PEOPLE'S PROCESS IN SHELTER RECOVERY

COMMUNITIES COMING TOGETHER

VOLUME 1

From the People of Japan

Social Housing Finance Corporation

UN HABITAT

People's Process in Shelter Recovery
is jointly published by the United Nations Human Settlements Programme (UN-Habitat) and the Social Housing Finance Corporation (SHFC) in their effort to encapsulate in a six-volume series the community and household partners' experience with the People's Process during their Post-Yolanda Support for Safer Homes and Settlements project.

This publication is an avenue to share the fruits of practicing People's Process as it promotes strong relationships within the community and various bodies in the project, transforms communities even up until the household level, develops trust through a transparent financial mechanism, lays the groundwork for resilience and sustainability, and creates community leaders.

Through the stories of the people in this publication series, it is our hope that local governments, communities, and other stakeholders realize the viability and value of the People's Process as an empowering principle and sustainable method of recovery and community development in their own localities or contexts.

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Symbols of Community Empowerment

As a response to shelter needs that resulted from the massive destruction by super typhoon Yolanda (Haiyan), the Post-Yolanda Support for Safer Homes and Settlements project embarked on showing the power of community-driven housing in transforming communities from devastated sites of victims into dynamic environments of empowered leaders. Supporting the government's call to build back better, the project built back better permanent houses—stronger, faster, cheaper. But beyond the physical structure of the house is the building back of stronger, resilient, and empowered communities.

This publication prominently features photos of the new houses and community infrastructure built under the project, as well as the smiling faces of those who now inhabit and use them. But more than symbolizing safer refuge, these permanent shelters are a living testament to a remarkable confluence of efforts and contributions from several actors who came together to make the project work.

The financial support provided by the Government of Japan directly addressed the need of Yolanda-affected families for better and safer homes. With additional funding from the Department of Social Welfare and Development, more houses were built and more community improvements created a profound difference in the quality of lives of community members beyond those who received housing.

The Social Housing Finance Corporation helped carry out the critical task of identifying families for the project under its Community Mortgage Program, an initiative that provides affordable land access to the underprivileged, and as a result helped ensure the sustainability of the project's success.

The Housing and Urban Development Coordinating Council's mandate as the Yolanda Resettlement Cluster lead and policy coordinator supported the successful demonstration of the People's Process, proving that empowering people to take charge of their own rehabilitation is key to sustainable recovery.

The technical expertise contributed by the Capiz chapter of the United Architects of the Philippines and the Association of Structural Engineers of the Philippines facilitated the design of the on-grade and on-stilt houses embracing DRR principles.

Hilti Foundation through its local affiliate BASE Bahay, Inc. provided an alternative design using innovative bamboo-based construction technologies for 20 houses in Estancia, Iloilo, showing that resilient shelter can be borne of homegrown natural resources.

The training on financial management as well as the provision of two multipurpose centers by BDO Foundation helped capacitate communities in financial literacy as well as provide community infrastructure that benefit communities as a whole.

Local governments contributed counterpart resources and facilitated processes to expedite the implementation of the projects in their respective localities.

Ultimately, these houses and community infrastructure are a symbol of deliverance of many communities who felt that they had long been left behind; a symbol of commitment of the leaders among them who helped restore people's faith not only in their enablers but more crucially in themselves; a concrete symbol of the power of a people unleashing their inherent energies and resources when given the chance to act, lead, and build their own path to recovery, resilience, and development.

CHRISTOPHER E. ROLLO
Habitat Programme Manager
UN-Habitat Philippines

Where to Start (and Restart)

At the wake of super typhoon Haiyan in the Visayas—communities were wiped out, bloated cadavers were scattered everywhere, women and children were desperately seeking food and shelter, and infrastructure and farmlands were extensively damaged—we knew that things would not be "business as usual."

We at the Social Housing Finance Corporation, small as we are in the government organization, tried to take action in the face of the enormous challenge of post-disaster rehabilitation.

While terms like "synergy", "development framework", and "institutional convergence" are important in devising ways to effectively respond to the situation, we had to overcome our obsession with the arcane language many are wont to use when tackling the problem.

Moreover, in order to get things moving, we thought it would not be helpful to participate in the perpetuation of presenting people in the affected communities as perennially vulnerable to disasters and always in need of help. Surely, most of them, particularly the poor, live in areas that are most exposed to life-threatening risks and hazards. But we should not lose sight of their motivation, capacity, and ingenuity to build their resilience and reduce their vulnerabilities. People are solutions.

It was in the Community Mortgage Program or CMP that we saw an opportunity for SHFC to contribute to the rebuilding of lives and communities after Typhoon Haiyan. With its community-driven approach, the CMP proceeds by supporting the People's Process of effecting change. But the situation called for involving other actors that can enhance the capacities and complement available resources. This led us to work with UN-Habitat through the Post-Yolanda Support for Safer Homes and Settlements project. As the title of the project suggests, we extended support to the communities rather than take the lead in executing planned interventions.

We piloted the project in Capiz and Iloilo, two provinces where the consequences of the typhoon were not as catastrophic as those experienced in the eastern part of the region but where a significant number of families were rendered homeless.

To facilitate the rebuilding of shelters, community members underwent skills improvement training activities and attended learning sessions aimed at enhancing local knowledge about disaster risk reduction. The success of the project, as you will read in the book, made the approach and partnership setup worth replicating in other CMP projects to build resilient communities.

Typhoon Haiyan gave us painful lessons on what we could have done and where we could have done better. Our experience in this project, however, taught us that a good reconstruction policy is to mobilize communities and empower them to participate in rebuilding their lives and communities. They are not mere recipients but partners in formulating policies and in leading in the execution of plans at the community level.

The SHFC shares the optimism of the people and communities that inspired the publication of this book. We are still struggling with the effects of Typhoon Haiyan and we expect other big typhoons to cause loss of lives and damage to properties, but we should not easily despair or, worse, be disillusioned. The grounds for hope are in the communities. We just need to work *WITH* the people.

MA. ANA R. OLIVEROS
President
Social Housing Finance Corporation

“We should always treat our neighbors as an integral part of our lives, a part of our system. And in whatever decisions we make, let’s make sure that they will benefit a lot of people.”

— MELANIE ACOSAGA, homeowners association president, San Vicente Phase I

The People's Process is a driver of collaboration, enabling estranged communities and families to achieve more when they work together.

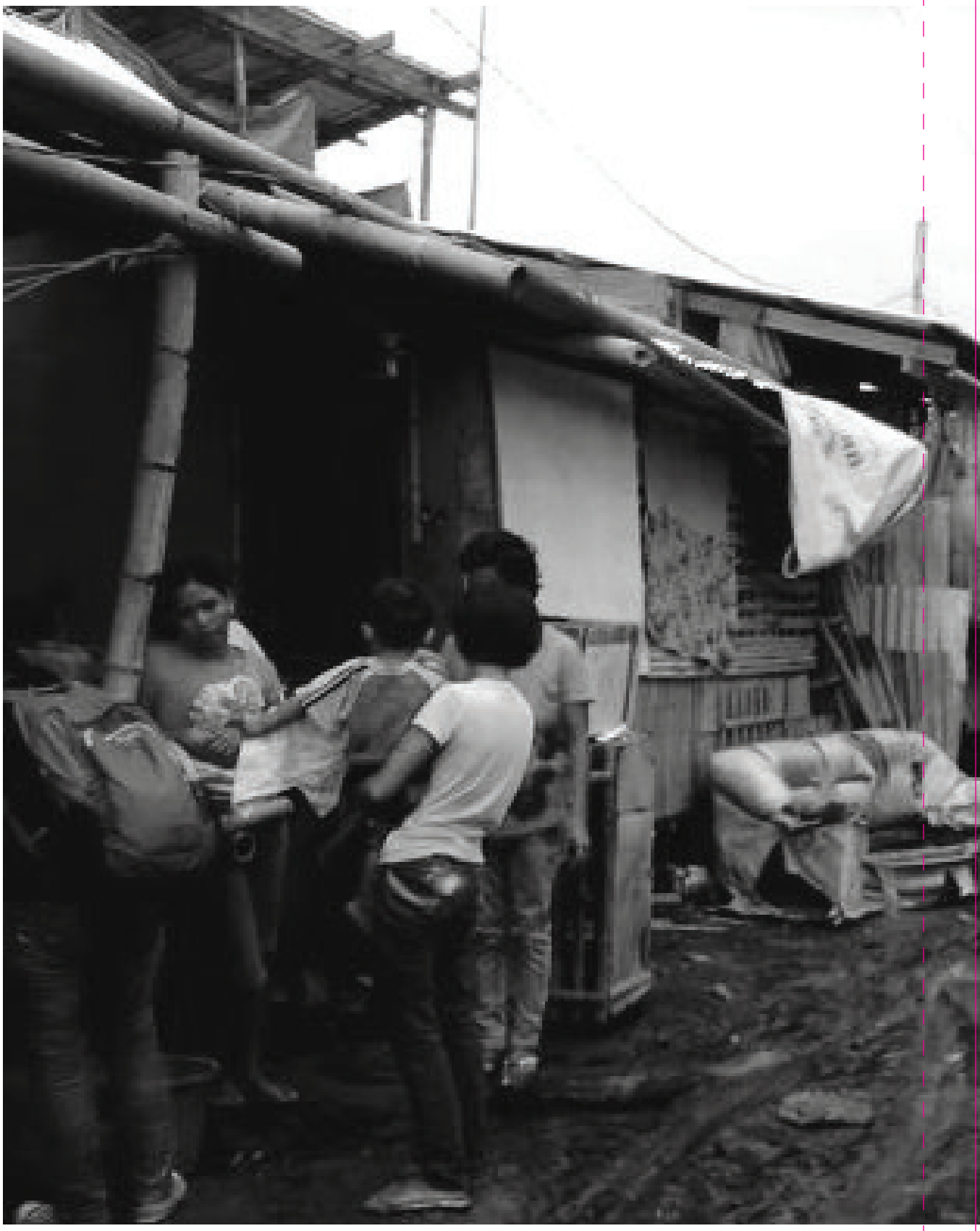
PHOTO: UN-Habitat

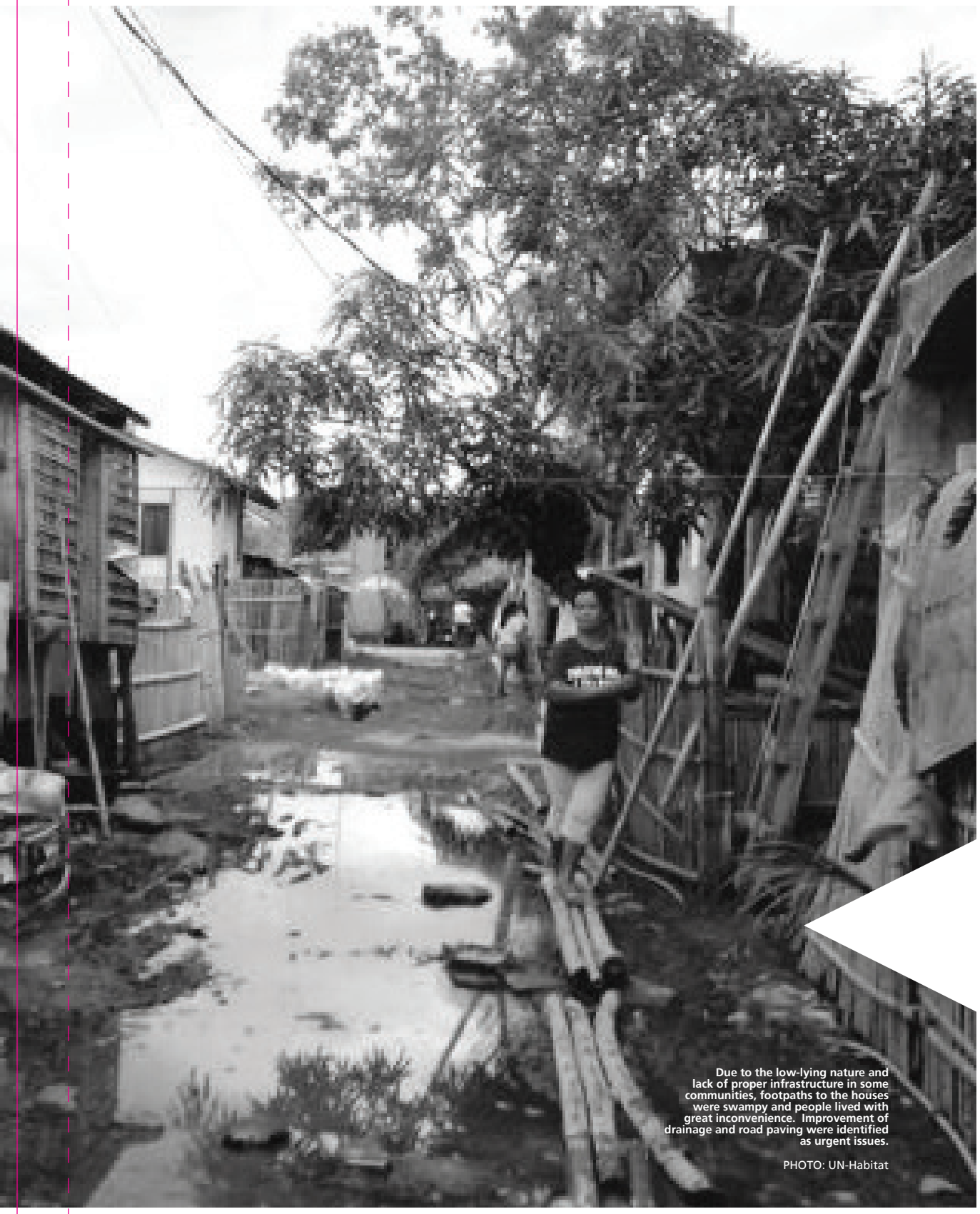
An initial 250 carpenters were supposed to be trained on disaster resilient house construction. But with budget savings, the increase in number of houses to be built, and strengthened interest among communities, UN-Habitat was able to train 323 semi-skilled artisans and 31 foremen.

PHOTO: UN-Habitat

COMMUNITIES COMING TOGETHER

Community partnership emerged in the course of the Post-Yolanda Support for Safer Homes and Settlements project. This collaboration made the project easier and more cost-effective because of the collective efforts of the communities who worked together for a common goal. The project also strengthened inter-community relations and relived the Filipino "bayanihan" spirit. Mary's Land, Sunrise Ville, and Golden Fields Homeowners Associations (HOAs) are three adjacent communities in Milibili, Roxas City, Capiz that never had any collaboration until the Post-Yolanda Support for Safer Homes and Settlements project. Because of the small number of household partners from the three separate HOAs, UN-Habitat decided to merge the three and created a central committee which implemented the project. With the group's synergy, the shelter project turned out to be 30% cheaper because of their bulk purchase of construction materials. San Vicente Phases I and II HOAs in Panay, Capiz, on the other hand, strengthened their ties and implemented a wider-range site development project. Shared community funds built the communities' dream multipurpose center; and a centralized drainage system, another collaboration, is underway. The project has produced houses founded on partnership and cooperation as well as strengthened inter-community relations that can withstand and help cushion the blows of future disasters.





Due to the low-lying nature and lack of proper infrastructure in some communities, footpaths to the houses were swampy and people lived with great inconvenience. Improvement of drainage and road paving were identified as urgent issues.

PHOTO: UN-Habitat

The project initially aimed to build 610 houses; it was able to build 660 due to additional funds from national government and savings from the project.

PHOTO: UN-Habitat

EXECUTIVE SUMMARY

Super Typhoon Yolanda (known internationally as Haiyan), one of the strongest storms ever recorded with wind speeds of more than 300 km/h and storm surge of over 4m high, made six landfalls in the Visayas region on 8 November 2013, affecting 1.47 million families in 171 municipalities throughout 14 provinces, displacing approximately 4.4 million people. Over 550,900 houses were totally destroyed and 589,404 houses were partially destroyed.

According to the Department of Social Welfare and Development (DSWD), 132,589 houses in Capiz and 153,755 in Iloilo were affected. Low-income households, most of them living in simple bamboo-frame construction with nipa roofing, were severely affected due to their incapability to build strong houses prior to the disaster.

The Philippine government and international organizations provided some materials during months following the typhoon. But these were insufficient and many families continued to live under unsafe conditions, in half-collapsed houses or rooms without roofing.

Two days after the typhoon struck, UN-Habitat, in partnership with the national and local government, deployed teams on the ground in Regions VI and VIII to assess the extent of the damage. Efforts to rehabilitate disaster-affected provinces since then have ranged from providing assistance to local government units in recovery planning, to holding community workshops for local carpenters and artisans on how to build back safer houses using disaster risk reduction techniques and locally available materials.

Responding to requests by local and national governments for technical assistance, UN-Habitat Philippines' Typhoon Yolanda Response Team rapidly expanded its engagements for post-Yolanda recovery in Capiz and Iloilo in Western Visayas as well as in Tacloban, Ormoc, and Guiuan in Eastern Visayas.

UN-Habitat launched the Post-Yolanda Support for Safer Homes and Settlements project in July 2014 in the provinces of Capiz (Roxas City and the municipalities of Panay and Pontevedra) and Iloilo (municipality of Estancia). Main funding worth USD 2.5 million came from the Government of Japan and an additional PHP42.7 million from the Core Shelter Assistance Program of DSWD.

Turnover of houses took place intermittently throughout the project period as soon as construction was done and the houses were inspected and cleared for moving in. Final handover took place on June 2015.

PHOTO: UN-Habitat

The primary goal of the project was to capacitate affected communities as well as local governments through a community-driven approach called People's Process. The process is hinged on self-recovery of shelter and community facilities by strengthening the community's technical and institutional capacities. Another goal was to advocate and promote the concept of building back safer for shelter and community facilities.

Under the People's Process, the community leads and manages projects with technical assistance and monitoring of UN-Habitat. Projects are implemented through community contracting with legitimate homeowners' associations. Such an approach has been successfully implemented in other countries, notably in Indonesia, the Maldives, and Sri Lanka after the 2004 Indian Ocean tsunami. The People's Process improves the general skill level of community members and enables them to showcase their own creativity and ingenuity as active actors in their own rehabilitation, instilling in them a sense of pride and dignity. It establishes trust and promotes a sense of ownership on the part of the community. UN-Habitat also collaborates with a number of partners both governmental and non-governmental in enabling communities to become disaster-resilient. It is vital to work with local actors so that the communities may continue to keep strong and sustainable relationships with local partners even after UN-Habitat's technical support and presence under the project end.

Through partnership with the Social Housing Finance Corporation (SHFC), the Post-Yolanda Support for Safer Homes and Settlements project in Capiz and Iloilo identified partner communities who were already under the SHFC's community mortgage program (CMP), a programme that provides underprivileged citizens affordable financing to secure tenure on the land they occupy. UN-Habitat provided technical assistance by guiding self-recovery and by empowering communities in ensuring that they build safer houses and more resilient communities. Priority was given to the most vulnerable populations and communities

Infrastructure projects attendant to the housing component such as road improvements flung wide the door to basic services many may take for granted, such as access to public transport, being able to go to the city center, or simply walking without getting ankle-deep in mud.

PHOTO: SHFC

such as those in depressed and underserved areas affected by Yolanda, including informal settlements. Within such communities, households most at need were prioritized, including those living in unsafe premises such as tents and camps, or those residing with host families. Elderly or disabled people with no family support, women-headed households with low income levels, widows, women living in temporary shelters/camps, laborers with low-income levels and who did not have any fixed income, and poor families housing orphans and displaced families were among those identified as the most vulnerable groups.

WHY THE PEOPLE'S PROCESS?

- 30% cheaper
- Injection of cash into local economy
- Faster construction
- Creates employment and income opportunities

FIVE STAGES OF THE PEOPLE'S PROCESS:

1. SOCIALIZATION AND INTEGRATION

a. courtesy call to province, city/municipality, and community leaders
b. community orientation and profiling
c. discussion with possible design partners
d. shelter needs assessment
e. design conceptualization
f. preliminary schematic drawings.

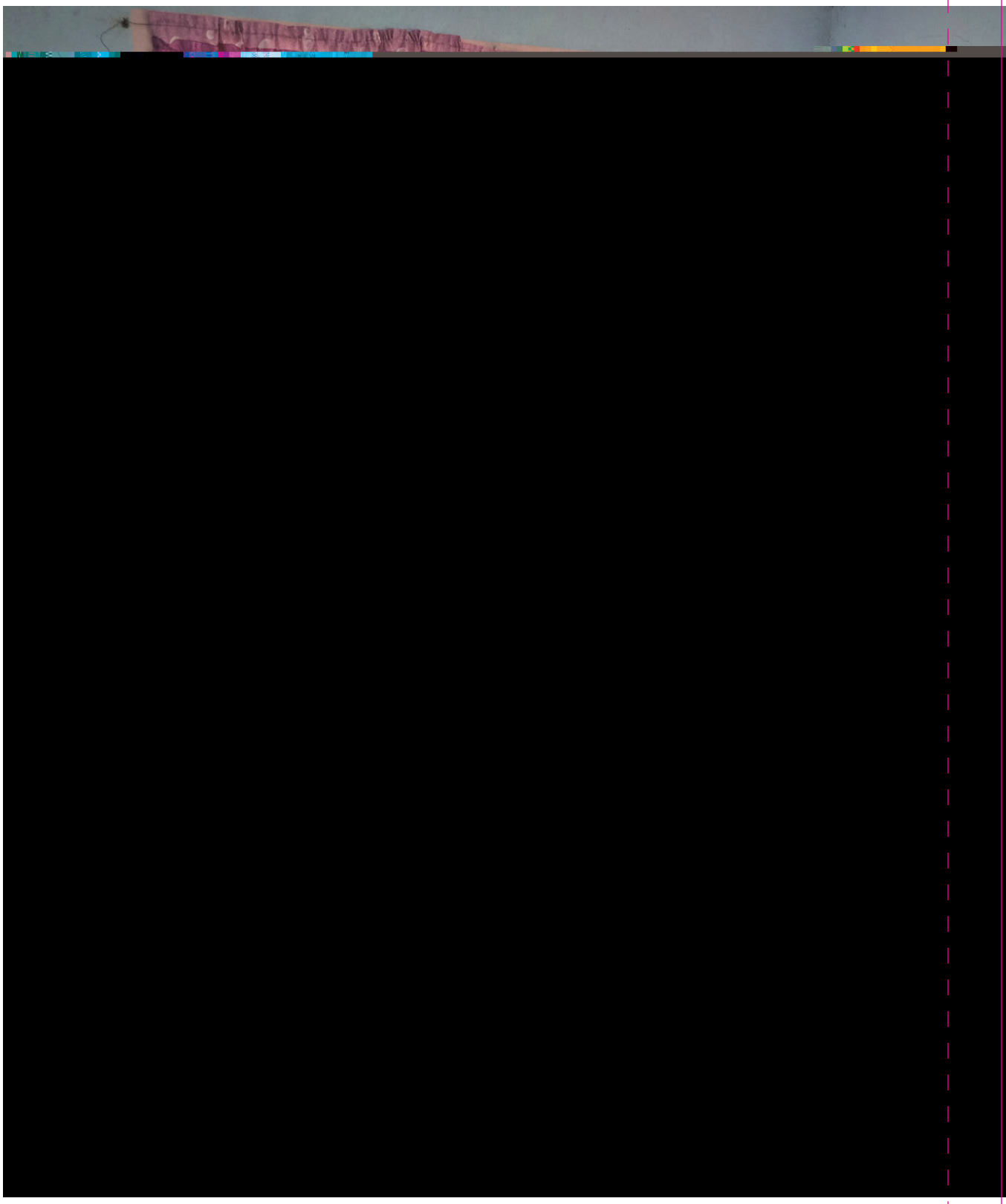
Courtesy calls were made to introduce the project and the implementing staff to the local government as a first step in establishing a harmonious relationship with LGU partners. These visits were vital in stakeholders' analysis as they were venues for finding out who the stakeholders were, what their stakes were, and how this information can be used for effective project implementation. Courtesy calls were also conducted with the Capiz chapters of the United Architects of the Philippines (UAP) and the Association of Structural Engineers of the Philippines (ASEP). These visits led to partnerships with both organizations.

▲ **Community members had equal say as the architects and engineers consulted in the core house design to ensure cultural acceptability of the houses.**

PHOTO: UN-Habitat

A strong sense of ownership in the project motivated many members of recipient families to help in the construction of their house.

PHOTO: UN-Habitat/keithabrowndesigns.com



The UN-Habitat implementing team met with the 32 communities under the SHFC's Community Mortgage Program to introduce the project and invite them to partner in the implementation of the programme. Representatives from 28 interested communities wrote letters of intent to partner with UN-Habitat, their first step in joining the community-driven recovery program. Visits and meetings were made with these communities to get better acquainted with its members. During these visits, community members were asked to visualize the community they wanted to build. With the plans they presented, the implementing team designed activities and workshops to empower the community to reach its goals.

The technical team assessed the shelter needs of the community and continually visited the targeted project sites to be aware of and responsive to the community's needs. Initial designs were made and presented to the communities upon which the community provided additional inputs based on their specific needs. These consultations continued until the team and the community partners reached an agreement on the plans and preliminary sketches.

2. COMMUNITY PROJECT IDENTIFICATION AND PRIORITIZATION

a. community action planning
b. installation of community project committees
c. shelter household partner profiling
d. household partner shelter application
e. household partner validation
f. community association/household partner posting
g. community/partners consultation on house design
h. house technical assessment
i. drafting of construction drawings, details, work plan.

Community action planning (CAP) is a process where partner communities plan and prepare for project implementation. Due to the project's community-driven approach, the CAP is vital in imparting the necessary skills for community partners to carry out the project independently and self-sufficiently especially since they make majority of project decisions.

Albeit with guidance from the project implementation team, it was the communities themselves that largely determined selection of the house recipients and the kind of community infrastructure projects they needed.

PHOTO: UN-Habitat

The community partners created a developmental plan, complete with strategies on how the community can reach their goals, for their envisioned community, with a five- to ten-year timeframe for implementation.

After the planning, committees were installed for project implementation. Four committees were formed: construction and labor, purchasing, finance, and audit. These committees handled different responsibilities during the construction phase of the project.

Potential household partners or project beneficiaries were profiled and given application forms. The application process involved a

▲ **Of the approximately 350 trained, over 100 carpenters and over 20 foremen were tapped to construct the houses.**

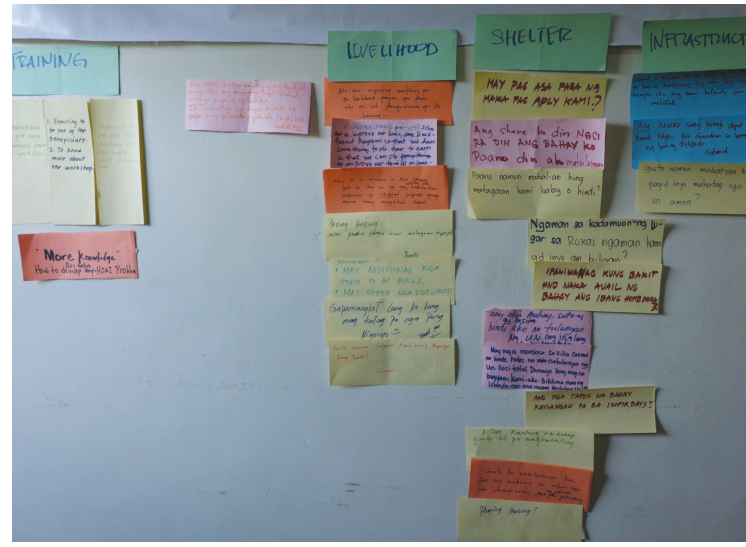
PHOTO: UN-Habitat

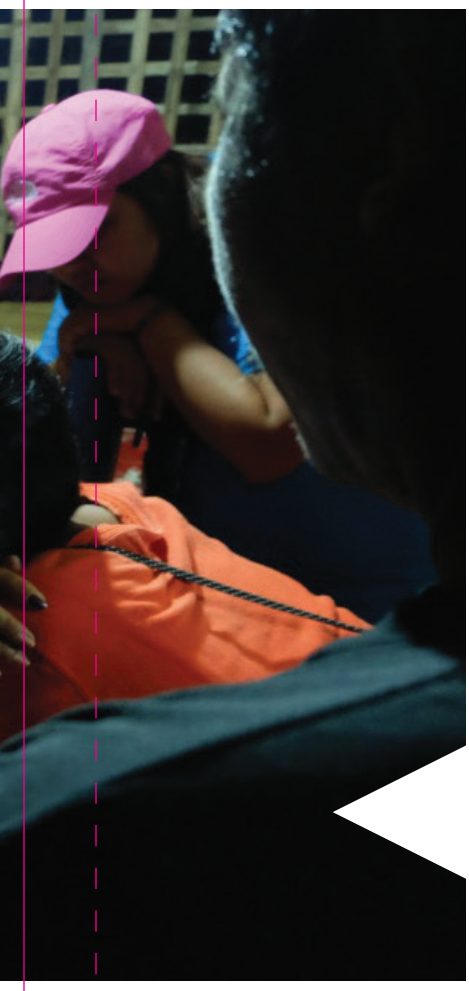
◀ **Many of the community partners learned how to inspect materials to see if they were to specification. Some would even sleep in the warehouse or storage rooms where the materials were kept to guard against theft.**

PHOTO: UN-Habitat/ keithabrowndesigns.com

The inaugural core house was turned over to household partner and first core house owner Emelia Doriendes in August 2014.

PHOTO: UN-Habitat


TRAINING
LIVELIHOOD
SHELTER
INFRASTRUCTURE
MAY PAG ASA PARA NA MAKA PAG APLY KAMI.?
Ang share ko din NGSI RA DIN ANG BAHAY KO Paano din ako
Paano namun makatan kung matagaan kami kalay o hindi?
Ngaman sa kadamuan ng lugar sa Roxas ngaman kam ad inyo an bilwan?
IPALIWAN AG KUNG BAKIT HNO NAKA AVAIL NG BAHAY ANG IBANG HOUSEHOLD
ANG HEA TAPOS NA BAHAY KAYLANGAN PA BA IMPIRBAYS?
More Knowledge
How to develop Mayor-Local Problem



Once communities and their leaders got a sense of the project's intention to follow itself through via the implementing team's constant site visits, site assessments, and consultations, community action planning sessions, some of them lasting as long as three hours, became well attended and were marked with lively discussion and input.

PHOTOS: UN-Habitat

Houses will be handed over upon 100% completion of total work, together with proper documentation, expenditure sheet, and bank statement.

After the objection period for the household partner listing, the HOA finalizes the list based on the criteria provided by UN-Habitat. The committees, together with some of the HOA officers, were given training on project and financial management. They were taught how to run a project as well as handle finances in preparation for the construction phase. A bank account is opened by selected representatives for the HOA. This account is where funds from UN-Habitat will be deposited. The committees were provided with finance and audit forms and were taught how to use them. While UN-Habitat is a signatory in these forms, decisions on how and where the money will be spent will ultimately be made by the community.

A model unit was built so the design in the construction plans can be implemented on a 1:1 scale. The model unit was assessed on its resiliency, price, and cultural acceptability in the area. Changes to the design were made after the model house was built, assessment was done, and problem areas were identified. Once the requisite changes were made, the revised plan was once again presented to the communities for their approval.

4. PROJECT IMPLEMENTATION AND MONITORING

a. site preparation
b. house construction
c. ocular inspection
d. workers orientation
e. site clearing
f. actual construction
g. house inspection and punch listing
h. house turnover
i. toolbox meetings.

Actual project implementation begins with the preparation of the construction site. This includes the identification of lot boundaries, demolition of existing houses (where applicable), and other preparatory steps before the actual house is built. UN-Habitat and the HOA committees conduct ocular inspections to check the requirements before houses are built. The communities were acquainted with the foremen and workers trained by UN-Habitat. The community chose a foreman from

the pool and contracted him and his team in constructing the houses for their community. The team was oriented on what the HOA expected from them: what work they will be doing, the timeframe, etc.

During construction, the HOA decided on the sequence of tasks, including whose houses will be built first. UN-Habitat teams made regular ocular inspections of the site to ensure that the quality of the work done by the hired carpenters and artisans was acceptable. Over the course of the construction, houses were regularly inspected to see if they are compliant with the DRR requirements for resilient houses. The homeowners, the construction committee, and the foreman were given a checklist of the criteria as basis for checking. Toolbox meetings are a way for information and issues to be shared regarding the everyday activities during construction including incidents, hazards, and work processes. These were held weekly with the household partners, the community, and the workers with UN-Habitat implementing team facilitating. Challenges that arose over the week were discussed and strategies to solve them identified.

When construction is completed, the house is handed over to the household partner so the family may already move into their new home.

5. PARTICIPATORY PROJECT EVALUATION

As the final stage in the People's Process, a consultative evaluation is done with the community to gather their challenges and learnings from the project. This process gauges how empowered community members have become after the whole experience of building their houses as a community. An empowered community is one of the best assurances of sustainability upon culmination of the project partnership with UN-Habitat. The final audit of the funds released to the community is also conducted at this point.

The core houses' lower walls are concrete block while the upper walls are from bamboo infill panels. The structure has a 4-sided hip roof built with a single wooden truss crossing the building diagonally and supporting other rafters. The design incorporates DRR features such as reinforced attachment of structural elements, and is designed to resist wind loads of up to 250 kilometers per hour.

PHOTO: UN-Habitat

Construction of a 120 sqm multipurpose center in San Vicente, in fulfillment of the project's community infrastructure component and subsidized by Banco De Oro Foundation (BDOF), marked UN-Habitat's first collaboration with the foundation under the project.

PHOTO: SHFC

POST-YOLANDA SUPPORT FOR SAFER HOMES & SETTLEMENTS PROJECT

TARGET

ACCELERATED RECOVERY FOR 20 TARGET COMMUNITIES

610 PERMANENT HOUSES TO BE BUILT FOR FAMILIES WHO LOST THEIR HOMES TO YOLANDA

250 SEMI-SKILLED ARTISANS TO RECEIVE TRAINING TO UPGRADE CONSTRUCTION AND DRR SKILLS

RESULTS

From the initial 20 communities, 28 signed on for the project.

Damage assessments showed a need to extend the reach of the project. More communities under SHFC's Community Mortgage Program were included to accommodate as many Yolanda-affected communities as the project could.

660 permanent houses built with water, sanitation, and hygiene facilities.

The total number of houses was increased due to additional funds from DSWD of PHP42.7 million through its Core Shelter Assistance Program.

323 semi-skilled artisans and 31 foremen were trained.

With budget savings, the increase in number of houses to be built, and strengthened interest among partners, the project was able to train more people. Of those trained, over 100 carpenters and over 20 foremen were tapped to construct the houses. Others have now been able to get construction jobs outside the project, with their DRR training certificate in hand backed by solid experience in the project.

	TARGET
	20 IMPROVED FACILITIES FOR 20 COMMUNITIES
	4,000 HOUSEHOLDS TO BENEFIT FROM ENHANCED DISASTER RISK REDUCTION KNOW-HOW
	INCREASE AWARENESS FOR BUILDING BACK SAFER AT NATIONAL AND LOCAL LEVELS

RESULTS

54 community infrastructure projects for all 28 partner communities were completed.

Additional funds from both government and non-government entities were sourced, and partner LGUs provided counterparts in the construction of infrastructure projects. Panay and Pontevedra LGUs lent heavy equipment to assist in community infrastructure construction. The BDO Foundation provided funding for two multipurpose centers in two communities. The infrastructure component was carried out with the homeowners associations hiring private builders, who eventually built close relationships with the communities that several of them voluntarily delivered more than the agreed specifications as their donation to the community.

4,594 households trained and their houses assessed.

Over 170 volunteer Household Self-Assessors and Guiders were trained to conduct DRR trainings and house assessments in their respective communities, especially for families unable to avail of the new houses under the project. The assessors eventually also trained families outside their own assigned communities.

Renewed awareness among other LGUs and organizations of the efficacy of the People's Process in post-disaster recovery and rehabilitation.

As active champions of their own recovery and rehabilitation, partner communities are now able to articulate the principles of DRR in shelter recovery and the People' Process to other communities. They have welcomed visits from various entities to discuss their experiences and learnings under the project in great detail.

The project was also able to gain attention from media as well as government and non-government organizations. Knowledge products such as this publication have been prepared to serve as resource material for communities interested in replicating the project.

Opportunities for replication and scaling up of the project are under discussion with the National Housing Authority to implement similar projects in identified Yolanda-affected municipalities.

Many of those trained in DRR construction were able to get construction jobs outside the project, with their DRR and construction skills training certificates and solid experience as handy passports to new jobs.

PHOTO: UN-Habitat

There's an Aesop's fable that tells of an old man who was very ill and lay dying in his bed. He had four sons who were always fighting with one another. He was always worried about them and wanted to teach them a lesson. He asked his sons to come to him. When they came, the old man gave them a bundle of sticks and said, "Can you break these sticks?"

The first son tried to break the bundle but nothing happened. He tried very hard and finally gave up. Then it was the turn of the second son to try his luck. He thought it would be an easy task and picked up the sticks easily. He tried his best to break the sticks but nothing happened. Then, the third son tried to break the bundle of sticks, but he couldn't break them, either.

Meanwhile, the youngest son jeered at his brothers and thought they were very incompetent. He thought he was very clever and took one stick at a time and easily broke all of them.

The old father then smiled at his sons and said, "Children, do you understand what happened? It is always easy to break the sticks one by one. But when they are bundled together, none of you could break them. In the same way, you four brothers should always be together. No one will be able to hurt you then." The four brothers realized what their father was trying to teach them and forgot all their enmity and learned that unity is strength.

From that day on, they never fought with one another3 110.9ould alwa2 (nev) tried

It is not written in the set of laws of the two San Vicente homeowners associations, but it has been a practice of the communities to consult each other as a sign of respect, solidarity, and partnership.

Living in a modern, fast-paced, and complicated world can make one think if such stories of unity and solidarity still exist. In the Philippine setting, others may argue that the spirit of *bayanihan* or community synergy has diminished over the years. But situations and several accounts from the ground can prove that solidarity is still alive and well and that it can be easily fostered—as in the case of two separate communities that agreed to collaborate for the common good.

The story of five homeowners associations (HOAs) in Roxas City, which were under the Post-Yolanda Support for Safer Homes and Settlements project, is a living testament to that.

MUTUAL EXISTENCE

For the members of San Vicente Phase I HOA in Barangay Bato, Panay, Capiz life is incomplete without the presence of their fellows from San Vicente Phase II HOA. They have lived with each other for almost a decade and, according to Melanie Acosaga, HOA president of San Vicente Phase I, the only thing that separates them are the names of their organizations. Just like other communities, they also have unique subcultures and descendants, but they planned to settle their differences because they were aiming for a common goal: to acquire the lot where their houses were built.

They used to belong to one HOA but, due to technical requirements of the Social Housing Finance Corporation's (SHFC) Community Mortgage Program (CMP), they had to split the group into two sometime in 2011.

The CMP is a financing scheme that assists legally organized ISFs to purchase the lot where their houses are currently built, or to buy the lot in the location they prefer. The program offers a maximum loanable amount of P250,000 per informal settler family (ISF), payable within 25 years with a yearly interest of 6%.

Based on the CMP guidelines, an association with a maximum number of 200 members is eligible to avail of a community loan.

"We divided the group based on geographical location," Acosaga says. "There was a collective agreement that others would have to sacrifice and give way so that we could proceed with the loan."

Members of the San Vicente Phase II HOA then created a new set of officers and constitution-and-by-laws, and applied separately to the SHFC. Despite the community having two sets of officers, the two HOAs made sure that there was collaboration,

One of the highlights of the final handover events was a dance number by Belle Village III, known informally and fondly among project insiders as the "Zumba community."

PHOTO: UN-Habitat

communication, and connection to whatever change they wanted to bring in to the community.

Acosaga recalls that some members of San Vicente Phase I were pushing for the development of a drainage system in order to prevent flooding, but the HOA board opted to wait for Phase II to have a budget so that it could also be done in the area of Phase II.

"If we're going to install a drainage system, it will surely benefit us, but it might also cost the other group's cleanliness and sanitation," Acosaga stresses. "Their community was in a low-lying area and we fear that we might cause them flood if we pushed through with the project without them."

It is not written in each group's set of laws, but it has been a practice of the community to consult each other as a sign of respect, solidarity, and partnership. They have learned to live with each other and they will do whatever it takes to keep their bond unbroken.

The SHFC identified the San Vicente Phase I HOA as a partner community in the Post-Yolanda Support for Safer Homes and Settlements project because it fits the project's criteria for partner community selection.

The project needed to ensure that the Yolanda-affected household partners who were granted funds to rebuild their homes were occupying

▲ Actual project implementation began with the preparation of the construction site. This included the identification of lot boundaries, demolition of existing houses (where applicable), and other preparatory steps before the houses were built.

▶ In selecting house recipients, priority was given to the most vulnerable: those living in unsafe premises such as tents and camps; those residing with host families; elderly or disabled people with no family support; women-headed households with low income levels; widows; women living in temporary shelters/camps; laborers with low-income levels; and poor families who were housing orphans and displaced families.

PHOTOS: UN-Habitat

their own lots. Otherwise, efforts and funds would be for naught if land issues forced the household to relocate.

Acosaga then suggested that the San Vicente Phase II HOA also be included in the project because they were also severely affected by the super typhoon and because they were already in the process of acquiring their own lots.

"We wanted to share with them the blessings that came our way," Acosaga notes. "Our happiness will be more complete, knowing that our neighbors have also been blessed."

The project also gave priority to the most vulnerable populations and communities such as those in depressed and underserved areas, including informal settlements affected by Yolanda. Within such communities, households most in need are to be prioritized, including those living in unsafe premises such as tents and camps, or those residing with host families. Elderly or disabled people with no family support, women-headed households with low income levels, widows, women living in temporary shelters/camps, laborers with low-income levels and who do not have any fixed income, and poor families who are housing orphans and displaced families are among those identified as the most vulnerable groups.

Through the help of the SHFC, 32 community associations were identified. Representatives from 28 interested communities wrote letters of intent to partner with UN-Habitat, their first step in joining the community-driven recovery program. The UN-Habitat team conducted visits and meetings with these communities to get better acquainted with its members. During these visits, community members were asked to visualize the community they wanted to build with the help of UN-Habitat. With the plans they presented, the implementing team designed activities and workshops to empower the community to reach its goals.

The technical team assessed the shelter needs of the community and continually visited the targeted project sites to be aware of and responsive to the community's needs. Initial designs were made and presented to the communities upon which the community provided additional inputs

The communities were acquainted with the foremen and workers trained under the project. The community would choose a foreman from the pool and contract him and his team in constructing the houses for their community.

PHOTO: UN-Habitat

TOP

"There is strength in unity."
—FEDERICO BARRERA, homeowners association president, San Vicente II

based on their specific needs. These consultations continued until the team and the community partners reached an agreement on the plans and preliminary sketches.

Upon the two HOAs' entry to the project, they were given funds for the construction of their disaster-resilient homes. They were also given funds for their proposed site development project, based on the results of their community action planning workshop. Applying the principle of the People's Process, each community had their say in what kind of site development project would be implemented. Leaders of both San Vicente Phases I and II agreed to do road gravelling to solve the problem of muddy roads during rainy season. Both HOAs shared the same walkways.

"Though we had implemented the project separately because we had isolated funds, the results benefitted the entire community. A larger area of the road was improved, giving us more convenience," Acosaga says.

San Vicente Phase II HOA president Federico Barrera said that the project solidified their ties with Phase I. And since Phase I implemented the project earlier, their lessons and experiences were imparted with Phase II to avoid the mistakes and irregularities encountered by Phase I.

"They gave me tips on how to construct the houses properly and where to purchase materials. Because of that, we were able to save time and money," Barrera says.

Meanwhile, San Vicente Phase II was given additional funds for the construction of a multipurpose hall in the community's vacant lot. But the funds were dedicated solely for building, so San Vicente II sought help from their neighboring community to fund land filling. It was a requirement from the authorities to ensure that the integrity of the structure not be compromised. San Vicente HOA Phase I then donated Php150,000 that was saved from its own project grant to Phase II.

Barrera admits they did not have a hard time convincing Phase I to collaborate in the project. He said that it was the community's long-time plan to partner for the construction of a multipurpose hall, but it didn't work out previously because of insufficient funds.

"We were just very lucky that we were given money to build this. We never expected this," Barrera exclaims.

During construction, it is the homeowners association that decides on the sequence of tasks, including whose houses would be built first.

PHOTO: UN-Habitat

Acosaga, on the other hand, said that they were assured and confident that they could use the multipurpose hall even if it was located in Phase II.

During construction, members of both HOAs regularly visited the site to check if it was being built according to plan. One of the members quipped that the integrity of the building was assured because its foundation was inter-community partnership and cooperation. The two HOAs are now drafting rules and regulations on the use of the multipurpose hall. They are also planning to merge the two associations and make them a solid federation. Development of a common drainage system that will serve both communities is also underway.

"We should always treat our neighbors as an integral part of our lives, a part of our system. And in whatever decisions we make, let's make sure that they will benefit a lot of people," Acosaga stresses. For his part, Barrera notes that it is always ideal to live in a community without strangers, echoing the classic sentiment, "There is strength in unity."

More than the convenience that the multipurpose can bring to the communities, the structure also serves as a witness to the two associations'

▲ **Potential house recipients were profiled and given application forms. The application process involved a validation or background investigation to verify the information provided by the applicants.**

▶ **After validation, a tentative list of household partners is posted in the community to give way to inquiries or objections from community members. The homeowners association officers decide on and address the objections raised based on the criteria set by project implementers, and are authorized to make critical decisions, with project implementers providing guidance from the sidelines.**

PHOTOS: UN-Habitat

recovery programme for better lives in the Visayas"

TENTATIVE LIST OF BENEFICIARIES THAT WILL AVAIL THE HOUSING PROJECT OF UN-HABITAT

Belle Village I Home Owner Association Inc.

Municipality of Pontevedra

Names:	Address
1. Doris Distajo	Blk 1, Lot 4, Belle Vill. 3
2. Jonhnny Magbanua	Blk 1, Lot 5, Belle Vill. 3
3. Maryann Diasaban	Blk 7, Lot 17, Belle Vill. 3
4. Rodel Flores	Blk 8 Lot 4, Belle Vill. 3
5. Rene Flores P	Blk 8 Lot 6, Belle Vill. 3
6. Bibiana Baeato	Blk 8 Lot 20, Belle Vill. 3
7. Glenn Beato	Blk 8 Lot 22, Belle Vill. 3
8. Elesio Balle	Blk 8 Lot 23, Belle Vill. 3
9. Lucio Jorda	Blk 9 Lot 19, Belle Vill. 3
10. Jona B. Labadan	Blk 9 Lot 20, Belle Vill. 3
11. Merlyn Delino	Blk 9 Lot 24, Belle Vill. 3
12. Ritchie Ramos	Blk 9 Lot 26, Belle Vill. 3
13. Magdalena Billiones	Blk 1 Lot 13, Belle Vill. 3
14. Prescilla Badoles Robles	Blk 1 Lot 15, Belle Vill. 3
15. Marlo Badoles	Blk 5 Lot 6, Belle Vill. 3
16. Mary Grace Badoles	Blk 5 Lot 10, Belle Vill. 3
17. Elsie Badoles	Blk 5 Lot 12, Belle Vill. 3
18. Josephine Docil	Blk 5 Lot 20, Belle Vill. 3
19. Mary Jane Badoles	Blk 5 Lot 21, Belle Vill. 3
20. Josue Dorado	Blk 5 Lot 27, Belle Vill. 3
21. Alfred Baroquillo	Blk 5 Lot 28, Belle Vill. 3
22. Clark Diosana	Blk 7 Lot 3, Belle Vill. 3
23. Rogie Alcazren	Blk 2Lot 5, Belle Vill. 3
24. Cristina Borlado	Blk 2Lot 6, Belle Vill. 3
25. Joed Bale	Blk 2Lot 7, Belle Vill. 3
26. Rosalinda Basulgan	Blk 2Lot 12, Belle Vill. 3
27. Hazel Joy Carpio	Blk 2Lot 2, Belle Vill. 3
28. Grazelle Grace Mayo Badoles	Blk 2Lot 18, Belle Vill. 3
29. Wilma Lamazon	Blk 2Lot 20, Belle Vill. 3
30. Karren Borbon	Blk 3Lot 4, Belle Vill. 3
31. Rica Buatis	Blk 3Lot 5, Belle Vill. 3
32. Jose Lindo Benid	Blk 4Lot 2, Belle Vill. 3
33. Jolampong Eddie	Blk 2Lot3, Belle Vill.3
34. Adan Tamayo	Blk 4Lot 21, Belle Vill. 3

PAHIBALO :

-Amo ini nga mga ngalan nga nkasulod sa programa sang HOUSING PROJECT, kung may ara kamu mga komento sa sini nga mga ngalan mahimo nga lamang isulat sa inpormasyon nga ipanghatag.
-Ang mga katawhan nga maghatag sang ila komento parti sa sini nga mga ngalan nga nakasulod sa programa wala sang obligasyon nga ihambal ang ila ngalan.
-Ang asosasyon may ara karapatan na i balewala ang mi nga komento kung wala sang mahatag nga kamatooran.
-Ang mi nga pahibalo kutab lamang sa tatlo ka adlaw.

OFFICE OF THE PRESIDENT

From the People of Japan

UN HABITAT
FOR A BETTER URBAN FUTURE

BELLE VILLAGE III

Tentative List of Beneficiaries that will avail the housing project of UN HABITAT

BELLE VILLAGE III HOME OWNERS ASSOCIATION INC.

GUBA, PONTEVEDRA, CAPIZ

1.) LETECIA BADOLES — BLOCK 4 LOT 13
2.) ARLENE CASTILLO — BLOCK 7 LOT 9
3.) JESUS BALGOS — BLOCK 8 LOT 21
4.) NENITA DEQUIÑA — BLOCK 8 LOT 25
5.) ELIZABETH DEQUIÑA — BLOCK 9 LOT 3
6.) CARLA DEGALA — BLOCK 8 LOT 8
7.) JINALYN DERACO — BLOCK 4 LOT 12
8.) FELIPE DIOSANA — BLOCK 7 LOT 5
9.) GENEVA CEDERIO — BLOCK 7 LOT 8
10.) SNODHEN BILLONES — BLOCK 7 LOT 13
11.) RYAN DUMANGON — BLOCK 4 LOT 24
12.) MERGIN BOCALA — BLOCK 4 LOT 9
13.) RICKY ALCAZAREN — BLOCK 7 LOT 14
14.) FIDEL DEGALA SR. — BLOCK 8 LOT 24
15.) RAMEL FLORES — BLOCK 8 LOT 2
16.) GARY JOHN SARONA — BLOCK 6 LOT 1
17.) JOEVIL VILLANUEVA — BLOCK 4 LOT 1

highs and lows, and their journey towards a stronger partnership that no calamity can breach.

The Post-Yolanda Support for Safer Homes and Settlements project paved the way for the realization of the communities' common goals and dreams. It improved and strengthened the communities' existing bonds and more deeply imbued in them the value of partnership.

BRIDGING GAPS, CONNECTING LIVES

Promoting partnership and implementing a project in two separate HOAs that already had a good relationship, such as it was for San Vicente Phases I and II, is one story. But creating a solid group out of three other separate HOAs—Golden Fields, Mary's Land, and Sunrise Ville—is quite another.

Golden Fields, Mary's Land, and Sunrise Ville were three neighboring communities located in the town of Milibili, Roxas City, Capiz. They were all under the Community Mortgage Program (CMP) of the Social Housing Finance Corporation (SHFC).

Mary's Land HOA comprised 87 families. Sunrise Ville HOA was provided a CMP loan in June 2003, wherein 91 families benefitted. While Golden Fields

▲ The semi-skilled carpenters and artisans trained under the project on DRR construction techniques may be organized into cooperatives.

◀ These cooperatives may enter into construction contracts in the future, ensuring economic sustainability for those trained and their families.

PHOTOS: UN-Habitat

HOA had 118 families who also obtained a CMP loan in 2003. Despite the proximity of these communities with one another, there was hardly cooperation and synergy among them. The reason? Even the community members within each HOA barely had casual conversations.

Nilda Ferraris, HOA president of Mary's Land, shares that she had a hard time gaining the full cooperation of her members. Majority of the community members came from different parts of the Visayas, had diverse subcultures, and were only acquainted with one another in 2003. Just like any other community, pride and rumor-mongering were prevalent. Some members moved to other places due to work requirements, so they let outsiders rent their houses.

"Whenever we held general assemblies, attendance was always poor. I didn't know why they weren't coming," Ferraris says.

▲ Active participation during community action planning was hard to sustain. It led the implementing team to improvise ways of getting the participants to come out of their shells and interact with the group.

▶ Many of the recipient families heavily involved in the construction process have a strong sense of personal ownership towards the project—and towards their new home.

PHOTOS: UN-Habitat

"We suggested that the three homeowners associations (HOAs) take a chance on working under one project management team because we observed that these three HOAs have their own distinct abilities that can benefit one another."

—JONATHAN PENILLA, community organizer, UN-Habitat Philippines

The two homeowners associations are now drafting rules and regulations on the use of the multipurpose center. They are also planning to merge the two associations to become a solid federation. Development of a common drainage system that will complement both communities is also underway.

Before the construction started, the homeowner associations conducted an election and created committees to manage the overall shelter and community infrastructure project. Seven committees were commonly installed by the homeowners associations: 1) Construction, 2) Purchasing, 3) Finance, 4) Audit & Inventory, 5) Storage, 6) Peace and Order & Waste Management, and 7) Grievance and Adjudication.

PHOTO: UN-Habitat

Cynthia Punzalan, HOA president of Sunrise Ville, and Carmen Alcorano, HOA treasurer of Golden Fields, share the same community problems. Most of their community members had disputes over cleanliness and sanitation. These often led to isolation and disconnection. Others were unmindful of their neighbors and were preoccupied with only their own immediate concerns.

This scenario was not new to UN-Habitat community organizers, especially during the beginning of the Post-Yolanda Support for Safer Homes and Settlements project, where the three HOAs were tapped as community partners. Jonathan Penilla, the community organizer of the three HOAs, also observed the lack of leadership and support within the communities.

"Most of their officers were no longer active in their communities," he recalls. "Some transferred to other places while others already passed away. They had no scheduled election to replace these officers because of their busy schedules."

WHEN THREE BECAME ONE

Another challenge in mobilizing the community was the members' lack of trust in the project. They had previous experiences with other organizations where they had undergone assessments and what looked like the beginnings of a project that eventually never came into fruition. So for them, the assessments being done for the Post-Yolanda Support for Safer Homes and Settlements project was just another exercise in futility.

But as the project progressed, general meetings were consistently held to orient the communities about the project and to move the project forward onto the next stage and the next and the next... The once isolated communities began to mingle and speak with one another for the first time. Walls of unfamiliarity started to collapse as the community embarked on bigger responsibilities for the project.

After screening of household partners, five families were identified in Mary's Land, two from Sunrise Ville, and six from Golden Fields. With only a small number of household partners, UN-Habitat decided to create one project management team from the three HOAs to facilitate purchasing, construction, finance, and auditing.

"We suggested that the three homeowners associations (HOAs) take a chance on working under one project management team because we observed that each HOA had distinct abilities that they could bring to the table," Penilla narrates.

The Mary's Land HOA president initially had doubts as to whether partnership with the other communities would work. But she soon bore witness to a positive change in attitude among her own HOA and community members throughout the course of the project.

"Their interaction with us, the officers, as well as with the neighboring communities, changed. They became more open and cooperative," Ferraris quips.

Members of Sunrise Ville HOA were also resistant at first, arguing that, as a separate community, they should be independent from others. But through

The formation of committees was another challenge faced by the implementing team. It was never easy to get a group of strangers to work together in a cohesive manner. The community organizers learned to guide their committees into working as a group and trusting each other in carrying out their duties. Seeing their committees slowly become empowered was a great accomplishment for the implementing team.

PHOTO: UN-Habitat

Working together enabled substantial savings of as much as 30% because communities ordered materials in bulk and, in effect, enabled community improvements to benefit more than their intended target.

PRINSIPYO:
-PARTNERSHIP
-> COMMUNITY DRIVEN
-> MAY KONSULTASYON
-> ENABLER
-> PROJECT FOCUSED
-> ALIGNED WITH GOV
-> DRR PRINCIPLE

various consultations and meetings, the three HOAs agreed to create one committee which included one chairperson and two members.

Despite this new resolve, challenges still presented themselves along the way. For one, active participation during community action planning (CAP) was hard to sustain. It led the UN-Habitat's implementing team to improvise ways of getting the participants' full attention and cooperation. Formation of committees was another issue. It was never easy to get a group of strangers to work together cohesively. The community organizers learned to guide the committees and promoted trust in one another for their sake.

The People's Process was new to the communities. Confusion was inevitable. They were hesitant to approach one another because, ultimately, they were strangers. But with constant visits from the UN-Habitat's implementing team and regular meetings, throughout the process of having to depend on each and having to deliver, they were able to establish trust and respect for one another.

Lorde Francisco, being an experienced foreman, was tasked to head the construction committee. Despite being a resident of the town for almost 20 years, he hardly really knew his neighbors. He did not even know many of their names. For the project, part of his duties was inspecting the quality of the delivered construction materials, and appropriating them to other household partners. He was also the consultant during the actual construction of the houses.

▲ **The carpenters' and artisans' training homed in on 8 main DRR construction principles for building back safer and better.**

▶ **Finalizing the salient points of the community contract was a bottleneck for all communities. The implementing team had to ensure that the community understood the contract they were drafting and signing. Once the contracts were signed, the communities felt more involved in the project because they were more than beneficiaries, they were partners.**

PHOTOS: UN-Habitat

He accepted the position wholeheartedly, seeing it as an opportunity to do his part amid the blessings he felt the project was giving.

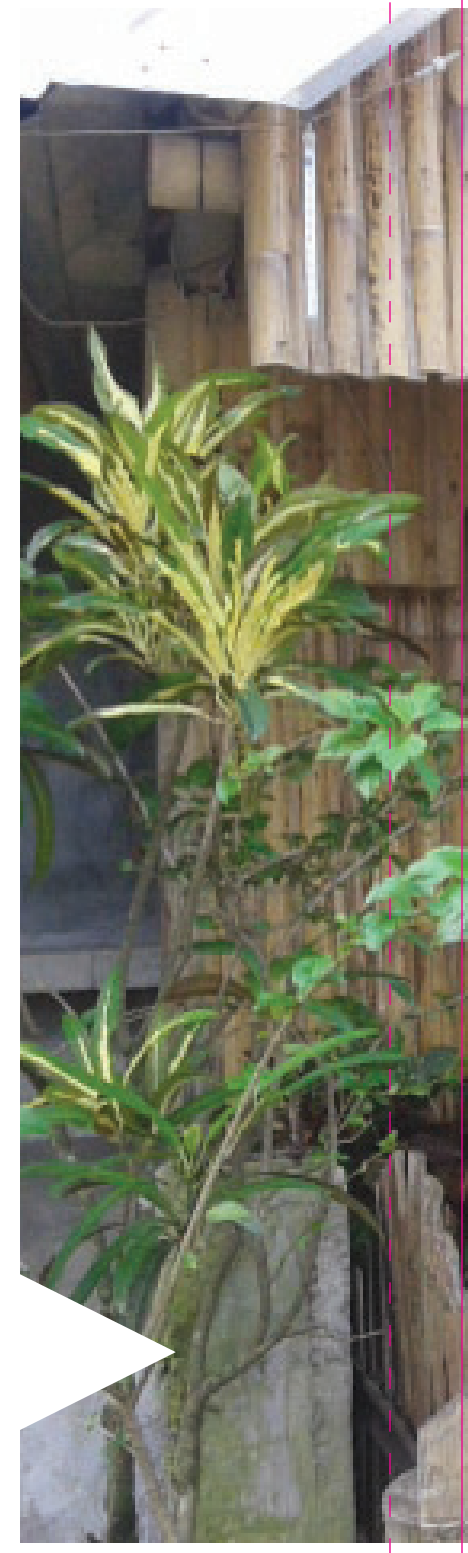
"I opened my door to the household partners," Francisco shares. "And even at night, I saw to it that I checked the developments of the house construction to ensure quality."

The community's trust and confidence in Francisco inspired him to go above and beyond everyone's expectations. He was hands-on with the process. His newly built house served as the model unit of the community. Even after the project, blessings kept on pouring. He gained new friends who recommended him to potential clients.

"Because of the project, the community knew me as a skilled foreman," Francisco says cheerfully. "With God's grace, I have been regularly accepting construction work."

The inter-community collaboration resulted in savings of as much as 30% for the cost of house construction. Because the community purchased materials in bulk, discounts were given to them by the suppliers.

Imelda Dumapit, who was part of the purchasing committee, also developed a new skill upon working with Ramos and Alcorano. But more than this, she was thankful for her new sturdy home and new friends. As a solo parent, Dumapit knew how hard it was to raise three children. But after the project, "It takes a village to raise a child" rang true, with her finally finding her own village.



Finalizing the list of household partners proved to be another challenge. Although the homeowners association chose the household recipients, disqualified applicants still chose to lobby their case with the project implementing team, especially with the community organizers, who eventually learned how to amicably handle such situations.

PHOTOS: UN-Habitat

"Some of my neighbors, including those from other HOAs, regularly gave me food," Dumapit shares. "Now, I no longer fear because I know they got my back."

"For me, handling the three HOAs was similar to managing just one," community organizer Penilla muses. "I never thought of them as three different groups. They worked as one until the end of the project. Communities can really work together as one."

What once were three isolated HOAs are now continuously transforming into one solid, intact community. Problems still arise, but they are more open with each other now, and willing to talk and settle their differences for the common good. For the leaders of the three HOAs, the current challenge lies in sustaining the newly developed partnership and cooperation. A livelihood program designed to benefit all three HOAs is being pushed as a follow-through of their cohesive partnership.

The Post-Yolanda Support for Safer Homes and Settlements project, through the People's Process, knocked down the walls that had divided the three communities for so long and built in its place a common space, successfully reawakening them to the many things that do unite them.

▲ **Communities initially preferred contracting workers they knew personally instead of those recommended by the project implementing team based on training performance. Eventually, communities changed contractors due to low build quality. This required more technical support to ensure that quality and standards were followed.**

PHOTO: UN-Habitat

◀ **The evaluation of the project was a consultative process. The homeowners associations involved were consulted via focus group discussions. At times, some participants were not as interactive. The implementing team learned to ensure the participation of everyone by making sure they all felt involved in the project and the activity.**

PHOTO: SHFC

"I was so worried we could not rebuild our home. My children and I did not have permanent jobs. We would have to borrow money to rebuild our home. Then UN-Habitat called for a meeting. They explained the criteria (of housing recipient selection). And we were part of the community (action) planning where we discussed how everyone could help out... how we could practice *bayanihan*."

—EMELIA DORIENDES, INAUGURAL COREHOUSE OWNER

A mural unveiled as a commemorative activity in Pontevedra on the first anniversary of Yolanda visually articulates how building back safer and building resilient communities are best carried out as a collective endeavor.

PHOTO: UN-Habitat

POST-YOLANDA SUPPORT FOR SAFER HOMES AND SETTLEMENTS

Final Handover Activities June 2015

UN HABITAT
FOR A BETTER URBAN FUTURE

Social Housing Finance Corporation

United Nations Human Settlements Programme

The United Nations Human Settlements Programme (UN-Habitat) is mandated to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all.

Two days after Typhoon Haiyan struck, UN-Habitat, in partnership with the national and local government, deployed teams for rapid damage assessment. Efforts to rehabilitate disaster-affected provinces initially ranged from providing assistance in recovery planning, to holding community workshops for building back safer. In response to requests by local and national governments for technical assistance, UN-Habitat Philippines entered extensive engagements for post-Haiyan recovery in Roxas City and Pontevedra in Capiz and Estancia in Iloilo, as well as in Tacloban, Ormoc, and Guiuan in Eastern Visayas. The team wrapped up its Japan-funded post-Haiyan shelter recovery project in Capiz and Iloilo on June 2015; but it is looking into other partnerships to implement similar projects in other Haiyan-affected communities and localities.

Social Housing Finance Corporation (SHFC)

SHFC is the lead government agency providing flexible, affordable, innovative, and responsive shelter financing solutions to underprivileged communities. Its Community Mortgage Program (CMP) assists legally organized associations of residents of depressed areas to own the lots they occupy, providing them security of tenure and eventually improving their neighborhood and homes to the extent of their affordability. SHFC adopts the community-driven approach to promote community empowerment beyond housing finance.

To support rebuilding efforts in areas hit by Typhoon Haiyan, SHFC worked with UN-Habitat in identifying 28 CMP communities to be trained on community-driven shelter rebuilding. These communities were also introduced to the concept of the People's Process, which enables people to have a say on community development. To date, learning exchange programs with CMP communities from Cagayan de Oro and Tacloban City, Leyte have been conducted. SHFC is now looking at replicating the initiative for communities in Palawan.

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POST-YOLANDA SUPPORT FOR SAFER HOMES & SETTLEMENTS
A Community-driven Approach to Recovery & Rehabilitation After Typhoon Yolanda in the Visayas

BaseBahay BDO HILTI FOUNDATION DSWD Department of Social Welfare and Development HOUSING AND URBAN DEVELOPMENT COORDINATING

PROVINCE OF CAPIZ OFFICIAL SEAL · MUNICIPALITY OF ESTANCIA PROVINCE OF ILOILO · PANAY PRESIDENCIA · MUNICIPALITY OF PONTEVEDRA 1853 · CITY OF ROXAS PHILIPPINES