

■ URBAN STUDIES PROGRAM

From Somewhere to Nowhere

Housing and Resettlement Realities
in the Urbanization Landscape of
Cebu City

Jawjaw Loseñada

An aerial photograph of Cebu City, Philippines, showing a dense urban landscape with a prominent bridge in the background. The image is overlaid with a semi-transparent orange and yellow gradient. The bridge is a long, multi-span structure crossing a body of water. The city below is a mix of low-rise and mid-rise buildings, with a tall, thin tower visible in the distance. The overall tone is warm and slightly hazy.

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An aerial photograph of Cebu City, Philippines, showing a dense urban landscape with a large bridge spanning a body of water in the background. The image is overlaid with a semi-transparent grey rectangle on the right side, which contains the title and author information.

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"Cebu downtown Colon sunset aerial, Cebu City"

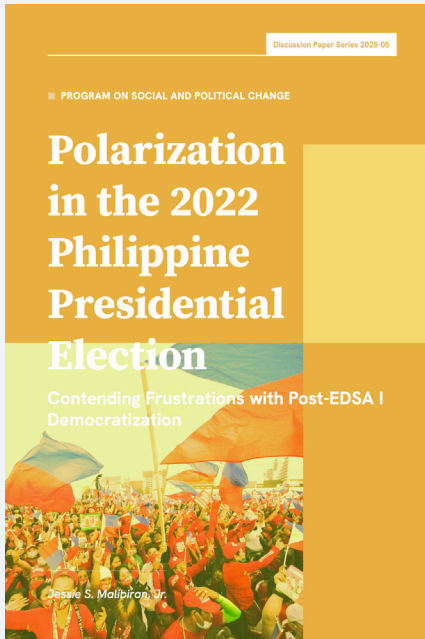
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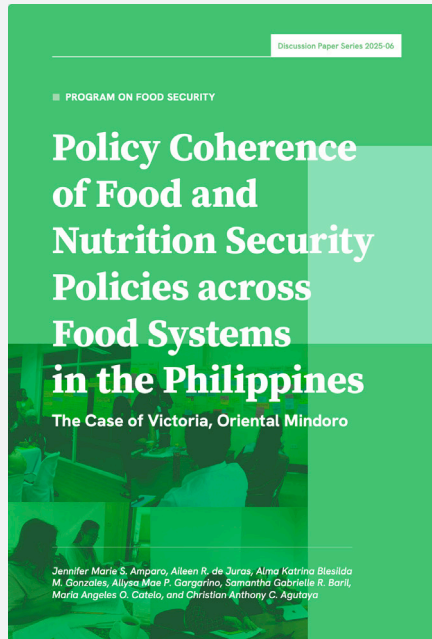
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FROM SOMEWHERE TO NOWHERE

Housing and Resettlement Realities
in the Urbanization Landscape of
Cebu City

Jawjaw Loseñada¹

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From Somewhere to Nowhere: Housing and Resettlement Realities in the Urbanization Landscape of Cebu City

INTRODUCTION

The (Un)Fulfilled Promises of Urbanization in Cebu City and the Decline of “Ceboom”

Cebu City is hailed to be one of the economic centers of the Philippines, contributing 22.6 percent to the region’s economy in 2023 (Villa 2024). The city sustained the boom of Region 7 as the fastest growing economy in the Philippines, where the regional gross domestic product is estimated at around 1.3 trillion pesos (National Economic and Development Authority n.d.). The “progress” of the region, and most importantly, of the city stems from its rapid urbanization over the last few decades. The city now houses a chunk of Business Process Outsourcing (BPOs) and technology-oriented industries in its technology hubs, as well as commercialization of homes and private business investments—the rise of condominiums, subdivisions, and malls, among others, throughout Cebu City.

Tracing back the city’s history, what might be considered the spur of urbanization was the “Ceboom” phenomenon, where Metro Cebu—which includes the three highly urbanized cities Cebu City, Mandaue City, and Lapu-Lapu City—and its surrounding developing municipalities, saw a glimmer of economic development. Investments from both domestic and international interests flooded in, and economic zones have gradually flourished from the 1980s to the 1990s. The “success story” of “Ceboom” is oftentimes attributed to the former Governor Lito Osmeña and his cousin Tommy Osmeña (Gera and Hutchcroft 2024), and their “brokering” for public-private partnerships, including the likes of the Ramon Aboitiz Foundation Inc. (RAFI), among others. However, the “Ceboom” phenomenon gradually declined due to a number of factors: the collaboration between inter-jurisdictional actors fizzling; new priorities and fixations across urban spaces, which led to the neglect of the actual needs of the people; the lack of funds; the redirection of other actors

to new industries outside of Cebu; the alliance-defiance trend; and the rise of new political actors and elites such as Michael Rama, whom Tommy Osmeña endorsed for mayor of Cebu City. Later on, Rama competed against Osmeña, and the latter lost. The governor of Cebu, Gwendolyn Garcia, who undeniably holds a great extent of power over the province and its politics, ultimately blurred the lines between jurisdictional boundaries and increasing tensions and fragmentations along these lines (Gera and Hutchcroft 2024). Despite the decline of “Ceboom” and the dooming impossibility of a united Metro-Cebu governance framework, at least in the present, Cebu City’s economic development managed to survive, albeit taking a different direction, especially with the current Rama-Garcia administration.

However, despite the booming economic performance felt by the city, the realities on the ground say otherwise. Among the three highly urbanized cities, Cebu City earned the highest poverty incidence rate in 2023, with 145,000 of its population living below the poverty line, compared to 72,000 and 58,000 in cities of Lapu-Lapu and Mandaue, respectively (NEDA 2024). Additionally, the rapid urbanization ushered the phenomenon of overbuilding in Cebu City; what used to be rural lands became commodified and commercialized urban properties, as seen in the upland part of the city, due to the increasing shortage of urban spaces in downtown Cebu City (Sevilla 2023). However, the trend of overbuilding is not limited to the uplands; it is also seen near the coastlines of the city, where reclamation projects are being implemented, as seen in the North Reclamation Area (NRA) and South Road Properties (SRP), which are both planned in the 60s and the 90s, respectively. The combined manifestations of overbuilding in Cebu City produces grave and sometimes irreversible environmental problems. For example, the continuing reclamation projects throughout the city have been projected to destroy aquatic ecosystems and equilibrium, evident in the deaths of coral reefs and mangroves that could have helped with the livelihood of residents and the mitigation of intense sea waves from the coast (Mayol 2021). Additionally, with the transformation of the rural uplands to urbanized properties, intense flooding in Cebu City has become more frequent, where either light rains that last for a while or brief periods of intense downpour both lead to ankle- to knee-deep floods in many areas in the city; this makes mobility, livelihood, and health safety difficult and dangerous (Erram 2024; Cebu City News 2023). These episodes of intense flooding disrupt economic productivity in the city, as well as create health

risks, whether in the form of water-transmitted diseases and ailments, heavy and uncoordinated traffic, or road and drainage-related accidents, among others.

Flooding in Cebu City has become a grave issue and emergency. This is especially true with the worsening climate crisis, leading the city government back in 2022, under the suspended Michael Rama, to carry out Executive Order No. 2, which mandated the creation of a special task force, “Task Force Gubat sa Baha” (Task Force on the War Against Flood). Their central focus would be on mitigating and creating comprehensive roadmaps to address the city’s experienced flooding problem. Under the provisions of this executive order, departments and government agencies are provided seats within the task force—for instance, departments/agencies concerned with city planning and development, public works, urban poor, environment, disaster risk and management, and even educational bodies in the form of the Commission for Higher Education (CHED), Department of Education (DepEd), and the Local School Board (LSB), among others. The main directives of the task force centers on engineering effective flood control initiatives, restoring the considerably dead major riverways throughout the city, and providing resettlement for communities and families who reside near the identified easement zones, located by the to-be restored and rehabilitated riverways. This task force, more than a response to the ongoing flooding crisis, is central to Rama’s idea of transforming Cebu City into a “Singapore-like” city (Bunachita 2022), which, as of December 2023, has evolved to aiming for Cebu City to become “Singapore-like” with “Melbourne features” (Magsumbol and Mascardo 2023).

An urgent concern with regards to Cebu City’s rapid urbanization is the growing social and economic inequalities in the city. If left unaddressed, these may create detriments to the residents. This is evident in the overpopulation of the city. Because it houses a considerable chunk of jobs and livelihood, people from the municipalities and nearby provinces transfer to Cebu City to work. Additionally, as the city accommodates foreign industries, investors, and tourists, prices are disproportionate to what its residents can afford. This is evident in the city’s housing, where low-income residents grapple with finding decent shelters, taking a considerable portion of their salary, or be forced to live in informal settlements. The creation of the Task Force Gubat sa Baha posits a threat to the residents, since among their main directives is

the clearing of the three (3) meter easement zones near the major riverways in Cebu City, and relocating displaced residents to medium-rise buildings. Under this directive, housing vis-a-vis the city’s “multi-actor” operation is deemed to be a shared collaboration between the Secretary to the Mayor, CPDO, Local Housing Board, DWUP, DEPW, DPWH, DENR, CCENRO, PROBE Team and the private sector (Bunachita 2023). However, this whole promise of resettlement raises a lot of questions, ranging from the location of the resettlement, the rent for these resettlements, its sustainability, and the proximity of these resettlements to the resident’s livelihoods, among many others.

From Somewhere to Nowhere: Realities, Response, and Repercussions in Cebu City’s Resettlement Initiative

The table below, drawing from data from the Task Force Gubat sa Baha, outlines the number of profiled and/or cleared informal settler families along the eight (8) major riverways in the city as of 29 August 2024:

TABLE 1. DATA ON PROFILED AND/OR CLEARED INFORMAL SETTLER FAMILIES AS OF 23-29 AUGUST 2024

MAJOR RIVERWAYS	PROFILED	CLEARED	BALANCE
Bulacao	417	0	417
Estero de Pari-an	104	17	87
Mahiga	981	0	981
RIVERS WITH ONGOING PROFILING/REVALIDATION			
Lahug River	686	0	686
Guadalupe River	1,155	0	1,155
Kinalumsan	2,678	0	2,678
Tagunol Creek	312	3	309
Butuanon	216	0	216
Total	6,549	20	6,259

As reflected in the table, the relocation operation connected to the directives of the Task Force Gubat sa Baha undergoes initial profiling before clearing operations. They do not do the profiling and clearing process in all the major riverways in Cebu City simultaneously. Instead, they focus on one riverway at a time. As of writing, the major riverway that became the flagship example is the Estero de Parian, which spans from Brgy. Tejero up to parts of Colon Street in the city. While the statistics above show that few households have been cleared, on-ground realities provide an opposing view, highlighting the challenges, constraints, and potential mismanagement of the whole housing and resettlement initiative in the city.

The following section identifies challenges and constraints, which are drawn from on-ground interviews with residents living in what are considered to be “danger zones.” It also includes interviews with representatives from the task force and the city government of Cebu City, as well as members of civil society organizations. For cohesion, the challenges were grouped into the following themes: (1) Budgetary Issues; (2) Land Relocation; (3) Political Uncertainties and Tensions; and finally (4) Civil Society Participation, or the lack thereof, in the decision-making and carrying out of action plans in terms of resettlement.

CONCERNS AND ISSUES ON BUDGETING

A major challenge that the relocation initiative faces is insufficient budget. First, the Committee on Infrastructure and Urban Planning, under the city government, heavily relies on funding from the Department of Public Works and Highways (DPWH) to carry out many of their initiatives. The Task Force Gubat sa Baha, born only out of an executive order and not an institutionalized body, waits for budget so that they can continue preparing permanent relocation sites for informal settler families along the major riverways that they target to rehabilitate. Without sufficient independent funding, the initiative poses risks of displacement to communities, given that the profiling and clearing phase remains aggressive in nature. It leaves behind what is supposed to be an important component: proper housing for affected residents.

The issue on budgeting is not only experienced by the task force, the city government, and concerned government agencies; it is also a burden on informal settler families affected by the whole clearing operation. The

government aims to eventually redirect and enroll these families into the “Pambansang Pabahay Para sa Pilipino Housing” program, the flagship socialized housing project of the national government, where they target to prioritize providing permanent housing for less advantaged Filipinos, under which majority of the informal settler families are classified. This will be done through subsidizing the payment scheme or arrangement and slashing down 5 percent of the interest rate of these houses. However, the affected residents see this project as unable to comprehensively address major and long-term problems. Key informants from these communities argued that this program is not “socialized” enough, given the fact that the government would only subsidize the interest, but not including the capital/principal rate. From their perspective, if the government is aiming to streamline socialized housing, they (the government) should shoulder half of the entire cost of housing and not just the interest rate. Additionally, even with such subsidy, the residents might not be able to afford availing of the program. They cited that the minimum wage in Cebu City is not directly proportional to the offered arrangement scheme of the national program:

“Dili, bisag unsaon nila, di jud affordable. Unsaon pagdeclare og socialized housing kung 4k ang buwan. In fact, ang kada adlaw nimo kay moincome kag 300, 450 nya kwaan pas imong inadlaw nga panginahanglan bisan pag minnimum di gyapon ka kuan ana. Pila man minimum ron? Pila man kilo sa bugas? Unsaon na. Ambot lang di ko kaimagine. Bisan pag magsocialized housing pod ag 1k-2k unya ang imong income mao rana. Kung magsocialized housing, subsidized jud na ang tunga, dili kay pila ra ka percent ang isubsidize.”²

(No, no matter what they do, it is not affordable. How can they declare it to be socialized housing when it accounts to 4,000 PHP per month? In fact, even if your daily income is 300 PHP or 450 PHP, it gets subtracted by your daily needs. With the minimum [wage], [you cannot avail of it]. How much is the minimum right now? How much is the kilo of rice? I cannot imagine. Even if it is socialized housing, your income remains the same. If they plan to have socialized housing, they must subsidize half of the amount and not only a percentage.)

2 Key Informant Interview with Pagtambayayong Foundation Inc., November 2024.

The issue of affordability of the permanent housing is also shared by task force representatives, citing that it still depends on the capacity of the residents if they will avail of the permanent (and subsidized) housing project.

ABSENCE OF PROPER RELOCATION SITES

Another issue that the initiative faces is providing relocation sites for the affected families. As of writing, the best that the city government can offer to displaced families are transitional housing, which are temporary housing situated within the city. According to the key informants from the task force, this transitional housing is *“designed to accommodate those informal settler families [ISFs] living within the danger zones, for their temporary shelter, so that we can clear all the structures, and then allow the DPWH to implement the flood control projects.* “What this means is that while the city government will provide temporary shelter, which the task force highlighted is free, will require residents to come up with a plan to avail of permanent housing. As one of the key informants said:

“You should have a permanent [house], right? If it's temporary, it's [not] part of your plan. Unless you don't have a permanent place, you don't know where they [informal settler families] are. That's why if you plan for a temporary, this should be permanent.”³

This sentiment has already been raised in the previous section; even with the socialized housing initiative, both the residents and the task force had reservations on the affordability of the housing project. The task force underscored the need to deeply assess the capacity of the affected families in the process. The reservations on permanent housing and its affordability can be attributed to government oversight in terms of developing relocation sites that are strategically situated within the confines of economic and social productivity across the city. A potential reason as to why there is an issue on budget provision for socialized housing stems from the lack of buffer funding in the city government. One of the key informants cited:

3 Key Informant Interview with Task Force Gubat sa Baha, October 2024.

"Naay ruling ang PAG-IBIG that after three consecutives, ma-consider as default. But some of the LGUs have buffer fund. We will have to propose to Cebu City to have a buffer fund; if [a resident] can't pay this month, [the government] will have to pay. In Lapu-Lapu City, USC has a project for scavengers. The scavengers, it is not every day makakita kwarta. Naay buffer ang USC sa dili makabayd. We propose na ang Cebu City, they have a resolution or ordinance kay looy man pud if di makabayad ma-default and then ma-foreclose. So, another housing backlog."⁴

(There is a PAG-IBIG ruling that after three consecutive payments, it will be considered as default, but some LGUs have a buffer fund. We will have to propose to Cebu City to have a buffer fund; if [a resident] can't pay this month, [the government] will have to pay. In Lapu-Lapu City, the USC has a project for scavengers. Though the scavengers may not find money every day, the USC has the buffer fund for those who cannot pay yet. We propose that Cebu City have [a similar] resolution or ordinance. It is pitiful if a house gets defaulted and then foreclosed, [which is] another housing backlog.)

The issue on the delay of providing proper relocation sites can also be rooted in the unattractive character of the Balanced Housing Development Act, where newer commercial and residential infrastructures have to dedicate 5 percent of the infrastructure space to socialized housing when it is a condominium unit, and 15 percent for subdivisions. These establishments will be given tax incentives equivalent to the amount they dedicate for socialized housing. However, key informants from the Department of Socialized Housing and Urban Development (DSHUD) emphasized that the initiative is struggling in terms of actually contracting developers for these permanent relocation sites:

"High cost of land if in-city, taas gyud og presyo ang yuta which is maatasan sa atoang private developer. Alkanse jud sa ginansya or gamay ra jud ang ROI. Second, ang naa man gud sa atoang guidelines naa dapat uy prequalification na himuon sa Pag-Ibig. So si developer syempre motukod kung naa jud uy list of for example prequalified 500 beneficiaries. Kasagaran sa developer magwait and see sya sa LGU,

4 Key Informant Interview with DHSUD, November 2024.

naa bya na uy cost of money if magtukod nya dugay maka-takeout so it will take time to recover.”⁵

(There is a high cost of land in the city, which discourages private developers. They cannot reach breakeven or they have little return of investment [ROI]. Second, what is stipulated in our guidelines is that there should be pre-qualifications made by PAG-IBIG. So the developer will only build if there is a list of, for example, 500 beneficiaries. Oftentimes, the developer waits for the LGU, and there is actually the cost of money if they will build, but the take-out is delayed.)

As such, more than the issue of physical land, there is also a lack of coordination, shared expectation, and goal-setting by the developers and the government, which derails potential progress in providing for equitable and affordable socialized housing for the informal settler families affected by the whole river rehabilitation initiative of the city.

POLITICAL UNCERTAINTIES AND TENSIONS

Another prominent issue faced by the housing and resettlement initiative of the task force are the existing political uncertainties and tensions between involved actors and stakeholders in the process. For one, bureaucratic red tape exists in the identification and acquisition of land to be used as relocation sites. As cited by the informants from the DHSUD, the government procures the land more often, as opposed to engaging in joint venture agreements, specifically because the latter (joint venture agreements) take a long time to process, often reaching a minimum of an entire year. Additionally, bureaucratic red tape makes ownership of the relocation sites harder. As one of the key informants noted:

“But dili mi sure kay ang takeout man gud sa Pag-IBIG kay naa pa man gud na BIR clearances and muadto pa na sila registry of deeds for the title and the condominium certificate title and then ittransfer sa mga beneficiaries. Mao na next week naa jud mi dialogue with BIR and

5 Key Informant Interview with DHSUD, November 2024.

registry of deeds kay mag-ask jud mi timeframe sa ilaha kay di jud ni dapat dugay-dugayon kay this is a socialized housing project.”⁶

(But we [DHSUD] are not sure because the takeout from PAG-IBIG needs BIR clearances. They still need to go there to the Registry of Deeds for the Title and the Condominium Certificate Title, and then it will be transferred to the beneficiaries. Next week, we will be having a dialogue with BIR and the Registry of Deeds to ask for a timeframe. This should not be delayed as this is a socialized housing project.)

Aside from the existing bureaucratic red tape, the informal settler families are only given either of two choices, according to the key informant interviews of both government bodies and members of informal settler communities. The choices provided for them are: receiving a one-time cash assistance of 35,000.00 PHP, or receiving relocation assistance. They cannot avail of both at the same time. This raises a concern because those who opted for the one-time financial aid mentioned that the amount is not enough to settle for a new home and to provide for their everyday needs and those of their respective families. They said that the residents utilized the provided amount to sustain themselves. On the other hand, those who opted to receive relocation assistance also raised a concern that up to now, these relocation sites are yet to be seen. One informant highlighted:

“Pero 2021, hangtud karon, wa man japon bisag haligi ba, wala man.”⁷

(From 2021 up to now, [we received] nothing, not even a wall.)

There are potential reasons as to the delay of the relocation sites, detailed in the previous sections, including issues on budget and developer contracting.

6 Key Informant Interview with Pagtambayayong Foundation Inc., November 2024.

7 Key Informant Interview with Pagtambayayong Foundation Inc., November 2024.

Political tensions also exist in the city. According to members of civil society organizations, the operation of the city of Cebu is basically a one-man show, as cited by a key informant from a civil society organization:

"Maoy sakit sa gobyerno, maminaw ra sila tungod kay one-man show raman gud ang cebu City oy. Agad ra silas Mayor."⁸

(That is what is wrong with the government. They will only listen because Cebu City is a one-man show. They only depend on the mayor.)

This account potentially hints to an imbalance in terms of power dynamics between the various bodies, departments, and agencies involved in the integrated flood mitigation initiative.

Political uncertainties lie in the very nature of the task force being born out of an executive order (Executive Order No.2), and not an institutionalized one. Such nature of the task force poses a risk and a certain degree of vulnerability, especially when it comes to administrative shifts and transitions. A manifestation of this vulnerability can be seen when Michael Rama was suspended as the mayor of Cebu City, and Vice Mayor Raymond Alvin Garcia took over the mayorship role. In the transition, the integrative flood mitigation response operations experienced certain setbacks and revisions in terms of carrying out the various aspects, including the resettlement initiative. For one, the transition caused a month-long halt in terms of operation because the job orders from Rama's administration were not yet renewed under Garcia's leadership. Another is on the issue of the list of potential beneficiaries to be endorsed for subsidized housing. From the account of the key informant from DHSUD, Rama failed to provide the endorsed list of beneficiaries for the socialized housing, so they have to start the list again under Garcia's office. Additionally, they also mentioned that Garcia signs documents that he deems beneficial for many people faster than others. This transition also has an effect on the members of civil society. Key informants from Pagtambayong Foundation Inc. mentioned,

8 Key Informant Interview with Pagtambayong Foundation Inc., November 2024.

"Wa gyud mi kasuway nga gisuwatan mig balik og dili ka moingon og asa naman to?... Pero ingon og kuan, wala oy. Pugngan jud to namo si Rama pero si raymond, di ka kabuhat ana. Proper.... Richkid raba na. Maayo to si Rama kay imoha ra mapugngan ang sinturon.... Bag-o paman sad si Garcia no, dili lang sad ta ka Mao lang akong nalantaw ba nga di ta kapangambush. Anad man gud nig ambush² kay kining magpaschedule kay di man ka maschedule gud.... Wa na gyud kay schedule, sunod semana, sunod buwan. Ig atang nimo ig alas 5,6,7 mogawas nana, magabin-an nalang tag inatang. Nindota sad nang gabii ta mangatang kay mastorya nimo shag tarong pero storya ra lagi japon."⁹

(We have not experienced receiving a response unless we ask where the response is... We can stop Rama sometimes, but we cannot do that with Raymond [Garcia], because he is a rich kid. Rama can be held by the belt. However, Garcia is still new, so we cannot easily conduct ambush interviews, which we usually do. Even if we tried to schedule a dialogue or talk, it is always postponed or moved to another date—next week or next month. So we wait outside the city hall, around five, six, or seven PM, and we wait. It is actually nice to wait for them in the evening because you can talk to them properly, but still, it is all just talk.)

A recurring theme in this study is that the government keeps promising, but does not carry out actions to resolve pressing issues on housing and resettlement. (This has also been expounded in the previous sections.) With the articulated accounts and experiences, the frailty of the initiative can be seen, especially if there is no push for institutionalization. The initiative can and might always be subject to the individual vision of the heading agency/official, instead of a provided directive and a clear mandate.

Another issue is the coordination and clear boundaries of involved government agencies and bodies in the initiative. For one, key informant interviews inform how local government units tend to meddle with the beneficiary lists, deviating from the ones that were actually provided by the DHSUD. To support this claim, key informants from DHSUD cited the case of Lorega. They were surprised to see that the list they provided differed from the list of beneficiaries

9 Key Informant Interview with Pagtambayayong Foundation Inc., November 2024.

who received housing, saying that while the Lorega project is a good example of socialized housing from the get-go, it is not the perfect example in terms of selecting the beneficiaries for the project. Another manifestation of the lack of coordination of involved agencies can be seen in the inconsistency in terms of regular updates and inconsistent collaboration from the task force, PCUP, and the local housing board. Such incoordination leads to a divide and gap in oversight. This sentiment is shared by members of civil society organizations, citing that there is a lack of transparency in terms of streamlining information and services. Key informants from Pagtambayayong Foundation Inc., highlighted:

“The government should announce in social media or any platforms. They should promote their programs to the appropriate beneficiaries. From what we have observed, only those who are *abtik* (fast) can avail the programs, and most of these people are actually well-off. Those who are vulnerable do not know the programs that they can avail.”¹⁰

They also emphasize the need for government agencies to be more dynamic and approachable to the public, even proposing that they go to the communities, instead of the other way around. They also suggested that it would be helpful if government services were located in proximity with the rest to help ease the concerns of the public.

As highlighted in this section, the housing and resettlement initiative runs the risk of vulnerability and potential discontinuity, amid the instability and impermanence of the acting body. To provide a holistic analysis of the issue, this study also presents in the next section the current situation of civil society and its participation in the decision-making process about the initiative.

LACK OF CIVIL SOCIETY PARTICIPATION

At the outset, interviewees from civil society highlighted that they are being invited to consultations, but they see no subsequent action afterwards. To quote one key informant from Pagtambayayong Foundation Inc.:

10 Key Informant Interview with Pagtambayayong Foundation Inc., November 2024.

*"Naa kana makaattend mi like magsession sila, maapil sa ilang agenda ngadto sa council, makaspeak sad sila. Oh ana. Naay daghan nang nahitabo ana.... Of couse nakatalk gani mi ana nila atong Cimatu. Naa poy ipahigayon ang Pagtambayayong like mga roundtable discussions, ka attend sad na sila. Like atong giadtuan didto, dili man nga kato ra, naa may mga lain pang ing ato nga kuan ba para... ang nag initiate ang Pagtambayayong. Naa pod lain nga mga NGOs nya ato pong tawgan ang mga Like EMB... Naminaw sila pero wa may resulta."*¹¹

(Yes, [civil society organization members] can attend [consultations]. When they hold sessions, they can include it in their agenda with the council, and they can also speak. Of course, we even talked to Cimatu about it. Pagtambayayong also facilitates events like roundtable discussions, which they can also attend There are other similar events, organized by Pagtambayayong. There are also other NGOs, and we invite them. They listened, but there were no results.)¹²

They also suggested that instead of exerting the effort on the downtown part of Cebu City, they proposed that a better approach to control the worsening flood in the city would be to rehabilitate the greenery in the upland and mountainous part of the city. Furthermore, they highlighted that a better approach to the housing and resettlement initiative would be to revive the Community Mortgage Program (CMP). In the program, the residents will just buy the land, and it is up to them to build their respective houses, instead of the socialized housing, which would move them to medium- to high-rise buildings and may not be suited for the elderly and people with special needs.

However, it is worth noting that civil society organizations also face difficulties internally. As disclosed by Pagtambayayong informants, they conduct regular town hall meetings to remind the informal settler communities of their fight, given the reality that some of them are harder to mobilize due to a number of reasons. This includes a defeatist mindset. Some find it purposeless to lobby for equitable resettlement due to a thinking that at the end of the day, they will still be demolished. Another reason for the difficulty in mobilization is social

11 Key Informant Interview with Pagtambayayong Foundation Inc., November 2024.

12 This is a non-verbatim English translation of the paragraph. Minor edits have been made for readability.

fatigue. Some communities would rather do something “more productive” than engage in crucial dialogues. In connection with this, another reason is the association costs of various formations and informal settler community organizations. Similar to the idea presented previously, communities find it more useful to utilize their money to sustain and buy their needs, instead of contributing to the association costs of their organizations. Lastly, an issue that civil society organizations face internally is their concern on the ability of the communities to empower themselves and champion their causes, citing that Pagtambayayong, alongside other civil society organizations, can only do so much. This thus underscores the need to encourage them to involve themselves in the various lobbying and mobilization efforts, led by or even independent of Pagtambayayong Foundation Inc.

The lack of mobilization presents a grave risk in terms of the pursuit of equitable housing implementation. It must be a necessity and a norm to intensely involve civil society organizations and affected community members in the decision-making process for crucial issues. This is to prevent a monopoly and further marginalization, which is manifested through the lack of affordability and equal housing benefits and opportunities.

This section highlighted the current situation of civil society organizations on the housing and resettlement initiative. Such condition is situated in the bigger picture of the integrative flood mitigation initiative of Cebu City. In summary, civil society organizations experienced difficulties externally and internally—internally: concerns of cohesion, awareness, and willpower; and externally: issues of inaction and the lack of proper coordination.

From Nowhere to Somewhere: Recommendations Moving Forward

With the outlined challenges and realities in the resettlement initiative of Cebu City, it is deemed imperative to forward recommendations that might help pursue inclusive and equitable housing solutions for the integrative flood mitigation initiative of the city.

First, there needs to be an institutionalization of an integrative flood mitigation program/roadmap/ framework that would exist as an entity more than one that is produced by an executive order. The frailty and uncertainty of the task force proves to be a pressing concern when it comes to formulating efficient housing initiatives for the affected communities. This is due to the fact that the task force is a product of an executive order: Executive Order No. 2, signed by Michael Rama. As such, its effectiveness is subject to the approval of the succeeding administrations. Therefore, it is important to insulate the project by institutionalizing it in order to protect it from harsh administrative shifts. **However, it must be recognized that institutionalizing an integrative flood mitigation program should possess a genuine collaborative character that details proportional and sufficient involvement of multiple stakeholders from the upstream to the downstream processes.** This should serve as the basic prerequisite for any attempt to institutionalize a program like this.

Second, there is a need to streamline productive dialogue and stimulate civil society organizations by incentivizing their participation and retaining their democratic character. This can be done by encouraging them to actively participate in brainstorming flood mitigation solutions and responses, more than just being “enjoined” or “highly encouraged,” as is the current situation and norm in the city’s political landscape. It is important to revitalize civil society participation in these processes in order to craft sustainable responses that take into account the sentiments and demands of affected communities, especially in terms of long-term solutions. More than just affording them decision-making powers in these initiatives, the city government, and even the national government, should look into providing material assistance to civil society organizations, and to allow smoother recognition processes to ensure the longevity of these organizations.

Third, there must be a streamlining of government information and services. As provided in the study, a member of informal settler communities raised a concern on the lack of information and access when it comes to services related to housing and proper resettlement. This must be addressed, since many of informal settler families do not have proximal access to crucial services. This also points to the need to revisit bureaucratic efficiency, and to provide better and more extensive subsidies and incentives for the affected families.

There is a need to revisit bureaucratic efficiency because some challenges highlighted in this paper stem from the existing red tape in terms of releasing titles and permits. Another challenge is the lack of coordination within involved government agencies such as the DHSUD and the LGUs, as well as the inconsistent update and progress reporting of the task force to the local housing board, among other agencies. There needs to be a clear flow and understanding of these processes among agencies. A shared goal must also be formulated and upheld. Furthermore, there is a need for transparency in terms of crucial information.

Additionally, there is a need to provide for better and more extensive subsidies and incentives for the affected informal settler communities. There is distrust between the communities and the city government, based on the presented accounts. Through extensive subsidies and incentives, families would not only be able to afford the relocation in the beginning, but their proximity for economic and social productivity is also addressed. This can be done by revisiting the minimum wage in the city and coordinating with other concerned agencies to make sure that essential social services and economic workplaces are accessible, if not proximal, to the location of the resettlements.

Finally, there is a need to craft an updated comprehensive land use plan for Cebu City. As seen in the accounts of the affected communities, they are lobbying for the revival of the Community Mortgage Program (CMP), which grants beneficiaries a portion of the land. They choose the program over the proposed socialized housing, where they will only be situated in medium- to high-rise buildings. However, informants from government agencies raised the concern that there is already a shortage of land in the city, which might prevent the realization or potential revival of the CMP. Thus, there is an imperative to revisit the currently adopted comprehensive land use plan of the

city in order to reassess whether the plotted and identified zones have been followed in accordance to the utilization assigned to each zone. It must also be reviewed whether or not there are areas of compromise that can fulfill the demand of the communities, with due consideration to the land usage and governance in the city. There may be solutions that do not involve further reclamation, which also posits its fair share of environmental and urban problems, especially for a coastal city like that of Cebu City.

In summary, the challenges and realities of the housing initiative in connection with the implementation of the integrated flood management program of the city government of Cebu stems from structural, political, economic, and geographic concerns. Therefore, approaching and providing solutions for these issues require collaboration and close cooperation between the public and private sphere. The absence of reforms in the housing and resettlement initiative in Cebu City ultimately run the risk of perils, in terms of economics, health, and human and urban development.

IMPORTANT ATTRIBUTION

The presented data for this paper were collected through the help of Joemar Yubokmee Jr., Ritzie Mae Lao, and Queenie Rubio of the Political Science Program, UP Cebu, who served as facilitators for the series of Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) for this paper. The writing, interpretation of collected data, and preparation of this discussion paper was done by Jawjaw Loseñada.

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