PROGRAM ON ALTERNATIVE DEVELOPMENT

People-Centered Development in the Face of the Neoliberal Housing Regime

The Case of the Community Development Plan of the Kalipunan ng Damayang Mahihirap (KADAMAY) in Sitio San Roque

Rafael Dimalanta and Hans Bautista





JNIVERSITY OF THE PHILIPPINES CENTER FOR NTEGRATIVE AND DEVELOPMENT STUDIES

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Introduction

Sitio San Roque is a large, urban poor community that once was home to approximately 16,000 informal settler families (ISFs) at its peak. By 2024, this number had decreased to just over 3,400. The community is situated on a thirtyseven-hectare, government-owned land managed by the National Housing Authority (NHA) in North Triangle, Quezon City. It is located strategically, being close to multiple transportation hubs, schools, public hospitals, government offices, and employment opportunities. Its residents are mostly informal workers engaged in labor, vending, transportation, home-based work, among others (Ortega 2016; Cunanan 2020). Over time, its residents have organically developed the community by constructing semi-concrete and shanty houses, paving roads, and creating water and electric networks. They have also established various institutional, recreational, and commercial spaces, including chapels, mosques, and neighborhood stores.

Since 1987, Sitio San Roque has been targeted for "development" after then-President Corazon Aquino issued Memorandum Order No. 127, which allocated a large portion of the North Triangle area for commercial use and authorized the NHA to sell it via public bidding. Successive administrations, including those of former Presidents Fidel Ramos and Gloria Macapagal Arroyo, reinforced this directive. Under the leadership of Mayor Feliciano "Sonny" Belmonte Jr., the Quezon City Local Government Unit (QC LGU) proposed the creation of the Quezon City Central Business District (QC CBD) to transform the city into a business hub. The QC CBD master plan aimed to convert the North and East Triangles into a "well-planned, integrated, and environmentally balanced mixed-use development," according to Executive Order (EO) No. 620-A. Recognizing the economic potential of the North Triangle, which encompasses Sitio San Roque, the NHA established a Public-Private Partnership (PPP)² with Ayala Land, Inc. (ALI) in 2009. This collaboration resulted in the Vertis North project, which aimed to transform Sitio San Roque into a central business and lifestyle district. In 2015, Surestre Properties, Inc. (SPI), a subsidiary of Bloomberry Resorts Corporation, joined the initiative to develop the Solaire Resort North (Ortega 2016; Cunanan 2020; Dimalanta and Dones 2023).

² PPP is defined as "a contractual agreement between the Government and a private firm targeted towards financing, designing, implementing and operating infrastructure facilities and services that were traditionally provided by the public sector" (PPP Center n.d.).

As a result of this planned "development," since 2010, the Kalipunan ng Damayang Mahihirap (KADAMAY)³ chapter in Sitio San Roque, Quezon City, has been leading the initiative to resist forced evictions and demolitions resulting from this "development" project, while advocating for the right to housing of the community's residents. The organization notably employs community barricades, known as barikadang bayan, to prevent slum clearing (Arcilla 2022). The 2010 community barricade led by KADAMAY resulted in then-President Benigno Aquino III declaring a three-month nationwide moratorium on demolitions in urban poor communities (Ortega 2016; Arcilla 2020). Following the success of the 2010 barikadang bayan, KADAMAY in Sitio San Roque has developed various forms of resistance to prevent further forced evictions and demolitions, including namely, the Street Occupation, Tumbalik (collective home restoration), and Temporary Shelter (Dimalanta and Dones 2023; Dimalanta, Cabaron, and Dones 2025). However, this evolution in resistance strategies resulted to a significant shift in eviction tactics by the QC CBD and Vertis North proponents-NHA, ALI, and SPI. Aside from large-scale demolitions, eviction activities included attempts at incremental evictions through "voluntary demolition," coupled with intimidation and surveillance by both state security forces (police and military) and private security guards employed by the private developers (Arcilla 2020; Recio and Dovey 2021; Dimalanta and Dones 2023).

During the Street Occupation in 2014, ISFs whose homes were demolished occupied Agham Road, located in front of Sitio San Roque, for one week. They built makeshift shelters from debris and successfully demanded and gained access to NHA relocation sites, particularly in San Jose Del Monte, Bulacan, and Montalban, Rizal (Quijano 2014; Ishioka 2014). In Tumbalik, a praticed led by KADAMAY, ISFs (particularly renters) engage in a collective home restoration. Tumbalik is a wordplay combining "*tumba*" (tumble) and "*balik*" (re-erect). Temporary Shelter involves demanding that private developers (e.g., NHA-ALI and SPI) provide temporary shelters to ISFs, ensuring that they are not completely displaced and remain near their original community. During the conduct of "voluntary demolitions" by NHA-ALI, KADAMAY also negotiates to prevent housing structures to be completely razed, allowing renters to retain a small portion of the structure.

³ KADAMAY is an alliance of urban poor organizations in the Philippines "carrying out a long-term struggle for the eradication of poverty and for a just, free, and prosperous society" through collective and militant action (KADAMAY n.d.).

These strategies are primarily defensive, allowing ISFs, especially renters, in Sitio San Roque to either access state housing resources (in the form of off-city housing) after being victimized by large-scale demolition that were previously unavailable to them (in the case of Street Occupation), or to remain in Sitio San Roque by asserting their right to stay (in the case of Tumbalik and Temporary Shelter). In 2019, KADAMAY started to pursue alternative forms of claiming housing rights after recognizing the limitations of the defensive strategies they previously employed. This led to the creation of their own version of the People's Plan, referred to as the Community Development Plan (CDP).

This paper examines the CDP of KADAMAY in Sitio San Roque as an exemplification of "people-centered development." It aims to analyze the processes of the CDP and its operationalization of people-centered development. Korten and Garner (1984, 201) define "people-centered development" as "an approach to development that looks to the creative initiative of people as the primary development resource and to their material and spiritual well-being as the end that the development process serves." People-centered development stands in contrast with to profit-driven models of development, emphasizing "people first and the poor people first of all (Polotan-dela Cruz 2009, 89)." Polotan-dela Cruz (2009) outlines its principles, expanding on the concept (Table 1).

TABLE 1. PRINCIPLES OF PEOPLE-CENTERED DEVELOPMENT						
	PRINCIPLES	DESCRIPTION				
1	Participation	This enables poor people to identify, express, and achieve their own priorities, putting them in charge of development.				
2	Empowerment	This pertains to poor people working collectively with others to bring about radical changes in power structures and relations.				
3	Self-reliance	This pertains to poor people regaining their confidence in themselves and their ability to make decisions independently and respond to their problems.				
4	Bias for the Poor and Most Vulnerable	This pertains to guarding against choices that simply reinforce existing power imbalances.				
5	Equity	This pertains to the recognition that communities are not homogenous and that there are power structures existing within them; as such, reaching the most disadvantage is the central concern.				
6	Accountability	This focuses on identifying duty-bearers and their obligations, and exacting accountability particularly from them. This moves development initiatives from charity to obligation.				

Source: Polotan-dela Cruz 2009

This study also traces KADAMAY's efforts to include the most disenfranchised community members in housing developments through the CDP. In particular, it presents the CDP as a strategy of KADAMAY San Roque for advocating for the housing rights of ISFs, especially renters, despite the onslaught of profit-driven urban development and constraints imposed by neoliberal arrangements in state housing programs. These state housing programs include the (off-city) relocation program of the NHA and the Community Mortgage Program (CMP) of the Social Housing Finance Corporation (SHFC) through the People's Plan approach.

This paper is organized accordingly: (1) the first section provides an overview of various policies shaping the profit-driven urban development being imposed in Sitio San Roque by the government and the private sector; (2) the second section examines the NHA's off-city relocation program and SHFC's CMP to contextualize the CDP initiative; (3) the third section introduces the People's Plan approach; explains the CDP's processes and its divergence from the People's Plan; and uncovers how the principles of "people-centered development" are exemplified in the CDP.

Moreover, this paper is grounded in continuous engagement with KADAMAY in Sitio San Roque. One one hand, Dimalanta started his involvement in 2018 as a graduate student at the University of the Philippines Diliman Department of Anthropology. Between 2019 and 2023, he volunteered as a community architect and co-convened the support group Save San Roque (SSR)⁴, which assisted KADAMAY in developing the CDP. Since the beginning of 2024, the author has continued to contribute as an advisory member of SSR. On the other hand, Bautista has led multiple teams within SSR since its inception and has been convening the support group since 2024.

The paper is further supported by data gathered from informal, semi-structured interviews conducted between January and August 2024 with Estrelieta "Ka Inday" Bagasbas, Chairperson of KADAMAY San Roque, and Mirafe "Ate Fe" Seduco, Secretary General of KADAMAY San Roque.

⁴ In 2023, Save San Roque rebranded to Inklusibo: Philippine Resource Center for Inclusive Development.

Enabling Profit-Oriented Development, Displacing the Poor

The current development paradigm in the Philippines prioritizes profit over people, particularly evident in urban development within Metro Manila. This approach is driven further by neoliberal policies implemented by the government, starting with the administration of President Ferdinand Marcos Sr. These policies, rooted in free-market ideologies, aim to enhance the country's global competitiveness, generate employment opportunities, integrate the nation into the global market, and facilitate trade liberalization, privatization, and deregulation (Bello 2004; Jimenez-Tan 2009; Ortega 2016). In the pursuit of transforming Metro Manila into a global metropolis attractive to international capital, the displacement of the urban poor is portrayed as a justifiable consequence of development (Kothari 1996; Shatkin 2004; Ortega 2015; Ortega 2016; Kwak 2018; Mouton and Shatkin 2019).

Related to profit-driven urban development is the evident shift in Philippine housing policy, moving away from direct government intervention toward an "enabling" approach, following the issuance of Executive Order (EO) No. 90 by then-President Corazon Aquino in 1986. Reflected in the 1987 Philippine Constitution, this approach aims to diminish the direct involvement of the national government in housing production. It also promotes greater participation of the private sector, civil society (including people's organizations and non-governmental organizations), local governments, and communities in housing provision (Porio et al. 2004; Ballesteros 2005). In 1993, this enabling approach was promoted by the World Bank (WB) with the publication of its influential paper, "Housing: Enabling Markets to Work." It advised governments to

abandon their earlier role as producers of housing and to adopt an enabling role of managing the housing sector as a whole. This fundamental shift is necessary if housing problems are to be addressed at a scale commensurate with their magnitude—to improve substantially the housing conditions of the poor—and if the housing sector is to be managed as a major economic sector (WB 1993, 1). Two important laws enacted in the Philippines—the Local Government Code (LGC) of 1991 and the Urban Development and Housing Act (UDHA) of 1992 strengthened the enabling approach. Both prioritized the participation of the private sector in urban development and housing provision (Alonzo 1994; Porio and Crisol 2004; Hutchison 2007). As noted by Ballesteros (2005), the Philippine government's housing programs heavily lean toward market-oriented programs spearheaded by the private sector.

In the LGC, local government units (LGUs) function both as political bodies and corporate entities. This dual role requires LGUs to act not only as governing body but also as profit-seeking entities to fund and implement their programs and services. Although the Internal Revenue Allotment (IRA) was increased under the LGC, the decentralization of responsibilities meant that many of the national government's obligations for providing programs and services were shifted to the LGUs. This dual mandate compels LGUs to prioritize revenue generation and cost-cutting measures to meet the financial demands of local governance—often at the expense of the most marginalized populations, including renters. (Ortega 2015; Ortega 2016).

Through the UDHA, private developers have become the country's de facto and unrestricted urban planners (Ballesteros 2001; Shatkin 2008; Racelis 2018) and builders of social housing. This phenomenon, as Shatkin (2008) observes, characterizes the "privatization of urban planning," where urban development is predominantly driven by corporate interests seeking profit. Previously, "development projects" were mostly privately developed on estates owned by elite families, but now they often involve Public-Private Partnerships (PPPs) (Ortega 2015). In Metro Manila, in particular, major private developers are in charge of formulating corporate strategies and subsequently engaging public sector entities—comprising LGUs and national government agencies (NGAs) to advance their agendas of urban transformation for corporate profit (Shatkin 2008; Ortega 2015; Ortega 2016; Racelis 2018).

Between (off-city) Relocation and Responsibilization⁵

There are two predominant socialized housing⁶ programs in the country that are more relevant to the urban poor,⁷ as identified by Ballesteros (2009) and NEDA and UP PLANADES (2018). The first is the housing provision in off-city relocation sites, managed by the NHA. The second is the Community Mortgage Program (CMP), administered by the Social Housing Finance Corporation (SHFC). However, between the two, the former approach is the more dominant approach in socialized housing (Arcilla 2019; 2023) prior to the introduction of the Pambansang Pabahay Para sa Pilipino Housing (4PH) Program⁸ in December 2022, following the inauguration of President Ferdinand Marcos Jr.

NHA's Relocation Program

The NHA's primary strategy for housing provision has been off-city relocation (Ballesteros and Egana 2013). This approach is commonly employed when a development project is initiated via public-private partnership (PPP). It typically entails the eviction of informal settler families (ISFs) from land designated for more lucrative uses and their subsequent relocation to areas outside the city

⁵ Wakefield and Fleming (2009, 277–278) define responsibilization as a process "whereby subjects are rendered individually responsible for a task which previously would have been the duty of another—usually a state agency—or would not have been recognized as a responsibility at all." This process is closely linked to the implementation of neoliberal policies.

 $^{^{\}rm 6}$ $\,\,$ Socialized housing refers to housing projects for ISFs undertaken by the government with the private sector.

⁷ Aside from the off-city housing provision of NHA and the CMP of SHFC, there is the Enduser Financing of the Home Development Mutual Fund. However, this is more suited to workers in the formal economy rather than ISFs that are typically employed in the informal economy (Ballesteros 2009; NEDA and UP PLANADES 2018).

⁸ The 4PH is one of the flagship programs of the government under President Marcos Jr.'s administration, focusing on the construction of vertical housing within mixeduse developments or townships. The Department of Human Settlements and Urban Development (DHSUD) serves as the facilitator for its implementation, engaging LGUs as the main proponents in the planning, execution, and management of the housing projects. Housing projects are pursued by the government with the private sector via different forms of PPP (DHSUD 2023).

(Ballesteros 2009; Mabilin 2014; Ortega 2020). This program typically involves NHA-accredited private developers selling completed housing units and developed lots in off-city relocation sites to the NHA. These housing units are then sold by the NHA to ISF "beneficiaries" through subsidized loans (Ballesteros and Egana 2013; Arcilla 2019; Ortega 2020). However, there are numerous issues with this program:

Welfare of ISFs undermined by private (sector) selection of relocation.

The welfare of informal settler families (ISFs) is compromised by the private sector's control over relocation site selection. Since the NHA's relocation program primarily involves purchasing off-city housing units constructed by private developers, it relinquishes any influence over the location selection process. Moreover, the Terms of Reference (TOR) in this arrangement do not mandate the private developer to evaluate the economic feasibility of the chosen relocation site for the ISFs. Consequently, private developers often opt for the least expensive relocation sites, typically located far from urban centers due to lower land prices (Ballesteros and Egana 2013; NEDA and UP Planades 2018; Arcilla 2019).

ISFs' loss of livelihood and income.

The primary issue faced by relocated ISFs is the lack of livelihood opportunities at the relocation sites. Since these sites are situated off-city, they are typically far from the current jobs and livelihoods of the relocatees. This disrupts their sources of income, leading to a decline in employment (Ballesteros and Egana 2013; NEDA and UP PLANADES 2018; Collado and Orozco 2020). According to NEDA and UP PLANADES (2018), a household dynamic has emerged where certain household members, particularly wives, stop working to attend to household chores and the needs of children and elderly members. Meanwhile, husbands reside in other urban poor communities, closer to their jobs, to avoid long commutes and increased transportation cost. As a result, fewer members contribute to the household income, which is further reduced due to the added transportation or living expenses of the primary earner to continue providing for the household (Ballesteros and Llanto 2015).

Relocated ISFs in off-city relocation show reduced spending on basic needs such as water, electricity, and food, indicating limited access to essential utility services and worsening food insecurity (Ballesteros and Llanto 2015). An increase in the number of dropouts amongst school-age children from relocated ISFs has also been noticed.

Dismal living conditions in the relocation sites.

NEDA and UP PLANADES (2018) underscore the widely recognized and publicized issue of substandard housing units and infrastructure in relocation sites. Housing units sold to relocated ISFs are only "core housing," which means they only have fundamental structural elements, along with walls, roofs, and door and window openings (Ortega 2020). They lack actual doors, windows, and, in certain instances, toilet bowls (Viliran 2016). The financial burden of renovating these housing units falls on the relocated ISFs, requiring additional expenses to make them habitable.

The problem of substandard quality and renovation of the housing units is further exacerbated by the absence of utility services, such as water and electricity, in the relocation sites (Viliran 2016; Ortega 2016; Arcilla 2018; NEDA and UP PLANADES 2018; Ortega 2020; Collado and Orozco 2020). As Villarin (2016) explains, utility service providers typically start servicing relocation sites only after a significant number of housing units have been occupied. This meant that many relocated ISFs, especially those who have been transferred earlier, are left without access to water and electricity for a long period of time. Additionally, NEDA and UP PLANADES (2018, 28) notes that the provision of social services in relocation sites "depends on the relative affluence and generosity of the receiving LGUs to augment those provided by NHA."

Welfare improvement in off-city relocation seems unlikely, as it plunges ISFs to greater poverty due to economic and social displacement (Ballesteros and Egana 2013; NEDA and UP PLANADES 2018; Collado and Orozco 2020). In summary, relocated ISFs are subjected to inhumane living conditions (e.g., substandard housing units and infrastructure, lack of access to basic utilities, absence of other social services) and are faced with additional financial burdens (e.g., added transportation expenses and living costs for family members staying in the city center, construction costs for unfinished and substandard housing units). Arcilla

(2019, 5) highlights that, in the context of ISFs living in off-city relocation sites far from their livelihoods, "low-priced units may remain unaffordable given reduced incomes and higher living costs." These added financial burdens impede the relocated ISFs' ability to comply with monthly amortization obligations, heightening their worries about the temporary nature of their tenure in the relocation site and the looming possibility of another eviction (Viliran 2016).

For these reasons, some relocatees abandon or sell their housing units in the relocation sites, then return to the urban center and seek residence in other urban poor communities or near employment opportunities (Ballesteros 2009; Ballesteros and Egana 2016).

SHFC's Community Mortgage Program

The Community Mortgage Program (CMP) is a financing scheme of the Social Housing Finance Corporation (SHFC). It allows ISFs to secure funds for land acquisition, site development, and housing improvement through long-term mortgage loans. This departs from conventional loan systems, primarily tailored for formal sector wage earners, aiming to extend housing loan accessibility to individuals in the informal sector economy (Ballesteros, Ramos, and Magtibay 2017).

ISFs are to be organized into Homeowners Associations (HOAs), with a maximum number of 200 households. The HOA serves as the ISFs' legal entity that will access and enter into the CMP. HOAs are to be registered under the Homeowners Associations and Community Development Bureau (HOACDB) of the Department of Human Settlements and Urban Development (DHSUD). They are responsible for entering into agreements with the landowner, the SHFC, and the loan originator. The loan originator, also known as the mobilizer, is, in most cases, an NGO accredited by the SHFC (Ballesteros, Ramos, and Magtibay 2017). Besides being the loan originator, the mobilizer also assists the ISFs in organizing into a HOA and preparing for their participation in the CMP, supports the HOA in negotiations with the landowner, and provides technical assistance such as land surveying, site and housing planning, and legal consultations (Berner 2001; Ballesteros 2005; Ballesteros, Ramos, and Magtibay 2017). The CMP is recognized internationally as a successful innovation and deemed "responsive" to the housing needs of low-income groups in the Philippines (Lee 1995; Porio et al. 2004; Hutchison 2007). However, several challenges impede its efficiency in responding to the housing woes of ISFs.

The CMP is designed on the premise that HOAs can apply peer pressure and negotiate land purchases with the private landowner. HOAs are expected to purchase land at market rates with government assistance through the CMP. This explains why many HOAs struggle to access the CMP—buying land at market rates, especially in urban centers, makes it prohibitively expensive (Shatkin 2002). The difficulty is exacerbated by landowners seeking the highest possible selling price, among other reasons for refusing to sell the land (Ballesteros 2005).

Furthermore, the CMP imposes a ceiling on the amount a borrower can loan in each phase. For instance, the loan amount for land acquisition is fixed at Php 100,000. If calculated based on the maximum number of members (200), the total loan amounts to Php 20,000,000. If the HOA selects a land that exceeds this amount, it would need to raise funds for equity, that is, the portion not covered by the loan amount from the CMP. As noted by Ballesteros, Ramos, and Magtibay (2017), the loan from CMP will hardly cover the total cost of land in urban centers, especially in Metro Manila. The equity amount depends on the difference between the land's selling price and the total loan that HOA can obtain for land acquisition. Currently, the SHFC has no mechanism to monitor how HOAs raise equity. However, this usually involves HOA members lending money from friends, relatives, or other social networks, or finding additional income sources. Once fully paid, the land title may be placed under the name of the HOA, with the possibility of individualization later on.

Meanwhile, the SHFC is not involved in negotiating land acquisition. Its role is limited to financing, guiding, and regulating the CMP; and ensuring that the HOA pays the landowner. Land negotiations are left to the HOA and their mobilizer. Consequently, SHFC's passive role, combined with the difficulties HOAs face in negotiating land purchases—predominantly due to high selling prices and additional equity requirements—limit the CMP's reach and keep it stalled at the land acquisition level (Lee 1995; Ballesteros, Ramos, and Magtibay 2017).

To succeed in securing a loan, HOAs inadvertently exclude the poorest by setting criteria for membership. Thus, only those who can meet the requirements for the land purchase and loan repayment are allowed to join the HOA. Failure to pay or non-payment for at least three consecutive months will result in members being replaced through substitution. This means the membership and rights of the old but non-paying member is transferred to the newly substituted member. The new member is now required to update the loan and settle arrearages. However, typically, well-off households are the ones capable of substitution.

Hence, the CMP divides the ISF community hoping to participate into those with the "capacity to pay" and those without (Berner and Phillips 2005). The poorest are either barred from joining or expelled from the HOA.

Ballesteros, Ramos, and Magtibay (2017) notes that the CMP beneficiaries do not come from the poorest of the poor. The program only reaches the upper segments of the low-income class and the lower segment of the middle-income class (Porio et al. 2004), with the latter comprising the bulk of the beneficiaries (Ballesteros 2005). According to Porio et al. (2004), the poorest of the poor and those with no regular source of income, cannot avail of social housing without substantial subsidies. At best, the CMP addresses the needs of better-off households from ISF communities on private lands where landowners might be willing to sell at negotiated prices (Hutchison 2007). The case is different and more complicated when public land is involved, especially in the context of PPPs and profit-driven urban development.

The People's Plan and the Community Development Plan

This section examines the People's Plan approach and explores how the Community Development Plan (CDP) differs from it, highlighting the specific ways in which the CDP integrates people-centered development principles in the context of housing rights-claiming of the urban poor.

People's Plan as an "Alternative"

Although other funding mechanisms for socialized housing are available (DILG 2014), such as those provided by the NHA, the Department of Social Welfare and Development (DSWD), and the LGUs (DILG 2014; Bonagua 2017), these are less frequently utilized by non-governmental organizations (NGOs) and their partner people's organizations (POs). The CMP is more widely accessible and suitable with the People's Plan approach. NGOs and POS also occasionally secure funding from donor agencies but such instances are rare.

The People's Plan is an alternative approach to shelter planning that highlights the "bottom-up" principle in development and reflects the participatory ethos outlined in the LGU and UDHA. It is designed to access socialized housing programs offered by the government. The concept of the People's Plan was initially developed by NGOs and POs engaged in urban poor housing advocacy, following the increased opportunities for CSO participation during the term of President Corazon Aquino. It was conceptualized in response to the ineffectiveness of the off-city relocation program in catering the needs of ISFs and in including them in the decision-making process regarding their housing relocation. The People's Plan aims to engage communities in the collaborative creation, drafting, and formulation of housing plans tailored specifically for the ISFs (DILG 2014; Bonagua 2017; Gasluzka 2018; Alvarez 2019; TAMPEI 2021). It was later institutionalized through government policy documents, first appearing in the Implementing Rules and Regulations of Executive Order No. 69, and subsequently in the Charter of the Department of Human Settlements and Urban Development (DHSUD) (TAMPEI 2021).

Developing the People's Plan involves seven distinct steps, as described below by DILG (2014), TAO-Pilipinas^o (2020), and TAMPEI (2021).

1. Identification of mobilizer

The Homeowners Associations (HOAs) identifies a mobilizer, usually a NGO. The mobilizer provides the HOA essential support in administrative tasks, facilitates loan documentation, and oversees project facilitation. The mobilizer also serves as a crucial link between the HOA and potential partners like the LGU.

2. Community Assessment, Planning, and Capacity-Building

The mobilizer conducts community organizing processes, such as undertaking assessments of resources and capacities of the HOA, as well as conducting capacity-building activities. The HOA and the mobilizer work together to facilitate consultations among its members to establish a unified vision for the housing development. During this step, the HOA also finalizes its organizational structure and determines the number of ISFs to be included in the housing development. They also compile the socio-economic profiles of ISF members, which details their livelihoods and income levels.

3. Site Identification

The HOA leads the decision-making process regarding the location of their housing development, whether on-site, near their current community, in-city, or off-city. Together, the HOA and the mobilizer actively search for suitable sites, considering both government-owned and private properties. They may receive assistance from the LGU in identifying potential land parcels. This support includes conducting comprehensive land research, performing site visits, and undertaking thorough site assessments. These activities aim to

⁹ TAO [Technical Assistance Organization] - Pilipinas, Inc. is a "women-led, non-stock, non-profit, non-government association that assists urban and rural poor communities in the physical planning, development, and management of their communities. In 2001, it was started by a multidisciplinary group of individuals who wanted to have a sociallyresponsive professional practice" (TAO-Pilipinas n.d.). It is one of the few NGOs assisting HOAs in accomplishing the People's Plan.

gather crucial information such as the location, land use, area size, land price, topography, natural features, potential hazards, and accessibility. Additionally, verifying the ownership status of identified lands is essential to ensure legal compliance and feasibility for the housing development.

4. Land Acquisition

The HOA and the mobilizer selects the suitable government financing scheme, such as the CMP of the SHFC, for their housing development. They later proceed in applying for their chosen financing program. In this step, the landowner is involved. After ascertaining the market and zonal values of the chosen land, the HOA and the mobilizer start negotiating with the landowner.

5. Formulation of the People's Plan

The HOA and the mobilizer obtain additional support from a design consultant, who usually comes from another NGO specializing in technical assistance for participatory settlement planning. The design consultant provides guidance on building standards relevant to socialized housing and facilitates participatory planning workshops with the HOA to develop housing schematic plans tailored to the members' preferences (that are within the building standards) and financial capacities of the members. After which, the design consultant consults the draft housing schematic plans to the HOA, and makes adjustments accordingly.

6. Site Development and House Construction

The design consultant estimates project costs and prepares the detailed engineering design based on the adjusted housing schematic plan. Subsequently, the design consultant enlists a contractor to execute the site development and housing construction. Together with the contractor, the design consultant secures necessary permits and fulfills regulatory requirements to begin construction activities. Meanwhile, the mobilizer, along with the design consultant, works closely with the HOA to ensure the members remain actively engaged in this step.

7. Creating Estate Management Guidelines

The HOA and the mobilizer draft a comprehensive guideline for the effective management of the housing development. This includes forming various estate management committees, each with distinct roles and responsibilities such as maintenance, budget and finance, sanitation, and security. Afterwards , the members of the HOA are ready to transfer to their housing development.

Table 2 summarizes the various actors involved in each step of the People's Plan, including the HOA, mobilizer, landowner, SHFC, design consultant, and contractor. The involvement of additional actors, such as the design consultant and the contractor, is crucial due to their expertise in areas like technical assistance and building construction, highlighting the highly technical nature of settlement planning, even when utilizing the People's Plan approach. However, it is important to note that the services provided by these professionals come with fees, in addition to the actual construction costs.

		Main Actors Involved					
		НОА	Mobilizer	Land- owner	SHFC	Design Consultant	Contractor
1	Identification of Mobilizer	x	x				
2	Community Assessment, Planning, and Capacity- Building	X	x				
3	Site Identification	x	x	x			
4	Land Acquisition	x	x	x	x		
5	Formulation of People's Plan	x	x			X	
6	Site Development and House Construction	x	x			X	x
7	Creation of the Estate Management Guidelines & Moving-in	X	x				

TABLE 2. STEPS IN THE PEOPLE'S PLAN APPROACH

Source: DILG 2014, TAO-Pilipinas 2020, TAMPEI 2021

Despite the involvement of various actors, the bulk of the responsibility predominantly falls on the HOA and the mobilizer, even at the most crucial steps such as Site Identification and Land Acquisition. Notably, the steps outlined in the People's Plan reveal minimal involvement from government entities. The SHFC, for instance, provides loans for CMP but does not assist with land

negotiations between the HOA-mobilizer and the landowner, as mentioned in the previous sub-section. Similarly, LGUs typically do not offer support in land negotiations nor provide technical assistance for settlement planning. HOAs and their partner NGOs are forced to navigate intricate technical, financial, and legal processes without significant government support.

Alvarez (2019) argues that the People's Plan approach delegates the crucial aspects of planning and implementation to ISF beneficiaries, presenting this delegation as the pinnacle of participation. In essence, the responsibility for housing development has shifted from the government to the ISF beneficiaries. Despite this, the approach remains appealing to ISFs, given the prevalent practice of indiscriminate forced relocation and the long-standing history of ISF exclusion in housing and urban development (Bonagua 2017; Alvarez 2019)

While the People's Plan concept is grounded in fundamental principles, such as preferential protection for the poor and vulnerable and the principle of subsidiarity (TAMPEI 2021), these principles often diminish in practice when applied to accessing existing state housing programs.

Community Development Plan as People-centered Development

Although the NHA is the national government agency mandated to address the housing needs of the poorest 30 percent of the urban population, including Sitio San Roque, it opted to refashion its "non-performing asset" into the Vertis North development project in collaboration with private developers. In 2009, a joint venture agreement (JVA)—a type of Public-Private Partnership (PPP) was established with Ayala Land, Inc. (ALI). This partnership resulted into a relocation program, which was undertaken by the NHA. However, six out of the seven relocation housing for Sitio San Roque residents are off-city (e.g., Bulacan and Rizal). Moreover, only ISFs deemed "qualified" by the PPP proponents are eligible for the off-city relocation. Qualified ISFs typically comprise structure owners which individuals who have their own housing structures that are subject to demolition (Baroy and Dimalanta 2022a). They are givens state housing resources to allow for the faster conduct of slum clearing in the community. On the other hand, renters which comprise the majority of Sitio San Roque's ISFs are typically ineligible for any compensation Baroy and Dimalanta 2022a), despite also facing the threat of slum clearing." This makes renters one of the most disenfranchized groups in the community - "most invisible and powerless" amongst slum dwellers (Davis 2006, 44) - as their housing rights and needs are not recognized and neglected by the state.

In response, KADAMAY formulated the Community Development Plan (CDP) as a proactive strategy to claim and advocate for housing rights of the most disenfranchized members of the community. More broadly, this initiative attempts to address issues arising from slum clearing and the disqualification of renters in relocation packages. It also responds to the People's Plan approach, which often excludes the poorest of the poor among ISFs in accessing state housing, and challenges the tendency to shift major housing responsibilities onto ISFs under the guise of participation.

To guide its process, KADAMAY San Roque has created foundational tenets for the CDP (Table 3). These tenets are encapsulated in their slogan for CDP: "Tumindig para sa Disente, Abot-kaya, at Pang-masang Pabahay! (Assert Decent, Affordable, and Mass-oriented Housing)!"

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TABLE 3. FOUNDATIONAL TENETS OF CDP

The CDP conceptualizes "decent" housing as extending beyond merely the quality of construction materials and workmanship. It encompasses several critical dimensions, such as:

Proximity to livelihood and employment opportunities

For urban poor populations, being situated near their places of work is essential. This proximity enables them to manage their basic needs, including utilities and housing costs, more effectively.

Availability of basic utilities and other social services

DECENT

A decent standard of living requires reliable connections to essential services such as water and electricity, as well as close access to educational institutions, healthcare facilities, markets, affordable transportation options, garbage disposal, etc.

Security of tenure

Assurance of protection from forced eviction is vital, particularly for ISFs who experience frequent displacement threats.

Context-responsive

It should respond to the needs and respect the diverse practices and cultures of the community members, especially its most marginalized segments.

AFFORDABLE The CDP defines "affordable" housing as housing that does not jeopardize an ISF's ability to meet their essential daily needs. This definition takes into account the considerable financial vulnerability of ISFs, who are frequently engaged in informal employment with low wages, precarious working conditions, and limited to no access to social security.

MASS-
ORIENTEDBeing "mass-oriented" in CDP signifies that housing is inclusive even
to the most disenfranchised groups, who have been excluded by state
housing programs. This includes renters and other vulnerable segments
of the community, such as the elderly. It must also be responsive to the
specific needs and context of the urban poor. Additionally, it stands in
opposition to market-oriented housing models, which prioritize capital
accumulation and profit maximization.

In developing the CDP, collaboration among KADAMAY members, leaders, and volunteers from the Save San Roque (SSR) support group was essential. SSR assembled a team composed of nineteen volunteer community architects, including technical and design professionals in architecture, interior design, urban planning, geography, and engineering, as well as graduate and undergraduate students in these fields. At the time of crafting the CDP, Michelle Bacabac and Miguel Bautista whose backgrounds are in interior design and architecture respectively, headed the Planning and Design Team¹⁰ of SSR.

The CDP draws heavily from the participatory design and planning process advocated by the Community Architects Network (CAN)¹¹. Under the guidance of Dimalanta¹², the principles for engaging with marginalized communities were imparted to the volunteer community architects. They were taught the following vital principles:

Repositioning of technical and design professionals

Instead of acting as external experts and decision makers, community architects should function as co-collaborators, who work alongside the marginalized community. The local knowledge and perspectives of the marginalized should be valued and privileged. For the longest time, the marginalized have been the architects of their own homes and communities, thus having inherent planning and designing skills. Community architects must unlearn the approach of imposing external "visions" of what a home or community should be for the marginalized. Instead, they should focus on collaborative design processes that respect and incorporate local knowledge and perspectives (Ledwith 1994; Luansang, Boonmahathanakorn, and Domingo-Price 2012).

¹⁰ The CDP has benefited from the valuable inputs and contributions of the Planning and Design Team, especially: Abigail Pacho, Antares Bartolome, Bernard Joy Dones, JM Avenido, Gigil Estacio, Constant Cordial, Bash Batara, Sedric Suringa, Mariah Solidum, Belus Ribo, Naecia Cruel, Mac Villanueva, Ellora Narida, Sid Desuadido, and Jan Marvi Atienza.

¹¹ The Community Architects Network (CAN) is "a regional network of community architects and planners, engineers, young professionals, lecturers and academic institutes in Asian countries" (CAN n.d.).

¹² At the time CDP was being conceptualized, Dimalanta was working at LinkBuild, a housing NGO that worked with urban poor communities in developing shelter solutions (LinkBuild n.d.). LinkBuild is affiliated with the Community Architects Network (CAN).

Co-creating an empowering environment

Community architects should facilitate a process that enables marginalized individuals to gradually build self-confidence and eventually lead in planning, designing, and decision-making. Community architects are not responsible for meeting the community's demands and expectations or for facing blame. They must reject the notion of "working on them" or "working for them," instead emphasizing "working with them." Their role is to facilitate discussions on problems and ideas, guiding these conversations toward constructive and solution-oriented outcomes (Luansang, Boonmahathanakorn, and Domingo-Price 2012; Ledwith 2017)

Participating in rights-claiming

Community architects understand that the personal circumstances of the marginalized individuals are deeply embedded within the political, economic, and cultural structures that further disenfranchise them. This understanding is crucial, as it enables community architects to recognize the broader context of systemic oppression and the complex, intersecting factors contributing to the marginalization of these communities. By recognizing oppressive power structures, community architects go beyond merely facilitating participatory processes. They become active in the collective struggle for rights-claiming and social justice.

The CDP, as an offshoot of the People's Plan approach, shares notable similarities with its steps but also exhibits significant differences. Steps one to six of the CDP, detailed below, were executed from April to November 2019. The seventh step, which began in December 2019, continues to be an ongoing process.

1. Socio-economic Profiling

KADAMAY, in collaboration with volunteers from Save San Roque (SSR), conducted house-to-house surveys to assess the current socio-economic conditions of its leaders and members. The completed survey forms were compiled by KADAMAY and encoded by SSR volunteers. This profiling form aimed to gather detailed information on the income and expenses of ISFs, ensuring that the proposed housing solutions is affordable, even for the poorest (Appendix A).

Data gathered by KADAMAY in 2019 revealed that the majority of renting households have a monthly rent expense of around Php 1,500.00 or less. This trend was consistent across both poor and low-income households¹³ (Appendix B), suggesting that ISFs intentionally limit their housing expenditures to allocate more of their income to other essential needs such as food, water, electricity, gas, and transportation (Baroy and Dimalanta 2022b).

Despite extending the profiling to non-KADAMAY members, including other renters and individuals from other POs in the community, members of the community unaffiliated with KADAMAY did not join the CDP initiative." In 2019, the year when KADAMAY initiated the CDP, relations among urban poor organizations in Sitio San Roque had already become strained (see Arcilla 2020), making participation unlikely for non-members of KADAMAY. Nevertheless, KADAMAY persisted in enjoining them. In the months leading up to the pandemic in March 2020, with support from SSR, KADAMAY refined the profiling form and formed teams to disseminate it within the community. However, the pandemic halted these efforts.

2. CDP Re-orientation

KADAMAY sought the assistance of SSR to introduce the participatory design and planning process that would be used in the development of the CDP. SSR also conducted a Problem Tree Analysis Workshop with KADAMAY members to assess if pursuing the CDP was the right step for the organization. Problem Tree Analysis is a tool used to systematically identify and analyze problems collectively, allowing organizations to assess how potential interventions address the root causes of these problems. By engaging in this process, organizations can pinpoint potential interventions at various levels.

Participants in this activity are guided to create a visual representation in the form of a tree, with distinct components symbolizing different aspects of the problem. The roots represent the underlying causes, the trunk signifies the main problem/s, and the branches illustrate the consequences or the resulting additional problems stemming from the identified main problem/s.

¹³ According to Albert et al. (2020), poor income groups are those with monthly household incomes less than Php 10,957, while low-income groups are those with monthly incomes between Php 10,957 and Php 21,914.

3. Dream House Workshop

SSR organized a workshop to help the participants identify their individual housing needs and preferences and then consolidate them into a collective vision. During this workshop, participants were oriented on the common symbols used in housing floor plan designs. Simple examples of house floor plans were also presented to help participants visualize how these symbols come together in a drawing. They were encouraged to also imagine the elevation or external perspective of the house to better communicate their vision of a dream home. After consolidating their initially individual outputs, each group, composed of no more than eight members, selected a representative to present their collective design.

The workshop spanned more than four sessions, allowing both KADAMAY leaders and members ample time to practice visualizing their ideal house, learn how to communicate their housing needs and desires through visual representations, and verbally articulate these effectively. The workshop was guided by the following questions:

Ano ang inyong pangunahing pangangailangan at kahilingan pagdating sa disenyo ng bahay? (What are your primary needs and wants concerning house design?)

Ano-ano ang mga espasyo na karaniwang nakikita ninyo sa inyong mga disenyo? (What are the spaces commonly found in your housing designs?)

4. Counter-Mapping Workshop

With the support of the Junior Philippine Geographic Society, a student organization under the University of the Philippines Diliman (UPD) Department of Geography, KADAMAY participated in a counter-mapping exercise. Countermapping is an alternative approach to creating maps that challenges the traditional mapping processes often used by the government, private sector, and other powerful institutions for accumulation and control. In these conventional practices, the interests, needs, and representation of marginalized communities are frequently rendered invisible and ignored. Counter-mapping seeks to bring these voices and perspectives to the forefront together with the marginalized (Ortega et al. 2018).



• A community leader of KADAMAY explaining her group's consolidated housing floor plan design. Source: Save San Roque/Inklusibo



Participants during the Counter-Mapping workshop.
 Source: Save San Roque/Inklusibo

The counter-mapping workshop was employed by JPGS in collaboration with KADAMAY to create a map illustrating the various spaces existing within the community, including economic, recreational, and institutional areas, as well as the boundaries separating different areas in the community. The map also included "spaces of terror" and "spaces of longing"—areas where violence has occurred or where significant parts of the community have been lost due to forced eviction. By mapping the impact of eviction activities, the exercise enabled participants to assess the severity of slum clearance in Sitio San Roque.

5. Visioning Workshop

SSR facilitated a workshop to help KADAMAY participants envision on-site development for the Sitio San Roque community. In the first part of the workshop, participants were divided into six groups, based on their respective areas within Sitio San Roque. Each group identified and discussed the strengths and weaknesses of their area. Commonly cited weaknesses included frequent flooding, inadequate waste collection, leaking roofs, theft, and water shortages. Conversely, strengths mentioned included a sense of happiness, mutual support, unity, and proximity to workplaces. The groups then listed their needs and desires for their area, such as a well-maintained market, a health center, paved streets with street lights, direct access to water and electricity, effective drainage, and proper waste segregation.

For the second part of the workshop, participants used the compiled list of needs and desires to articulate their vision for the community. Facilitators assisted them craft a Vision Statement from the words and phrases they had generated (see Dimalanta and Dones 2023).

The final activity involved creating a collage. Participants received cut-outs of housing units and essential community facilities (e.g. markets, schools, churches, clinics), which they arranged on a blank board surrounded by images of high-rise buildings representing Vertis North. This exercise allowed them to design a visual representation of their ideal community within the provided space. Participants collectively presented their collage, articulating their decisions and rationale behind the placement of housing units and community facilities. Many of these placements were based on their daily routines and practical needs. This activity allowed the transition from house planning to designing an entire community.



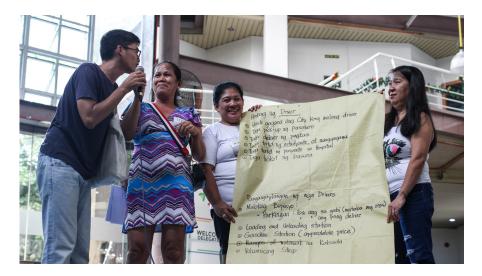
 KADAMAY members arranging housing units and community facilities during the visioning workshop. Source: Save San Roque/Inklusibo

6. Housing Design and Site Development Workshop

In this two-day workshop, the approach shifted from a theoretical exercise to a more practical one, unlike the previous sessions that focused on visioning. This time, the design process involved precise measurements and was oriented toward creating a plan that adhered to actual building standards.

Moreover, this workshop aimed to engage participants in the collective design and layout of medium-rise building (MRB)¹⁴ housing units on the selected site. The KADAMAY leaders had chosen MRB for their on-site housing development, considering the organizational capacity of KADAMAY at the time and the history of on-site housing struggles in Sitio San Roque. Earlier, discussions had also taken place between government representatives and another urban poor organization on the possibility of an on-site MRB housing development. Meanwhile, the selected site for the CDP was chosen by KADAMAY and SSR because it was designated for residential-use according to the zoning map for the Vertis North development project, making it a logical choice.

¹⁴ The National Building Code of the Philippines (Presidential Decree No. 1096) does not have a specific definition for medium-rise buildings (MRBs). However, in industry practice, architects typically consider MRBs to have between five to fifteen floors.



 The 'transport workers' group explaining their distinct role in the community and spaces they need for the housing development. Source: Save San Roque/Inklusibo

The two-day workshop included three activities: (a) designing the MRB housing units; (b) comparing different typical MRB design schemes to determine the group's preferences; and (c) creating the layout for the MRBs on the selected site.

The first activity began by grouping KADAMAY participants according to the sectors they belong in: vendors, transport workers, daily laborers and those in precarious employment, and senior citizens. They were tasked with identifying and drawing the spaces needed for housing development. It was important that each sector was aware of its distinct contributions to the community and the city before identifying these spaces.

This activity helped the participants identify the specific needs of each sector within the community and deepened their understanding of their sector's roles (Appendix C, Appendix D-1 and D-2). The guiding question for this activity was:

Ano ang mga espasyo na pinaka-mahalaga sa araw-araw ninyong gawain? (What spaces are most essential to your daily work?)



• The representative of the 'senior citizens' group explaining how their specific needs translate into the design of their housing unit. Source: Save San Roque/Inklusibo

Following this, the participants engaged in a role-play exercise to simulate the experience of living in a minimum housing unit for socialized housing, which follows national building standards.

In the second activity, KADAMAY participants evaluated the advantages and disadvantages of different MRB floor layouts. They were asked to write these down after receiving explanations from SSR volunteers regarding the symbols used in the presented layouts. The group then collectively chose the layout that best addressed their needs and preferences (Appendix E). The guide questions for this activity were:

Ano ang tingin niyo maganda at pangit sa layout na ito? (What aspects of this layout do you find advantageous or disadvantageous?)

Kamusta ang daanan ng tao, daluyan ng hangin, mga bintana at pinto, privacy sa pasilyo, layo ng kwarto sa hagdan, dami ng hagdan? (How do you assess the accessibility, airflow, placement of windows and doors, privacy in hallways, proximity of rooms to stairs, and the number of staircases)?

Batay sa mga ito, ano ang layout na pinaka-maganda o pinaka-akma sa inyo? (Based on these, which layout do you consider the most suitable or appropriate for your needs?)



The pros and cons of an MRB floor layout being written by participants.
 Source: Save San Roque/Inklusibo



Participants laying out the MRB building footprints on the selected site.
 Source: Save San Roque/Inklusibo

The final activity involved layouting the MRBs on the selected site. SSR volunteers provided a scaled version of the MRB building footprint and a scaled map highlighting the boundaries of the selected site (Appendix F), where the MRBs could be arranged (Appendix G). The guide questions for this activity were:

Paano ninyo gustong ihanay o isaayos ang mga MRB na ito? (How would you prefer to arrange or position the MRBs on the site?)

Mayroon pa po ba tayong mga espasyo na nais ilagay sa labas ng mga MRB? Saan po kaya pwede ilagay ang mga pampublikong espasyo rito? (Are there any additional spaces you would like to include outside the MRBs? Where could we place the public spaces?)

7. Negotiation with Government Entities

In December 2019, KADAMAY submitted the CDP to QC Mayor Ma. Josefina "Joy" Belmonte. The submission was marked by a "festive" protest in front of the Quezon City Hall, celebrating the completion of the development design for KADAMAY San Roque. During the protest, several KADAMAY leaders and SSR representatives were invited to a dialogue with Belmonte. They used the said opportunity to present the CDP as an alternative and "reimagined" development for the urban poor of Sitio San Roque. Belmonte's reception was favorable, and she committed to reviewing the CDP and the compliance of NHA-ALI with the UDHA, particularly in regard to the balanced housing requirement, which included the potential allocation of land for on-site development. She also assured that no large-scale demolitions would take place in Sitio San Roque (Ramos 2019; Inklusibo 2019).



KADAMAY presenting their CDP to the QC Mayor. Source: Save San Roque/Inklusibo

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After the submission of the CDP, KADAMAY continuously engaged with the QC LGU, particularly with the Housing, Community Development, and Resettlement Department (HCDRD), which focuses on the delivery of socialized housing. These negotiations for the CDP, however, were abruptly interrupted by the COVID-19 pandemic from 2020 to 2021. Nevertheless, KADAMAY maintained good relations with the QC LGU throughout the height of the pandemic, during Mayor Joy Belmonte's bid for re-election, and after her win in May 2022. In September 2021, KADAMAY San Roque even held a brief solidarity event in front of QC City Hall to express appreciation for Mayor Belmonte and the LGU's support in collaborating with ISFs on alternative housing solutions (Quezon City Government 2021; Inklusibo 2021). During this event, Mayor Belmonte reiterated her commitment to in-city housing, ensuring that KADAMAY San Roque, along with other ISFs in QC, would not be relocated to off-city sites but would instead benefit from the QC LGU's in-city housing programs. She stated:

Ang gusto ko pong adbokasiya ay sana lahat ng walang paninirahan o katiyakan sa paninirahan, o tahanan [sa Quezon City], imbis na ma-relocate po sa mga lalawigan at mga probinsya, dapat sa Quezon City po tayo titira. Kasama na po ang inyong grupo na kabilang doon sa mga magiging benepisyaryo ng mga incity housing programs po ng ating lungsod.

(My advocacy is to ensure that those who have no homes or no security of tenure in Quezon City will not be relocated to off-city relocations in the provinces but will be given housing here. Your group is included in the beneficiaries of Quezon City's in-city housing programs.)

In November 2021, Mayor Belmonte reiterated her commitment to in-city housing, stating, "My goal is to keep Quezon City residents within the city. If you are from QC, then you should be living inside QC" (Gutierrez 2021). It is worth nothing that even during her first mayoral campaign in May 2019, Mayor Joy Belmonte had already pledged to promote in-city housing (De Vera and Noriega 2019), a commitment she maintained throughout her first term as mayor (Tuquero 2019). Mayor Belmonte made in-city housing advocacy a central theme of her campaign to the QC urban poor in both the 2019 and 2022 local elections.

Throughout 2022, the QC LGU consistently reaffirmed its commitment to incity housing. In dialogues with KADAMAY, the HCDRD recognized renters in the community as beneficiaries of state housing programs—a group historically excluded from receiving socialized housing. That same year, KADAMAY expressed its openness to in-city housing options, if not on-site housing. However, despite the ongoing dialogues in 2022, engagement between KADAMAY and the HCDRD came to a halt in 2023. Despite KADAMAY's persistent efforts to resume discussions on the CDP during that year, the QC LGU ceased communication with the urban poor organization.

In 2023, the NHA conducted a census validation to determine if those previously surveyed in 2009 for the Vertis North Development Project were still residing in the community and to accurately determine the number of Sitio San Roque ISFs who had been categorized as disqualified in the 2009 census. This followed the recommendation of the Presidential Commission for the Urban Poor in 2021 to hold a census validation (PCUP 2021). This validation, conducted between July to November 2023, was supposedly in recognition of the fact that many of the children from the 2009 census are now adults, may have their own families, and should be counted as beneficiaries in state housing programs. It is crucial to note that multiple censuses have been conducted in Sitio San Roque. The initial census was carried out by NHA in 2009 as part of their duties in the Beneficiary Selection, Arbitration and Awards Committee (BSAAC) of the Project Inter-agency Commitee (PIAC)¹⁵, followed by another census conducted by the National Anti-Poverty Commission (NAPC) in 2011 at the urging of urban poor organizations.

The census categorized the ISFs in the community, distinguishing between those who were qualified and those who were disqualified. The qualified category includes those counted by the NHA in 2009, the National Anti-Poverty Commission (NAPC) in 2011, and those reconsidered by the BSAAC. The 2009 NHA

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¹⁵ The Project Inter-agency Commitee (PIAC) is a multi-stakeholder body, headed by the City Mayor, consisting of representatives from the LGU and its departments, national government agencies (NGAs), POs, and NGOs. This body is primarily responsible for the preparation, implementation, and monitoring of the relocation of ISFs, as well as the registration of ISF beneficiaries from the affected urban poor community (Dimalanta, Beltran, and Telen 2024).

census disqualified 70 percent of the residents, leaving many uncounted (Baroy and Dimalanta 2022a). According to KADAMAY, the census in 2009 was conducted without prior notice, resulting in instances where residents—whether they were structure owners, renters, or sharers—were not included because they were not at home during the survey. The pressure from urban poor organizations in Sitio San Roque eventually led the NAPC and the BSAAC under PIAC to conduct a survey and revisit their initial census.

Meanwhile, those in the disqualified category primarily consist of renters, although there were also structure owners and sharers among them. Additionally, previous awardees—ISFs who had already received a relocation package from the NHA—were also classified as disqualified. These previous awardees typically include qualified ISFs whose homes had been demolished, and those coerced into accepting relocation packages under voluntary demolition schemes.

Since early 2024, KADAMAY had been invited to participate in PIAC meetings. Previously, the organization had been deliberately excluded due to its militant stance in asserting housing rights for the disenfranchised, particularly renters, which led to state authories to label it as "troublesome." Around the same time, the QC LGU reopened dialogues with KADAMAY. In these discussions in early 2024, the HCDRD did not indicate any shift away from its commitment of in-city housing in its housing programs. Since 2019, and throughout their dialogues with the QC LGU/HCDRD, including those in 2024, KADAMAY has consistently asserted for the inclusion of renters in QC's socialized housing programs.

On July 3, 2024, a PIAC meeting was held in which the NHA presented the results of the 2023 census validation conducted in Sitio San Roque. These findings were later updated and discussed in KADAMAY's meeting with the HCDRD on August 27, 2024, where the revised data was further analyzed (See Tables 4-7). Table 4 provides the number of ISFs categorized as either qualified or disqualified along with the updated number of remaining ISFs within the community.

TABLE 4. NUMBER OF ISF BENEFICIARIES PER CATEGORIZATION THE AUGUST 27, 2024 QC HCDRD MEETING	ON AS PER
Total Qualified for Housing	659
Total Disqualified with Financial Assistance and Disqualified without Financial Assistance	1933
Total Disqualified Previous Awardees	92
Total	2684

Source: National Housing Authority

Tables 5, 6, and 7 provide a breakdown of the categories into various subcategories. Table 5 presents the ISFs qualified for housing (whether they are included in the 2009 NHA/BSAAC or 2011 NAPC census), while Tables 6 and 7 show the ISFs who are disqualified (whether eligible for financial assistance or not) and those who have previously received a relocation package, respectively.

Structure owners are primarily qualified and offered relocation packages for the following reasons: First, as the actual owners of the housing structures, their relocation directly facilitates the clearing of the area for the eventual construction of the development project. The demolition of their homes is a crucial step in expediting slum clearance, making it a priority for private developers and government entities alike. Second, the removal of these housing structures inherently displaces renters who rely on them for housing. The living conditions of renters are contingent upon the existence of the housing structures owned by these structure owners. Therefore, by targeting structure owners for relocation, the displacement of renters is indirectly but inevitably achieved, as they are dependent on the continued availability of these structures for their residency. While there is no explicit provision in UDHA stating that only structure owners can become beneficiaries of state housing programs, this is often what occurs in practice.

TABLE 5. NUMBER OF ISF BENEFICIARIES UNDER CATEGORY "QUALIFIED FOR HOUSING" AS PER THE AUGUST 27, 2024 QC HCDRD MEETING

Q-1. NHA 2009/BSAAC and NAPC 2011 (Structure Owners and Sharers/Renters)

Total Qualified for Housing

659 659

■ Source: National Housing Authority

TABLE 6. NUMBER OF ISF BENEFICIARIES UNDER CATEGORY "DISQUALIFIED WITH FINANCIAL ASSISTANCE" AND "DISQUALIFIED WITHOUT FINANCIAL ASSISTANCE" AS PER THE AUGUST 27, 2024 QC HCDRD MEETING

DQ-1. Total Disqualified with Financial Assistance	524	
Structure Owners		149
Sharers/Renters		375
DQ-2. Total Disqualified without Financial Assistance	1409	
Structure Owners		261
Sharers/Renters		1148
Total Disqualified with Financial Assistance and Disqualified without Financial Assistance	1933	

■ Source: National Housing Authority

TABLE 7. NUMBER OF ISF BENEFICIARIES UNDER CATEGORY DISQUALIFIED "PREVIOUS AWARDEES" AS PER THE AUGUST 27, 2024 QC HCDRD MEETING

DQ-3. Total Previous Awardees (Structure Owners and Sharers/Renters)

92

Source: National Housing Authority

In the same meeting, the NHA also presented the housing options included in the relocation package for qualified ISF, specifically those counted in the NHA 2009/ BSAAC and NAPC 2011 censuses. Among the six housing options presented by the NHA, five were off-city:

- Graceville, San Jose Del Monte, Bulacan
- Bellavita Project, Capas, Tarlac
- Porac, Pampanga
- Alaminos, Laguna; and
- General Trias, Cavite.

Only one in-city option was presented: Pingkian, Quezon City.

During the PIAC meeting held in July 3, the participating POs, including KADAMAY, requested a two-week period to submit a counter-proposal to the NHA's relocation package. Other POs in the community submitted their counter-proposals to the NHA in July 22, while KADAMAY submitted theirs in July 9. In their counter-proposal, KADAMAY emphasized the importance of in-city housing for the ISF beneficiaries and reiterated the housing rights of renters.

A follow-up PIAC meeting was held on July 23, 2024, where various POs presented their submitted counter-proposals. The discussion focused on comparing these counter-proposals with the initial relocation package proposal from the NHA. During this meeting, the QC LGU, through its HCDRD, also made additions to the NHA's relocation package. However, KADAMAY was not given the opportunity to present, despite having representatives in attendance and having submitted a counter-proposal earlier. Furthermore, KADAMAY was notably absent from the official minutes of the said meeting.

On August 9, 2024, a PIAC meeting was convened to present the revised relocation package for the ISFs of Sitio San Roque, integrating contributions from both the NHA and the QC LGU. During this meeting, it became clear that the additional housing options provided by the QC LGU were exclusively off-city (Table 8). Table 8 shows that NHA will primarily cover the relocation packages for qualified ISFs, while the QC LGU will cover the relocation packages for those who are disqualified.

TABLE 8. RELOCATION PACKAGE FOR ISFS AS PER THE AUGUST 9, 2024 PIAC MEETING

Qualified for Housing Q-1. NHA 2009/BSAAC Option A: NHA Off-city Housing (Graceville, San Jose Structure Owner, or Sharer/Renter Del Monte, Bulacan; Bellavite Project, Capas, Tarlac; Porac, Pampanga; Alaminos, Laguna; General Trias, Cavite) or In-city Housing (Pingkian, Quezon City) Or Option B: Php 300,000.00 Q-2. NAPC 2011 Structure Owner. Option A: NHA Off-city Housing (Graceville, San Jose or Sharer/Renter Del Monte, Bulacan; Bellavite Project, Capas, Tarlac; Porac, Pampanga; Alaminos, Laguna; General Trias, Cavite) or In-city Housing (Pingkian, Quezon City) Or Option B: Php 300,000.00

Disqualified

DQ-1. Disqualified with Financial Assistance (2009 NHA, 2011 NAPC)

Structure Owner	Option A: QC LGU Off-city Housing (Location of off-city housing from QC LGU are not yet disclosed/specified)
	Or
	Option B: Php 200,000.00
Sharer	Option A: Php 100,000.00 only
Renter	Option A: Php 38,700.00 only
	(Php 645 minimum wage, as of July 2024 x 60 days)

DQ-2. Disqualified without Financial Assistance (2017 ¹⁶ , 2023 NHA Validation)						
Structure Owner	Option A: QC LGU Off-city Housing (Location of off- city housing from QC LGU are not yet disclosed/ specified)					
	Or					
(including 2009 NHA Extended Household Member and New Structure Owner)	Option B: Php 150,000.00					
Sharer	Option A: Php 100,000.00 only					
(including 2009 NHA Extended Household Member and New Sharer)						
Renter	Option A: Php 38,700.00 only					
(including 2009 NHA Extended Household Member and New Renter)	(Php 645 minimum wage, as of July 2024 x 60 days)					
DQ-3. Previous Awardees						

Previous Awardee	None/ No Options
(either Structure Owner, Sharer, or Renter)	

Source: Authors

¹⁶ In 2017, NHA conducted a survey for its Area Inspection Report (AIR) to verify the number of "remaining" ISFs in Sitio San Roque.

The revised relocation package presented on August 9 raised concerns within KADAMAY about the QC LGU's commitment, as it appeared to be shifting from in-city housing toward off-city relocation; moreover they only provide off-city housing for disqualified structure owners. These concerns were further heightened by the exclusion of disqualified renters and sharers from any housing provisions. In another PIAC meeting held on August 17, 2024, KADAMAY was not given sufficient time to adequately address their concerns regarding the revised relocation packages; despite this limitation, KADAMAY representatives still attempted to raise questions.

However, during the August 27 meeting, Atty. Joselito "Jojo" Conejero, the Acting Assistant Department Head of the HCDRD, clarified that the ongoing dialogues between KADAMAY and the QC LGU regarding in-city housing were separate from the broader responsibilities of the QC LGU under the City Mayor's leadership of the PIAC. He reassured KADAMAY that their members, in particular, whether qualified or disqualified, would still have access to in-city high-rise housing to be developed by the QC LGU and urged them to trust in his assurances.

On August 30, KADAMAY launched a protest in front of the NHA and later at the QC LGU, demanding the inclusion of all ISFs, notwithstanding categorization created by census, in the provision of in-city housing.

The CDP formulated by KADAMAY San Roque exemplifies the principles of peoplecentered development by integrating its core tenets throughout its processes. This approach effectively embodies the values of participation, empowerment, and selfreliance while maintaining a clear focus on addressing the needs of the poor and most vulnerable, ensuring equity, and promoting accountability.

Participation, Empowerment, and Self-reliance. The CDP underscores the principle of participation by actively involving the marginalized in the planning and decision-making stages. This participatory approach enables community members to express their needs, preferences, and aspirations, thus placing them at the center of the development process. This is in stark contrast to conventional profit-driven development models where external entities—whether governmental or private—make decisions on behalf of the marginalized populations, often neglecting their input and even frame them as "collateral damage" for profit-driven development. As articulated by community leader Ka Inday, "Ang nagdisenyo [nito] kami mismo! (We designed it ourselves)!"

In the CDP, the role of the marginalized is emphasized. One of the KADAMAY leaders reflects on the process:

Nakita koʻyung kahalagahan noong [proseso] kasi nakukuha ang ideya na gusto ng mga residente. Hindi taga-labas ang nasusunod [kundi] kami. (I saw the importance of the process because it captures the residents' ideas. It's not the outsiders who decide but us.)

The empowerment principle of the CDP is exemplified through its emphasis on collective action. The process facilitates the consolidation of individual ideas through group discussions, allowing marginalized groups to reach consensus on a unified plan. This collective approach also fosters a sense of ownership among community members. Additionally, the marginalized, gain new knowledge through the process, which builds their confidence and, eventually, their self-reliance in advocating for their needs. "*Malaking bagay sa amin [ang proseso]…kasi natuto kami*" (The CDP process was important for us because we learned from it), said Ka Inday.

Bias for the Poor and Most Vulnerable, Equity, and Accountability. The CDP demonstrates a strong commitment to addressing the needs of the poor and most

vulnerable by actively promoting equity through the inclusion of historically disenfranchised community members, such as renters.

KADAMAY's negotiations with government entities have led to a notable increase in the recognition of renters' housing rights. Historically, renters were entirely excluded from state housing programs. However, there has been institutional progress, with disqualified ISFs—predominantly renters—now eligible for relocation packages. This marks a significant shift from the past when there were no institutionalized relocation packages available for disqualified individuals, whether in terms of financial support or housing.

Despite these advancements, the realization of renters' housing rights remains tenuous. The QC LGU has yet to deliver on its assurances to establish in-city housing, leaving the commitments still unfulfilled. While KADAMAY continues to assert the necessity of in-city housing for all ISFs, regardless of their categorization, the HCDRD's assurances have been limited to KADAMAY members only. Disqualified structure owners who are not members of KADAMAY are restricted to off-city housing options, while non-KADAMAY disqualified renters (as well as sharers) are limited to receiving financial assistance alone (See Appendix H). This deviation highlights a regression from earlier assurances from the QC LGU. Despite these setbacks, KADAMAY remains steadfast in its advocacy for the housing rights of the most disenfranchised.

KADAMAY acknowledges, however, that engaging in state negotiations often requires making strategic concessions. As Ate Fe notes, while the organization may not secure all of its demands, the objective is to obtain the maximum attainable state housing resources through their assertion. She elaborates:

Hindi lahat ng ginuhit natin ay 'yun ang ibibigay. Ang [porma ng] CDP ay yung kung hanggang saan natin ito magiit (Not everything we have drawn [in the CDP] will be constructed. The form of the CDP will reflect what we can achieve through our struggle.)

Nevertheless, KADAMAY maintains that the housing outcomes from the negotiations with the LGU must be affordable, provide access to basic utilities and social services, and include the most disenfranchized members of the community. Despite the challenging nature of the process, KADAMAY remains

persistent, driven by a commitment to ensure that no one is left behind and to demand accountability from duty-bearers.

The CDP emphasizes holding the government accountable for its obligations in housing provision and rejects the notion of transferring the responsibility of housing to ISFs or the private sector. Ate Fe, explaining that the CDP diverges from the People's Plan, asserts:

Imbis na komunidad ang gagawa [nang karamihan], nagi-giit kami na gobyerno ang gumawa batay sa aming plano. (Instead of the community carrying out majority of the work, we assert that the government implement the plan according to our plan.)

Conclusion

This study explores the potential of operationalizing people-centered development within the framework of housing advocacy, particularly given the constraints imposed by neoliberal housing policies. The findings suggest that while there are opportunities to advance housing advocacy through a people-centered development approach, these opportunities face fierce resistance. This resistance is particularly pronounced from government entities aligned with profit interests of private developers through PPP development projects.

The CDP experience in Sitio San Roque provides a vivid illustration of these challenges in advocating for housing rights of the most disenfranchised. Renters, who constitute a significant yet historically marginalized segment of the urban poor community, remain largely invisible to the government entities responsible for housing provision and relocation. Their housing rights are often overlooked in state housing programs, as the displacement of renters does not directly facilitate the clearing of land for development projects.

Despite some incremental progress in recognizing the housing rights of renters, it is clear that much work remains before these rights are fully acknowledged by the state. The advancement of renters' housing rights, and more broadly, the prioritization of the welfare of the poorest and most disenfranchized, continues to be heavily constrained by the profit-driven imperatives that are reified in the LGC and UDHA.

Evidently, the CDP in Sitio San Roque has achieved some notable successes but it has not been fully successful yet. The resistance from government entities and private developers remains a significant barrier, and the incremental gains made through the CDP process are still extremely fragile and vulnerable to potential rollback.

Nevertheless, the CDP experience in Sitio San Roque also revealed a more hopeful narrative. Despite the structural challenges posed by neoliberal housing policies, the CDP demonstrated that historically marginalized and sidelined segments of the urban poor community can be empowered to articulate their needs, make decisions and demands, and act collectively to reclaim their housing rights. Moreover, the empowerment of the poorest and most disenfranchised through the CDP is particularly noteworthy given the context of neoliberal policies that tend to undermine their representation and participation.

The CDP has provided a platform not only to demand accountability from government entities responsible for housing provisions but also to negotiate alternative housing solutions that neither shift responsibility to the urban poor nor concede to displacement from the city. This is a significant achievement, as it challenges the long-standing practice of off-city relocation, exclusion of the poorest from state housing programs, and the dominant housing and urban development paradigm that favors corporate profit.

The struggle for housing rights, especially for the poorest and most disenfranchized, remains an ongoing battle. Nevertheless, the CDP process offers a promising model for how people-centered development can be used to advance this cause. As urban poor communities continue to navigate the difficulties brought by neoliberalism in the context of housing and urban development, the insights gained from the CDP experience in Sitio San Roque will be invaluable in informing their efforts to claim their right to housing.

Appendices

AI	PPENDIX A. ACRONYMS AND ABBREVIATIONS USED
ALI	Ayala Land, Inc.
CDP	Community Development Plan
CMP	Community Mortgage Program
EFP	End-user Financing Program
HCDRD	Housing, Community Development, and Resettlement Department
HDMF	Home Development Mutual Fund
НОА	Homeowners Association
ISFs	Informal Settler Families
KADAMAY	Kalipunan ng Damayang Mahihirap
LGU	Local Government Unit
MRB	Medium-rise Building
NGO	Non-governmental Organization
PO	People's Organization
PPP	Public-Private Partnership
QC CBD	Quezon City Central Business District
QC LGU	Quezon City Local Government Unit
SHFC	Social Housing Finance Corporation
SPI	Surestre Properties, Inc.
UDHA	Urban Development and Housing Act

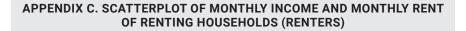
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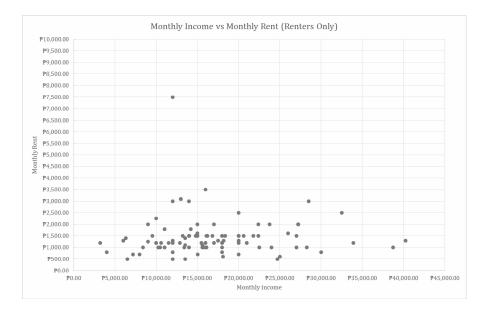
APPENDIX B. SOCIO-ECONOMIC PROFILING FORM (AS OF MARCH 2020)

Na	ag-interview					Petsa (MM/DD/YYYY):		a baral I									
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						F	PERSO	ONAL N	A DATO	s							
к	umpletong			Last Name				First Na	me			Middle N	ame			Nickna	ame
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	Lugar at prob	insya	ng ka	apanganakan:		Edad:	ĸ	Kaarawa	n (MM/DI	0/1111	ງ:	Contact	No.:		Kasaria		Lalaki
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Kinab	bibilangang Org	anisa	syon:	Anong taor sumapi?	n			Roma	ino Kato	liko		Islam	Islam 🔲 E				Iba pa:
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	Area	N	lo.	Street:			Co	mmunity	//Brgy.			Lungso	od			Probin	isya
						SAN ROC	QUE, E	BRGY. B	AGONG	PAG-	ASA	QUEZON	CITY			NC	2
	Pi	naka-	mata	as na antas na n	aabot	sa pag-aa	ral			К	arago	lagang detalye s	a ant	as	Kat	ayuan	sa antas
	Elementary			Vocational		Hind	di nak	apag-ar	al	Gr	/ Yr	Kurso (kung r	nayro	on)			Di pa Dagtapos
	Hayskul			Kolehiyo		lba pa:										Nakap	pagtapos
						Kat	ayuar	ng Sibil /	Civil St	atus							
	5	Solo (Single	:)		Live-in (F	Partne	er / May	kinakasa	ima)		Hiw	alay	sa as	awa (Separated)		
	May	asaw	a (Mai	rried)		Biyuda / Biyudo (Widow / Widower)					lba pa:						
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	wa / partner:																
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			Tsek	an kung saan gawa ar	ng:	Bubong	Pader				
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			(B) H	(ahoy, plywood, sawal	i				May	bahay	
			(C) 1	/lga napulot na matery	ales				Mura	a ang renta	
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Lugar na Pi	inagmulan (Itala laha maalala)	t ng lugar na	Halo	o, pero masmarami ang) (B)				Mala	apit sa esku	uwelahan
			Halo	o, pero masmarami ang) (C)				Mala	apit sa ospi	tal
			Ku	ng structure owner, m			pinagawa		Mala	apit sa kam	ag-anak
				ang bahay/righ	its/lup	a? (PHP)			Mala	apit sa kaib	igan
									lba p	oa:	
	KITA (Itala lahat	ng kita mula sa	miyen	nbro ng pamilya na m	akaka	isama sa	sariling C	DP tah	anan/l	housing ur	nit)
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	Submeter (P/ cu. m)										
Kurvente	Kuryente (P/ kWh)										
Direktang Metro											
		Gasul									
Pangluto		Uling									
rangtato		Kahoy na pang	atong								
Iba pa:											

SITIC		Control No.						
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		(,,,,,,	linggo	buwan	taon	(Rode Berran)		
Upa	Upa sa bahay kung renter							
	Palengke (Almusal, Tanghalian at Hapunan)							
Pagkain	Bigas		_			-		
pang-araw	Merienda							
-araw (bigas. condiments	Binibili sa sari-sari store							
at supply sa pagluto)	lba pa:							
	lba pa:							
	lba pa:							
	Gamot/Pangpa-gamot/Vitamins/ etc.							
	Laundry (sabon panlaba, detergent, pagpapalaba	etc.)						
lba pang	Toiletries (Sabon, Shampoo, Toothpaste, etc.))						
kailangan	Damit at Sapatos							
	lba pa:							
	lba pa:							
	lba pa:							
Telepono, Cellphone, at	Cellphone Load (Call, Text, Data)							
Internet	lba pa:							
Bayarin sa	Tuition at mga Libro							
eskwelahan at edukasyon ng	Baong Pera at Pagkain							
mga nag-aaral sa pamilya	Projects at mga school supplies							
Sa panniya	lba pa:							
	Miyembro ng GSIS o SSS							
Insurance	Miyembro ng Pag-Ibig							
	Miyembro ng PhilHealth							
	lba pa:							
Emergency o Biglaang	Itala:							
Gastos	Itala:							
	Bakasyon o outing sa ibang lugar/probinsya							
Libangan	Pasyal sa mall/sinehan o kain sa fastfood/restau	rant						
	lba pa:							
lba pang	Padala sa kamag-anak							
gastusin .	Iba pa:							
	Iba pa:							
TINATAYANG GASTOS KADA BUWAN:								
SUMA NG KITA AT GASTOS								
	Dagdag na impormasyon sa kabuhayan (o kakulangan nito, atbp) pabaha				nagkano buwan?	Tinataya Kľ		g pera kada buwan:
		(PHP)		GAS	TOS			
				KITA-G	ASTOS			
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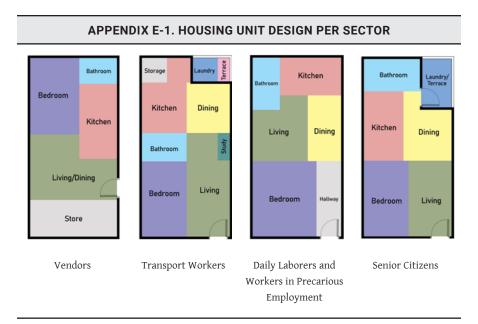
■ Source: Baroy and Dimalanta 2022b

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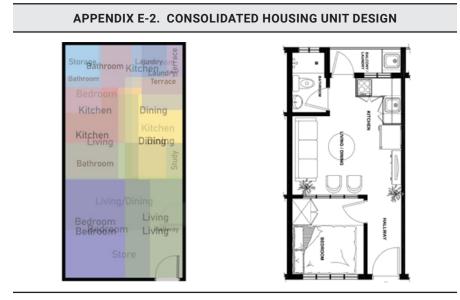
	REQUIREMENTS PER ROLE	DESIGN REQUIREMENTS
Vendors	 Provides affordable food choices; Provides affordable essential goods 	 Ample width for access road; Sufficient parking space; Sufficient storage space; Working drainage system; Ample space for garbage collection; Availability of essential facilities such as school and day care center, health center, wet market
Transport Worker	 Transports people from their home to work or school or places they need to go to Transport food and essential goods from the market to community 	 Ample width for access road Sufficient parking space Adequate lighting on access roads and alleys Accessible loading and unloading areas Availability of essential facilities such as school and day care center, health center, wet market

	ROLE	DESIGN REQUIREMENTS
Daily Laborers and Workers in Precarious Employment	 Constructing buildings, houses, and roads Installing and repairing water and electricity lines Repairing appliances and constructing furniture Working in commercial establishments (e.g., sales clerk, security guard) 	 Ample width for access road Working drainage system Ample space for garbage collection Availability of essential facilities such as school and day care center, health center, wet market
Senior Citizens	 Caring for grandchildren and other relatives at home Performing household chores Undertaking various jobs (e.g., vendor, transport worker) 	 Sufficient space on walkways for elderly individuals Consideration for elderly individuals in housing unit assignments Recreation center for seniors Availability of essential facilities such as school and day care center, health center, wet market

 Source: Michelle Bacabac, Miguel Bautista, and the SSR/Inklusibo Planning and Design Team



 Source: Michelle Bacabac, Miguel Bautista, and the SSR/Inklusibo Planning and Design Team



 Source: Michelle Bacabac, Miguel Bautista, and the SSR/Inklusibo Planning and Design Team

APPENDIX F. 1	APPENDIX F. TYPICAL MRB FLOOR LAYOUT SCHEMES							
	ADVANTAGES	DISADVANTAGES						
Scheme 1. Single-Loaded Corridor	Looks affordableIt has its own frontage							
Scheme 2: Double- Loaded Corridor	 None 	 Having doors of units directly facing other is considered unlucky Lacks its own frontage, as it is shared with the units across Hallway is too small, making units cramped and close to each other There is no space for garden 						
Scheme 3: Single-Loaded Corridor with Courtyard	 Hallways are more spacious; it don't feel cramped and enclosed because there is opening in the middle There is space for communal activities on the first floor has its own frontage; potted plants can be placed in the front of our units Windows can be placed on two sides of the unit; it allows better ventilation 	 Appears to be more expensive as it requires more space 						

APPENDIX G. MRB CONFIGURATION ON THE VERTIS NORTH PLAN



Location of the Selected Site in the Vertis North Plan



Chosen MRB configuration and site development plan

 Source: Michelle Bacabac, Miguel Bautista, and the SSR/Inklusibo Planning and Design Team

APPENDIX H. CHANGES IN RELOCATION PACKAGES FOR ISF BENEFICIARIES OVER TIME			
	Relocation Package prior to 2023 NHA Validation	Relocation Package after 2023 NHA Validation, as per the July 3, 2024 PIAC Meeting	Relocation Package as per the August 9, 2024 PIAC Meeting
	Qualified f	or Housing	
Q-1. NHA 2009/BSAA	С		
Structure Owner, or Sharer/Renter	Option A: NHA Off-city Housing (San Jose Del Monte, Bulacan; Gaya Gaya, Bulacan; Bocaue, Bulacan; Montalban, Rizal) or Option B: Php 150,000.00	Option A: NHA Off-city Housing (Graceville, San Jose Del Monte, Bulacan; Bellavite Project, Capas, Tarlac; Porac, Pampanga; Alaminos, Laguna; General Trias, Cavite) or In-city Housing (Pingkian, Quezon City) or Option B: Php 150,000.00	Option A: NHA Off-city Housing (Graceville, San Jose Del Monte, Bulacan; Bellavite Project, Capas, Tarlac; Porac, Pampanga; Alaminos, Laguna; General Trias, Cavite) or In-city Housing (Pingkian, Quezon City) or Option B: Php 300,000.00
Q-2. NAPC 2011			
Structure Owner, or Sharer/Renter	Option A: NHA Off-city Housing (San Jose Del Monte, Bulacan; Gaya Gaya, Bulacan; Bocaue, Bulacan; Montalban, Rizal) or Option B: Php 100,000.00	Option A: NHA Off-city Housing (Graceville, San Jose Del Monte, Bulacan; Bellavite Project, Capas, Tarlac; Porac, Pampanga; Alaminos, Laguna; General Trias, Cavite) or In-city Housing (Pingkian, Quezon City) or Option B: Php 100,000.00	Option A: NHA Off-city Housing (Graceville, San Jose Del Monte, Bulacan; Bellavite Project, Capas, Tarlac; Porac, Pampanga; Alaminos, Laguna; General Trias, Cavite) or In-city Housing (Pingkian, Quezon City) or Option B: Php 300,000.00

Only one in-city housing option is included in the relocation package
Off-city housing is the only option in the relocation package
Financial assistance is the only option in the relocation package
No relocation package

Relocation PackageRelocation PackageRelocation Packageprior to 2023 NHAafter 2023 NHAas per the August 9,ValidationValidation, as per the July 3, 2024 PIAC2024 PIAC MeetingMeetingAugust 9,August 9,
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Disqualified

DQ-1. Disqualified with Financial Assistance	(2009 NHA, 2011 NAPC)
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Structure Owner	Option A: Php 32,200.00 only	Option A: Php 36,600.00 only	Option A: QC LGU Off- city Housing (Location of off-city housing from QC LGU are not yet disclosed/specified) or Option B: Php 200,000.00
Sharer	Option A: Php 32,200.00 only	Option A: Php 36,600.00 only	Option A: Php 100,000.00 only
Renter	Option A: Php 32,200.00 only	Option A: Php 36,600.00 only	Option A: Php 38,700.00 only (Php 645 minimum wage, as of July 2024 x 60 days)

DQ-2. Disqualified without Financial Assistance (2017, 2023 NHA Validation)

Structure Owner	None/ No Options	Option A: Php 10,000.00	Option A: QC LGU Off-
(1. 1. 1)		only	city Housing (Location
(including 2009 NHA			of off-city housing from
Extended Household			QC LGU are not yet
Member and New			disclosed/specified)
Structure Owner)			
			or
			Option B: Php 150,000.00

Only one in-city housing option is included in the relocation package
Off-city housing is the only option in the relocation package
Financial assistance is the only option in the relocation package
No relocation package

prior to 2023 NHA after 2023 NHA as per t	ation Package r the August 9, PIAC Meeting
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DQ-2. Disqualified without Financial Assistance (2017, 2023 NHA Validation)

Sharer (including 2009 NHA Extended Household Member and New Sharer)	None/ No Options	Option A: Php 5,000.00 only	Option A: Php 100,000.00 only
Renter (including 2009 NHA Extended Household Member and New Renter)	None/ No Options	Option A: Php 5,000.00 only	Option A: Php 38,700.00 only (Php 645 minimum wage, as of July 2024 x 60 days)
DQ-3. Previous Awardees			
Previous Awardee (either Structure Owner, Sharer, or Renter)	None/ No Options	None/ No Options	None/ No Options

Only one in-city housing option is included in the relocation package
Off-city housing is the only option in the relocation package
Financial assistance is the only option in the relocation package
No relocation package

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