayor for their city fund.



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

2 UPA in MANILA : The sprawling slum of Baseco has been the focus of the ACCA project in Manila. With some 10,000 families, it is like a city in itself, and the Urban Poor Associates NGO has for many years been helping its residents to organize and resist attempts to evict them from the valuable public land they occupy. In 2002, Baseco was "proclaimed" by the President as a social housing site, clearing the way for residents to form homeowners associations, survey, subdivide and reblock their settlements according to NHA norms and eventually purchase their land. The ACCA process began with a small project to build drains along two lanes in the "New Site" area of Baseco (100 households). After a fire destroyed another large part of the slum (242 households), the UPA used ACCA big project funds and some special disaster funds to help the residents survey and map the area, develop a new subdivision plan and start building simple "starter" houses there, as a big step towards formally acquiring their land.



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

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



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

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



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



100% people-managed ACCA projects :

**The Philippines Homeless People's Federation
is implementing ACCA projects in 11 cities so far**

The Homeless People's Federation Philippines (HPFP) is a national federation of urban poor communities which was established in 1995 within the communities of scavengers who live around Metro Manila's mountainous garbage dump at Payatas. The federation is now active in 33 cities, using community-managed savings as the core strategy of a community-led development process which includes land acquisition, community upgrading, house construction, disaster management, city-fund management and partnership with government. Over the past two years, the HPFP has taken up the tools the ACCA Program offers and used them to refine, expand and add to their movement. The following comments on the HPFP's ACCA process come from Ruby Papeleras, one of the federation's national leaders :

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

32 of the federation's small upgrading projects have been completed or are well underway, to construct paved walkways, develop water supply systems, drainage lines, seafront embankments and communal toilets. We all know these ACCA funds for small projects can be used as grants, but we have decided to use the small project funds from ACCA as low-interest loans to the savings groups, which have a year to repay the loans to the city fund. That is our way of countering the dole-out mentality that is so strong in the Philippines, and stretching these scarce resources further, to remove and help more communities.

We are also implementing several big housing projects, including one in Mandaue, on the 9.2 hectare land that has been given free by the local government to the communities who were squatting on it. This project in Mandaue is an important breakthrough, not only for the free land (in a country where the poor get nothing for free!), but for the way the HPFP has been able to negotiate loans and grants to support these project (and others in the 9.2 hectare area) from many different sources like CLIFF and the SDI Fund.

In the HPFP's Typhoon Ketsana project, we give the house repair loans only to communities, not to individuals. The communities survey the affected households and determine who needs what and then they buy the materials together, in bulk, and manage the construction somewhat collectively, and then manage the loan repayment to the federation's special Ketsana house repair loan fund. These small loans have been repaid so quickly that the funds have revolved three times already, so that original \$20,000 from ACCA has allowed 450 households to receive house repair loans totalling US\$ 61,303 in 23 communities in the three worst-hit areas (Quezon City, Muntinlupa and Bulacan).

All these ACCA projects have motivated other communities to start saving, by showing them real physical and social results, and they also have helped open doors for partnership with the local governments in several cities. There are still problems, though. Communities who don't save can't appreciate the process of getting loans and paying for projects, and they're still demanding that the government solve their problems, like drainage, and then just wait and wait, when the government hasn't any funds and nothing happens. On the other side, local governments in some cities are not always ready to understand a community-led process.



▲ **DAVAO** : This sea-front embankment built by the SAJUSSA community (106 households) with only a \$750 small project loan from ACCA, has helped to stop some serious coastal erosion. The city has taken up the idea and is continuing the embankment along the shoreline.



▲ **MANDAUE** : The big project at Mandaue was used by the MMVHAI community (311 households) to fill their 1.6 hectares of land, as part of their ongoing process of developing housing and infrastructure in-situ on this free land which was donated by the city.



▲ **TALISAY** : The SALUPA community (150 households) used a \$3,300 loan from ACCA and \$300 worth of building materials from the local government to build this new communal toilet block with hand pumps, to replace a broken-down municipal toilet nobody could use.



▲ **DAVAO** : This amazing 23m bamboo bridge provides storm and flood-proof access to three poor communities in the Matina Crossing Federation, who built it with a \$7,000 small project loan, and lots of help from some enthusiastic community architects from around Asia.