

The Making of Inclusive Cities

ON THE RISE. The AMVACA housing project is an example of a large-scale, in-city High Density Housing (HDH) Project in Valenzuela City which adopts a community-driven approach. 1,440 families will soon relocate to their own, safer community.

Promoting the People's Plan for Better Communities

Metro Manila, due to its location, has always been susceptible to flooding during the rainy season. Aside from its location, several natural and man-made factors, including the tenure of informal settler families (ISFs) along the major waterways, have been contributing to Metro Manila's flooding problem over the years. The Aquino administration, in 2010, has implemented the P50B ISF housing project in Metro Manila, to pave way for the relocation of the affected ISFs in the light of the flood management projects that will be executed by the concerned government agencies.

The High Density Housing (HDH) program is the SHFC's participation to the P50B ISF housing project of the government. It adopts a community-driven approach, giving the hand and power to the affected ISF communities to initiate the relocation of their choice. It promotes in-city or near city relocation to ensure that the rights to social services of relocated ISFs will not be taken away. One of the projects under the HDH program is the housing project of the

Alyansa ng mga Mamamayan sa Valenzuela at Caloocan (AMVACA) Housing Cooperative.

The AMVACA Housing Cooperative is comprised of 1,440 informal settler families who used to live along the waterways of Tullahan River in Valenzuela City. AMVACA obtained a loan through HDH, amounting to P576M or P400,000.00 per ISF which is now being used to construct thirty (30) 3-storey housing buildings. Each building can house 48 families. Each unit has a land area of 28 square meters and a loft measuring 10 square meters.

The payment of the monthly amortization starts a month after the housing units were turned over to the beneficiaries. Each ISF shall pay a monthly amortization of P975.33 for the first year up to P2,299.78 till the 10th year based on the 10% Graduated Amortization Scheme (GAS). On the 11th to the 30th year, there will be a fixed monthly amortization of P2,529.75.

The housing project started with a small dream, and through the initiative of the

community, coupled with the support of non-civic partners and the government, the community's dream is coming true. But just like any other successful group, they too had a rough start.

Four years ago, members of the AMVACA Housing Cooperative used to fight with a team of demolition team, imposing threat to their shanties, situated along the waterways of Tullahan River at Sitio Sulok, Barangay Ugong, Valenzuela City.

During the rainy season, the community often play hide and seek with a chest-deep flood. Though a master of this game for almost a decade, each member admits that this situation always terrifies their nerves to death.

Mobilizing the Community: Challenges and Success

It was in November 2011, when the community, led by a former OFW named Enriqueta "Kits" Catayong started the change revolution.



"As ISFs, we also need to help ourselves and the government especially in solving our housing problems. If we wanted change, we must also work for it." - AMVACA Housing Cooperative



The concept of the People's Plan allows the community to initiate for a housing plan that is responsive to their needs and capabilities. From the selection of the site, developers, and building designs, the community has the final say.

Having been a member of Forever Young, a pro-women's group in their city, Catayong established connections with several civic organizations. She then asked the help of Kilos Maralita, a network of non-government organizations (NGO) advocating the rights of the poor, to help her mobilize their community and create a housing cooperative that can uplift their living conditions. Kilos Maralita then oriented Kits about the P50B ISF housing project of the Aquino administration.

Kilos Maralita's President, Manny Manato was a witness of the humble beginnings of AMVACA. He said that mobilizing the community was a hard feat especially if you want to impose change to others who refuse to have an open mind.

The cooperative was founded in January 2012, wherein one thousand four hundred forty (1,440) ISFs are currently part of. Majority of them are living along the waterways in Tullahan River while some 384 ISFs are living under the National Power Corporation (NPC) transmission line. Both places were identified by the city government of Valenzuela as danger zones.

Community-Driven Housing

The concept of the People's Plan and community driven housing allows the community to initiate for a housing plan that is responsive to their needs and capabilities. From the selection of the site, developers and building designs, the community has always the final say.

The cooperative had a full hand and participation in choosing the site of their permanent relocation. Through the People's Plan, they were able to identify their proposed site through a 4.2 hectare vacant land within the city that is accessible to their basic needs.

They also tapped the land developer Performance Builders and Developers Corporation (PBDC) to create the site and building plan based on the community's perspectives.

The developers admitted that it is the first

time that they did a community-driven housing project. They are more on developing housing projects for several private organizations but they took the risk because it was something unique and "it was worth risking for."

Now that the cooperative has a site prospect and concrete building and site plans, they now move to find a source of fund to translate all these into reality.

Government Intervention

It took years of hard work and patience before the cooperative found the perfect government agency that fits their housing needs. Catayong recalled the days when some of them seemed to give up on their dreams until they found out about the HDH project of SHFC.

They enthusiastically submitted all their requirements to the agency and their loan was approved in December 27, 2013. With the help of other agencies including the local government, AMVACA secured the permits needed on time to commence the building construction.

Through the help of the local government, the process of securing permits is expedited and paved way for the construction of the housing buildings last November 2014.

Aside from the housing buildings, commercial spaces will also be constructed in AMVACA's relocation site. Proceeds from the rent of these commercial establishments will go to the savings of the cooperative. They are also planning to put up their own wet and dry market, club house and

transient homes. Proceeds from these commercial establishments will be used to pay for their monthly amortization.

For the members of the AMVACA Housing Cooperative, poverty was not a hindrance in owning their dream community. Through their initiative and the support of civic and non-civic sectors, everything is possible.

The SHFC goes beyond providing security of tenure, decent and safe settlements, but it aims to empower communities through its programs. And AMVACA Housing Cooperative is a living testament to that.

HDH in Focus



True to its commitment of uplifting the lives of ISFs living along the waterways and danger zones in Metro Manila, the HDH program has assisted more than 10,119 families in 22 project sites, to date. HDH has provided a total amount of more than P4.756 billion pesos that was used for the land acquisition, building construction and site development of the ISFs. SHFC has also assisted 326 ISFs under the Refinancing Scheme in partnership with the Q.C. Local Government Unit. With the increasing number of ISFs relocating to safer communities, the dream of a resilient nation is within reach.

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