



# **TAHANAN SECURE TENURE SUMMIT 2019**

Outcomes  
Report



**GLTN**  
GLOBAL LAND TOOL NETWORK



**UN HABITAT**  
FOR A BETTER URBAN FUTURE

The background of the entire page is a grayscale photograph of several children. In the foreground, a young boy is looking upwards and to the right with a focused expression. Behind him, other children are visible, some looking at a large, detailed map or mural that is being displayed. The map appears to show geographical features and possibly some text or diagrams. The overall atmosphere is one of curiosity and learning.

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## INTRODUCTION

Land is key. And with rapid urbanization, land has become more and more scarce. The urban poor is at risk of being displaced – away from their homes, from their livelihood, and from their families. With an eye to this problem, TAHANAN: Secure Tenure Summit 2019 was held aiming to influence policies on land and housing to secure tenure for all. The TAHANAN Summit explored global scenarios and development frameworks and worked toward localizing the 2030 Sustainable Development Goal (SDG) No. 11 and the New Urban Agenda, and Fit-for-Purpose Land Policies under the Continuum of Land Rights. Local case studies were also presented at the TAHANAN Summit to illustrate the importance of participatory planning in addressing tenure security and land acquisition through the Community Mortgage Program (CMP). The Summit explored the government's strategies on helping achieve tenure security by presenting the People's Plan and Public-Private Partnership (PPP), Financing Modalities for Socialized Housing, and Managing Urban Growth in the Philippines by taking proactive role.

TAHANAN Summit was made possible through the partnership between UN Habitat, Technical Assistance Movement for People and Environment Inc. (TAMPEI), Global Land Tool Network (GLTN), and Homeless Peoples' Federation Philippines Inc. (HPFPI). The summit was held on 25th of October 2019 at One Café and Events Place Ortigas, Pasig City. It was facilitated by Ar. Carla 'Kai' Santos, Project Development Officer of Philippine Rural Reconstruction Movement (PRRM) and Ar. Maria Lourdes 'May' Domingo-Price, Executive Director of LinkBuild Inc.

# PRELIMINARIES

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Ar. Christopher M. Ebreo, Executive Director of TAMPEI, gave the opening remarks for the TAHANAN Summit. The purpose of the summit, according to him, was to convene the national and local government representatives, civil society, academics, professionals, and advocates in the country to hear and learn the stories and experiences of one another. He added that the summit aimed to serve as platform for sharing experiences, best practices, and lessons learned in implementing innovative and alternative strategies in creating inclusive human settlements.







## SESSION 1: GLOBAL SCENARIO AND DEVELOPMENT FRAMEWORKS

Ar. May Domingo-Price facilitated the first session. In her introduction, she stated that the communities in the Philippines face two major challenges in accessing land and securing tenure. Session 1 aimed to examine the global perspectives in land initiatives targeting the poor and the tools to address challenges of land tenure amongst urban and rural poor.

# A.

Mr. Christopher E. Rollo, Country Programme Manager of UN Habitat Philippines, started the session with an infovideo. The infovideo explained the risks of rapid urbanization and the development of Sustainable Development Goals and the New Urban Agenda. According to Mr. Rollo, UN Habitat is focused on SDG 11 with ten (10) targets, the first of which focuses on housing and basic services and upgrade slums. The New Urban Agenda was translated into the Philippines New Urban Agenda, localizing the global urban agenda into the Philippine setting, to build better, greener, smarter, and inclusive cities in the Philippines.

Mr. Rollo explained the rapid urbanization process in the Philippines. Urban growth, he said, included not only growth of population but also of urban space. Growth rate of urban land is much faster than that of the population. This condition creates several problems, such as rampant urban sprawl and increasing inefficiency in the delivery of basic services that comes with urban sprawl. It is important for us to rethink housing provision in urban areas.

## LOCALIZING THE 2030 SUSTAINABLE DEVELOPMENT GOAL (SDG) NO. 11 AND THE NEW URBAN AGENDA (NUA) IN THE PHILIPPINE SETTING

*Mr. Christopher E. Rollo*





Mr. Rollo also stated that, with climate change, disasters have become one of the major urban challenges. He said extreme weather events affect cities located along the coast and 70% of the cities in the Philippines are along the coastal riverbanks. And this, he said, is the nexus of very fast urban growth in the Philippines and the high vulnerabilities caused by exposure to climate change impact.

He said global frameworks will not have any real impacts unless these all become meaningful to the level of the communities, the families, and to the individual child, particularly in the slums and informal settlements.

Mr. Rollo enumerated the UN Habitat technical support to national urban policies, which are: (1) New Urban Agenda; (2) National Urban Development and Housing Framework; (3) Local Shelter Planning Manual; (4) Planned City Extension Guild for LGUs; and (5) Enhanced CLIP Guidelines on Urban Design.

UN Habitat, he revealed, is currently doing Building Climate Resilience through Urban Plans and Designs. He explained the reason why Philippines is having so much urban system disfunction and gaps, despite having good plans; it is because when it comes to implementation, the plans are not translated. Many of the gaps were in the urban design, according to Mr. Rollo.

One of the development frameworks of UN Habitat had been the Community-Driven Housing through the People's Process. Mr. Rollo explained that the People's Process entails the people deciding where they should be relocated, how the houses should be designed, how the site should be planned, and being actively involved in the project management, including financial monitoring and quality monitoring of the houses.

He maintained that the power of community participation can be shown even in small projects as exemplified in the Creek Rehabilitation Program implemented in Cagayan de Oro City. Through community participation, the simple dredging program became a more integrated holistic community development upgrading project that involved solid-waste management, waste-water management, on-site relocation, where the families agreed to demolish their houses and move further up the bank of the creek.

This is what localizing the global agenda is about, said Mr. Rollo in his closing remark, making impacts down to the level of the community and improving people's lives.



**Global frameworks like MDGs and SDGs will not have impacts unless these all become meaningful to the level of the individual child."**

Urban Sprawl - the unrestricted growth in urban areas with little concern for urban planning

UN Habitat believes that urbanization should be used as a tool for development. Building inclusive, safe, resilient, and sustainable cities will benefit everyone.





# TAHANAN

## secure tenure summit 2019.

*Influencing Policies  
on Land and Housing  
Towards Secure Tenure for All*



## B. FIT-FOR-PURPOSE LAND POLICIES: CONTINUUM OF LAND RIGHTS

*Mr. John Gitau*

The presentation of Mr. John Gitau (GLTN) focused on one of the tools called the Continuum of Land Rights. According to Mr. Gitau, when it comes to control, access, and use of land, the reality is that there are people living in areas that are highly hazardous, people practicing socio-economic activity on land that doesn't belong to them, and people being displaced by war and violence. Between 70% - 90 % of the population are outside the formal system of land.

Mr. Gitau enumerated the land tenure issues in Asia-Pacific Region, which are: (1) changing rural population; (2) women's access to land; (3) rapid urbanization; (4) indigenous people's right to land; (5) climate change and natural disasters; (6) Islamic tenure and principles; (7) limitations in land administration and management. These were the motivation for GLTN to look at alternative ways of development that are scalable, affordable, and inclusive.

Mr. Gitau gave a brief overview of GLTN, its history, goals, and advocacy. He then followed by discussing the Continuum of Land Rights.

“

**The reality of the land is always very different... So the continuum basically provides us a lens through which we can visualize different forms of land rights that do exist”**

The Continuum of Land Rights is a concept for understanding the diversity of land tenure. The Continuum acts as a lens which helps the people visualize what other forms of tenure are available. There are a number of appropriate and legitimate forms of tenure and there shouldn't be a preferred or ultimate form.

The three key components of the Continuum that Mr. Gitau enumerated are: (1) Perceived Tenure Security, which refers to the individual's or group's experience in their tenure situation or whether or not they think they would be evicted; (2) Legal Tenure Security, which refers to the legal status of tenure; and (3) De Facto Tenure Security, which refers to the actual control, access, and use of a land.





## LAND IN THE NEW URBAN AGENDA



**Women are more or less indirectly related to land. They are relatives, wives, or friends of the actual owners of land.”**



In explaining the land in the New Urban Agenda, Mr. Gitau said that land is key. And by having land, people are ensured tenure security, sustainable land use is promoted, and revenues generated. This will also provide affordable housing, improve transport, and promote employment, to name a few.

According to Mr. Gitau, there are two key elements to make sure that the continuum of land rights is implemented: (1) look at other forms of land rights that exist within the land information management system, such as formal, informal, and customary rights; (2) and make sure that these rights are enforceable in the court of law.

Mr. Gitau cited the practice of one type of land right in Egypt. He said that despite having no formal document proving land ownership, the people may use their utility bills to show that they are an occupant of a house. The utility bills can also be used as a legal document in opening a bank account or applying for a loan, for the bills are regarded as just like having a formal right in a particular land.

Another example that Mr. Gitau gave was the law of Flexible Land Tenure System in Namibia. This law, according to Mr. Gitau, makes sure that people will have access to good basic services and the city offices will be able to plan for them. Namibia, Gitau added, also created two additional types of title; (1) the starter title and (2) land hold title, both of which provide a path toward acquiring freehold title.

In terms of policy, Mr. Gitau said, it is important to recognize the different forms of land rights that exist and to identify the mechanisms through which we can capture these rights and record these rights, and then to review the process, which includes identifying areas we need to improve and areas from which we need to operate, and to incorporate this to the legal framework.





Have you started to work with DHSUD or HUDCC on recognizing tenure forms outside of ownership?

In Marawi, we're working with 1,500 households. Only 25% had been awarded land titles. Of those who claimed ownership of land, only a small percentage claimed that they owned the structure. Unfortunately, the government's entitlement is centered around land ownership and structure ownership; even local governments would give entitlements to only structure owners. What does that mean for the 70% who are renters or sharers or living under informal situations? How can this be translated to proving tenure security for informal settlers?"



## OPEN FORUM

### MR. CHRISTOPHER ROLLO (UN HABITAT):

We are working with SHFC. We provide the house and SHFC provides the land. But the land is not granted to the families; it is held by usufruct for 99 years.

The issue on land titles in Marawi is the main reason why the verification process is taking so long. In our project, we reviewed 60 land titles/ documented claims and out of the 60 that we reviewed, only 3 titles are found somewhat clean. But if we looked deeper, those 3 titles are not really clean. Because in Marawi, we are talking about 3 ownership systems: (1) the formal titling system; (2) customary system of ownership; and (3) Sharia Law.

On one of the 3 titles, at the start of survey, other claimants showed up. These are the relatives who are not indicated in the records. And the basis of their claim? They said that their ancestors are buried in that land. In their tradition, you cannot bury your relatives if you don't own the land.

In reality, there are many layers of ownership, of recognition of rights. And that makes it tricky. That's why the government is trying to solve this by using innovative terms; e.g. SHFC will not give the 20% down payment until surveying and fencing of property are done.

We identified the structures where families were residing before the siege, and that became our basis to give out public listing so the public can have a chance to contest it. But even then, there are a lot of gaps in that kind of information system, because there are many renters, sharers, structure owners that are omitted from the recording system that we have. It takes a certain way of recording. We went there with the barangay captains, with the sultans, with the IDP. You need to really validate with different people to know who lives where. These are some of the things we put in place. Because the realities in the ground are very complex.

### MR. JOHN GITAU (GLTN):

In another project we're working with the Asian NGO Coalition for Agrarian Reform and Rural Development (ANGOC), we're working with local leaders and national agencies to recognize the rights of indigenous people. We're implementing some of the tools mentioned, but also we're bringing together stakeholders to make sure that your approaches are recognized in the national level and we're able to strengthen the collaboration across different stakeholders.

### MR. CHRISTOPHER ROLLO (UN HABITAT):

We're in a very good time now with the creation of the new department: Humans Settlements and Urban Development. They're trying to strengthen certain policies like looking at different tenure rights. I think this kind of forum will fit into the development of national policies.

“

Regarding RA 7160 (Eminent Domain), which states that the power of giving basic services is given to LGU as well as the power to purchase of land for the homeless, but why are we not using this provision?”

“In the Philippines, we’re shifting our land titles from hard copy to soft copy or E-Titling. In a global perspective, is there a recommendation for rural communities in rural areas to be able to cope with the digital age?”



#### MR. CHRISTOPHER ROLLO (UN Habitat):

We always say the power of Eminent Domain to local government, but very few local government have the political will and courage to do that. For in many cases, this amounts to political suicide. For me the bigger issue is housing program in the part of the government, both in national and local. If you don’t have a housing program, talking about eminent domain is useless. We really need the budget, and the national budget now for housing is less than 1%.

When you talk about eminent domain, you talk about resources to buy a certain land. This is an opportunity to set up land banking, as well as, identifying idle lands and lands for informal settlers. UDHA was established in 1992 and that required local government to have an inventory of lands. How many local governments have done that? In terms of information, none. In terms of budget at local level, almost close to none.

Even in the position of idle lands, which are plenty in the city, local governments are very reluctant.

But I think it goes down to the basic concept that land is not purely private ownership; it’s an issue of stewardship.

#### MR. JOHN GITAU (GLTN):

Technology is interesting, but it has its own benefits and challenges. In application of technology in land administration, it should be driven by the demand and driven based on context. It’s very important to contextualize and apply the broad spectrum of services depending on the application area. Example, in rural areas, internet connectivity may not be there, people may not have access to computers. We provide an alternative approach that people can use like resource centers, where people can access the services.

What we promote within GLTN and our partners is Fit-for-Purpose application of technology. But technology shouldn’t be seen as an end to provide land administration service, it should just complement existing components within the land administration system.



“

Safe site assessment is critical. We need to identify geohazards. Safety should be the primary concern. Securing land should go under assessment of land.”

“In some jurisdictions, land ownership doesn't fall to private hands, how do these differences in ownership regime fall under the Continuum of Land Rights? What private rights can be derived out of state-owned land and collectively owned lands?”

How would it be like if tenurial security were removed from the discourse on property rights to instead human rights, in which the governments will be the duty-bearer?”

#### MR. CHRISTOPHER ROLLO (UN Habitat):

When we talk about safety and resilience, we're talking about vulnerabilities, especially in the Philippines, where our cities are mostly located in high risk areas. We are seeing less and less land available. There's a competing demand for smaller areas of land. If we say that these areas cannot be built on because it's flood prone or earthquake fault, can you imagine where in Metro Manila we can build and where we'll bring those people from the unsafe areas. This is really a challenge. One approach is to densify in the areas that are safe to maximize land use. And when we talk about housing, we talk about house and lot. We have to get away from that paradigm – that when we talk about housing rights, we talk about house and lot. If we want to live in the city, we have to realize and accept that we cannot have house and lot in cities.

People stay in certain area based on judgements of their vulnerabilities. And they stay where they are because of their capacities. What's important is they empower these capabilities and make informed wise decisions.

#### MR. JOHN GITAU (GLTN):

Within the African Region, one of the progressive laws that have been developed in terms of looking at tenure security provides a pathway for making sure the lands registered is within the community and a set number, eg, 1,000 households, are registered in a 'skim' and each household is registered as part of a corporation. This system prevents households from deceiving the government into upgrading them to a different form of individual ownership. So, they move from community to individual. And with this law, individual now have individual rights. And from the individual rights they can move to freehold system.





# TAHANAN

## secure tenure summit 2019.

*Influencing Policies  
on Land and Housing  
Towards Secure Tenure for All*

Ortigas, Pasig City  
October 25, 2019  
9:00 AM - 3:00 PM



## SESSION 2: LOCAL CASE STUDIES

Kai Santos facilitated the second session. The second session aimed to show how the first session translates at the grassroots level. This session provided an overview of the different methods of attaining tenure security as viewed and practiced at the grassroots level.

### A.

#### ADDRESSING TENURE SECURITY THROUGH PARTICIPATORY PLANNING

*Ms. Ruby P. Haddad*

Ms. Ruby P. Haddad, NCR Regional Coordinator of HPFPI, started off with the history of HPFPI. She talked about how the Federation began as a savings group at Payatas, Quezon City. It was hard to introduce the savings program because of the status of the urban poor communities. The communities rationalized that they don't have enough money to get by, so why would they even start a savings program. Father Norberto 'Bebot' Carcillar would say to them that the problem they were trying to solve was their own problem.

Ms. Haddad said the savings program became the key in organizing the communities. As the Federation expanded across the country, it formed a network of informal settlers and eventually the communities were strengthened to finance upgrading projects.

She told the story about the first land acquisition of the Federation which was in Montalban Rizal. They met many problems caused by their lack of experience. For example, they did not carry out site assessment. The





available land was cheap, but it was situated in a hazardous area; it was on the side of a mountain. The Federation bought the land on their own without any assistance from the government, according to Ms. Haddad.

Ms. Haddad also narrated the experience of HPFPI Iloilo in purchasing a foreclosed property from Bank of the Philippine Island. The bank asked them, being informal settlers, if they had the means to pay. They said 'Yes.' So they took their savings to the bank, which were in loose change, and paid for the property.

The Federation was empowered by the act, said Ms. Haddad. They demonstrated that being poor doesn't mean they are a problem of society. The poor can show initiative as exemplified at Payatas where the settlers were constantly threatened with eviction because the land was privately owned. They put up a savings program and showed that they could solve their own problems.

As the network evolved, partnerships with the government were built. The means of land acquisition expanded from direct purchase to purchasing lands through the government programs to CMP.

The next step after acquiring of land was providing technical assistance to help with site planning and housing design. This step entailed the involvement of the community in the process and owning of the process of designing their houses.

Ms. Haddad cited the Bicol Region in the community-managed housing by disaster-affected families. In the Bicol Region, she said, the land is cheap but the area is prone to typhoons. With the help of professionals, the communities designed their houses based on their situation. The communities were also capacitated in the process of procurement, taking into account land area and lot size.

In the community-managed housing in partnership with LGU, Ms. Haddad gave as an illustration the case of Lower Tipolo Homeowners Association, Inc. The land was donated to the communities and it was agreed upon that the responsibility of developing the site would fall to the communities. The catalyst for this particular partnership was the incident of house fires that drove the communities to become organized.

The Federation had had community-led upgrading projects such as creating path walks and drainage improvements, construction of toilets, electrification, and site development

along the shoreline communities. The Federation also carried out projects that covered disaster intervention through housing material loan and land filling, as well as, post-disaster intervention projects. Disaster intervention usually equates to disaster relief, but the Federation took a step further by providing assistance through loans for incremental development after the disaster.

Ms. Haddad explained that the Federation has no intension of solving all the problems, but through partnership and networks with different institutions, the process of securing tenure would become sustainable.

Ms. Haddad enumerated steps the Federation should take: (1) the community must be organized in order for the savings program to become successful; (2) support from different stakeholders is needed for sustainability and scaling-up; (3) involvement of the community is crucial for the whole process to encompass every state of vulnerability and for the community to become proactive in solving their issues; (4) participation of professionals and academe is welcome to add to the collective learning as it is important for the communities and the professionals to share experiences to zero in on the actual needs.

“

**The role of the community is crucial. If the community waits around for solutions to come, they'd be more vulnerable to evictions and other crisis.”**





## B. LAND ACQUISITION THROUGH COMMUNITY MORTGAGE PROGRAM (CMP) Ms. Maricel Genzola

Ms. Maricel Genzola, Executive Director of Foundation for the Development of Urban Poor (FDUP), began the session by defining the CMP.

CMP targets actual occupants of a property and the 'partners', as Mr. Genzola referred to the tenants/beneficiaries since they will be paying for their own property. They must form a community association and borrow and mortgage the land. 'Individual beneficiaries' right over the land and eventual ownership of the lot is achieved through Lease Purchase Agreement (LPA) with the community association.

The CMP Process Flow, according to Ms. Genzola, will start with the landowner's intent to sell. Then community organizing and project development would begin. The community association would select a CMP mobilizer, which could be a local government unit (LGU) or a NGO, of National Housing Administration (NHA). The process would move on to project application, issuance of letter of guarantee, and then finally, project take out.

Ms. Genzola continued by giving the loanable amount for CMP. She explained that the current loanable amount is too high and

Community Mortgage Program (CMP) aims to improve the living conditions of homeless and underprivileged citizens by providing them affordable financing with which they can secure tenure on the land they occupy.

It is a mortgage financing program which assists legally organized associations of residents of blighted or depressed areas to own the lots they occupy, providing them security of tenure and the means to eventually improve their neighborhood and homes.

does not address the financial capability of the people they are working with.

A CMP borrower, she said, must be a Filipino citizen and of legal age (18-years-old) and shall not be more than 60-years-old upon release of the loan. She recommended that, if the borrower is around 57-year-old, the borrower should look for a relative who can stand in for him or her because the CMP process application takes a long time.



## COMMUNITY MORTGAGE PROGRAM PROCESS FLOW



Ms. Genzola enumerated the main criteria for CMP loan collateral, which are: (1) land title must be free of all liens and encumbrances; (2) land is not classified as agricultural; and (3) land has right-of-way road. According to Ms. Genzola, most problems occurred when the land title appeared incomplete like having no land classification or classified as agricultural. The right-of-way road also is a major source of problem for communities wanting to buy a piece of affordable land, Ms. Genzola added.

Ms. Genzola mentioned that the requirements for basic CMP application had increased and, most of the time, the applicant wouldn't be given the exact list of requirements beforehand and would be asked for other requirements only at the moment the applicant would be submitting the initial requirements.

FDUP's experience included organizing HOA's and building capacities to manage land acquisition efforts; strategizing with HOA officers for their savings mobilization efforts; mentoring HOA for negotiating with landowners; building linkage with LGU; and strengthening HOA as a collective entity. She also said that the CMP-Mobilizer cannot deal with only the handful of HOA leaders; you deal with the whole association.

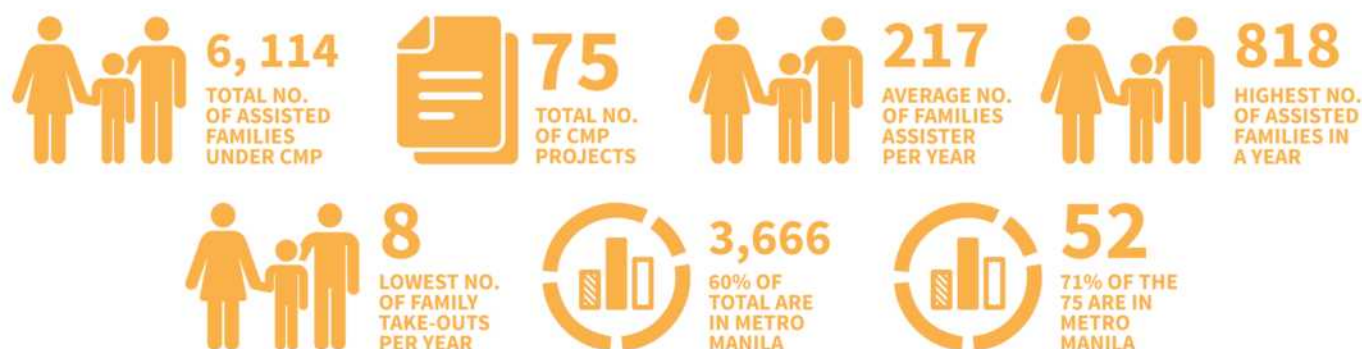
### ROLES AND RESPONSIBILITIES OF CMP MOBILIZERS (CMP-M)

SHFC ACCREDITATION

LGU OR NGO OR CSU OR PEOPLE'S ORGANIZATION (PO)

SKILLS TO ORGANIZE COMMUNITIES, DOCUMENT CMP PROJECT APPLICATION, PROVIDE ACCESS TO GOVERNMENT AGENCIES





## FDUP's 30 YEARS IN CMP WORK

### COMMUNITY MORTGAGE PROGRAM ACCOMPLISHMENTS

1989 - 2000	<p><b>38 of the 75 projects benefited 3338 families.</b></p> <p>Of the 38 projects, 26 or 68% were in Metro Manila involving 2178 families. The families involved in these projects represent 65% of the total families reached during the period in review.</p> <p><b>Both Taguig and Quezon City rank 1st, i.e., almost the same number of families living in these cities were assisted. In terms of CMP project count, Taguig had 2 while QC had 12 projects.</b></p> <p>FDUP had CMP project(s) in Muntinlupa with 1; Pasig with 3; Pasay and Makati</p> <p><b>Ten projects were in Southern Luzon with 1101 families assisted.</b></p> <p>One project in Cebu with 24 families assisted.</p>
2001 - 2010	<p><b>33% or 25 of the CMP Projects were accomplished during the 2nd decade of FDUP involving 2220 families.</b></p> <p>Of the 25 projects, 18 or 72% were in Metro Manila.</p> <p>Almost 48% or 1054 of the assisted families came from Metro Manila.</p> <p><b>One project was in San Jose del Monte, Bulacan with 375 families, the highest number of assisted families FDUP ever had.</b></p> <p>Six projects were in Southern Luzon involving 792 families. Five (5) projects were in Bacoor, Cavite benefiting 685 families, and 1 project in Antipolo with 106 families.</p>
2011 - 2018	<p><b>During the period in review, there were 10 CMP projects approved, which benefitted 572 families, and 2 High Density Housing Projects involving 384 families; a total of 956 families assisted in all.</b></p> <p>One land acquisition and low-rise housing project in Barangay Gulod of QC for 212 families were completed. (HDH)</p> <p><b>One approved land acquisition project owned by Department of Finance in 2016 for a community association with 172 members for a medium-rise housing project. (HDH)</b></p>





*"You cannot get away with haphazard organizing in mobilizing people,"* Ms. Genzola said regarding the lessons learned. There should be a regular meeting between HOA officers and members to create a clear vision for the land acquisition and housing programs application. Ms. Genzola recalled the time when they couldn't submit to SHFC because of poor Collection Efficiency Rate (CER), a failure that can be blamed on them since they hadn't maintained regular contact and follow-up with the partner HOA. Another key to successful land acquisition, according to Ms. Genzola, was the price of the property and whether or not the people can sustain the payment for it. *"You should also identify your second liner since they are the ones who would do the work most of the time,"* said Ms. Genzola. She also included among the lessons learned the following: the importance of community participation; the paradigm shift, which restores the dignity of the community by providing an opportunity to transition from informal settlers into a formal settlement; and foster social network among communities by organizing learning exchanges.

Ms. Genzola gave a brief account of the communities they helped. These communities included: Manuel Gatmaitan Estate HOAI at Barangay Gulod, Novaliches Quezon City (30 families); Tinig at Lakas ng Naninirahan of TALANAY HOA at Barangay Batasan Hills Quezon City (91 families); and Salinas Urban Homeowners Association (Phase 1) at Barangay Salinas 1, Bacoor, Cavite (138 families).

Ms. Genzola recalled the time they worked with an LGU in Metro Manila. She said it took them forever to get the building permits, development permits, etc., even though the project was a socialized housing project.

#### CHALLENGES

How can CMP reach more ISF communities and benefit more ISFs in the midst of rapid urbanization?

How can SHFC facilitate shorter period of loan processing? Lessen documentary requirements? Be more organized in identifying and communicating its findings to partner CMPMs?

How can LGUs be more facilitative in the processing of permits to address the ISFs' need for decent & affordable housing?





Is the amount of P400,000 only for land acquisition? (referring to CMP loanable amount)"

"Are the people more open to considering staying in the city but not thinking of owning house and lot and therefore having a condominium-like homes? Most of the housing programs of UN Habitat look for acquiring land. And if you think about urbanizing, if you want to acquire property, it will be away from the city. If we say housing cost, does it only cover the cost of the house and lot? If we factor in the total cost of living - the transportation, opportunities for livelihood, etc. - when it comes to decision making, it would be cost effective to stay inside the city than go outside the city where the land is affordable. But it's much expensive to live outside the city."



## OPEN FORUM

### MS. MARICEL GENZOLA (FDUP):

It seems like it. The original back then amounted to 250,000 for site development and housing. Currently, a cap has been set but we don't encourage the people to stay on that amount. Eg., if you tell them the amount is P400,000, that is it. We need to tell them the amount of what they should pay monthly.

The community needs to have a savings program to cover the cost of the property.

### MS. RUBY HADDAD (HPFPI):

For the Federation, each city has different context. Eg., in Manila, as well as in Muntinlupa, the people want in-city.

People still want to hold the title to their land and they haven't been open for vertical housing yet. But in housing forums, like the Asia-Pacific Forum, vertical housing has been discussed since land in urban areas is expensive and/or not available anymore. The Federation is currently promoting vertical housing for the community who wants in-city.

When we process housing design, we factor in the community's affordability - above 3,000 is not affordable for them - to make sure the project remain inclusive.

We encourage the community to put up savings to alleviate their lives and remove their unhealthy thoughts like 'we're poor and we will die poor'.

### MS. MARICEL GENZOLA (FDUP):

One of our low-rise project, Ernesville, the cost of property is P2,500 per sq/m, but for them that's expensive; they can't afford to parcelize. The community decided to accept new members to lessen the expenses. Because of this, the community decided to name the community as the landowner. What is the instrument for occupying the unit? SHFC elevated this to HLURB. HLURB stated that anything above one floor is considered a condominium. Condominium has license to sell the unit. No exception, even if this is cooperative housing or socialized housing. So that's a problem for us.

How do people perceive housing? People are used to stepping out of their houses and feeling the land on their feet. This is their perception. Many of our communities that realized that in-city is expensive, opted for off-site, like Bulacan. Some of them returned to the city. They realized that off-site is a big problem. (1) Transportation cost of going to the city is high - the traffic, the time lost. And the social network of the community, like if they have no food, they have neighbors or relatives who can provide food... off-site resettlement removes this crucial network.

One option is, part of the consideration, part of the process, we expose them to different MRB's - the good ones, the bad ones, the managed ones. So they can see that living in MRB is not bad, but it needs good management, whether community manage or estate manager. That's part of the decision process for their options.





If housing is a right, the government should be the one providing for the people, and currently this isn't happening in the country, what can the people do to push the government to provide for them?

We're CMP project and mobilized by FDUP. And we have faced challenges later on. This is an issue of recalcitrant and who can we remove? Our community has 56 recalcitrants. PAU can't represent us in court. We need to spend around 75-100 thousand (pesos) per recalcitrant to remove them. How can CMP projects avoid this kind of injustice?"

#### **MS. RUBY HADDAD (HPFPI):**

Regarding housing as human rights, which is stated in UDHA, there needs to be mutual understanding between LGU and community and work hand in hand. But sometimes you can't blame the LGU on how they perceive the community since some communities aren't organized and would treat LGU badly. But the communities have evolved and started to look for partnerships to sustain process of land and housing. But it doesn't mean life would stop if we can't get help from LGU. That's why we have savings program and why we establish networks to empower the community to address the issues they're facing. If the only thing we do is wait, we're going to wait for a long time for them to change their perception of communities

We are trying to have a mutual baseline for this issue that we're not only looking for the right of the community but also we need to have a sense of responsibility, such as the responsibility to repay the property. The community should become aware that they can empower themselves and build their network in the city.

#### **MS. MARICEL GENZOLA (FDUP):**

I agree that housing is a right. But there are some aspects. There are some LGU in Metro Manila who give primary consideration for the occupants of the land when it is up for auction. But there are some LGU that have 'mafias' inside and auctions the property without informing the occupants.

How to mobilize the informal settlers? Cities should conduct mapping to identify the available properties and identify the landowners. But there has to be someone who will monitor, someone who will help, someone who will fund the activities.

This is the greatest heartache when you enter CMP, the legitimate members are fighting their neighbors. In effect, this is not helping to strengthen the community. Some recalcitrant have courage because they are backed up by funders – and that makes life difficult.

One time a community went to us and entity helping them was a syndicate. We didn't know if we should help them. When we were talking to the leaders, they admit they didn't know who the syndicate was or that they were syndicates. We searched online and showed the results to the leaders. Here we are confronted with lack of education and access to the truth, the real data. In your case at Valenzuela, your community need to have a good lawyer.



Is there a minimum area required for CMP and is there a certain number of beneficiaries needed?"

"Last meeting at Cupang, Alabang had been declared as commercial area, do you think my proposal would materialize?"

"As mentioned earlier, the Federation has been strengthened by its savings mobilization and with the funding support coming from large institutions abroad. If the support from the institutions abroad were cut off, would the federation still continue operating and do you think this is a better way to empower the Federation?"

[Are] the savings mobilization always [have been] successful? And if it wasn't successful, would the Federation conduct study on why it failed? How did the Federation...was it solved?"



#### **MS. MARICEL GENZOLA (FDUP):**

As per law, the family allocation is 28 sq.m. But sometimes there is a large number of occupants in an area, it appears inhumane to force them into the area. Are the occupants ready for reblocking? Are they ready to tear down their houses and build a 2-3 storeys house? It is a process. Not all people are ready for this strategy.

Bottomline is there are law that give measurements for housing area. And you need to consider the 13% open space area, which includes pathways, roads, and playgrounds or park. Open space areas shouldn't be occupied for housing.

#### **MS. RUBY HADDAD (HPFPI):**

The actual mapping reflected Alabang as residential area. This was deliberated with the local housing board (LHB) to reconsider the current actual use of land. That was the proactive process to protect the community from eviction/demolition, but it needs to be balanced. If we need to acquire the land in Alabang, the rate would be the zonal or market value. Can we afford that? That's one of the things we need to consider.

The mapping revealed that there are many informal settlers in the commercial area. How can we amend this to align with the existing land use and consider the community living in that area? Unfortunately, the city planning didn't agree.

#### **MS. RUBY HADDAD (HPFPI):**

The Federation would be much stronger if local resources were available. The outcome of external resources was shown at the beginning of mobilizing of internal resources. International donors had this opportunity to help expand the process. Since there are challenges in international grant funds, the Federation are preparing to mobilize the community and formulating ways to continue the process without external funds. That's one of the challenges since the Philippines has been removed as one of the poorest nations and funding and grants because the Philippines is 'rich'. Unfortunately, this does not resound on the ground – the poor communities. And yes, sustainability can be achieved if the resources are derived locally and with partnership with LGU. International donors tend to dictate what they want us to do.

Not all saving programs are successful. The savings are handled by the community and not by a professional. There are incidents of theft and some will get a loan from the savings but never repay it. The savings programs need to be monitored and evaluated and a safeguarding policy created so that the community will know how to deal with this kind of situations in the future. The savings orientation we conduct will not only focus on the good learnings. We will also highlight negative factors in the plan so the process can include preventive measures. We want them to have a continuous education, especially the mothers. The process is not perfect and we need a support system from NGO's.





How long does it take for a CMP project to be taken out?"

"Our community made a direct purchase in Muntinlupa. We're paying the city through interim financing. That's 5 years to pay. Our next project is housing. Do you cater [to] housing projects?"

"In Davao City, our CMP was released in just 6 months."

#### MS. SONIA CADORNIGARA (HPFPI):

Yes, numerous international funding have helped support the Federation, but are not meant to fully sustain our community-driven initiatives. Instead, we use them to demonstrate to the local government that urban poor communities can actually lead their own development if only given the chance and necessary support. External funding have definitely opened doors for more engagement with other sectors.

#### MS. MARICEL GENZOLA (FDUP):

They said it would take three (3) to six (6) months to complete the process down to approval. But the documentation must be well done. But I have not seen a CMP project that had been taken out in six (6) months. The shortest time we did is a little bit more than a year. In other cases, it took us 2 to 3 years. We had experience where there was bridge financing just to close the deal with the landowner. But the documents didn't move to the point that we decided to pull out and do a direct purchase. I suggest finding somebody to help you out in reviewing and checking your documents.

#### MS. MARICEL GENZOLA (FDUP):

SHFC can accept a loan even when they didn't help purchase the property. Why lobby SHFC? Because they give 25-30 years to pay. But you need to present a good plan to SHFC.

Before lunch, Ar. Ebreo announced TAMPEI's publication iSyudad: Selected Narratives of HPFPI Communities in Asserting Their Right to the City. The Title iSyudad is a wordplay of 'I' or self, 'isyu' is the Filipino word for issue, and 'syudad' is the Filipino word for city. Digital copies of iSyudad may be downloaded at TAMPEI's website, [www.tampep.org](http://www.tampep.org).







## SESSION 3: GOVERNMENT PERSPECTIVES AND STRATEGIES

Ar. May Domingo-Price facilitated the third session. The speakers for the third session were from the government sector; from a local government, a key shelter agency Social Housing Finance Corporation (SHPC), and from the Department of Human Settlements and Urban Development (DHSUD). This session aimed to show the partnership between the community and the government, the plans of the government for the urban poor, and the ways the government assists the urban poor.

# A.

### PEOPLE'S PLAN AND PUBLIC-PRIVATE PARTNERSHIP

*Ms. Rowena Balunsay*

Ms. Rowena Balunsay, the division head of Human Settlement Division of Urban Poor Affairs Office of the City Government of Muntinlupa, gave a brief overview of her presentation on how the city government builds partnership with private entities to help with tenure security of the urban poor. According to her, UPAO Muntinlupa and the city government of Muntinlupa have a strong partnership with Gawad Kalinga.

Ms. Balunsay enumerated the roles and function of the local government when building partnership: (1) provide land under usufruct agreement; (2) identify potential beneficiaries based on R.A. 7279; (3) capacity-building for beneficiaries; (4) monitor sweat equity with a total of 2,800 hours during the construction of the building; (5) provide land development, which includes road construction, drainage, and streetlighting; (6) oversee the construction of the project; (7) and community organizing.







She continued by explaining the roles and function of the private entity when building partnership, which are: (1) identify and bring partners to help fund the project; (2) conduct social preparation and continuing values formation for beneficiaries.

According to Ms. Balunsay, the stakeholders from private corporation have a couple of roles and function in the social housing project. They are the ones generating resources and deploying staff for the housing project.

Ms. Balunsay shared her experience as one of the beneficiaries of the Gawad Kalinga socialized housing project. She helped build her own home and went through the series of values formation. This exemplifies that help doesn't stop with the construction of homes; aid for helping the transition from informal settlements to formal settlements will also be given.

Ms. Balunsay showed in her presentation the first Gawad Kalinga-LGU Muntinlupa Project which was carried out in partnership with MANULIFE Phils. Under this project, 127 housing units and a Child Youth Development Center (CYD) were constructed.

Ms. Balunsay proudly stated that she's currently living there.

She said that the strong partnership between the City Government of Muntinlupa and Gawad Kalinga led to other private companies extending partnership with the organization as demonstrated in the project Laguerta at Tunasan, Muntinlupa.

The partnership with Pilipinas Shell Foundation produced an off-site project to house 24 beneficiaries in one (1) building. The beneficiaries came from Riverside in Alabang, Muntinlupa. Their homes along the riverbank were washed out by a strong typhoon.

Bosa + World of Housing Canada also lent a helping hand as a partner and funded four (4) buildings for 64 beneficiaries.

And the last private company to partner with Gawad Kalinga was Empire East Land Holdings Inc. Empire East helped build three (3) buildings that house 40 beneficiaries. Ms. Balunsay noted that the units here were awarded fully furnished.

Gawad Kalinga is a Philippine poverty alleviation and nation-building movement known officially as the Gawad Kalinga Community Development Foundation. Its mission is to end poverty for 5 million families by 2024.

Source Wikipedia.



On the engagement of private companies, Ms. Balunsay said the companies deploy volunteer employees to help with the construction of houses. As part of the engagement of private companies, Ms. Balunsay said the companies set up an immersion program under which their employees can volunteer for various community services from construction of the buildings to painting of the buildings.

Ms. Balunsay wrapped-up her presentation by sharing their People's Plan for Harmony Ville based at Barangay Cupang, Muntinlupa. The 200 beneficiaries were relocated from the waterway homes at West Kabulusan. She said Department of the Interior and Local Government (DILG) funded the project.

GKCDFI not only "build homes for the poor" but they also develop camaraderie among stakeholders.

The project showed a good pattern of a Public - Private - Partnership (PPP) that illustrates collaboration amongst agencies/entities for a successful socialized housing project.





## B. FINANCING MODALITIES FOR SOCIAL HOUSING

*Atty. Junefe Gilig Payot*

Atty. Junefe Gilig Payot, Executive Vice-President of Social Housing Finance Corporation (SHFC), began with a brief recount of his work with the church regarding social issues and working with informal settlers and working with HPFPI, stating he was proud of the work of the Federation.

Atty. Payot said it was good to have a legal and statutory background about housing since we could use this as the basis for our advocacy. The constitution itself, he said, recognizes the right to adequate and decent housing and recognizes a participatory approach. Various laws say that we must prioritize housing, he said. The local government code said that the LGU can expropriate for the benefit of the poor and the homeless and that they must also make an inventory of land for socialized housing.

He said Urban Development and Housing Act (UDHA) is right at the center of this; it says it recognizes the rights of the poor to adequate relocation sites and provision of decent shelter. He then enumerated some of the task of the LGU under UDHA, which are: (1) identify lands to enable land banking; (2) facilitate provision of basic services – we must look at housing at a holistic way; (3) and resettle persons living in danger areas and provide livelihood.

After years of advocating for the People's Process, according to Atty. Patoy, RA 11201 the DSHUD Act has finally been passed this year. Under

Section 3, RA 11201 talked about the People's Plan. People's plan referred to the plan formulated by the beneficiary-association – partner-association, as Atty. Payot preferably called them – which shall contain a site development plan that conforms to the CLUP of the local government, and it must also has its components – livelihood, self-help development – and also protect the most vulnerable – the elderly, the PWDs, and the children. This year also passed the Magna Carta of the Poor (RA 11291). In Section 4, it recognized the right for adequate housing – this adapted the UN provisions on the right to adequate housing. In Section 10, allocations for the implementation of these programs and projects shall be given preferential consideration in the funding allocation – the law itself the SHFC and the CMP are mentioned for referential budgeting, said Atty Payot.

All those laws can be used as our basis for advocating for the right for adequate housing and the right to the city, Atty. Payot said. The Sustainable Development Goal (SGD) #11 said we should make our cities, inclusive, safe, and sustainable. All this, he said, we try to implement in SHFC.

Atty. Payot said that social housing is crucial, not only because housing has impact in economic development, it has multiplier effects, but also more importantly, it helps eradicate poverty and reduces vulnerability to climate change. He also said that "there is a great need for adequate housing and that's the reason why we must put social housing at the center of any initiative." He also added that "adequate housing is a right and there are rights holders and there are duty-bearers and the duty-bearers are the government agencies."



## SOCIAL HOUSING NEED

### HOUSING NEED

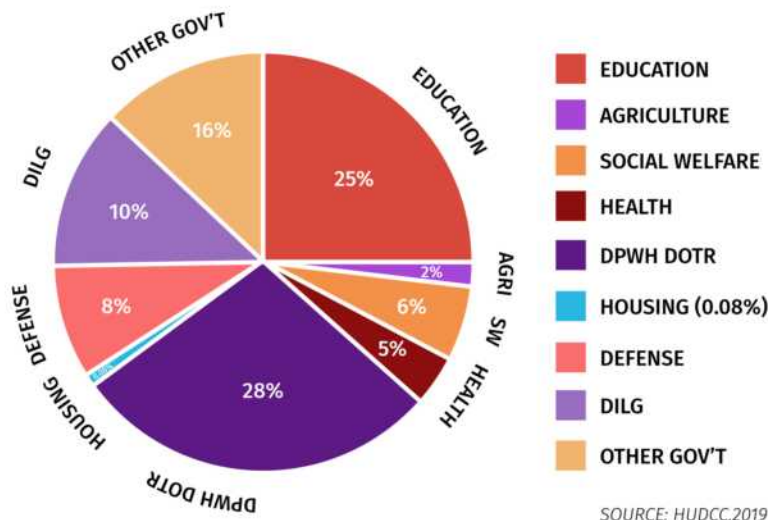
6.57M UNITS 2017 - 2018	COMPONENTS OF HOUSING NEEDS	TOTAL HOUSING NEEDS (2017-2022)
	TOTAL HOUSING NEEDS	6.57 MILLION
	A. ACCUMULATED NEED (INFORMAL SECTOR)	1.44 MILLION
	B. FUTURE/RECURRENT NEED (FORMAL SECTOR/REPAIR & REPLACEMENT)	5.13 MILLION
22.6M UNITS 2040	COMPONENTS OF HOUSING NEEDS	TOTAL HOUSING NEEDS (2040)
	TOTAL HOUSING NEEDS	22.61 MILLION
	A. ACCUMULATED NEED (INFORMAL SECTOR)	1.98 MILLION
	B. FUTURE/RECURRENT NEED (FORMAL SECTOR/REPAIR & REPLACEMENT)	20.63 MILLION

### APPROPRIATION FOR HOUSING

YEAR	APPROPRIATION (Php B)	NAT'L BUDGET (Php B)	%
2008	4.964	1,227	0.40
2009	5.293	1,170	0.45
2010	5.391	1,304	0.41
2011	21.106	1,645	1.28
2012	11.491	1,816	0.63
2013	32.120	2,006	1.60
2014	37.668	2,265	1.66
2015	23.20	2,606	0.89
2016	33.38	3,002	1.11
2017	15.311	3,352	0.45
2018	5.474	3,814	0.14
2019	2.999	3,662	
AVERAGE FOR THE LAST 12 YEARS			0.71



COMPARATIVE SHARE OF HOUSING BUDGET WITH OTHER SECTORS OR AGENCIES



Atty. Payot made a brief overview of the functions of SHFC, in which the mandate is to develop and implement social housing programs, meaning affordable housing, for organized low-income families. SHFC's main program – the CMP program – had been in existence since 1989. He said the affordable programs ensure that it is inclusive.

Atty. Payot said most of their loans were spent on onsite upgrading and onsite land acquisition.

Atty. Payot shared a quote about the need for people's plan: *"In order for communities to act, it is not enough that you tell them what the problems or the threats are. They will only exercise their agency when you help them see the solutions and help them realize their own ability to address the problems and threats."*

Realizing the right to the city, the housing projects should be in-city or near city. Some examples of SHFC's in-city projects were in Pasay City, Quezon City, and Caloocan City.

Atty. Payot said SHFC is also aware of gender equality and women empowerment, and this was something SFHC had put a lot of resources into. He recounted the project SFHC did in partnership with UN Habitat in Roxas City for the 96 Yolanda-affected families.

One of the SDG provision had been creating a resilient and safe communities. Atty. Payot felt that this provision had been achieved when a 16-year-old young woman named Myra had told him that she no longer is afraid of walking home from school even at night. She also expressed that she no longer felt ashamed of her house and now invites her friends to her house.

Atty. Payot explained that safe housing and communities reduce vulnerability to climate change impacts. SFHC's project in Pasay City relocated the community along the drainage canal to a safer place near MRT station. CMP programs could also reduce sensitivity by improving homes of the community.

SUMMARY OF GOOD PRACTICES
Participatory / community-driven
In-city or in-municipality relocation
Flexible tenure arrangements
Holistic (poverty reduction and resilience) including post-occupancy
Multi-stakeholder approach of working with CSOs, multilateral organizations etc., but the role of LGU is very important

	REGULAR COMMUNITY MORTGAGE PROGRAM (CMP)	VERTICAL , FARM LOT, POST- DISASTER RECOVERY AND REHABILITATION CMP
TYPES OF LOAN	Land Acquisition, Community Upgrading, Site Development, House Construction, Home Improvement	Phase 1: Land Acquisition Phase 2: Site Development & Building Construction
INTEREST AND TERM	6% PA. / 25 YEARS	4.5% PA. / 30 YEARS
AMOUNT OF LOAN	Php 580,000	Up to Php 750,000
REPAYMENT SCHEME	Fixed Amount	Graduated for the first 10 years and fixed amount from the 11th and 30th



# TAHANAN secure tenure summit 2019.

*Influencing Policies  
on Land and Housing  
Towards Secure Tenure for All*

Ortigas, Pasig City  
October 25, 2019  
9:00 AM - 3:00 PM



## C.

### **CHALLENGES AND OPPORTUNITIES: TAKING A PROACTIVE ROLE IN MANAGING URBAN GROWTH IN THE COUNTRY**

*Mrs. Mary Ann Policarpio*

The Housing and Urban Development Coordinating Council (HUDCC) had been dissolved and the Department of Human Settlements and Urban Development (DHSUD) had been founded. Project Development Officer Ms. Mary Ann Policarpio made a rundown of the role of the DHSUD, which are: (1) managing housing, human settlement, and urban development; (2) planning and policy making, regulatory, program coordination, and performance monitoring of all entity for housing. She also enumerated the roles of attached agencies – for finance: Home Development Mutual Fund (Pag-IBIG); National Home Mortgage Finance Corporation (NHMFC); Social Housing Finance Corporation (SHFC) – for production: National Housing Authority (NHA); and for quasi-judicial: Human Settlements Adjudication Commission (HSAC).

Ms. Policarpio enumerated the factors contributing to the growing housing problem. (1) Population growth rate; (2) fast tempo of urbanization; (3) increasing number of ISF; (4) adverse impact of climate change; (5) limited annual appropriation for the housing sector; (6) limited supply of government land for residential use; (7) bureaucratic red tape.

## “

**“WE [AT DHSUD] DON’T JUST FOCUS  
ON HOUSING. WHEN WE SAY  
HUMAN SETTLEMENTS, WE ALSO  
MEAN BASIC HUMAN SERVICES.”**

She gave a brief historical performance for the housing sector. From 1975 to December 2018, the housing sector had provided security of tenure to 4,116,207 households. This translated to an average annual accomplishment of 93,550 households. Compared to the previous administrations, the housing sector under President Rodrigo Duterte has the highest reported average number of households provided with secure tenure totaling to 204,018. This accomplishment is 9.7% and 38.7% higher than the average annual accomplishments of former President Benigno Aquino and President Fidel V. Ramos.

Ms. Policarpio then continued giving the budgetary requirements for the housing sector. Under the Philippine Development Plan 2017-2022, the housing sector is targeting the provision of security of tenure to 409,785 households for the period 2020-2022 with a total of funding requirements of Php184.9B or an average annual budget of Php62.0B for 2021-2040. The housing sector aims to address the housing needs of 24 million ISFs or 121,835 ISFs per year on the average. To address the housing need of 24 million ISFs would require a total of funding requirements Php2.7 trillion or an average of Php135B per year.



<b>DHSUD MANDATES</b>	
<b>PRODUCTION</b>	<p>Implementation of public housing for the underserved families</p> <p>Establishment of estate and new towns, new settlements, urban renewal programs and prototypes of housing and urban development projects;</p> <p>Identification, designation and administration of government lands suitable for housing and urban development;</p> <p>Takeover of unfinished, incomplete or abandoned licensed real estate development projects;</p> <p>Management and administration of proclaimed socialized and economic housing sites<sup>4</sup></p> <p>Encouraging housing cooperatives and Civil Society Organizations to serve as implementing agencies of their housing and urban development projects; and</p> <p>Promotion and advancement of partnership between the government and private sectors for the provision of decent housing suitable environment and expanded economic opportunities.</p>
<b>FINANCE</b>	<p>Formulation of housing finance policies to promote the establishment of a self-sustaining housing finance;</p> <p>Extension of assistance to the LGUs in the imposition and utilization of socialized housing tax (additional one-half percent (0.5%) tax on the assessed value of all lands in urban areas in excess of Fifty thousand pesos (P50,000), as provided for in Section 43 of RA 7279 (UDHA); and</p> <p>Utilization of proclaimed sites as resource mobilization strategy to raise alternative resources in developing new housing projects and efficient financing programs.</p> <p>Promotion and advancement of partnership between the government and private sectors for the provision of decent housing suitable environment and expanded economic opportunities.</p>
<b>REGULATION</b>	<p>Implementation of single regulatory system that shall govern all activities relative to planning, production, marketing and management of housing and urban development projects;</p> <p>Registration, regulation and supervision of homeowners associations (HOAs) in subdivision projects and government housing projects;</p> <p>Formulation of land use planning and zoning standards and regulations for the guidance of LGUs in the formulation of CLUPs;</p> <p>Promotion and regulation of the use of indigenous materials and technologies in the housing construction; and</p> <p>Establishment of Housing One-Stop Processing Centre (HOPC)</p>
<b>POLICY MAKING</b>	<p>Formulation of a national housing and urban development policies, strategies and standards that are consistent with the Philippine Development Plan;</p> <p>Conduct of continuing and comprehensive studies and researches necessary for housing and urban development;</p> <p>Formulation of framework for resilient housing and human settlements;</p> <p>Adjusting the price ceilings for socialized, low-cost/economic and middle-income housing not more than once every two years; and</p> <p>Recommending new legislations and amendments to existing laws.</p>
<b>GOVERNANCE</b>	<p>Development, establishment and maintenance of the following:</p> <ul style="list-style-type: none"> <li>*Sector performance monitoring and assessment mechanisms;</li> <li>*Shelter and urban development management database on inventory of idle lands, CLUPs, inventory of housing stocks and list of qualified housing beneficiaries.</li> </ul> <p>Provision of capability building assistance to LGUs in the creation of Local Housing Board or similar entity, formulation of CLUPs and Local Shelter Plans and strengthening LGU compliance with housing and urban development laws, standards and guidelines;</p> <p>Exercising Control and supervision over the KSAs;</p> <p>Restructuring of the attached housing corporations within two (2) years from the effectivity of the Act; and</p> <p>Serving as a voting member of the NEDA Board, NDRMMC, NLUC, CCC.</p>

Continuation at the next page

## STATUS OF IMPLEMENTATION

Signing of the IRR of RA 11201 on July 19, 2019.

Publication of the IRR on July 31, 2019. The IRR took effect on August 15, 2019.

Submission of the organizational structure and staffing pattern (OSSP) of the DHSUD to the DBM. DBM committed to complete the review and evaluation of the proposed OSSP on or before end of September 2019.

Placement of personnel from October to December 2019

Operationalization of the DHSUD to commence on January 1, 2020

In 2020, the DBM recommended budget for the housing sector only amounts to Php6.32 billion or 13.30% of the proposed consolidated budget of the different housing agencies. As compared to the total NEP budget, the housing sector budget allocation only represents 0.15% of the Php4.1 trillion proposed budget of the national government. Although, the said housing sector budget is 110% higher than the Php2.999 billion budget of the housing sector in 2019. A significant reduction in the housing sector budget would redound to a decreased housing production from 101,039 housing units to 12,161 units.



## DHSUD PRIORITY PROGRAMS AND ACTIVITIES FOR 2020

Formulation of housing and urban development policies	Conduct of national drive against professional squatters and squatting syndicates;
Monitoring of performance of the housing agencies;	Formulation/updating of standards, guidelines, rules and regulations on land use planning, zoning/other development control, housing and real estate development projects and HOAs;
Conduct of subdivision survey of proclaimed lands for socialized housing;	Processing of applications for permits, licenses, clearances, registration, certificates and other issuances pertaining to development and sale of subdivision, condominium and other real estate development; and
Development of shelter monitoring information system;	Monitoring of subdivision and condominium projects issued permits and licenses and homeowners associations issued registration certificates.
Provision of technical advisory services for LGUs in local shelter planning, preparation of CLUPs and zoning ordinances;	





Can we exercise the sector 19 of the RA 7160? I want to know because I was the treasurer for four year. I am aware of the problems of being ISF. "

"(1) How can choose a private mobilizer?

(2) It appeared that we only pay for the CMP penalty and not the actual loan. How can the penalty catch up with the actual loan?

(3) How can we identify site for CLUP?"



## OPEN FORUM

### ATTY. JUNEFE GILIG PAYOT (SHFC):

If the law were clear, and it was written there that an officer has a duty, the officer needs to do the duty. Someone should try to roll a LGU or a mayor to supreme court so they are forced to abide the Section 19. I think this had been done in terms of environmental loss, at Manila Bay. That is a clear basis in law and that's why it succeeded in their efforts to compel the DENR, the MMDA to clean up the Manila Bay. Yes. I think it can be done.

### MS. MARY ANN POLICARPIO (DHSUD):

Under the UDHA, the LGU should provide the property. The national government has to support the LGUs in providing the housing programs. That's why we require you to prepare a CLUP, and under CLUP, to identify socialized housing sites. As per UDHA, we need to set up a land banking. We require every LGUs to provide local shelter plan and identify inventory of lands. And to give an example, the LGU of Valenzuela City practices this. You can do a "lakbay-aral" to know how they did it.

One of the functions of DHSUD is to give technical assistance. You can consult to us.

### MS. ROWENA BALUNSAY (MCUPAO):

We accredit the mobilizer. There had been incidents in Muntinlupa City that the mobilizer didn't pass the accreditation and just leave. And that gave us problems. We're open for partnership and encourage private mobilizers. And we closely coordinate with SHFC when it comes to CMP mobilizers.

### ATTY. JUNEFE GILIG PAYOT (SHFC):

The issue is the vertical application of payment, if there were arrears, that will become priority. Last month, our finance team proposed to change it to horizontal application. If you pay, the interest, principal, and penalty will be included.

### MS. MARY ANN POLICARPIO (DHSUD):

Zoning is important. The area for housing should be a residential zone. If you identified an area for CLUP and it weren't residential zone, this should go under the process of the LGU for reclassification. But it first should run through evaluation and assessment to see if the reclassification is possible. The value of the property is linked with its zoning. We also need to consider the access to other basic needs facilities.

The existing projects that have problem, DHSUD can take over to continue the project.



How can the urban poor assert their right to the city?

The land value keeps increasing but peoples' salaries are not. How can we reconcile this?

The dominant narrative of development is the CPD of commercial establishment, how can we include the human and social capital, which in reality is the sustainable development?

How can we really give the urban poor the right to the city? As Ms. Haddad said, in addition the scarcity of land, the land is expensive. This means there are hegemony and monopoly in land."



#### **ATTY. JUNEFE GILIG PAYOT (SHFC):**

In 1992, the law required the LGUs to set up a land banking. The reason for that is to avoid this kind of problem in the future, where land prices become so high and become so inaccessible to the urban poor. Maybe its too late for our highly urbanized cities, but for other cities – secondary cities and municipalities – I think they can still do land banking.

Another way to go around the problem in the way land is used and priced, we could optimize the value of land by going vertical. This way we can provide security of tenure to more families with smaller plot of land.

In the 2016 housing summit, one of the action points is to identify government plan. They tried drafting an EO to be signed by the president that would force various agencies and LGUs to give up land for social housing. But nothing came of it. But it was revealed that there are lands owned by the government. We also need human resources and we need their skill in the city.

#### **MS. ROWENA BALUNSAY (MCUPAO):**

We are doing our best to solve the problem of land. The reality is there is no more land. In Muntinlupa City, there is a government property, but we still don't know the the government's plan for it. We had plans for the property, unfortunately, if an administration had been changed, the plans will also change.

One of our projects in Alabang, which is highly commercialized with a classification of C3, we're trying to enroll some of the remaining packets of land for CMP for socialized housing. The land is expensive. We're trying to get a certification for it to become a residential zone. The city government is helping with the negotiation in bringing the price down. We also have interim financing for buying lands for ISF.

#### **MS. MARY ANN POLICARPIO (DHSUD):**

We really urge all the LGU to do land banking. Because land is becoming scarce. Who buys the land? Developers. If the land had been purchased by the developers, they don't develop the land right away. That's why we require LGUs to prepare local settler plan. Because we all know the magnitude of not only ISF but also the formal sector.

When it comes to land value, in Metro Manila, it's very high. That's why we capacitate the LGU to broaden their functions. The housing board should be the one stop shop at the LGU level. All housing project should pass through the housing board. And the LGU should use the 15-5 balance housing compliance. That is one of your source of funds, at the same time, the special trust fund which comes from realty tax, 0.5%. The government has many programs, you just need to tap it.



# ACTION PLANNING

Ms. Santos Facilitated the action planning. To start the plenary, she asked the participants “what are the present challenges do you see that need to be addressed? She also added “what are the present opportunities you can get from the presentations?”

WAYS FORWARD	
Form a platform and promote stronger commitment to achieve the SDG through partnership commitments	Special desk and contingency fund for most vulnerable sectors – victims of clearing operations, fire victims and other unprogrammed displacements/demolitions
This event provides opportunity to partners, stakeholders especially POs and NGOs to express their ideas; hope more multistakeholders’ dialogue will be conducted to provide opportunity to respond to challenges raised including those faced by mobilizers; hope for the discontinued CMP projects to start again	Look into Just and Humane Resettlement Act (JAHRA) –looks into unjust evictions and demolitions, child protection policies, adequate and genuine consultations with children (SALIGAN to share information materials)
Conduct of assembly among community members to discuss more about CMP, more stakeholders to participate (Muntinlupa City level)	Promoting equality not only in urban but also in rural areas where poverty is also felt
Push government to increase budget for housing and create solid, coordinated advocacy (influencing public policy)	Inclusive housing for unprogrammed groups
Information dissemination especially among local government units – regional, provincial, city levels to create demand	A forum where different stakeholders are present
Conduct housing summit every two years to institutionalize dialogue, sustain networking among stakeholders	Urban development should also be concerned with ecological or environment preservation
More linkages between the rural and land rights actors, more discussion about national land use act (housing vs. food security issue)	To augment resources for housing, implement land value capture mechanisms to spread the benefits of urbanization
Exploration of “continuum of land rights” in Philippine setting;	How to achieve the housing backlog versus lack of budget allocation
Important to continue engaging and sharing.	Conduct summit every two years

To continue the best implementation per agency for successful department	How to localize this learning and information to local communities and local government and sustain IEC
Update the standards of housing, design, resettlement sites of NHA.	To open suggestions from technical experts like GLTN and TAMPEI.
Policy intervention on land reclassification for residential regardless of market value or assessed value	SHFC should be clear with the requirements and assign manpower to do the process of CMP loan; there are delays sometimes/expedite
SHFC should provide properties for ISFs resettlement area.	Involvement of more PO's in seminars/summits like this
Post-relocation program and budget for resettlement sites thru LGU	Budget for capacity building to community associations pre- and post-occupancy







## CLOSING

MR. CHRISTOPHER ROLLO

Mr. Rollo expressed his desire to organize the TAHANAN Summit every year during the Urban October Event. *"This is something that is very important,"* he said. *"We need this kind of platform. From different stakeholders, from national government agencies, from national government, from civil society organizations, from people's organizations, we all need to cross fertilize or experiences and ideas."* He pointed out that in 'just a few minutes' the participants came up with good suggestions and suggesting to government would be a golden opportunity. He mentioned DHSUD's report, in which one of the priority directions was to come up with new, updated policies and guidelines on housing and urban development. Summits like TAHANAN Summit would be the place to come up with these kinds of policies.

*"Our very own experiences alone,"* Mr. Rollo said, *"it will constitute a very rich source of knowledge."*

He thanked the organizers, TAMPEI, as well as HPFPI, and the global partners in GLTN, and everybody who participated and shared their ideas, their passion and energy.

*"Housing is everybody's concern,"* he added. Home had always been a very private thing. If you have a home, then you'd be fine and wouldn't get involve in that movement. *"There is an element of self-interest. But if you really make housing and urban development as everybody's concern and does not stop once we have our own homes, then that is a movement that will snowball."*

Mr. Rollo said that the Continuum of Rights is very important. The housing need should be perceived as a continuum of needs and could be opening different option. *"Continuum of Rights opens up our paradigm,"* he said. Housing need should not only be about housing loans and land acquisition loans, but a full broad spectrum of housing programs, including leases, common ownership. And through this, the different needs, the different solutions and option would be revealed.

*"We need to expand our rays of option."*

Secure tenure discussion should also contextualize within the broader discussion of sustainable urban development. Urbanization has been increasing land value and this excludes people who couldn't afford the rising land value. This has become a global issue. Major cities like Barcelona and London, residents are being ease out of the city proper because they couldn't afford the land. That's the reality. There is a great demand for urban land.

In our current system, according to Mr. Rollo, the people who could reap from the benefits urbanization brings is not equal. Giving an example, Mr. Rollo said constructing roads increase the land value and those who benefits from this are only the landowner. He suggested to set up mechanisms, like land value capture mechanisms, such that the benefits of urbanization will be equally shared with everybody. *"This will encourage equal participation and benefits,"* he said.

Mr. Rollo ensured that UN Habitat will continue to support this kind of activities. He also expressed his happiness that the network is alive and strong. He also believes that this group can do so much.

He said he was looking forward to future forums.