

# HOUSING *the* URBAN POOR

**POLICIES,  
APPROACHES,  
ISSUES**

**RESEARCH TEAM**  
*Ma. Lourdes G. Rebullida*  
*Dolores A. Endriga*  
*Geraldine M. Santos*

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# Acronyms

CA	Community associations
CBO	Community-based organizations
CMP	Community Mortgage Program
GO	Government organization/s
HIGC	Home Insurance and Guarantee Corporation
HUDCC	Housing and Urban Development Coordinating Council
LGC	Local Government Code
LGU	Local government unit/s
MMDA	Metro Manila Development Authority
NCR	National Capital Region
NCSO	National Census and Statistics Office
NEDA	National Economic Development Authority
NGO	Nongovernmental organization/s
NHA	National Housing Authority
NHMFC	National Home Mortgage and Financing Corporation
NSO	National Statistics Office
PCUP	Philippine Commission on the Urban Poor
PO	People's organization/s
UDHA	Urban Development and Housing Act



# Foreword

The problem of providing affordable housing to a constantly growing number of homeless urban dwellers has long been a concern of government. But it is only recently, perhaps in the last ten years, that other sectors outside of government have been allowed to take a more active role in the delivery of housing services. Thus we find today a wider range of approaches to providing affordable housing, with more experiments and innovations continuously being attempted by different actors.

This book by Dr. Ma. Lourdes Rebullida, Prof. Dolores Endriga and Ms. Geraldine Santos is an important contribution to what is known about the urban poor's housing problems and how to address them. It comes at a time when groups in civil society, namely non-government organizations (NGOs), organized urban poor communities, and housing cooperatives, have accumulated enough experience in housing technology, land acquisition, and housing finance, to be able to present various participatory approaches to housing provision which can be replicated or improved upon. Its publication is also timely in the light of a growing openness on the part of the government to experiment with nontraditional housing approaches and to adopt these in public housing projects.

The study which gave rise to this book was conceptualized and implemented by the research team of the University of the Philippines Center for Integrative and Development Studies (UP-CIDS) in partnership with the Urban Research Consortium (URC) and with the generous funding support of the Ford Foundation. The Urban Research Consortium, a network composed of research institutions, NGOs and academics engaged in the study and advocacy of urban issues, was primarily interested in promoting amongst policymakers and housing practitioners a better understanding of the urban poor housing issue and an appreciation of what different sectors of a society have done in response to the problem. The re-

search project was intended to provide a data base on existing housing approaches, or what we initially termed as the “state of the art” of urban poor housing, as well as data on the number and spatial distribution of urban poor households in Metro Manila.

The authors have drawn from all available documentary sources to come up with a comprehensive mapping of urban poor settlements in Metro Manila and inventory of housing approaches. No doubt the book’s intended audience of policymakers, NGOs working with the urban poor, academics teaching and doing research on urban poor problems, housing practitioners, and students, will find it an extremely useful reference to existing practices and policy issues related to urban poor housing.

We are deeply grateful to the authors of this volume and to UP-CIDS for making the authors available to undertake this research for the URC. We would also like to acknowledge the efforts of the following in the making of this book: Fidel Rillo for the artwork on the cover; Muriel Ordoñez of Paragraphics® for the layout; Ramon Fernan III for editing the text; Carmina San Vicente and Arnie Trinidad for copyediting; and Joy Aparis for coordinating with the UP Printery. We trust that we can continue to work together in pursuit of our shared mission of putting research in the service of the society’s poor and disadvantaged.

**ANNA MARIE A. KARAOS, PH.D.**  
*Coordinator*  
*Urban Research Consortium-NCR*  
*June 30, 1999*

# Introduction

**MA. LOURDES G. REBULLIDA  
and DOLORES A. ENDRIGA**

The urban areas of Metro Manila and other regions have seen the proliferation of urban poor groups that are in dire need of housing. Changes in patterns of urbanization since the 1950s now set the tone for a fresh perspective into the urban poor's housing needs and proposals for meeting these needs.

Urbanization and development processes are expected to accelerate, especially as Metro Manila has become one of the Asian megacities. They have created new faces of poverty and new pressures on urban services.

Since the EDSA Revolution in 1986, transformations in the structure and dynamics of governance, in the relationships between central and local governments, and between government and people, have affected the processes and outcomes of political decision-making and administrative performance. People empowerment and so-called civil society groups, such as nongovernmental organizations (NGOs) and community-based people's organizations (POs), have since characterized the new political and social configuration of interest groups and stakeholders. Significant to this changing landscape as well is the implementation of the recently promulgated Urban Development and Housing Act (UDHA 1992) and the Local Government Code (LGC 1991).

These developments have imposed additional pressures on urban poor groups, but also offer opportunities for finding humane and appropriate solutions to the housing problem. Poor families squatting in dangerous areas and in places designated for priority development face relocation and resettlement, or, in specific instances, even outright eviction, to give way to economic, industrial, and infrastructure development. The number of families in problematic housing conditions has increased at an alarming rate given the na-

tional and global mandates to promote human development while achieving economic development. There is no doubt that past solutions are inadequate given the changes.

In dealing with the problem of urban poor housing, this volume examines the following:

1. the changing characteristics of the poor in urban areas;
2. the performance of government in providing housing for the urban poor in terms of approaches, policies, and programs;
3. the emergence and performance of civil society groups engaged in housing issues for the urban poor;
4. the rise of new stakeholders and the tensions and conflicts they engender; and
5. the consideration of policy issues, approaches, and critical factors toward long-term solutions to the problem of housing the urban poor.

The volume argues that there should be a consensus on the methods of estimation of the urban poor in order to be able to respond to the question, "For whom is housing?"; that new approaches be developed from an understanding of the failures and successes of past efforts, particularly resettlement programs and housing finance schemes; that new stakeholders participate in policy decision processes and program mechanisms; and that related critical factors be considered for developing a comprehensive policy framework and range of options for subsidies and housing approaches, keeping in mind the differentiation between the poorest of the poor and the poor.

The authors referred to various published and unpublished data sources including research literature, conceptual papers, documentation, reports, and proceedings. Interviews, observation, and participation of the authors in various fora and projects provided first-hand information.

Chapter 1 discusses the sociopolitical context and system of governance that deal with housing and the reasons for the emergence and increase of squatter settlements in Metro Manila. The overview provides the frame of reference for understanding the events, actors, discourse, processes, and outcomes since the 1950s.

Chapter 2 analyzes the question “Who are the urban poor?” particularly the methods and the problems in estimation and their implications to formulating housing solutions. Chapter 3 examines the responses of government to the housing situation of the urban poor. Chapter 4 scrutinizes the actions of civil society groups—the nongovernmental organizations, private contractors, and community based-people’s organizations. Chapter 5 looks into the strategic and critical elements of a new framework for housing interventions.



# Changing Dynamics in Urban Poor Housing

MA. LOURDES G. REBULLIDA

## **GOVERNANCE FRAMEWORK AND SOCIOPOLITICAL CONTEXT**

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Housing was basically a national government concern until the political changes that occurred in 1986 brought in new interest groups eager to contribute alternative perspectives and to influence the policy-making process. In the past, government alone defined the housing problem, particularly in Metro Manila, and formed housing policies and programs. The problem remained unresolved, even taking on a new shape in recent years.

New stakeholders have emerged with perspectives and approaches to the housing problem that specifically address the poor in urban areas. The political upheaval in 1986 served as the critical event that ushered in a new configuration of sociopolitical forces affecting the processes of government and its relationship with the people. This paved the way for changes in the policies and programs of government and for new actors to step in with their own strategies.

From the standpoint of national government, the significant time periods for understanding housing policies and programs are:

1. Prewar years 1917-1946
2. Postwar years 1947-1972 (1935 Constitution)
3. Marcos regime 1972-1986 (1972 Constitution)
4. Aquino administration 1986-1992 (1987 Constitution)
5. Ramos administration 1992-1998

The year 1986 and the advent of the Aquino administration saw changes in the Philippine Constitution, in the relationship between people and the state, and in the relationship between central and local governments. Consequently, these made possible new processes in policy formulation and implementation.

### **Legal Mandates for Development**

#### ***The Constitution and People Empowerment***

The 1987 Philippine Constitution, ratified under the Aquino administration, validated people empowerment and created so-called “democratic space” by allowing the participation of different sociopolitical groups in the functions of government. Some of the ideological, political, cause-oriented groups that were actively involved in the struggle against the Marcos dictatorship up to the EDSA revolution were transformed into nongovernmental organizations working on development concerns (PSR 1993; Ferrer 1997).

The new constitution mandated that nongovernmental organizations (NGOs) and community-based organizations (CBOs) or people’s organizations (POs) be encouraged to promote the welfare of the nation (Art. II sec. 23). It guaranteed that NGOs and POs can pursue legitimate and collective interests and aspirations by peaceful and lawful means within the democratic framework (Art. XIII sec. 15). It also assured that the people and their organizations can participate in all levels of social, economic, and political decision-making and mandated the state to provide for proper consultative mechanisms (sec. 16).

While several NGOs tackled a wide range of urban poor concerns, including housing, there were some that focused their development work on the housing concerns of the poor. In Metro Manila and some parts of Luzon, at least ten NGOs worked as originators of the urban poor community’s loan application to the Community Mortgage Program—the national government’s socialized housing program. Others concentrated on the cooperative housing approach.



### ***Devolution and People's Participation***

With the enactment of the Local Government Code (LGC or the Code) in 1991, government was politically and administratively decentralized by devolution, which brought national concerns into the mandate, powers, and functions of local government units (LGUs) (sec. 1). In this setup, NGOs and POs found an arena for direct governance since the Code provided for their accreditation and membership in local special bodies.

The Code directed local governments to promote the establishment and operation of NGOs and POs to become active partners in the pursuit of local autonomy (sec. 34). Local governments were also allowed to enter into joint ventures and other cooperative arrangements with POs and NGOs to engage in the delivery of certain basic services, capability-building, and livelihood projects, and enhance the economic and social well-being of the people (sec. 35). A local government unit may, through its local chief executive and with the concurrence of the *Sanggunian*, also provide assistance, financial or otherwise, to NGOs and POs (sec. 36).

Local governments were given greater leeway on generating revenues by taxation, including real property tax. They now have the power to enter into credit and other transactions to finance local infrastructure and other socioeconomic development projects based on approved local development plans and public investment programs (sec. 295).

Certain LGUs have embarked on their own local housing programs. Also, some LGUs became originators of housing loans on behalf of urban poor community associations through the national government's CMP. The CMP, launched in 1987 and hailed as a pioneering socialized housing program, has provided a focal point for national-local relations under devolution. In Metro Manila, seven LGUs became CMP originators (NHMFC 1992; Rebullida 1996).

Housing now became part of the responsibilities of the local government. The urban poor, their organizations, and their partner NGOs must exercise vigilance to make the LGU mandate and powers work in their favor. They should be prepared to deal with issues affecting urban poor housing, such as zoning, land use, real property taxes, and house financing.

### ***Policy on Urban Development and Housing***

The subsequent passage of the Urban Development and Housing Act (UDHA 1992), or Republic Act (RA) 7279, complemented the LGC. The UDHA defined the local government's tasks concerning housing for the urban poor within their respective jurisdiction and set new directions for planning and effecting urban development. It declared that it was a state policy to undertake, with the help of the private sector, a comprehensive program on urban development and housing.

Significant provisions in section 2 of UDHA stipulate the intent to:

- uplift the conditions of the underprivileged and homeless citizens in urban areas and in resettlement areas by making available to them decent housing at affordable cost
- provide for the rational use and development of urban land for:
  - equitable utilization of residential lands in urban and urbanizable areas with particular attention to the needs and requirements of the underprivileged and homeless citizens and not merely on the basis of market forces;
  - optimization of the use and productivity of land and urban resources;
  - development of urban areas conducive to commercial and industrial activities which can generate more economic opportunities for the people;
  - reduction in urban dysfunctions, particularly those that adversely affect public health, safety, and ecology; and
  - access to land and housing by the underprivileged citizens.

New policy thrusts included the regulation and direction of urban growth and expansion for balanced urban-rural interdependence. It provided for an equitable land tenure system to guarantee security of tenure to program beneficiaries while respecting the rights of small property owners and assuring them just compensation. It emphasized effective people's participation and LGU capability building for urban development and housing programs (sec. 2, 23, 24).

The UDHA carried serious implications on land use. Within one year of effectivity of the Act, LGUs are required to inventory all lands (sec. 7); identify and acquire lands for socialized housing and resettlement areas (sec. 8, 9); and to identify and register all beneficiaries in their respective localities (sec. 17).

The urban poor should stand to benefit from the UDHA's preference for socialized housing and on-site development as the primary strategy for dealing with "squatting" issues. The UDHA also emphasized that resettlement site selection consider the availability of basic services and facilities, the accessibility and proximity to job sites and other economic opportunities, and the actual number of registered beneficiaries (sec. 8, 21). It even required subdivision developers to use at least 20 percent of their land for socialized housing (sec. 18).

This new framework requires changes in the behavior of LGUs and the participation of the urban poor themselves as the beneficiaries. NGOs are included as critical stakeholders as they engage in processes of organizing and empowering the people's organizations. Also affected are the private landowners and businesses.

The UDHA has yet to be fully implemented. For this reason, NGOs and POs, and others concerned with the plight of the urban poor, will find this an arena for engagement between civil society and the state.

### **Civil Society**

A new relationship between state and people emerged from the 1986 EDSA People Power revolution and the subsequent political and legal policies and instruments. The 1987 Philippine Constitution and the LGC allowed new voices to exert pressure on government and articulate an agenda for the urban poor, particularly on their housing concerns. These recognized the role of NGOs and POs in advocacy, policy formulation, and decision-making.

"Civil society" became part of the rhetoric and discourse of the times. The Philippine Democracy Agenda Project (UP) examined the notion that civil society referred to "nongovernment organizations and other volunteer groups like people's organizations self-described as working for democracy" (Ferrer 1997: 7). It operationally defined civil society "as a public sphere where autonomous

groups and individuals interact with each other on matters of collective concern” (p.13).

In a global context, the civil society discourse also referred to private nonprofit groups that were dominant actors in democratic upheavals in their respective countries. Civil society is distinct from the state, but interacts and even contends with the state in the pursuit of its concerns (Ferrer 1997 citing Korbonski et al.; Diokno et al. 1997).

Such a role defined the work of Philippine NGOs and POs as they pushed for the passage of the Urban Land Reform and the UDHA. Many NGOs ventured into housing for poor and low-income groups. They advocated alternative housing strategies involving self-help and community-based mutual help, such as cooperative housing. Later, the NGOs accepted the role of originators of urban poor housing loans for the national government’s socialized housing. Some ventured into partnerships with LGUs in order to access financing assistance for urban poor housing. The relationship between civil society and state has now been described as governance, meaning “the relationship between civil society and the state, between rulers and the ruled, the government and the governed” (McCarney 1996: 5; Porio 1996).

## **PERCEPTIONS OF THE HOUSING PROBLEM**

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What is the housing problem? Wrong perception of the housing problem and failure to grasp its root causes and symptoms can only lead to faulty solutions. Consequently, policies and programs cannot satisfy the criterion of responsiveness—the capacity to address the housing problem of the poor in an appropriate and timely manner.

From the 1950s until recently, national government had taken the lead in housing policy formulation and program service delivery. Government solutions, however, did not match the physical manifestations and causes of the housing problem of the poor.

### **Squatting**

The problem of housing in Metro Manila has been viewed in terms of the illegal occupancy of land or of housing space, and the

subsequent formation of squatter communities. This problem first occurred before the Second World War, became widespread thereafter, and has become even more serious in recent years. *Squatting*, described as the illegal occupancy of land owned by others, became a preferred solution to the housing problem by those with little or no resources.

Studies of squatting usually explain the spread of such practice as the work of networks of friends and relatives who facilitate the illegal occupancy of government-owned or private land. In some cases, the “settlers” pay some rent to a “caretaker.” They then build their houses using available materials, mostly scrap. They prefer to settle near or in areas that provide work or other livelihood opportunities.

In the early postwar years, squatters clustered around the areas of Tondo (Reforma 1983; Hollnsteiner 1973; Keyes and Burcroff 1976) and Quezon City (Corpus 1955). In later years, the term *squatter* also came to refer to anyone who could afford to buy a house and lot, but continue to live in an illegal settlement in order to avoid paying rent or mortgage (Starke 1996). On the other hand, *professional squatters* and *squatter syndicates* refer to those occupying vacant land owned by others in order to sell the rights for its use to others.

*Makeshift housing* also became a measure of inadequate housing, with the *lack of facilities* and the *conditions of poverty* of its dwellers as additional indicators. *Makeshift housing* refers to the use of salvaged or improvised construction materials for the roof or walls used with other construction materials (Endriga et al. 1996: 3). From the 1990 Census of Population and Housing, makeshift houses in Metro Manila and the NCR numbered 61,842 (representing 26.5 percent of total urban and rural makeshift dwellings in the country, while the 145,402 total makeshift houses in urban areas represent 62.5 percent of total urban and rural makeshift dwellings nationwide. Endriga et al. 1996: 34, 94). The lowest per capita income among makeshift dwellers was PhP4,000 (9.7 percent); while modal income was at PhP10,000-14,999.00. Average family income for 91.5 percent of households stood at PhP30,000 per year and for 49.4 percent it was PhP50,000 and more (Endriga et al. 1996: 33). Makeshift dwellers did not have access to a potable water system (26 percent); most shared the community water system (51 percent).

Of the total, some 38 percent did not have toilets, and one-third burned garbage (Endriga et al. 1996: 35).

There have been various estimates of the number of squatters and urban poor, but the different criteria and methods of measurement used may lead to confusion. In 1993, for example, the Presidential Commission on the Urban Poor (PCUP) placed the number of squatter urban poor families at 717,328; 16 percent of them lived in danger areas; 22 percent in sites for infrastructure projects; 35 percent in government-owned areas for priority development; 27 percent in privately-owned land.

Figures from local government units showed 432,450 households, based on voluntary registration of urban poor communities. Of these, 23 percent occupied government lands; 15 percent was in danger zones; 40 percent in infrastructure sites; and 22 percent in privately-owned land (Karaos 1997: 10).

The National Housing Authority meanwhile has placed the number of squatters and slum dwellers in Metro Manila at 406,000 households. By ocular inspection and through interviews of barangay officials, the NHA data covered major thoroughfares, esteros, creeks, waterways, previously cleared squatter areas, including the 55,906 households under the Zonal Improvement Program.

Various studies of slum areas generally describe the lack of provisions for electricity, water, roads, waste disposal, and drainage, a situation as dangerous to health as to the environment (Reforma 1983; Starke 1996; Murphy 1990; ADB 1991). The government solution was to clear the areas and when possible, resettle the people in far-flung vacant lands. But these lands likewise lacked facilities which eventually led to the opening of the present resettlement sites (Starke 1996). Government has since shifted to on-site slum upgrading, providing services, and implementing the zonal improvement program within these sites.

### **Housing Backlog and Housing Need**

Government thinking in the Marcos years emphasized the notion of *housing backlog*. This referred to households with substandard units including those in places with sites and services programs which were being upgraded. On the other hand, *future needs* meant additional and new houses required by new households. *Housing need*

included both the backlog and future need (NEDA 1989; Rebullida 1993: 12-13; Hufana 1979: 5).

*Housing need* was alternately defined as the number of dwelling units required for households who were currently occupying structures not intended or not suitable for human habitation, plus the number of dwelling units needed to meet the one-household-one-dwelling requirement, which meant, ideally, no *doubled-up households* (referring to more than one household in one dwelling unit) (Angeles 1985: 15). Using the United Nations' component method, Hufana (1979) used the same items (substandard dwelling units and those with doubled-up households), but only as part of the backlog. *Future housing need* was measured in terms of the projected increase in households plus housing required to replace losses due to obsolescence.

The National Economic Development Authority (NEDA) has continually projected housing need as consisting of both housing backlog and future need. Thus, the housing situation has been represented as the number of dwelling units that must be produced (NEDA 1989; MTPDP 1987-1992).

By the end of the 1980s, estimated housing need for the NCR-Metro Manila totaled 96,000 (MTPDP 1987-1992; NEDA 1989: 1). By the end of the 1990s, the projected housing need of the urban poor was 700,000 units (based on 1993 PCUP data; MMDA). NSO figures have also been used for estimation of future need, i.e., approximately 430,000 to 498,000 new households at five percent growth rate (MMDA 1995 projections).

Private sector estimates of housing need usually refer to economic housing or housing that is completely paid for by the end-user and transacted in the open market. For example, the 1997 estimate of 102,000 units was based on an average annual increase in population, a percentage of doubled-up households that is assumed to require new housing, and the percentage of dilapidated or worn-out housing assumed to require replacement. Government estimates of housing need include the category for socialized housing or the kind of housing for which government provides subsidies to a specific target group, the poorest 30 percent of residents—the squatters or the landless urban poor settlers particularly in Metro Manila. (Karaos 1997: 4)

Consequently, the solution to housing need has taken the form of government assistance in the production of housing units by the private sector and government loans for people to acquire house and land. But the poor do not have access to these forms of assistance because they cannot qualify on the basis of their low income.

Conflicting estimates are due to the lack of clarity and inconsistency in defining housing need and other terms related to housing. NGOs have contested the government's estimates and notion of housing need as they saw it as the lack of and need for housing provisions of the poor.

### **Lack of Access to Housing Finance**

The gap between the income of the poor, on the one hand, and the costs of land and house construction, and the terms of housing finance, on the other, shows that the poor cannot have access to such housing schemes. Poverty-level monthly family incomes in the range of PhP3,000 to PhP5,000 are no match for cost of land that has gone up from PhP2,260 to PhP3,296 per square meter and the 10 percent increase in the cost of construction materials since 1989 (Rebullida 1993: 16). Monthly household income in urban poor squatter communities was around PhP5,000 according to various studies (Hollnsteiner 1976; Keyes and Burcoff 1976; HASIK 1997; Rebullida and Reyes 1993; Rebullida 1996).

From the 1960s to 1980s, policy formulation mainly considered the economic side of the issue, i.e., the housing market, estimates of housing demand, income, and price elasticity of demand (Angeles 1985). Consequently, government opted for market-based economic housing. Socialized housing based on need, income, and ability to pay of the urban poor did not prosper. Provisions for the poor took the form of resettlement, slum upgrading, and zonal improvement. But there was no housing finance for them.

### **Insecurity of Land Tenure**

It took the nongovernmental organizations to redefine the housing problem as *lack of security of land tenure*. NGO and PO initiatives based on self-reliance proved that the poor can buy land



for housing under appropriate financing terms. Their advocacy for new policies and their participation in decision-making processes influenced government to adopt a mix of economic housing and socialized housing policies.

The United Nations Global Shelter Strategy made an impact on the formulation of the Philippine National Shelter Strategy in 1986. The Philippine Strategy emphasized the complementary and collaborative roles in the housing sector of government, private business, NGOs, and community-based POs. It included the so-called enabling approach where government became the facilitator instead of taking on its (traditional) provider role.

The Community Mortgage Program (CMP), by making available affordable loans to the urban poor, was the pioneering effort of government at socialized housing. The CMP provided financing to allow them to acquire security of land tenure, to improve site conditions and to repair or construct better dwelling structures.

Implementation of the CMP, however, exposed difficulties and weaknesses in the new housing strategy. Land tenure, for example, required that land be available and affordable for the urban poor. Subsidies and effective bureaucracies were needed. Low income levels among the poor affected their capacity to repay loans (Rebullida 1997).

### **Lack of Comprehensive Policy and Institutional Framework**

Now, at the close of the 1990s, the housing problem has become even more complex. Government has seen the continued increase of squatters. This occurred even as economic activities accelerated in urban areas and population naturally grew. Among the poor, incomes have become differentiated so that while some of them can now afford socialized housing, others still cannot.

Security of land tenure as a solution requires that land be available for socialized housing. The NGOs raised the related problems of land values and taxation, the conversion of privately-owned idle lands, the use of government-owned land, and LGU land use planning. These all point to the need for a comprehensive policy and for a financial and institutional framework on securing land tenure for the urban poor.

### **The Causes: Urbanization, Migration, Poverty**

The worsening problem of squatting has been traced to the migration of poor rural people to urban areas. Migration, in turn, has been attributed to urbanization, the rise of cities in and around Manila to constitute what is now called Metro Manila or the National Capital Region (NCR).

Cities attract rural folk because of the opportunities they offer for livelihood, income and a better life (ADB 1991; Balisacan 1994; Nuqui 1991; Padilla 1995). A factor for migration, therefore, is the economic imbalance between the urban and rural areas. In the past, surveys of squatter communities showed that migrants comprised the population, indicating the association between urban growth, migration, and squatting (in Quezon City, Corpus 1955; and in Tondo areas: Reforma 1983; Keyes and Burcroff 1976). However, a recent study in District 2, Quezon City, showed that there were migrants in the settlement, but also new members by natural birth (HASIK 1997).

The growth of cities that began in the 1950s, and accelerated from the 1960s to the 1990s can be expected to continue. By 1990, Metro Manila was ranked among the 20 cities of the world identified as megacities, i.e., those that had some eight million or more inhabitants (UN 1991 as cited in Tabunda and de Jesus 1996). The level of urbanization, which is the proportion of urban population to the total, increased by three percent annually in the 1980s from 0.7 percent in the 1960s (Balisacan 1994). The level of urbanization in the Philippines rose from 21.7 percent in 1950 to 42.7 percent in 1990 and is expected to reach 55.7 percent in 2010 (Endrigo et al. 1996: 1).

The recent transformation of municipalities into cities indicates growth and urbanization in different parts of the country. In Metro Manila, the new cities since 1995 include Makati, Mandaluyong, Marikina, and Pasig. Manila, former capital of the Philippines, used to be the locus of rapid urbanization and population growth, and the hub for education, industry, business, commerce, and government. The remaining municipalities of Metro Manila and the NCR are moving in the same direction, particularly Las Piñas, Muntinlupa, and Parañaque (Presidential Decree 824; RA 7924; Padilla 1995).

In Metro Manila, squatters obviously do not have enough income to afford the high costs of land, housing materials, and construction. From 1940 to 1969, land values throughout the country increased 12 to 15 times, and 27 times in Metro Manila alone. In the 1980s, these went up to as much as 2000 times in Escolta; 35 to 40 times in Quezon City; 250 to 400 times in Diliman; and 50 to 80 times in Makati (Keyes 1995: 52). In 1996, the central business districts registered land value increases by 50 percent a year, while raw land values in peripheral areas rose 25 percent a year (Karaos 1997).

Data on income show the incidence of poverty (proportion of families below poverty threshold to total number of families) in many areas of Metro Manila. In the 1990s, for example, various sources show that incomes of the urban poor varied between PhP1,000 and PhP5,000, obviously not sufficient to cover housing costs (Tabunda and de Jesus 1996; Endriga et al. 1996). However, the poor who are squatters have not been clearly distinguished from the poor who are not or are no longer squatters (Endriga et al. 1996).

## **HOUSING FOR WHOM?**

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Identifying the proper beneficiaries of socialized housing constitutes a major problem, but is an essential requirement to effective and responsive policy formulation and program implementation. Limited government resources should be channeled to rightful beneficiaries. However, data sources have been found to be inadequate and unreliable. The various estimates of the size and scope of urbanization have used different criteria and have produced incomparable results. The next chapter examines these issues.



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# Who are the Urban Poor?

DOLORES A. ENDRIGA

Identifying the urban poor and describing their characteristics are crucial to policy formulation and program planning. Who are the urban poor? Where are they located? The questions are appropriate given the rapid transformation of municipalities into cities, urban and economic development, population growth, and the impact of housing policies and programs in the past four decades. These carry implications for determining the kind of housing services and facilities needed, the target clientele, and the participation of Metro Manila's urban poor in providing housing for themselves.

## **Who are the Poor?**

In the literature, several terms have been used interchangeably with *urban poor*, such as *squatters*, *slum dwellers*, *makeshift dwellers*, *landless poor*, and others. These terms, however, merely reflect the several dimensions of poverty. The term *squatters* is a legal term referring to those who occupy land without the consent of the owner. *Slum dweller*, on the other hand, emphasizes the blighted physical conditions of urban poor communities, while *makeshift dweller* refers to those staying in dwelling units that are made of scrap materials and are usually in a state of disrepair.

While the terms may reflect the conditions of the poor, they do not really distinguish between the poor and the nonpoor, but merely lump people together on the basis of similar housing characteristics or land tenure arrangements. Studies have shown that so-called slum and squatter communities may include nonpoor members. A study on makeshift dwellers in Metro Manila (Endriga et

al. 1996) revealed that this group of people had a poverty incidence (proportion of families with incomes below the poverty threshold to the total number of families) of only 59.2 percent, indicating that as many as 40.8 percent was nonpoor. On the other hand, using the same index of poverty, a study on the characteristics of the poor (Marquez et al. 1997) showed that 2.4 percent of all nonpoor in the country in 1994 was illegally occupying land.

It is probably because of the confusion generated by the use of these terms that estimates of poverty have been inconsistent. Citing different authors, Banzon-Bautista (1997: 6) provides an estimate of the urban poor in 1991 as 33 percent of all urban dwellers and the proportion of squatters in Metro Manila as ranging from 33 percent to 50 percent of the population. Tabunda and de Jesus cite a study done in 1995 estimating the poor in Metro Manila as comprising 31 percent of all households. Data from the 1990 Census of Population and Housing were used. They also cite Hamza's estimate of the urban poor in cities in developing countries to be from 30 to 40 percent of the residents. Starke's estimate, however, is that the urban poor make up 40 percent of all the urban population nationwide (Starke 1996: 9). In Quezon City, Tabunda and de Jesus (1996) cite the City Planning and Development Office estimate of squatters in 1993 of 106,175 families which, based on the 1990 Census figures, would constitute 32 percent of all households in Quezon City.

These varying estimates point to the need for some consensus on what should be measured—poverty, land tenure, housing structures—as well as the methods of measurement. In the case of poverty, for example, the official measures are the food threshold and the poverty line.

## **MEASURES OF POVERTY**

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Poverty measures used officially in the Philippines are (1) the food threshold or subsistence threshold and (2) the poverty threshold or poverty line. Marquez and Virola (1995) describe the system for estimation.

### **Food Threshold**

Also known as subsistence threshold, the food threshold (FT) is measured in terms of a food basket which satisfies all (100 percent) of the Recommended Dietary Allowance or RDA for energy, all (100 percent) of the RDA for protein, and 80 percent of the RDA for vitamins and other nutrients. The RDAs are prescribed by the Food and Nutrition Research Institute (FNRI). It is also the FNRI which prepares low-cost menus for each region (one for rural and another for urban areas), and assigns costs based on the average prices of the goods for that year in each region. The FT is therefore specific to either urban or rural area in each region.

To compute the FT, the food cost (in peso value per capita per day) is multiplied by 30.4 (approximate number of days per month) to get the monthly food threshold or by 365 days (30.4 days/month x 12 months) to get the annual FT (NSCB 1996: 42). For 1994, the annual per capita food threshold for the National Capital Region was PhP6,975, which was higher than the average figure for all urban areas of PhP6,479 (Marquez and Virola 1995: 6).

Families with incomes below the established FT constitute the core poor or subsistence families. The proportion of the core poor to the total number of families is the subsistence incidence or food poverty incidence. The national, rural, urban, and regional (NCR) food poverty incidences from 1985 to 1994 at three-year intervals are shown in table 1.

Table 1 indicates that compared with the rest of the country, the subsistence incidence in the NCR is much lower, and the incidence in urban areas is only half that in rural areas, or even less. The data from 1985 to 1994 also show that the incidence has been decreasing in all areas.

**Table 1: The Core Poor and Food Poverty Incidence**

Area	1985	1988	1991	1994
<b>Philippines</b>				
#Core Poor Families	2,403,195	2,139,303	2,445,065	2,320,549
Incidence (%)	24.4	20.3	20.4	18.2
<b>Rural Areas</b>				
#Core Poor Families	1,836,809	1,658,140	1,595,048	1,646,670
Incidence (%)	30.0	25.3	26.4	25.7
<b>Urban Areas</b>				
#Core Poor Families	566,385	481,163	850,017	673,879
Incidence (%)	15.2	12.1	14.3	10.6
<b>NCR</b>				
#Core Poor Families	78,150	71,807	33,804	16,028
Incidence (%)	6.0	5.0	2.1	0.9

Source: NSCB. TWG on Income Statistics as cited in Marquez and Virola 1995.

### Poverty Threshold or Poverty Line

The formula for this is as follows:

$$\text{Poverty Threshold (PT)} = \frac{\text{FT}}{\text{ER}}$$

where FT = Food Threshold

and ER = Expenditure Ratio, which is the ratio of food expenditure to the total basic expenditure.

or  $\frac{\text{Food Expenditure}}{\text{Total Basic Expenditures}}$

of Family Income and Expenditures Survey (FIES) sample families falling within five percentile above and five percentile below the food threshold



Basic expenditures include those for clothing, footwear, light, fuel, water, housing (i.e., maintenance, minor repair, and rental of the occupied dwelling unit, among others), medical care, education, transportation and communication, nondurable furnishings, household operation and personal care and effects.

For 1994, the annual per capita poverty threshold for the NCR was PhP11,312 versus the figure for all urban areas nationwide which was PhP9,910.

*Poverty incidence*, as mentioned earlier, is the proportion of families with incomes below the poverty threshold to the total number of families. This is computed per region and by urban and rural area. The poverty incidence in various areas and various years are shown in table 2.

Again, data show that, in general, poverty incidence is lower in the NCR than in other parts of the country, and that the incidence is higher in rural than in urban areas. It can also be noted from the table that for 1994, the poverty incidence in the NCR was only 8.5 percent, which is significantly lower than other estimates.

**Table 2: The Poor and Poverty Incidence**

Area	1985	1988	1991	1994
<b>Philippines</b>				
#Core Poor Families	4,355,052	4,230,464	4,780,865	4,558,974
Incidence (%)	44.2	40.2	39.9	35.7
<b>Rural Areas</b>				
#Core Poor Families	3,104,655	3,031,929	2,933,286	3,019,886
Incidence (%)	50.7	46.3	48.6	47.1
<b>Urban Areas</b>				
#Core Poor Families	1,250,398	1,198,555	1,847,579	1,539,087
Incidence (%)	33.6	30.1	31.1	24.2
<b>NCR</b>				
#Core Poor Families	301,973	310,264	217,602	150,000
Incidence (%)	23.0	21.6	13.2	8.5

Source: NSCB. TWG on Income Statistics as cited in Marquez and Virola 1995.

Both measures—the food threshold and the poverty threshold—were officially adopted for use in the Philippines in 1992 by the National Statistics Coordination Board. The information on incomes and expenditures was taken from the Family Income and Expenditures Survey. Because both rely on the food basket, both measures are dependent on the cost of the items that are included in the basket.

### **Alternative Method**

An alternative method of identifying the poor is presented by Tabunda and de Jesus in a report of a study which they conducted in 1996. They classified all households in Metro Manila according to the socioeconomic classification rule used by market research agencies, using data from the 1990 Census of Population and Housing. Based on the rule, approximately 31 percent of Metro Manila households belonged to E, or the lowest socioeconomic class in the scale. In a subsequent study (Tabunda and de Jesus 1996), they used the same method to identify the poorest segment of the Metro Manila population. They used the following variables in the socioeconomic classification rule:

- educational attainment of household head
- construction material of roof of dwelling unit
- construction material of outer walls
- floor area of dwelling unit
- presence of household conveniences
- status of repair
- tenure status of housing unit
- tenure status of lot

This methodology, however, has yet to be validated and refined, and poverty measures based on this classification rule are still not generally available for use.

## DEFINITIONS OF URBAN AREAS

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As poverty is defined in terms of the line that separates the poor from the nonpoor, so is *urban* defined in terms of the classification of geographic areas. The National Statistics Office (NSO) provides the official definition of urban areas which was adopted in 1970 and applied in all censuses. Census data before 1970 were reprocessed to conform to the new definition.

As defined by the NSO, *urban areas* include the following:

1. in their entirety, all cities and municipalities having a population density of at least 1,000 persons per square kilometer;
2. *poblaciones* or central districts of municipalities and cities which have a population density of at least 500 persons per square kilometer;
3. *poblaciones* or central districts (not included in 1 and 2) regardless of the population sizes which have the following characteristics:
  - a. street pattern, i.e., network of streets in either parallel or right angle orientation;
  - b. at least six establishments (commercial, manufacturing, recreational and/or personal services); and
  - c. at least three of the following:
    - i. own hall, church or chapel with religious services at least once a month;
    - ii. a public plaza, park or cemetery;
    - iii. a marketplace or building where trading activities are carried on at least once a week;
    - iv. a public building such as school, hospital, puericulture and health center, or library.
4. a barangay having at least 1,000 inhabitants which meets the conditions in (3) above, and where the occupation of the inhabitants is predominantly nonfarming or nonfishing.

The assumption implied in the different definitions above is that areas which meet a certain set of conditions will exhibit the characteristics of urbanized areas. Thus, following the first defini-

tion, as long as the density requirement of 1,000 persons per square kilometer is met, the entire municipality becomes urban even if the population and the built-up areas are found only in the *poblacion*.

The definitions also imply that rural barangays, *poblaciones*, or entire municipalities may be classified as urban areas once they satisfy any of the criteria. Conversely, urban areas may also be reclassified as rural once they cease to satisfy any of the criteria. Boom towns that become deserted because of cessation in mining operations, for example, are examples of this. Obviously, statistics relating to urban and rural areas will be affected with reclassification of certain places.

It has to be noted that within the context of the Philippines, a distinction is made between cities and urban areas. Thus, not all urban areas are necessarily cities, nor are all cities necessarily urban. Serote (n.d.: 6) cites some towns in Metro Manila as examples of the former and Palayan City as an example of the latter.

For a town to qualify as a city, the following are required, as per the LGC of 1991:

- a minimum income of PhP20,000,000 and
- any of the following:
  - a minimum land area of 10,000 hectares, or
  - a minimum population of 150,000.

Serote notes that the LGC definition of a city “seemingly ignores the census criteria for classifying an urban area.” The LGC uses only the municipal income and population size or land area as the defining variables, while the NSO uses population, employment patterns, specialized land uses, and variety of institutions as variables.

Towns which do not meet the above criteria for cityhood, however, can still become cities. Again, Serote cites the LGC which classifies Philippine cities into the following:

- highly urbanized city—a population of not less than 200,000 and an income of PhP50,000,000 or more;
- component city—a population and income below those of a highly urbanized city; and

- independent component city—a chartered city with a population and income below those required for a city, but whose charter makes it independent from the province.

The last classification practically makes it possible for any town to become a city with the simple expedient of having its own charter.

## **WHERE ARE THE URBAN POOR?**

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As may be expected from the official measures used, poverty data are aggregated on the regional level, and therefore cannot be used to locate the poor families on the ground. Estimating the number of families and locating them spatially on the barangay level are not officially done. The NSO is not tasked to process its census data per barangay. In fact, it seems that the only way to arrive at the information is through indirect means.

### **Indirect Sources of Data to Locate the Urban Poor**

The MMDA used data from the PCUP in estimating the number of urban poor families which would be affected by proposed infrastructure projects in the NCR. One of the functions of the PCUP is to accredit urban poor organizations. To be accredited, applicants have to provide information about the organization, a simple socioeconomic profile of the community, and a physical profile of the area. Field staff from the PCUP then visit the area to validate the entries mainly by ascertaining whether the members listed are actually residents of the area. Organizations are required to renew their accreditation every year.

Sometime in late 1996, the PCUP compiled a complete list of accredited or renewed organizations for the period 1994 to 1996 and checked it for double entries. The list included the number and exact addresses of member-families in each organization. This list became the basis for the tally and mapping done by the MMDA on the number of urban poor families at the level of the barangay.

Another way to identify the urban poor is in terms of type of housing occupied by the families. In 1996, Endriga et al. made a study

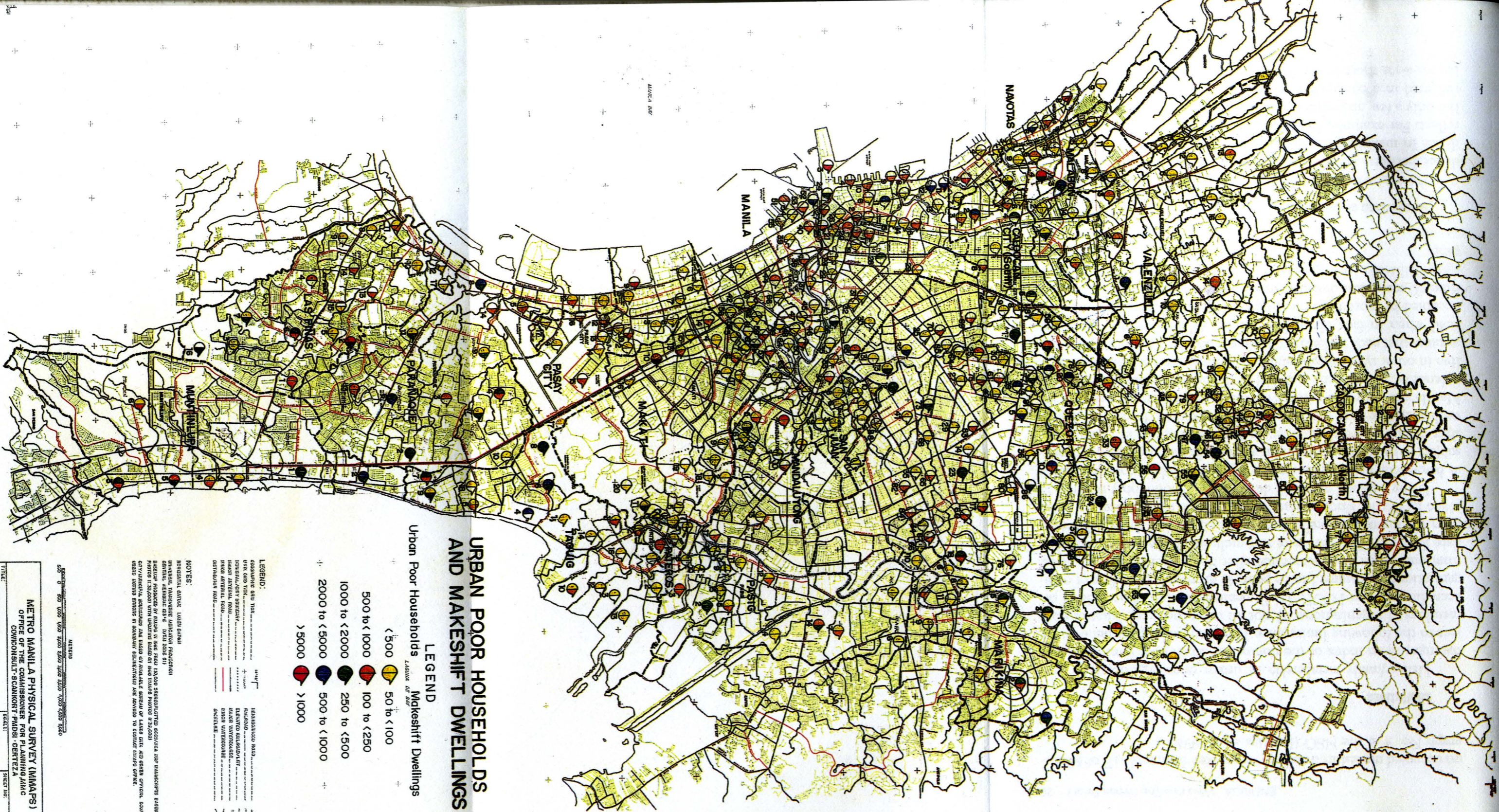
of the characteristics of makeshift dwellers in Metro Manila and their implications for policy. Officially, makeshift dwellings are considered substandard and need to be replaced. The characteristics of makeshift dwellers were therefore discussed within the context of the UDHA, which prescribes various strategies in improving housing for the poor.

The study included tables generated by the NSO specifically for the purpose. Among these tables is the distribution of occupied makeshift dwellings in Metro Manila at the barangay level. This table has been used for the map in this report (table 3).

The map (see next page) is based on the lists of member-families of urban poor organizations and of makeshift dwellings in Metro Manila to indicate areas of concentration of urban poor households/families. The PCUP list provided by the MMDA for this study gives information on the total number of families that are members of urban poor accredited organizations, which is used as an index of the number of urban poor families in the barangays. The list is based on organizations accredited by the PCUP from 1994 to 1996, and except for Quezon City, the data were taken from the MMDA, which in turn got its data from PCUP. On the other hand, the data

**Table 3: Barangays with Highest Number of Urban Poor and Makeshift Dwellings**

Barangay with Highest Number Of Urban Poor Families		Barangay with Highest Number of Makeshift Dwellings	
Barangay	No. of Families	Barangay	No. of Dwellings
1. Payatas, Q.C.	28,813	1. Bgy 176, Kalookan	2,952
2. Sauyo, Q.C.	25,802	2. Bgy. 20, Tondo	1,750
3. Batasan Hills, Q.C.	8,560	3. North Bay Blvd., Navotas	1,199
4. Addition Hills, Mand.	6,067	4. Bgy. 76, Pasay	1,211
5. Tonsuya, Malabon	5,540	5. Bgy. 178, Kalookan	1,007
6. CAA-BF Int'l., Las Piñas	5,338	6. Commonwealth, Q.C.	842
7. Old Balara, Q.C.	4,935	7. Talon, Q.C.	801
8. Camarin, Kalookan	4,812	8. BF Int'l., Las Piñas	776
9. Lower Bicutan, Taguig	3,480	9. Bgy. 649, Port Area	574
10. Commonwealth, Q.C.	3,420	10. Pag-asa, Q.C.	768
<b>TOTAL</b>	<b>96,767</b>	<b>TOTAL</b>	<b>11,880</b>



## URBAN POOR HOUSEHOLDS AND MAKESHIFT DWELLINGS

**LEGEND**

Urban Poor Households	Makeshift Dwellings
< 500	50 to < 100
500 to < 1000	100 to < 250
1000 to < 2000	250 to < 500
2000 to < 5000	500 to < 1000
> 5000	> 1000

**LEGEND:**

ROADS	RAILROADS
MAJOR THROUGHWAY	RAILROAD
MAJOR ARTERIAL ROAD	ELEVATED RAILROAD
DISTRIBUTION ROAD	MAJOR WATERWAY
	RAILROAD

**NOTES:**

HORIZONTAL SCALE: 1:50,000  
 VERTICAL SCALE: 1:25,000  
 PHOTO: 1:30,000  
 DATE: 1973/4  
 OFFICE: OFFICE OF THE COMMISSIONER FOR PLANNING AND CONSTRUCTION, DEPARTMENT OF PLANNING AND CONSTRUCTION, METRO MANILA

**METRO MANILA PHYSICAL SURVEY (MMAPS)**  
 OFFICE OF THE COMMISSIONER FOR PLANNING AND CONSTRUCTION, DEPARTMENT OF PLANNING AND CONSTRUCTION, METRO MANILA

TITLE: PLANNING MAP  
 SCALE: 1:50,000  
 SHEET NO.: 1F23/4

on occupied makeshift dwellings were taken from table 1B of Monograph No. 9 of the NSO (Endriga et al. 1996).

### **Limitations**

Using *family membership* in urban poor organizations in a barangay as an index of the number of urban poor families is subject to the following limitations: 1) not all urban poor families are members of organizations; 2) not all urban poor organizations are accredited by the PCUP; 3) all member-families of accredited organizations are assumed to be poor; 4) all member-families of organizations which were accredited after September 1996, the cut-off date for the PCUP list, were not included; 5) barangays with less than 100 members were not plotted; and 6) data for Manila were given by district since no data were available at the barangay level.

Using *occupied makeshift dwelling units* (commonly referred to as *barong-barong*) to indicate the number of urban poor families is subject to these limitations: 1) it assumes that all occupants of makeshift dwellings are poor, when in fact, the Endriga et al. study revealed that poverty incidence among makeshift dwellers in Metro Manila was only 41.5 percent (or much lower than the national incidence of 59.2 percent in 1994); 2) the homeless and the poor who live in other types of substandard dwellings are excluded; and 3) it assumes that each makeshift dwelling is occupied by only one household when in fact, about five percent of the dwelling units was occupied by more than one household; and 4) barangays with less than 50 makeshift dwellings were lumped together under the category "all other barangays" and thus, could not be plotted for mapping.

### **Comparison of Estimates**

As might be expected, there is very little, if any, correspondence between membership in urban poor organizations and residence in makeshift dwellings, as the map and the reference table reflect. For example, Payatas, which lists a very high membership, has only a few makeshift dwellings. The noncorrespondence is also reflected in a comparison of the top ten barangays in the PCUP list vis-à-vis those in the list of makeshift dwellings (table 3).



The only places common to both lists are Commonwealth in Quezon City and BF International (also listed as CAA-BF International) in Las Piñas.

It should also be emphasized that the *barong-barong* is not a good indicator of poverty, since as previously mentioned, only 41.5 percent of makeshift dwellers was poor. There are no data on how many of the member-families of accredited urban poor organizations are poor.

Aside from indicating the concentrations of makeshift housing, this mapping exercise points to the need for a common data base by people in the field. Household targeting is required primarily to ensure that benefits are delivered to the intended beneficiaries and to make possible monitoring and evaluation on the level of the household.

### **CHANGING CHARACTERISTICS OF THE POOR**

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The need for the common data base becomes more relevant because recent studies tend to show that the characteristics of the poor are changing. A study of Marquez and Virola (1995: 12-16), for instance, revealed that: 1) about 92 percent of heads of poor households holds a job; more than two-thirds are engaged in agricultural activities, while more than a quarter are found in sales, services and production industries; 2) about 54.1 percent of poor families had net savings, and some poor households even reported an annual income of over PhP100,000 (although because of large family sizes, their per capita incomes were low); 3) next to food, housing comprised the second biggest expenditure item for the poor, accounting for about eight percent of their total expenditures; and 4) fuel, light and water constituted their third biggest expenditure item as a group. Contrary to traditional thinking and the findings of earlier studies, therefore, the poor earn, they pay for housing and utilities, and may even have net savings.

The data provided by the study of Marquez and Virola (1995) were on the national level, but basically the same findings were reported by the study of Marquez et al. (1997) cited earlier, which provided the following information on Metro Manila households as of 1994:

1. of the total 1,765,644 families, about eight percent (141,671) was poor and 92 percent (1,623,973) was nonpoor;
2. while 82.6 percent of heads of poor families had jobs, only 75 percent of nonpoor heads had jobs;
3. in terms of the labor force population, however, the employment rate among poor families was only 76.57 percent as against 85.60 percent for nonpoor families;
4. for both groups, employment in wholesale and retail industries, commercial, social, and personal services, as well as manufacturing had high frequencies;
5. for both groups, food, housing and utilities (fuel, light and water) were the three ranking expenditure items in that order; however, poor families tended to allocate a higher proportion of their total expenditures for housing and utilities than the nonpoor families; and
6. about 35.6 percent of poor families and 69.6 percent of nonpoor families regularly paid "any form of taxes;" the average amount paid by the former was PhP375 while that for the latter was PhP5,138.

It is relevant to note that more recent data on Metro Manila's poor suggest the need to recognize the fact that "urban poor" should not be simply written off as "charity cases." Majority of urban poor household heads were employed in 1994 and more than a third of poor families in Metro Manila even regularly paid taxes.

Similar findings were reported by HASIK (1997) in its study of households in District II of Quezon City. The study also revealed that about 45 percent of the sample households had been staying in their respective communities for at least ten years, while 80 percent had been staying in Metro Manila also for at least ten years. In fact, practically half (49.86 percent) was born in Metro Manila.

## **IMPLICATIONS FOR HOUSING**

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Population trends suggest that Philippine urban areas will continue to grow due to the continuing migration especially of rural poor youth in search of jobs and educational opportunities, as well as the high birth rates in slum and squatter settlements.

The expected growth in urban population implies that current problems vis-à-vis meeting housing and other needs of the urban poor sector may become even more serious unless more efficient ways to resolve such issues are soon found.

The *Basic Needs Approach* enjoins governments to take the lead role in assisting the poor to meet their basic needs. In transitional societies such as the Philippines, the current trend is for GOs to seek the active partnership of NGOs and POs to improve the lives of the poor majority.

Metro Manila stands out among Philippine regions because it poses the greatest challenge to GOs, NGOs, and POs to provide decent shelter to the urban poor. Metro Manila is the only region which has been declared an urban area in its entirety. It also has the highest population density nationwide, due to a population of 9.454 million, almost 14 percent of total Philippine population in 1995. And while the national population grew at the rate of only 2.32 percent annually from 1990, the population of the NCR grew at the rate of 3.3 percent (NSO 1996).

The findings of this study call attention to a basic flaw in housing programs for Metro Manila's urban poor, i.e., the lack of a clear definition to distinguish the poor from the nonpoor. A common working definition is necessary to guide policymakers, planners and program implementors to direct services to the real urban poor rather than to those who only appear to be needy.

To facilitate the provision of housing facilities and services to the urban poor, GOs, NGOs, and POs need to brainstorm and agree on a common operational definition which will clearly identify the poor from the rest of Metro Manila's population. The proposed brainstorming workshop may use the map prepared for this study as a starting point. The barangays identified by the PCUP/MMDA as urban poor communities and the barangays identified by the study on makeshift dwellers already provide baseline lists of families/households assumed to fall under the category of *urban poor*. Depending on the common characteristics of urban poor families/households as may be agreed upon by representatives of GOs, NGOs, and POs, a revised list can be prepared and updated at the barangay level. It should be noted that updating will be a difficult task especially in areas targeted for demolition and relocation of squatter occupants.

As noted earlier in this report, both the PCUP/MMDA list and the makeshift dwellers study list have certain limitations which suggest that much work needs to be done to determine the total number and respective locations of Metro Manila's poor. But a complete listing cannot be targeted for any purpose unless those concerned first take time to clarify what identifying features the intended subjects of the list should possess.

Once a common operational definition of urban poor family/household is agreed upon, Metro Manila can look forward to a more factual accounting of who its poor are and where they reside. And once POs, NGOs, and GOs settle on what they are looking for, a more accurate counting of heads can begin. Further, these sectors need to coordinate better and think of more creative ways to empower the poor.

It should be pointed out that a clearer identification of Metro Manila's urban poor is but a prerequisite to more realistic data collection. This, in turn, should lead to better policy formulation and program implementation. Distinguishing the urban poor from and identifying their spatial distribution vis-à-vis the nonpoor should also lead to finer distinctions between and among groups comprising the urban poor sector for purposes of ascertaining differences in their housing and other basic needs.

Recent studies reflect the changing nature of urban poverty over the past half-century since the close of the Second World War. As migrants continue to move into and settle in the metropolis, perhaps it is not surprising that stereotypes about the urban poor as squatters and slum dwellers should persist. With pockets of shanty dwellings sprouting all over Metro Manila, it seems impossible to determine exactly how many urban poor there are and where they reside.

The urban poor have become just as much a fixture of Metro Manila as its condominiums and exclusive communities. But the urban poor have many characteristics which official documents and figures do not show. POs, NGOs, and GOs should be at the forefront of an overdue move to reorient the public and enable it to see the urban poor in a new light.

The urban poor cannot be regarded as a shadow population. They are flesh-and-blood residents of the metropolitan capital. Only by acknowledging that the urban poor have distinct faces and are

integral members of specific communities would it be possible to relate to their individual and family needs in a more humane manner. By recognizing the urban poor as persons rather than as anonymous statistical aggregates, it would be easier to commit research, policy formulation, and program implementation resources as social investments.

Given this new orientation as a common framework for confronting issues directly affecting the urban poor, it would be easier for all concerned to identify additional new and revised options which would satisfy the housing needs of subgroups comprising the urban poor sector and would maximize the use of available PO, NGO, and GO resources for urban poor shelter and related services.

With urban poor housing regarded as a crucial investment rather than an outright doleout, a creative option may be found to the peculiar issue of the core poor or subsistence poor as defined earlier in this report. In reality, families who barely eke out a living are traditionally left to fend for themselves in meeting their shelter needs. The dilemma of whether or not to provide free shelter to core urban poor echoes the dilemma of whether or not to provide credit for needed farm inputs to subsistence farmers. A holistic and humane framework may ultimately resolve issues affecting the least empowered to gain access to developmental inputs.

# Government Responses to the Housing Problem of the Urban Poor

MA. LOURDES G. REBULLIDA  
AND DOLORES A. ENDRIGA

Shifts in perspective about what constitutes the housing problem and its contexts contributed to the changes in solutions over the past 50 years. Initially, the national government served as the primary provider of housing services as shown in the history of government housing policies and programs. Alternative approaches by NGOs and POs filled the gaps in government services, with demonstrated success. The housing initiatives of both government and civil society provide significant lessons that can provide new directions in the formulation of more appropriate solutions to deal with landlessness and homelessness among the urban poor.

## **NATIONAL GOVERNMENT HOUSING INITIATIVES**

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### **Housing Policies and Issues**

For many years after the 1950s, certain approaches to the housing problem were dominant. Innovative approaches began to be introduced in 1972, at the start of the Marcos regime, until 1986, when radical approaches were tried.

### ***The Prewar Years to 1972***

To solve the problem of illegal squatting during the prewar period, government cleared slums, evicted squatters, and relocated communities to resettlement sites (Angeles 1985; Starke 1996; Reforma 1983). This approach persisted until 1972 when there was an offer to distribute land titles provided amortizations were paid.

Agencies were created, abolished, and re-created. Some of these were the People's Homesite Corporation in 1938, the Home Financing Corporation in 1959, the Government Service Insurance System, and the Social Security System. Various legislations were enacted such as Republic Act No. 580, amended by Republic Act Nos. 1557 and 5488 (Angeles 1985; Mangahas 1983). These government responses to the need for housing for the poor failed, mainly because the efforts were said to be "piecemeal and uncoordinated."

The traditional approach of evicting, relocating, and resettling squatters to far-flung areas, exacerbated by the lack of basic facilities in these places, increased distance between their new homes and work sites, plus the psychological trauma caused by the displacement, eventually led many to abandon these resettlement sites (Starke 1996). This approach needed to be overhauled.

### ***The Marcos Years (1972-1986)***

The Marcos years produced many innovative policies and projects for housing. Some of the approaches, however, could stand modification.

The National Shelter Program 1978 initiated financing schemes for low-income groups and encouraged private financial institutions to provide housing loans. *Sites and services* made land or houses and land available in different areas. *On-site development*, also called slum upgrading or zonal improvement, eliminated the problem of displacing households and transferring them to other areas. At the same time, there were also experimental programs involving site improvement and land acquisition, particularly in reclaimed areas.

Still, criticisms abounded about the inclination of government to favor economic housing over socialized housing in terms of providing funds. *Economic housing* is based on demand which as-

sumes income levels capable of repaying housing loans at market interest rates, while *socialized housing*, which is based on need, is supposed to respond appropriately to the poverty conditions of squatters-slum dwellers. Government did not recognize the distinction between economic housing and socialized housing, and thus did not provide an adequate budget for the latter. Housing loans reached families with the capacity to pay and not those in poverty.

Another criticism raised was against the bloated housing bureaucracy. The Marcos regime saw the creation of new agencies such as the National Housing Authority in 1975 and the Ministry of Human Settlements in 1978 for policy and program implementation. There were problems in scope and extent of operations and inter-agency coordination.

Still, lessons can be learned from the site improvement and the land acquisition programs of the Marcos government, i.e., that slums can be improved without evicting or relocating squatters, and that land can be owned by the poor under terms suitable to their ability to pay for .

### ***The Aquino (1986-1992) and Ramos Years (1992-1998)***

Government housing policies and interventions since 1986 have acknowledged the successful alternative, innovative, and nonconventional housing models for poor and low-income families initiated by NGOs and POs. Government recognized these NGO-PO initiatives while accomodating global trends that were also influenced by alternative civil society efforts. These paved the way for new approaches to the housing problem.

The paradigm shift under Corazon Aquino (1986-1992) and sustained by Fidel Ramos (1992-1998) aligned government policy with the United Nations Global Shelter Strategy. The Philippine National Shelter Strategy adopted the change in the role of government from “provider” to “enabler.” It took the view that shelter solutions must be affordable to the lowest income groups. It stated that policies and strategies should also be within the “economic carrying capacity of society so that the scale of the need can be met with the resources available—finance, land, manpower and institutions, building materials and technology” (Rebullida and Reyes 1993: 20-21).



To address the continually increasing need for housing, the Aquino government issued Executive Order No. 90, which identified the key actors involved in the implementation of the National Shelter Program (NSP). The Housing and Urban Development Coordinating Council (HUDCC) was created to act as the highest policy-making body and provide overall direction on shelter. The 19-member HUDCC is composed of the heads of the four key housing agencies, heads of the three fund source agencies as well as the six housing support agencies, and six representatives of the private sector (HUDCC 1992, 1997b).

Housing policy now emphasized socialized housing with innovative housing finance program approaches for the urban poor. The National Shelter Program aimed to provide affordable housing units, particularly for the lowest 30 percent of income earners. It also sought greater private sector participation in housing finance and production. It consisted of four major components, namely: 1) the development of resettlement areas; 2) direct production of new housing units; 3) the Community Mortgage Program (CMP) which assists slum dwellers/illegal occupants in acquiring tenurial security; and 4) indirect housing provision through the extension of developmental financing and mortgage insurance/guarantee. The government provided three types of financing schemes for housing, i.e., for individual homeowners, community, and developers (See Appendix A and Appendix B.)

To ensure private sector participation in socialized housing, a provision on balanced housing development was included in the UDHA. This required developers of proposed subdivision projects to set aside an area for socialized housing equivalent to at least 20 percent of either the total subdivision area or total subdivision cost.

Socialized housing through the CMP (as well as the direct production of housing units), resettlement, and upgrading of slum areas, were all intended to directly benefit the urban poor (HUDCC 1991; HUDCC 1997a). During the Ramos administration, socialized housing was made a flagship program under the Social Reform Agenda (HUDCC 1997b).

The socialized housing component featured major changes compared to past attempts, i.e.,

1. adjustment of the terms of housing finance in line with the poverty income level of urban poor target beneficiaries;
2. provision of security of land tenure and improvement of housing and site conditions;
3. need for beneficiaries to organize themselves into associations of homeowners; and
4. encouragement of civil society groups, the NGOs and POs, the local government, and the private sector to participate in the whole process.

The new strategy sought to remedy the failure of past policies to provide housing finance for the poor. Implicit in it is the government's recognition that land security may be the most feasible solution to squatting, a lesson it took from various experiments of civil society. However, it should be noted that government policy has not totally abandoned the resettlement of squatters and the production of housing units.

### **Housing Approaches, Lessons, and Issues from Implementation**

For the purposes of setting future directions, lessons can be derived from the implementation of government's housing programs for poor families. Through time, the government took the following sequence of steps toward solving the housing problem:

1. relocation and resettlement
2. sites and services improvement
3. production of housing units
4. housing finance for land tenure, site development, house improvement

### **Relocation and Resettlement**

Sapang Palay, established in 1963, was the government's first resettlement area. Located 40 kilometers north of Manila, Sapang Palay was described as a "resettlement site without services" because of the lack of water, roads, and other facilities. In addition, the soil was unproductive and the air was polluted because of nearby cement plants (Keyes 1978: 48). Then, in 1968, the government

opened more resettlement sites in San Pedro, Laguna, and Carmona, Cavite, but both were plagued with the same problems. In 1973, the government developed emergency or secondary resettlement sites in seven areas for 5,000 families.

Several agencies managed the resettlement sites until the National Housing Authority (NHA) was established in 1975. The NHA undertook to improve them with more infrastructure, home-site preparation, utilities, factory buildings, and 100-square meter (sq m) lots with sanitary units and a core house frame. The NHA opened additional sites in Dasmarinas, Cavite, on 234 hectares of land for 3,000 families. By 1982, the relocation sites had wide roads, schools, hospitals, electricity, water, and large industrial estates providing 5,000 jobs.

Before these sites were improved, abandonment by relocatees was a common occurrence. Data showed that, in the first six years, a yearly average of 550 families from the original 6,000 in Sapang Palay left (Keyes 1978: 48; Reforma 1983; Starke 1996).

The Ramos administration continued to use resettlement as an approach to the housing problem. This involved development and provision of serviced homelots and permanent relocation sites for low- and marginal-income families displaced from sites earmarked for government infrastructure projects, danger areas, and those who were victims of calamities such as the Mt. Pinatubo eruption. Between 1992 and 1997, some 39,704 households were relocated, involving PhP3,673 million (HUDCC 1997b). The same criticisms raised in the past were directed towards these recent programs.

### ***Slum Upgrading***

Zonal improvement program (also known as slum upgrading or on-site development) became a national policy in 1977 (Letter of Instruction [LOI] Nos. 555, 557 in 1977; LOI No. 19 in 1972; PD 772 in 1975). Government considered zonal improvement as the primary strategy, which involved the improvement of the physical and socioeconomic conditions of squatter communities. The strategy placed relocation and resettlement as subordinate but complementary to on-site development and resorted to only when needed for public safety and public infrastructure (Keyes 1978: 49; NEDA 1975; NHA 1980).

The National Housing Authority launched the Zonal Improvement Program through LOI Nos. 555 and 557 in 1977. This was then considered an innovative approach by the Marcos regime and an alternative to off-site relocation and resettlement. Initial sites numbered 236 with 173,000 families. One site was Barrio Escopa in Quezon City on six hectares of land and affecting 1,246 families (Keyes 1978).

The slum upgrading approach diminished the immediate threat of eviction, although it did not eliminate it. The Barrio Escopa project showed that community upgrading at cheapest cost under existing design standards was still beyond the people's capacity to pay. Government subsidies are needed when incomes are too low to make community upgrading viable (Laquian 1980).

### ***Comprehensive Slum Upgrading and Land Tenure***

The Dagat-Dagatan Tondo Foreshore Project was the Marcos government's pioneering experiment in slum upgrading. It involved 430 hectares of reclaimed land. Prior to reclamation, the inland seawaters were used as fishponds by some 18,000 mixed-income families. The area had a concentration of squatter communities that belonged to a strong people's organization (Reforma 1983).

The project was based on the idea that if government provided basic infrastructure services, regularized land tenure, and provided cheap materials, the people would build acceptable accommodations on their own. According to Reforma (1983), the experiment showcased a dramatic change in the sociophysical characteristics of the community as the squatter families in the reclaimed area invested on substantial housing for themselves.

### ***Socialized Housing—the Community Mortgage Program (CMP)***

The CMP encompassed the government's socialized housing program for urban poor squatter families. Loans were provided for land acquisition toward security of tenure. The experiences with past resettlement and slum upgrading projects, particularly Dagat-dagatan, provided insights. But the inspiration for the Community Mortgage Program was the pilot project of an NGO named Pagtambayayong in Cebu (Keyes 1978; CMP 1996).

Urban poor families could participate in the CMP after organizing themselves into a community-based organization (CBO) and registering their CBO as an association of homeowners (HA). The CMP system implemented by the National Home Mortgage Finance Corporation (NHMFC) required that the loan be originated on behalf of the urban poor community association by any of the following: NGO, LGU, national housing agency, sociocivic organization, or private banking institution (NHMFC 1992) (see table 4).

The program integrated the approaches of land acquisition and security of land tenure, slum upgrading, and housing improvement. The loan can be used in any of three phases: 1) land acquisition; 2) site development; and 3) house improvement. Mainly, though, it has been used for land acquisition.

The CMP has been hailed as innovative and pioneering because it involves community organizing, community savings mobilization, and people empowerment processes to enable the community to comply with the terms of the loan. The government pays the landowner and the community acquires the land. Upon completion of the required amortization, the beneficiaries-members receive the individual titles to their respective plots of land.

The National Congress of CMP Originators and Social Development Agencies for Low Income Housing advocated that priority be given to the CMP in budget allocation because this was the only government housing program that serviced the poorest 30 percent of the population. It reported that even the Bishops Businessmen Conference Committee on Housing expressed support for the CMP (CMP 1996: 4).

However, some problems surfaced early on in the implementation of the CMP, namely:

1. inadequacy of government funding for the CMP;
2. delays in the NHMFC payment to the landowners;
3. burdensome requirements which the urban poor community association had to comply with; and
4. inadequacy of loans to purchase lands due to rising land prices or low loan ceilings relative to the price of land.

The birth pangs of the CMP stimulated innovative stopgap measures. Initial studies were undertaken to examine problems in

**Table 4: Total CMP Projects Originated by the LGU, HIGC and NHA**

Area	HIGC	Total no.	NHA	Total no.	LGU	Total no.
	Total no.	benefi-	total no.	benefi-	Total no.	benefi-
	CMP	ciaries	CMP	ciaries	CMP	ciaries
	projects		projects		projects	
Quezon City	7	1,014	6	595	51	2,476
Pateros	2	257	0	0	2	304
Pasig	7	973	1	18	2	313
Mandaluyong	0	0	0	0	7	944
Muntinlupa	0	0	1	96	3	40
Malabon	4	834	0	0	3	854
Valenzuela	1	108	0	0	7	680
Marikina	0	0	1	175	1	97
Parañaque	3	189	3	280		
Pasay	2	265	2	142		
Manila	6	528	14	1746		
San Juan	0	0	1	21		
Taguig	6	530	2	495		
Kalococan	1	50	6	722		
Navotas	0	0	4	502		
Las Piñas	0	0	2	356		
<b>Total</b>	<b>39</b>	<b>4,748</b>	<b>43</b>	<b>5,148</b>	<b>76</b>	<b>5,708</b>

Source: NHMFC. Status Report of Community Mortgage Program Projects as of March 1996.

implementation, resources and factors for success, innovative and alternative measures, and changes needed to improve and achieve the objectives of the CMP (Rebullida 1996; PCJC 1996). Interim financing and resource generation by some LGUs and NGOs who served as originators of the loan on behalf of the urban poor community helped defray the payment for the land while awaiting government loans.

## **LOCAL GOVERNMENT HOUSING INITIATIVES**

Local government units have gained importance because of the LGC and the UDHA. In Metro Manila, some LGUs have pursued various types of housing programs through relocation and resettle-

ment, and have initiated construction of medium-rise buildings and socialized housing units as CMP originators. Such programs were even allocated budgets, including funds for so-called "interim financing." However, the construction of medium-rise buildings (MRBs) has raised questions about its appropriateness to the needs of the urban poor. Objection to relocation and resettlement has also been raised.

Undaunted, local governments in Metro Manila attempted to mix various financing sources to support relocation and resettlement of squatter communities (chart 1). For example, the Pasig City LGU used its annual budget allocation and obtained loans from local banks to pursue its program. Marikina tried the joint venture route with the NHA, financed by the local budget and a soft loan from the Asian Development Bank. The municipality of Taguig started ventures on medium-rise buildings and housing in the former mili-

**Chart 1: Selected Cases of LGU Initiated Projects and Approaches**

Location	Program/Projects	Approaches
Pasig City	Pasig Cooperative Housing Project	a. Annual allocation (1M) b. Loan from local banks
Marikina	Marikina Resettlement Project	a. Joint venture w/ NHA b. LGU allocation c. ADB soft loan
Mun. of Pateros	Relocation	Community Mortgage a. Joint venture w/ HIGC/CHP b. Community savings c. Funds allocation for interim funding
Mun. of Taguig	1. Medium-Rise Building	Local Allocation a. BCDA funds b. Community savings for equity c. Direct sale of lot
	2. Upper Military Reservation	a. BCDA funds b. Sale of lots

Source: Philippine-Canadian Joint Committee-NCR 1996. A Research for a Sustainable Fiscal Model for Various Sectors Involved in Social Housing, September, p. 10.

tary compound using its local budget, funds from the BCDA and direct sale of lots. Pateros used its local budget for interim financing, and initiated a joint venture scheme with the HIGC and community savings.

LGUs with CMP projects followed the system and processes required by the NHMFC for the origination of the housing loan. They responded to the initiative of the urban poor community association within their jurisdiction by acting as CMP originator. The community associations usually carried out requirements—organizing the community, generating savings, mobilizing, and complying with loan requirements—with assistance from the LGU.

Officials of the local governments, like town mayors, have often played a strategic role in the negotiations for the purchase of the land. The cost should be within the payment capacity of the community and the allowable loan amounts of the CMP. In some cases, delay in paying landowners almost foiled the purchase of lands as some of them became impatient and showed signs of wanting to withdraw from negotiations. Examples of LGUs instrumental in providing the bridge financing for land purchases were Mandaluyong and Muntinlupa (chart 2).

**Chart 2: Case Studies of LGU-Originated CMP Housing Projects in Metro Manila**

Housing Association/Project	Location	Housing Financing	Loan Originator
*SAMAPA	Pateros	CMP	HIGC/NHMFC
**Ilinio Cruz Urban Poor Housing Association	Mandaluyong	CMP	LGU
**Backside Vergara Urban Poor Housing Association	Mandaluyong	CMP	LGU
**Buayang Bato Urban Poor Housing Association	Mandaluyong	CMP	LGU
**Damayang Magkakapitbahay Association	Marikina	CMP	LGU
**Bisig ng Mamamayang Apitong, Inc.	Marikina	CMP	LGU

\*Source: Philippine-Canadian Joint Committee-Human Resource Development 1996. A Research for a Sustainable Fiscal Model for Various Sectors involved in Social Housing. September.

\*\*Source: Rebullida 1996, Viability of LGU-Originated CMP, PBSP-USAID.





# NGO-PO Approaches to Urban Poor Housing

MA. LOURDES G. REBULLIDA

The concept of popular participation in governance is operationalized with the involvement of nongovernmental organizations (NGOs) and people's organizations (POs) in housing issues for the urban poor. NGOs sought to organize communities and empower people for self-reliance in land acquisition and housing provisions. They pioneered "unconventional strategies" and the promotion of housing cooperatives. Later, NGOs became originators of the government's Community Mortgage Program (CMP) and gained access to other mechanisms of housing finance benefiting poor and low-income families. The so-called "mix financing strategies" generated resources from the beneficiaries' own efforts, as well as from government, local and international NGOs, and other funding agencies.

## UNCONVENTIONAL APPROACHES

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### **Urban Poor Self-help and Mutual Help for Housing**

A study on urban housing in squatter areas (Keyes and Burcroff 1976) shows that building one's house is a drawn-out process accomplished with the help of neighbors, and the use of salvaged and recycled materials. Relatives and friends assist *bayanihan*-style, i.e., generating mutual help among the people in the community, with mere refreshments and goodwill in exchange for their labor.

Because they are often insecure and constantly face the threat of eviction and demolition, the poor are reluctant to invest in the repair of their houses. They prefer to borrow money in order to finance their livelihood ventures, rather than build or repair their dwellings. In fact, they do not have many alternative sources of funds and easily fall prey to usurious lending systems.

### **Pioneering Cases of Community Organizing for Housing**

One of the early attempts at organizing the community to improve housing conditions was in Hill Crest, Quezon City (Keyes and Burcroff 1976). A squatter community had lived on this property that had been left idle for years. The local parish priest organized the 49 squatter families and negotiated with the landowner for a lease of two years. The families put up a cooperative store among themselves to enable them to pay the lease. The lease was subsequently extended to seven years. The Quezon City Jaycees later adopted the community and provided various forms of assistance.

### **Nonprofit, Low-cost Housing by the Private Sector**

The Philippine Business for Social Progress (PBSP) initiated the Sambahayan Condominium in Mandaluyong, Metro Manila (Keyes and Burcroff 1976: 40-44, 49-62). This housing project required low monthly amortization at the start, increasing only as the incomes of user-beneficiaries increased.

Freedom to Build (FTB), another nonstock and nonprofit corporation working for the "upliftment of the ill-housed urban families in search of modest house and lot," also put up low-cost housing projects. It was concerned with affordability and appropriate housing design for those with a median family income of PhP3,500 a month. FTB, assuming the role of developer, expected that at this level of income, a family should be able to pay for the cost of land, construction, and financing (FTB 1984).

FTB's De la Costa Project I, situated on a 5.2 hectare land grant from the Ateneo de Manila University, was another early initiative. Lot sizes measured 62.5 sq m with house floor area of 20, or 40, or 60 sq m (SERDF and the USAID 1992). Cost of the house and lot was made affordable to the families who have long occupied the

land. The community was organized into an association to resolve problems and manage activities. The projects involved the collaboration of the private sector group, government, and the community.

## **COOPERATIVE HOUSING**

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Based on the principle of the cooperative as a voluntary grouping and a self-help method designed to achieve economies of scale, cooperative housing utilizes the methods and structure of the cooperative in such aspects as land acquisition, construction, loan financing for individual user-beneficiaries, site planning and development, design and materials, and estate management and maintenance (Del Castillo et al. 1991).

The housing cooperative is a unique organization that enjoins its members to participate in acquisition-ownership of land for housing through the principles and processes of cooperativism. It makes use of "sweat equity" instead of money equity to cover the costs of developing the housing site. It ensures "forced savings" to keep the community amortization payments on schedule. The cooperative acts to acquire the title to land subdivided into parcels for its members who, upon complete payment of amortization, will eventually get individual titles to their respective lots. It is more than just a financing approach to housing as it encompasses the physical, economic, and social development of the people, the community and its organization.

The components of a cooperative housing program are: participatory research and planning, management consultancy and linkage building, resource mobilization and provision, establishment of the cooperative organization, continuing education program, monitoring and evaluation, process extension, and movement building.

The first housing cooperative was founded and registered with the Cooperative Administration Office in 1962. Since then, cooperative housing has enabled its members to acquire housing units. From 1962 to 1972, ten such cooperatives were registered. In apparent recognition of its potential, then President Marcos issued PD No. 175 in April 1973, which empowered cooperatives, among others, to "petition the government to expropriate idle urban or rural lands for... housing purposes" (sec. 4e). Subsequently, government

housing programs have likewise promoted and organized housing cooperatives.

Self-help and cooperative concepts are part of the larger concept of participatory development (Del Castillo et al. 1991). What is also essential to sustainable community development is the active participation of members. Participatory research and planning are used to identify the development problems and potentials of the community, and the economic activities through which development constraints can be overcome. Assistance by outside agencies can be sought to develop the cooperative's administrative, managerial and financial autonomy. Resource mobilization and provision are necessary, but can be done by pooling resources like capital, labor, and managerial skills.

The organization of a cooperative includes the following components: goals and objectives, education, resources, membership and organizational structure, and acquiring a legal personality. For sustainability and success, the housing cooperative should undertake continuing training, monitoring and evaluation. Finally, the group can help spread the cooperative movement by integrating housing with other aspects of poverty.

The housing cooperatives found in Metro Manila and examined for their financing schemes were: Samahan para sa Angkop na Pabahay ng San Pablo Apostol (SAPSA) in Magsaysay Village, Tondo, Manila (Del Castillo et al. 1991); Maryville; Exodus; Pamana; and Pabahay NGO (Rebullida and Reyes 1993). The Economic Journalists Association of the Philippines (EJAP) Cooperative Housing Project was identified by the Philippine-Canadian Joint Committee NCR which conducted a study for its network of NGOs—the Association of Foundations, Partnership of Philippine Support Service Agencies, Philippine Business for Social Progress. Other housing cooperatives are listed with the Housing Insurance Guaranty Corporation, and the Cooperative Development Authority.

Chart 3 shows the sample case studies.

- The EJAP is a housing project of the members of the Cooperative Housing Association (PCJC: 16). It secured interim funding from the Housing Insurance Guaranty Corporation for partial land acquisition, site development and

house construction. The association is the project manager, producer and developer of the housing project. It took charge of equity buildup and submission of loan documents.

- The SAPSA is the housing project of the members of Magsaysay Village, a part of the NHA's Tondo Foreshore Urban Renewal Project (Del Castillo 1991: 52-54; Rebullida and Reyes 1993: 46). The members were awarded

**Chart 3: Cases of Cooperative Housing/ Housing Cooperatives in Metro Manila**

Housing Association/Project	Location	Housing Financing	Loan Originator
*EJAP Coop Housing	Q.C.	Cooperative Housing	HIGC
**SAPSA	Tondo	NHA lot awards; foreign loan sources for house construction and improvement; cooperative methods	SAPSPA
**EXODUS	from Pasig to site in Angono, Rizal	NGO financing; Abot-Kaya; cooperative methods	FDA/FDUP
**PAMANA	from Tatalon, Q.C. to Novaliches	NGO financing; CMP; cooperative methods	FDA
**Maryville Development Center Multi-purpose Coop.Inc	from Malibay, Pasay for transfer to housing	multipurpose cooperative, cooperative housing; CMP	Maryville Urban Foundation
**PABAHAY NGO	Tandang Sora in Q.C.	NGO financing-FDA; UHLP; cooperative methods	FDA

\*Source: Philippine Canadian Joint Committee-Human Resource Development 1996. A Research for a Sustainable Fiscal Model for Various Sectors involved in Social Housing. September.

\*\*Source: Rebullida and Reyes. 1993. Alternative Self-Help Financing Schemes for Housing. Philippine Institute of Development Studies.

lots by the NHA on which they could build their houses. The association obtained funding from Misereor for the construction of the housing units. The amounts of PhP25,000 for materials and PhP5,000 for labor were given out as loans. Members had to render labor as “sweat equity” in the construction of their houses. The association enforces the collection of monthly amortizations of PhP200, payable in 20 years at five percent interest per annum.

- The Foundation for Development Alternatives helped organize three people’s organizations and its housing projects (pp.47-48). EXODUS and PAMANA succeeded in relocating the urban poor from certain depressed areas in Metro Manila. It also helped the professionals of the Pabahay NGO. Funds were obtained from external private funding organizations, from NGO funds and solicited donations, and from government programs particularly the CMP in the case of PAMANA and Pabahay NGO, and Abot-Kaya development financing program for the EXODUS. Cooperative strategies were used by organizing the people into cells of ten members or fewer with each cell guaranteeing payment of the amortization of all members. The Filipino cultural practice of *bayanihan* was evident during the site development stage as the members were trained to be self-reliant and self-managing.
- The Maryville Development Center Multipurpose Cooperative, Inc. was organized by the Lady of Assumption Homeowners Association as part of its multipurpose cooperative undertakings. The members started paying monthly dues of PhP1.00 per day and saved money for the downpayment which they deposited in a bank. They secured financing from the government’s CMP and the CCF, a private funding institution, and linked up with the Maryville Urban Foundation. The project included land acquisition, site development and house construction. The members availed themselves of loans from the cooperative for housing payments.

## COMMUNITY MORTGAGE PROGRAM

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### NGOs as Originators

The experiences of the NGOs as originators helped reveal the weaknesses of the CMP. The fundamental problem of the program has been the instability of fund sources and inadequacy of funds. In addition, administrative and bureaucratic processes and documentation requirements have led to delays in the release of payments to the landowners and in the subsequent transfer of ownership to the community. Consequently, landowners have tended to back out of the deals. As land prices tended to increase over prolonged negotiation periods, the urban poor association found it more and more difficult to afford the cost of land.

Despite problems, however, NGOs viewed the CMP as having come closest to being the ideal solution to the housing problem of the urban poor. The Congress of CMP Originators has vigorously pressed the national government to improve the CMP.

Chart 4 shows sample case studies of CMP projects originated by NGOs and urban poor associations in Metro Manila.

### MIX FINANCING STRATEGIES

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The limited funds of government housing agencies paid only for the basic cost of land acquisition. Other funds had to be found for actual construction of houses. People generally preferred to borrow money for the purchase of land since they could then work on the

**Chart 4: Projects and Beneficiaries from NGO-Originated CMP for Urban Poor Associations in Metro Manila**

NGO Originator	Total CMP Projects in Metro Manila
CCAD	25
CHHED	8
FDUP	29
MDF	1
MFI	13

Source: NHMFC CMP status report as of December 1997.

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**Chart 5: NGO Mix Funding Strategies for Urban Poor Housing**

NGO	Project	Funding Sources
Freedom to Build	Horacio de la Costa Homes	a. Internal funds b. NHMFC under UHLP
Foundation for the Development of the Urban Poor	Project Exodus	a. NHMFC under the Abot-Kaya b. International donors
	Bonanza HOA	a. Community Mortgage Program b. Community savings c. Business donors
Philippine Business for Social Progress	Apitong Neighborhood Association & other various sites	a. Community funds b. Corporate donors c. International donors
Mondragon Foundation, Inc.	Various NCR sites	a. Corporate donors b. International donors
Save the Children-U.S.	BATAHAI	a. LGU Fund b. International donors c. Community savings
COPE	People's Housing Alternatives for Social Empowerment	a. Community savings b. International donors
SLU-SVP	SLU-SVP Housing Cooperatives	a. Community savings through cooperatives b. International donors c. Soft loans from banks
National Congress of originators (SOURCE: Housing Finance Consultation, Davao, December 1995)	Various projects	a. Grants and donations b. Soft loans from banks c. Community mortgages (CMP and GLAD) d. Individual mortgages (UHLP) e. Developmental loans (Abot-Kaya, SHDLP, Cooperative Housing) f. Community savings scheme g. Fund-raising

Source: Philippine-Canadian Joint Committee-NCR 1996. A Research for a Sustainable Fiscal Model for Various Sectors Involved in Social Housing. September. p. 11.

house and site improvement at their own pace when money was available.

NGOs succeeded in tapping varied sources of funds to carry out projects. *Mix financing* meant combining these various funds from any two or more of the following:

- local and international donor agencies
- business-corporate donors
- private individuals
- internal funds derived from its services and fund-raising activities
- community savings
- government resources: UHLP, CMP, Abot-Kaya.

### **NGOs AND POs AS STAKEHOLDERS IN URBAN POOR HOUSING**

Housing NGOs have become stakeholders in urban poor housing by their partnership and collaboration with community-based urban poor organizations, national and local governments, and local and international funding organizations. They play key roles in:

- Community empowerment
- Resource generation
- Advocacy
- Networking and linkaging
- Service delivery

There are also urban poor POs with their own community-based housing programs. Discussed in the next sections are four housing NGOs, one PO, and one social development NGO that provided support to urban poor communities for land acquisition, namely:

1. Foundation for the Development of the Urban Poor (FDUP)
2. Muntinlupa Development Foundation (MDF)
3. Mondragon Foundation, Inc. (MFI)
4. Philippine Business for Social Progress (PBSP)

5. Samahan para sa Angkop na Pabahay ng San Pablo Apostol, Inc. (SAPSA)
6. ALTERPLAN

These organizations have links with and generate resources from local and international funding organizations. PBSP is a social development NGO; SAPSA is a community-based people's organization in Tondo, while ALTERPLAN is an NGO whose efforts are particularly directed at cooperative housing. The others are NGOs involved in the government's socialized housing programs. Their work covers Metro Manila and key cities of Luzon.

### **Purpose and Housing Concept**

Housing NGOs share the common goal of "helping the urban poor communities help themselves." Their immediate objectives are to secure housing for the communities, and to build the latter's capacity for sustainable development.

These NGOs see the housing problem as needing solutions beyond mere provision of houses and lots. They tend to look at it from a holistic framework of environment, community, and better living conditions. They believe in the capacity of the urban poor communities to find ways to build their houses and improve the physical, social and economic dimensions of the community as a whole (chart 6).

### **Housing Programs and Strategies**

The NGOs focus on any one or more of these activities for housing:

- land acquisition
- post-land acquisition: such as access to basic services, and livelihood opportunities
- building materials
- community empowerment: organizing and training for community savings mobilization, compliance with loan requirements and commitments, capacity building of community associations

**Chart 6: NGO/PO Concept of Housing Need**

SAPSA (PO)	PBSP	MDF	MFI	FDUP
Housing is related to the economy, politics and other physical, environmental, social concerns; housing need is not only owning one's land and house but also better community; housing related to economy, politics and others	Housing should be treated as a holistic concept; housing does not merely involve the "provision of roofs" but the provision of all other facilities and basic needs and the protection of the urban environment	Poorest 30% of the urban population can organize and mobilize their money/savings/resources to own land	Poorest 30% of the population needs housing, not only in terms of land acquisition but also facilities and services, and cultural change for the people to have better houses and peaceful community through their own creative resources	Housing need of the urban poor population includes land tenure and affordable, competitive materials for decent housing, and better communities through self-reliance and empowerment

Source: Interviews, brochures, handouts, 1996.

Most of the NGOs find themselves at the basic first stage of land acquisition. They help the urban community obtain the funds to buy the land. The NGOs help and in some cases act on behalf of the community in negotiations with the landowner and financing institutions. They provide the technical assistance to enable the community to comply with the terms of the loan.

NGO housing projects are done in collaboration with the PO or community association. The NGO assists in organizing, training, and education so that the community understands the housing processes, complies with commitments, and sustains efforts beyond land acquisition to site development and house improvements.

The strategies and programs (see charts 7 and 8) of NGOs and POs related to their concept of housing need consist of any one or most of the following:

- **Housing Finance:** providing opportunities and access to financing for any of the aspects of housing, namely land ac-

quisition, house construction and improvement, and site development; involves access to government and private sector resources.

Finances and other resources are generated by the NGOs for two purposes, i.e., to finance the NGO and its programs, and to help the community in its financial needs for housing. Funds have been obtained from local and international NGO donors, corporate donors, government programs such as the Community Mortgage Program, Cooperative Housing, Abot-Kaya Pabahay Program, Unified Home Lending Program, and Pag-ibig Fund, and from services rendered by the NGOs (chart 9).

- **People Empowerment:** organizing, training and educating the community to build the capacity of its members to mobilize their own resources, make decisions, and work together as a community organization for the common goal of housing.
- **Housing Technology and Materials:** production, marketing, and promotion of reasonably priced and affordable materials for the urban poor.

So far, only the FDUP produces and markets alternative construction materials and promotes alternative building technologies. This is done according to standards and prices that are competitive with existing conventional construction elements. It also extends housing loans and undertakes research, advocacy, and networking.

### **Beneficiaries**

The housing NGOs also have varied target groups. The MFI Urban Land Acquisition Assistance Program serves the 30 percent of the population below the poverty line. The beneficiaries are mostly elementary school graduates and work as jeepney drivers, contractual workers, laborers or self-employed. Their income ranges from PhP3,000 to PhP4,000 a month. The Mondragon Foundation is able to help only when an urban poor association has at least 50 families; otherwise, the association is referred to the FDUP or other NGOs.

**Chart 7: NGO/PO Housing Program Strategies**

SAPSA	PBSP	MDF	MFI	FDUP
Assists in housing construction and house improvement, repair, and renovation	Selects urban communities according to PBSP criteria; assists community in implementing housing programs; provides venue for corporations to assist communities	Trains urban poor associations in community building, paper processing, savings mobilization; lends small loans; facilitates access to funds	Trains and assists urban poor association in community organizing, mobilizing savings, setting up basic services; facilitates access to financial institutions; refers associations exceeding 50 members to other NGOs.	Selects community based on criteria; identifies and develops manageable low-cost housing projects; links with LGUs, NGOs, and other private groups; provides housing technology

Source: Interviews, brochures, handouts. 1996.

**Chart 8: NGO/PO Housing Programs**

	SAPSA	PBSP	MDF	MFI	FDUP
Housing program	Appropriate Housing Program for Poor Families in Tondo	National Capital Region Area Resource Management	Community Mortgage Program	Urban Land Acquisition Assistance Program (ULAAP)	Community Mortgage Program

Source: Interviews, brochures, handouts. 1996.

MDF beneficiaries are families with six members who have a monthly income of PhP7,500. Associations of fisherfolk, laborers, self-employed and skilled workers seek its assistance; 85 percent of the beneficiaries has finished or studied at the elementary level, while the rest has studied in high school.

SAPSA beneficiaries are lot awardees of the NHA, selected on the basis of the physical condition or degree of dilapidation of their existing houses, socioeconomic standing, and potential commitment and willingness to be organized. The awardees could not be members of any housing project, aside from being a beneficiary

**Chart 9: NGO/PO Financing Schemes**

SAPSA	PBSP	MDF	MFI	FDUP
Provides loan assistance in the amount of PhP50,000 maximum with 6% interest per annum	Facilitates infusion of funds from member-corporation into the community, mobilizes resources, looks for benefactors, designs projects, handles loan documentation	Provides loan in small amounts to urban poor associations that need money immediately as partial payment to buy land; maximum amount of PhP300,000 to be paid in 1-1/2 years with an interest of 16% per annum; refers urban poor associations with big financial needs to local government for interim financing	Acts as guarantor to the NHMFC and Pag-ibig for their CMP projects	Acts as CMP originator; provide interim fund for immediate needs of the community; makes funds available to other NGOs at 12% interest per annum; provides housing package of P60,000 with specific housing design per income bracket; provides housing technology

Source: Interviews, brochures, handouts. 1996.

**Chart 10: NGO/PO Beneficiaries Reached by the Program**

SAPSA	PBSP	MDF	MFI	FDUP
78 family beneficiaries as of November 1991	6 adopted communities with total 899 families for NCR Area Resource Management Program	10 CMP projects with a total of 1120 beneficiaries	21 CMP projects with a total of 1850 families	21 CMP project in Metro Manila with a total of 1558 families

of the Tondo Foreshore Development Project. The other criteria for membership were continuous residence at Magsaysay Village for at least five years, without any outstanding debts to any public agency, and good standing and participation in premembership and training activities.

Beneficiaries of most of the NGO-originated CMPs generally had incomes below PhP5,000, although some could earn as much as PhP10,000. They were either self-employed or worked as skilled or unskilled laborers, vendors, drivers, and craftsmen.

### **NGOs and POs in Civil Society**

The track record of NGOs and POs involved in housing the urban poor operationalizes the role of civil society and the processes of people empowerment since the 1986 EDSA Revolution and as provided by the 1987 Constitution. These organizations and their approaches proved to be workable as alternatives to the government bureaucracy and system of service delivery.

The extent of their performance indicates the capacities of the NGOs in helping the poor meet their housing needs: by generating resources and working on their programs independent of government; and by collaborating with government and maximizing the access of the poor to the use of public funds for housing. With the assistance of NGOs, community-based POs also demonstrated their capacities when empowered to engage in self-help and mutual help to meet individual and common housing needs within a community framework.





# Options for Urban Poor Housing

MA. LOURDES G. REBULLIDA  
AND DOLORES A. ENDRIGA

In the face of the changing socioeconomic configuration of cities and municipalities and population dimensions among the so-called urban poor, the perspectives, policies, and programs on housing should also be redirected to respond to the changes, and allow a range of options for action. From the experiences and lessons of the past fifty years, certain patterns have emerged.

## **VARIANCES OF CHARACTERISTICS AMONG THE URBAN POOR**

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There is need to review general perceptions of *squatter* and *urban poor*, as well as the long-held view that migration has caused the increase in squatter population.

1. In lieu of the pejorative term *squatter*, alternative terms that have now emerged are: *landless urban poor settlers*, *marginalized sector*, *poorest of the poor*. These indicate the various nuances attached to this sector and the need for housing programs appropriate to their particular conditions.

Squatters who live in conditions of poverty without security of land tenure have become *long-term settlers* or *informal residents* in urban areas such as Metro Manila. While land acquisition programs for urban poor squatters have formalized the status of beneficiaries as "owners" of land, there

remains a large number that still has to be reached. There is need to expand the housing programs to accommodate more beneficiaries.

Furthermore, there are varying income levels within the urban poor such that certain subgroups have enough income capacity to pay for basic services such as water, electricity, rent on land through informal means, or amortization for land entitlement. On the other hand, there are also other subgroups on the lowest income level who cannot afford to pay for these and live in what would otherwise be unacceptable conditions.

2. Migration has long been seen as the cause of the formation, spread, and increase of landless urban poor communities. However, there are indications that recent increases in the population have been due to more births in these communities. Thus, determining the population variables could help in the reformulation of appropriate housing policies and programs for the urban poor.

### **Government Housing: Experiences and Prospects**

In the past, government's inclination to respond to housing demand rather need and to favor economic market-based housing approaches with large budgetary allocations was consistently criticized. On the other hand, programs for squatters were found inadequate.

Since 1986, however, government has turned around and addressed the issue of housing need. This led to the implementation of socialized housing through the Community Mortgage Program (CMP). But the CMP was not provided with adequate and stable funding and the administrative process was less than efficient. Nevertheless, despite the tensions and problems, the CMP has helped a considerable number of urban poor families in acquiring land for eventual entitlement. However, an extensive and exhaustive evaluation should be undertaken to fully determine the nature, outcome, and impact of the program.

With the Local Government Code and the UDHA, LGUs have been mandated to launch housing programs within their respective jurisdictions. With their own resources, some LGUs have

demonstrated their capacity to participate in the national CMP and to manage their local shelter programs. This is a new arena for opportunities in housing provision which should be tapped.

### ***Civil Society: The New Stakeholders***

The NGOs, POs, and private sector organizations have contributed their share in self-help and community-based housing initiatives. They have demonstrated their strengths and capabilities in their interactions with government, and the way they have managed multisectoral collaborations. They offer potentials that can be utilized in the future. Their role should be broadened to that of key stakeholders in the governance of the housing sector.

### **New Directions: Range of Options**

#### ***Identifying the Poor and their Housing Needs***

A range of options or a matrix of housing approaches appropriate to the income levels and other characteristics of the urban poor population can be designed. Essential to the framework of housing options is the accurate identification and estimation of the urban poor. This requires a process of:

1. reexamining the methods of estimating poverty;
2. determining the indicators of housing need;
3. establishing consensus in the methods and indicators; and
4. conducting inventories and censuses based on the new methods and indicators.

Housing programs (chart 11) should match the characteristics of the urban poor groups. Those with least incomes can be provided with subsidies and rental schemes. Urban poor with incomes can be assisted financially to enable them to achieve security of land tenure.

### **Urban Planning**

The dynamics of urban development shown by the transformation of municipalities into cities in the 1990s pose constraints

**Chart 11. Housing Schemes**

Population Subgroup	Scheme	Funding Sources
Core poor subsistence families ( <i>poorest of the poor/ no income capacities</i> )	Subsidies; rental housing	<ul style="list-style-type: none"> <li>• National government</li> <li>• LGU</li> </ul>
Urban poor with livelihood-employment and income capacity	Land acquisition <ul style="list-style-type: none"> <li>• CMP</li> <li>• LGU local program</li> </ul>	<ul style="list-style-type: none"> <li>• National government financing</li> <li>• LGU financing</li> </ul>
Urban poor who are beneficiaries of land acquisition program	<ul style="list-style-type: none"> <li>• Site development</li> <li>• Housing construction</li> </ul>	<ul style="list-style-type: none"> <li>• Self-help, mutual help of the community</li> <li>• NGO, LGU assistance</li> <li>• Private sector assistance</li> </ul>
Urban poor with lower income but not core poor	<ul style="list-style-type: none"> <li>• Rental program</li> </ul>	<ul style="list-style-type: none"> <li>• LGU</li> <li>• National government</li> <li>• NGO</li> <li>• Private sector</li> </ul>

to land acquisition. With rising land values and the use of areas for “priority” development, there is need for:

- mapping the location of the urban poor and available land sites for in-city relocation and land acquisition;
- raising loan ceilings;
- determining appropriate and acceptable housing technology in dense metropolitan areas;
- planning land use and zoning; and
- regulating land values for urban poor housing.

The replication of successful urban poor housing approaches and multisectoral collaboration can help alleviate the burden of providing housing for the urban poor. But development planning in urban and rural areas and in regional growth centers should provide long-term solutions towards sustainable human settlements.

## APPENDIX A

# National Home Mortgage Finance Corporation

Name of Program	Description	Purpose of the Loan
UNIFIED HOME LENDING PROGRAM (UHLP)	The UHLP uses funds from SSS, GSIS and HDMF for lending to their respective members through accredited financial institutions and subdivision developers nationwide.	End-user financing
COMMUNITY MORTGAGE PROGRAM (CMP)	The CMP is a financial system that will enable slum dwellers and residents of blighted areas or areas for priority development, and relocatees, to own the lots they occupy whose owners are willing to sell their properties.	Land acquisition
SOCIAL HOUSING DEVELOPMENT LOAN PROGRAM	The program aims to encourage private developers, NGOs, landowners and LGUs to combine their resources in undertaking social housing projects catering to the lowest 70% of the target income group.	Development financing for social housing projects

***(Continuation of Appendix A)***

Name of Program	Description	Purpose of the Loan
ABOT-KAYA PABAHAY FUND (AKPF)	Under RA 6846, otherwise known as the Social Housing Support Act or Abot-kaya Pabahay Fund, the NHMFC administers developmental loan assistance, and amortization support components of the fund.	Developmental loan and amortization support
<b>Development Financing Assistance</b>	Development financing assistance to proponents of low-cost housing projects with a selling price of not more than PhP60,000.	
Amortization Support Components	Help low-income homebuyers to buy and own their housing units through amortization support in the first five years of housing loans.	

Source: Philippine-Canadian Joint Committee-Human Resource Development 1996. A Research for a Sustainable Fiscal Model for Various Sectors Involved in Social Housing. September. pp. 3-7; Housing and Urban Development Coordinating Council. 1996. Annual Report.

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## APPENDIX B

# Home Development Mutual Fund

Name of Program	Description	Purpose of the Loan
EXPANDED HOUSING LOAN PROGRAM (EHLP)	It provides home-ownership to households who are HDMF members. The loan may be used to purchase a lot and to construct a new house or dwelling unit; purchase of a newly-constructed residential unit, or of a unit over one year old, etc.	End-user financing (individual housing loans)
GROUP ACQUISITION AND DEVELOPMENT (GLAD)	It provides financial assistance to organized groups of fund members for the acquisition and development of raw land or partially developed land which shall serve as the site of their housing units.	Community/Group financing-land acquisition and development
DIRECT DEVELOPMENT LOAN PROGRAM	It aims to create additional housing inventories by providing financial assistance at lower interest rates and easier terms to developers/ project proponents for the development of housing projects. The assistance is available to private developers, landowners, NGOs, LGUs and other related government agencies/project proponents.	Developmental financing



***(Continuation of Appendix B)***

<b>Name of Program</b>	<b>Description</b>	<b>Purpose of the Loan</b>
LOCAL GOVERNMENT PABAHAY PROGRAM	It aims to provide the LGUs with the necessary financial support and assistance at affordable terms to fast-track the development and implementation of housing projects in their respective localities.	Developmental financing

Source: Philippine-Canadian Joint Committee-Human Resource Development 1996. A Research for a Sustainable Fiscal Model for Various Sectors Involved in Social Housing. September. pp. 3-7; Housing and Urban Development Coordinating Council. 1996. Annual Report.

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### **The UP Center for Integrative and Development Studies**

The UP Center for Integrative and Development Studies (UP-CIDS) was established in 1985 to promote interdisciplinary studies on critical topics that influence development policies and issues.

It initiates and supports research involving innovative methodological approaches and multidisciplinary collaboration. While public policy questions are the primary concern of UP-CIDS, it also encourages basic research needed for informed formulation of policy.

The UP-CIDS functions under the Office of the UP President. It has initiated and nurtured programs and projects under the following major groupings: Education; Peace and Human Rights; State of the Nation Assessments; Special Studies; International Studies; Local Regional Studies Network; and Urban Concerns and Mega Issues (with the National Academy of Science and Technology).

Send inquiries to: The UP-CIDS, Ang Bahay ng Alumni (Basement), Magsaysay Avenue, University of the Philippines, Diliman, Quezon City. Telefaxes: (632) 929-3540; 928-9691; E-mail: [cidslib@cids.org.ph](mailto:cidslib@cids.org.ph)

### **The Urban Research Consortium**

The Urban Research Consortium (URC), a partnership between NGOs and academic institutions, was formally organized in September 1995. Initially based in Metro Manila, the URC is made up of NGOs engaged in organizing and/or policy research and advocacy, as well as academics from research institutions based at the Ateneo de Manila University, De La Salle University, and the University of the Philippines. The URC's main activity is the conduct of research on relevant urban issues, especially those that affect the lives of the poor and marginalized sectors. URC members individually or jointly undertake research projects that form a part of a research agenda collectively agreed upon by the consortium. The URC also holds symposia and other public fora to stimulate public discussion on its research findings and other relevant concerns. Research reports are published by the consortium in the form of policy studies, occasional papers and reading materials. As a way of encouraging greater interest in urban social research, the URC offers research grants to graduate students, professional researchers, and social development workers intended for research on topics specified by the consortium on the basis of current or strategic policy needs.

Acting as the URC's secretariat is the Institute on Church and Social Issues (ICSI), a research organization based at the Ateneo de Manila University. ICSI has specialized in urban policy research and advocacy since its founding in 1984.

Send inquiries to: Urban Research Consortium, Institute on Church and Social Issues, Social Development Complex, Ateneo de Manila University, Loyola Heights, Quezon City 1108. Tel.: (632) 4266001 ext. 4827; Fax (632) 4266070; E-mail: [intersect@pusit.admu.edu.ph](mailto:intersect@pusit.admu.edu.ph)



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