

Bahay, Buhay:

Creating inclusive urban
communities through a
pro-poor and participatory
housing agenda

Summary Report

23 April 2021 | 07 May 2021 | 21 May 2021





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Foreword

The clamor for decent housing is a claim to a dignified living. **BAHAY means BUHAY.**

It has been a long struggle of the poor, especially those living in informal settlements, to pursue their dream of having a home. Even if the right to adequate housing is enunciated under article 25 (1) of the Universal Declaration of Human Rights and has been codified in major international human rights treaties, a vast majority of the urban poor sector live in subhuman conditions and are constantly threatened by evictions and demolitions. Government efforts and initiatives have proven to be inadequate to address such problems of homelessness. There is a need for the state to listen to the voices of the poor and take seriously their housing agenda toward the creation of inclusive, sustainable, safe, and flourishing urban communities. It is in view of the above considerations that the Homeless Peoples' Federation Philippines, Inc. (HPFPI) and the Philippine Action for Community-Led Shelter Initiatives, Inc. (PACSII) have embarked on this project of National Housing Advocacy. Taking off from a profound appreciation of the struggles and victories of our urban poor communities, through case studies of their experiences and narratives, salient issues were allowed to surface, reflected on, and corroborated by some other organized communities and federations before they were presented to government housing-related agencies. Through the participation of a wide network of people's organizations, non-governmental organizations, and government agencies, certain recommendations and plans of action have been designed. The overall result of these consultations is a comprehensive housing agenda which we forward as advocacy for policy change and intervention toward the realization of the dream of the homeless for adequate housing.

We would like to express our heartfelt gratitude to all those who have participated in this initiative. We would like to especially thank the Asian Coalition for Housing Rights for financing this important project. Our appreciation goes also to all the POs, NGOs, and GOs who responded with excitement to our invitation to be part of the whole process. May this consultation be another important step in the realization of the dream of the homeless in their claim for their fundamental human rights that would help ensure for them a more dignified way of life in the future.

Rev. Fr. Rolando A. Tuazon, CM
Executive Director
Philippine Action for Community-led
Shelter Initiatives, Inc.



Having a home has much to do with a sense of personal dignity and the growth of families. This is a major issue for human ecology. In some places, where makeshift shanty towns have sprung up, this will mean developing those neighborhoods rather than razing or displacing them... At the same time, creativity should be shown in integrating rundown neighborhoods into a welcoming city.

Pope Francis, *Laudato Si*, 2015 #152.

Introduction

Since the late 1990s, the Homeless People's Federation Philippines Inc. (HPFPI) and its partners have undertaken several land acquisition and housing projects that involved the direct participation of the community members. To document some of this rich history, the HPFPI and its partner NGO, the Philippine Action for Community-led Shelter Initiatives Inc. (PACSII), with support from the Asian Coalition for Housing Rights (ACHR), undertook a research project that focused on a number of the homeowners' associations of the Federation and the Foundation for the Development of the Urban Poor (FDUP). These communities had different histories, land tenure contexts, and modes of property acquisition and housing construction, but at the heart of all their initiatives is the idea of the 'collective': collective struggle, collective success, collective responsibility and action.

The case studies that PACSII and HPFPI conducted showed that the Philippines has many enabling mechanisms that facilitate such collective housing processes, from the national all the way to the local level. Many HPFPI partner communities received robust support from different organizations for their community-led housing projects. However, despite these enabling mechanisms, HPFPI communities still faced many challenges in their quest for secure land tenure—legal, financial, organizational, and technical, among others. These issues ranged from the lengthy and costly loan approval processes of government programs to the limited technical and legal assistance provided for self-help, community-led housing projects. Moreover, the provision of support for housing initiatives remains uneven due to gaps in the institutionalization and implementation of housing-related programs aimed at marginalized and underprivileged communities. The COVID-19 pandemic has only magnified these gaps and further revealed the need to consider the reality of housing as complex and multifaceted, thereby necessitating a more holistic approach than the mere provision of shelter. The process by which low-income, informal households gain access to secure land tenure and housing—whether their needs, capacities, and contexts are taken into account—is also equally important, as it can have long-term impacts on their access to key services, facilities, and opportunities that can improve the quality of life of some of the most marginalized members of our communities.

There remains a need to spearhead efforts to organize collective action within the urban poor sector to ensure that their housing rights are forwarded in the wider housing agenda. Thus, the Philippine Action for Community-led Shelter Initiatives Inc. and the Homeless People's Federation Philippines, Inc. organized three (3) national workshops, held on the 23rd of April, 07th of May, and 21st of May, to discuss with community associations, nongovernmental organizations, and government representatives some of the most critical and pressing issues and challenges currently faced by urban poor communities vis-a-vis housing and security of land tenure, with particular focus on self-help collective housing initiatives, and to come up with recommendations on what needs to be done to address these problems.

The workshops, which were conducted completely remotely, were facilitated by Ar. Carla "Kai" Santos, Project Development Officer of the Philippine Rural Reconstruction Movement (PRRM), and Mr. Percival Chavez, President of PACSII's Board of Trustees. Documentation support was provided by Ms. Deanna Ayson.

Recommendations of the sector

The following discussion is a summary of the concerns raised by the participants of the first workshop and their recommendations for each priority area. The priority areas below are arranged in no particular order.

Area of Concern I:

Conduct of eviction and demolition activities especially during the COVID-19 Pandemic

In March 2020, President Duterte declared a State of Calamity throughout the Philippines due to the COVID-19 pandemic for a period of at least 6 months. Given the standing state of calamity, the Department of the Interior and Local Government (DILG) issued a Memorandum Circular directing all local government units to postpone eviction and demolition-related activities while this state of calamity was in place. In September 2020, President Duterte extended the State of Calamity for another year, until September 2021. Despite these directives, eviction and demolition activities continued throughout 2020 and even until now (e.g., communities in Navotas under Nagkakaisang Lakas ng Maralitang Navoteno Federation and the Homeowners Federation of Northville and Southville Inc., and in Muntinlupa City in Poblacion Old Compound), and they involve both informal settler families affected by planned government infrastructure projects and those living on private land. When these evictions happen, urban poor families and communities are not consulted properly, and there are times when they are evicted even without a proper relocation site allocated for them. Those who cannot pay for their monthly amortization under government programs similarly face threats of eviction.

The participants of the workshop gave the following recommendations to address this issue:

- **Strictly enforce the implementation of the moratorium on demolition and eviction while the COVID-19 pandemic is ongoing, regardless of whether they are occupying government-owned or private land.** This moratorium on eviction should also extend to government housing beneficiaries (e.g., CMP beneficiaries) who are not able to pay their monthly amortization due to the loss of their jobs and livelihood opportunities.
- **Strengthen local housing bodies so that they can act as safeguards in the context of demolition and eviction.** Local government units should institute a monitoring body (e.g., a task force) that makes sure that the moratorium is enforced at the local level, and following this, that no demolition/eviction occurs without proper consultation of affected communities and without safe, secure, decent, and humane relocation sites.

- **Strengthen LGU knowledge on safeguarding the rights of informal settler families during eviction and demolition.** LGUs and government agencies often adopt a hands-off policy regarding ISFs living on private lands, but these families and communities, as constituents of the city, have the right to government protections and safeguards on demolition even if they are residing in/occupying private lands.

Area of Concern II:

Limited financing options, limited budget for housing programs, and unaffordable housing projects

The price of land is becoming increasingly unaffordable for low-income families, especially in-city options, yet the budget allocated for housing programs and services is very limited. The current housing budget is very minimal, accounting for a very small part of the national budget (less than 1%). Most of the budget goes to the NHA with almost no subsidy or support for self-help initiatives and community-led projects. The limited financing windows for self-help and community-led housing initiatives mean urban poor communities have to contend with higher interest rates and shorter repayment terms from private loans. Aside from this, there is a lack of financing options that can cater to the different capacities of urban poor communities, so those without stable incomes and senior citizens have very limited financing options under the current system.

These affordability challenges are not limited to the land acquisition and housing construction aspects, but encompass auxiliary expenses such as technical and legal services which are very expensive. The numerous requirements involved for a housing project to materialize as well as the tedious, complex, and slow process add to the resource (time, financial) costs of communities. These resources are often taken from the community savings of ISFs, and the depletion of these funds can weaken community associations who could have better used these for social preparatory activities.

During the pandemic, these financing issues are only exacerbated by the large-scale socio-economic impact of the lockdowns imposed by the government. Many families are already having a difficult time making ends meet during the COVID-19 outbreak, so the resumption of amortization payments would make it harder for urban poor households to recover during this time.

The participants of the workshop gave the following recommendations to address these issues:

- **Enforce an immediate moratorium on loan repayments under government housing programs (e.g., NHA resettlement and SHFC-CMP), followed by the restructuring of loan repayment terms.** The participants are calling for an immediate moratorium on amortization payments. This measure was done by the NHA during the first two months of the lockdown period (around April-May 2020) and during the last quarter of 2020 (especially with regards to paying utility bills). This call for extending the moratorium is supported by data (low collection efficiency rate - below 10%), and it would impact at least 500,000 households from 79 NHA resettlement sites (both old and new). The call is also in line with the government mandate to provide socio-economic relief (through Bayanihan I and II) during this period. In the short term, the moratorium on loan repayments and interest needs to continue even after the pandemic is managed and the State of Calamity ended, and these measures should be supported through a loan restructuring to help communities fully recover before they are asked to resume repayments.
- **Increase the Housing budget for 2022 so that KSAs can fulfill their mandates and address the housing backlog that has been identified by respective agencies.** Additionally, a portion of the housing budget should be allocated for self-help/people-led housing initiatives of communities, including but not limited to land acquisition, social preparation, availing technical and legal services, and ensuring access to social services and basic utilities in community-led projects. This support can come in the form of government subsidies (50% national government) for low-cost housing which would also lessen the amount of loan availed by urban poor households.

- **Explore alternative modes of compliance to the Balanced Housing Program.** Developers can fund and support existing organized self-help urban poor housing initiatives and projects from the 15% BHF/Balanced Housing Fund. This support can be used to subsidize the auxiliary expenses of socialized housing projects which are otherwise borne by community members (e.g., technical assistance, establishing connection to basic utilities on-site, site development, documentary fees).
- **Explore other tenure arrangements/schemes aside from complete ownership such as public rental housing under a rent-to-own arrangement and/or rental subsidies in government housing programs.** Resettlement sites under this program should have decent, complete utilities and facilities, and social services must be accessible. They must also not be in danger or hazard-prone areas, and should have livelihood opportunities in the area. Adding a rent-to-own arrangement will help ensure tenure security for renters which make up a big component of urban dwellers.

Area of Concern III:

Operationalization and implementation of the People’s Plan approach

The people’s plan approach must be integrated into policy development in the housing sector. Although the “People’s Plan” is included in Republic Act 11201 which created the Department of Human Settlements and Urban Development, there is a continuing need to define and operationalize what the People’s Plan means in principle and in practice. There are specific Bills currently being deliberated on in Congress aligned with this goal, but some sections need to be amended, e.g., sections on “social preparation”, which are vague and need to be clarified further, and also the section on “consultations” which are very general. The definition and implementing rules and regulations of the People’s Plan within national and local government should be inclusive and participatory for urban poor communities in all aspects, from the higher level planning on land use and the crafting of comprehensive land use plans of LGUs, to the resettlement action plans and processes involving informal settler families and other relocatees.

The participants of the workshop gave the following recommendations to address this issue:

- **Create and pass implementing rules and regulations or a corresponding directive for the definition and operationalization of the specific provision on the People’s Plan.** For example, the People’s plan should operationalize the increased involvement of community associations and NGOs in the shelter planning of LGUs. When this approach is defined and operationalized, the regular allocation of budget and resources for people’s planning processes should follow since this is a continuous process.
- **Prioritize on-site development of urban poor communities.** Focus on incremental development programs for the urban poor instead of relocating urban poor communities to other areas.
- **Support and pass the in-city relocation Bill which encapsulates the urban poor’s right to the city.** In-city, or at the very least, near-city, housing means lessened movement (which will result in lessened transportation expenses) and will ensure that economic displacement, if any, will be more manageable.

Area of Concern IV:

Relocation of families to safe, affordable, secure, and humane resettlement sites with access to livelihood opportunities is not guaranteed

Urban poor households relocated to government resettlement sites face several challenges, and the following are some of them: 1) some settlements are hazard-prone (e.g., earthquakes and floods); 2) residents have complained of structural integrity issues with the housing units that are turned over to relocatees; 3) since the sites are often in remote, off-city areas, community members have limited, if any, access to basic facilities (e.g., schools, clinics), utilities, and social services; 4) there are NHA resettlement areas (e.g., Southville 7 in Laguna) that local water companies still cannot enter and service several years after the community was relocated; 5) off-city resettlement areas are far from community members’ sources of livelihood, so residents are contending with the health, safety, and economic toll of working in areas far from where they live—to quote one participant, “Inalis [kami] sa danger zone, dinala sa dead zone”.

The participants of the workshop gave the following recommendations to address this issue:

- **There should be safe, proper, and humane relocation of ISFs to resettlement sites with basic social services and facilities, utilities, and livelihood opportunities.** ISFs should not be evicted and their homes demolished without a clear relocation site with basic services, utilities, and livelihood opportunities. Livelihood options must be packaged together with housing programs (e.g., cooperatives, enterprise development).
- **Funding from NGAs/KSAs should be channeled to LGUs/housing project proponents for additional support to ensure basic social services** (health, education, etc.) and facilities (drainage, sewage)—an initiative which has already been done in the past (e.g., in 2014, a number of resettlement sites under Oplan LIKAS received around P1.8B fund allocated by the National Government). The national and local government should allocate a portion of the fund for livelihood programs targeting informal settler families who experienced job displacement due to being relocated to the area and, currently, due to the COVID-19 pandemic.
- **Strengthen coordination between government agencies from the local to the national level in the identification and inventory of available lands, especially on proclaimed lands that can be utilized as relocation sites.** LGUs should already have a land inventory of possible relocation sites prior to relocation/eviction/demolition, and these sites should already be assessed for risks and hazards. Both the national and local governments should prioritize in-city relocation if possible, and if off-city, ensure adequate access to basic social services, utilities, and with direct transportation options to the city/livelihood opportunities.
- **Strengthen DRRM strategies and initiatives in all housing programs and services.** Site assessments of relocation/resettlement sites should include hazard and risk assessments so that communities are assured their areas are safe. Ensure that relevant information on DRR and on mitigating/adapting to climate change is properly disseminated from the national to local government level all the way down to the communities. To minimize hazard risks, DENR and DAR should oversee quarrying and mining activities that can impact negatively on relocation areas.

Area of Concern V:

Limited legal and technical support especially for community-led projects

The need for assistance in legal and technical activities cuts across all stages of ensuring security of land tenure. Communities need legal assistance throughout the process: zoning and land conversion, pre-land acquisition and pre-take out under CMP, post-acquisition/post-take out, during housing construction/site development, and post-project implementation e.g., dealing with squatting syndicates and recalcitrants, to name a few). Aside from legal assistance, communities also need to hire geodetic engineers to craft their subdivision plans and conduct site assessment activities. The professional fees for these services are expensive and add to the total cost that must be borne by urban poor community members. Aside from the cost, communities have also identified the need for paralegal training which can help them navigate the complex bureaucratic structure of the government when communities forward their housing concerns.

The participants of the workshop gave the following recommendations to address this issue:

- **Institutionalize the creation of local housing boards** so that there is a dedicated office at the local level who will assess the housing context and issues of each LGU, and craft plans and programs that are responsive to said context. Having a functional local housing office would help address the community members’ problems with being passed around from one office to another looking for pertinent agencies who will be able to provide them with advice and assistance regarding their housing concerns.
- **Set up urban poor legal offices in LGUs to provide legal support, not only through legal advice but also in the form of paralegal training** of urban poor communities and groups on the housing process, from the start of the process (pre-acquisition due diligence) to the end (e.g., estate management concerns such as recalcitrants and squatting syndicates). This can materialize through city ordinances, with support for wide-scale institutionalization through legislation in Congress.
- **Allocate a percentage of the housing budget to subsidize technical and legal services** for socialized housing projects of urban poor and informal settler communities under both self-help and government-led projects.

Area of Concern VI:

Costly, lengthy, and complex government housing processes and requirements

Although there are existing government housing programs for urban poor communities, these programs are not accessible due to high barriers of entry: the process is complex, lengthy, and also costly for communities. For example, the Community Mortgage Program is cheaper due to its low interest rate and long repayment terms, and on paper, the program can help urban poor communities. However, the process is very stringent and complex, so much so that to quote some participants, “Para maka-avail nito, kailangan sumuot sa butas ng karayom”. The stringent process and numerous requirements end up putting financial strain on people because some requirements (e.g., subdivision plans which need to be produced by a licensed geodetic engineer) are expensive to produce, and these have to be produced without the guarantee of a loan take-out. Additionally, the process of availing the program for a small community wanting to acquire a relatively small land is the same as those who are applying for 100 units or more, so the resource toll on small communities is much higher, discouraging them from applying through the program.

In other areas, communities have to apply for land conversion from agricultural to residential classification, and the process is also long, complex, expensive, and includes a lot of documentary requirements. Based on community members’ experiences, the requirements for reclassification set by pertinent agencies such as the Department of Agriculture, Department of Agrarian Reform, and the municipal or local government are different. This then adds to the time and money that communities have to spend just navigating the process. Currently, one initiative community leaders are considering to address this is by exchanging strategies for processing documentary requirements for land and housing application (through conduct of learning exchanges among communities), but the streamlining of processes still needs to be institutionalized at the government level.

The participants of the workshop gave **the following recommendations** to address this issue:

- **Reduce the number of requirements and streamline the process at both the national and local level so that the processing time and cost of applying for socialized housing for both self-help and government-led programs are lessened.** Processing requirements require considerable amounts of money and time, and people claim that they are being made to run in circles when they apply for socialized housing projects. There needs to be greater coordination between government offices and agencies regarding the process and requirements for different housing concerns, one example of which is with land conversion.
- **Differentiate the requirements and cost of applying under the CMP for small and large communities** (e.g., 50 units vs more than 100 units). SHFC also released a construction manual as an added requirement for CMP applicants which has already been passed without thorough consultation. The manual adds to the number of requirements communities, mobilizers, and homebuilders have to produce—the opposite of the call to reduce red tape and lessen the number of bureaucratic requirements for socialized housing beneficiaries.
- **Include a screening phase in the subdivision plan approval process under the CMP.** There needs to be a mechanism in which communities can submit their subdivision plans for preliminary approval before the community would finalize and spend on the creation of said subdivision plans. This would lessen the chances of SHFC rejecting the plans submitted and communities incurring more financial losses on account of already having paid for professional fees without the guarantee of a take-out.

Other related concerns

Aside from the above-mentioned priority issues and recommendations, the participants also highlighted the **experience of red-tagging when community leaders and NGOs try to organize urban poor communities toward formal housing**. While this experience is not exclusive to the housing sector, the very real danger that can result from being associated with militant activities can hamper the social preparation activities which ensure that urban poor community members are capacitated and equipped with the skills and knowledge they need to be able to engage in informed and meaningful participation in the entire housing process.

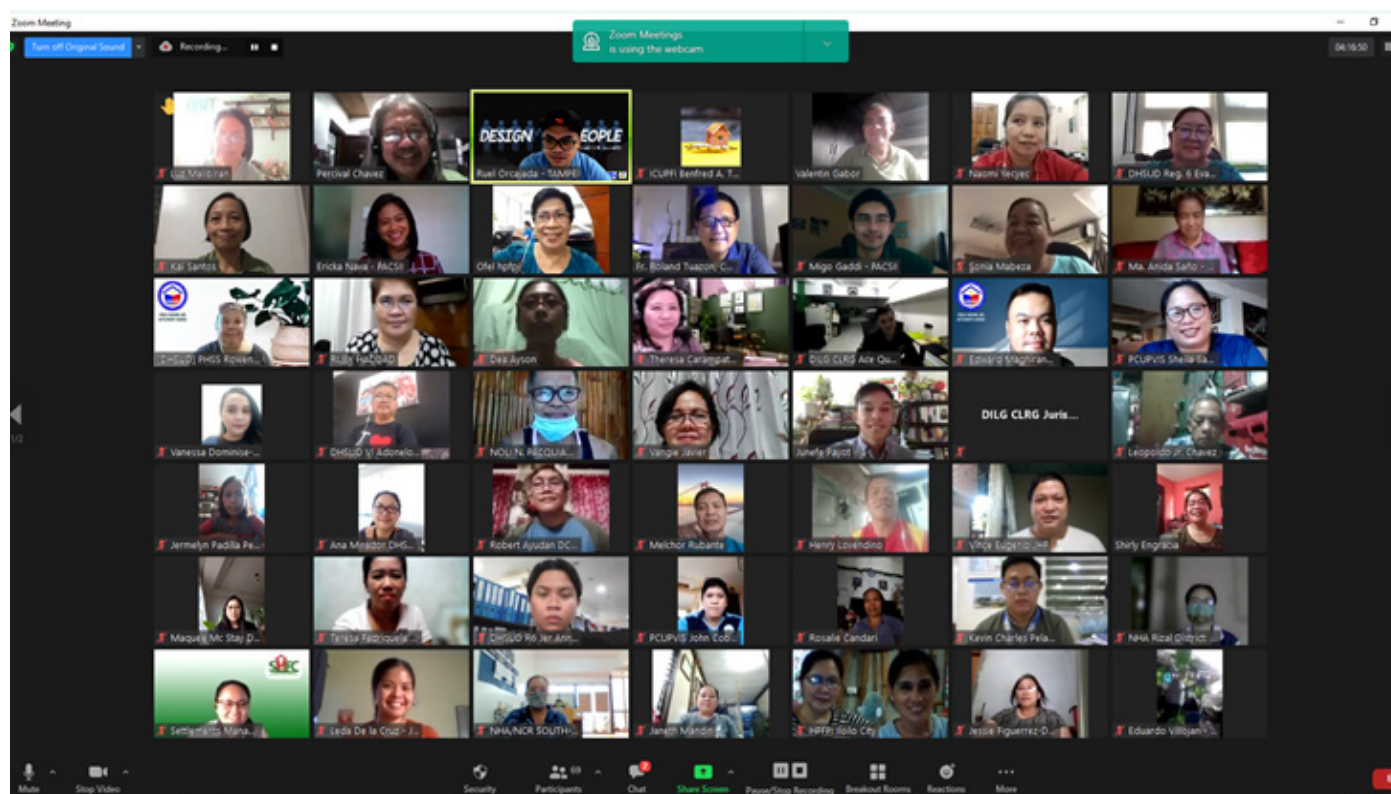
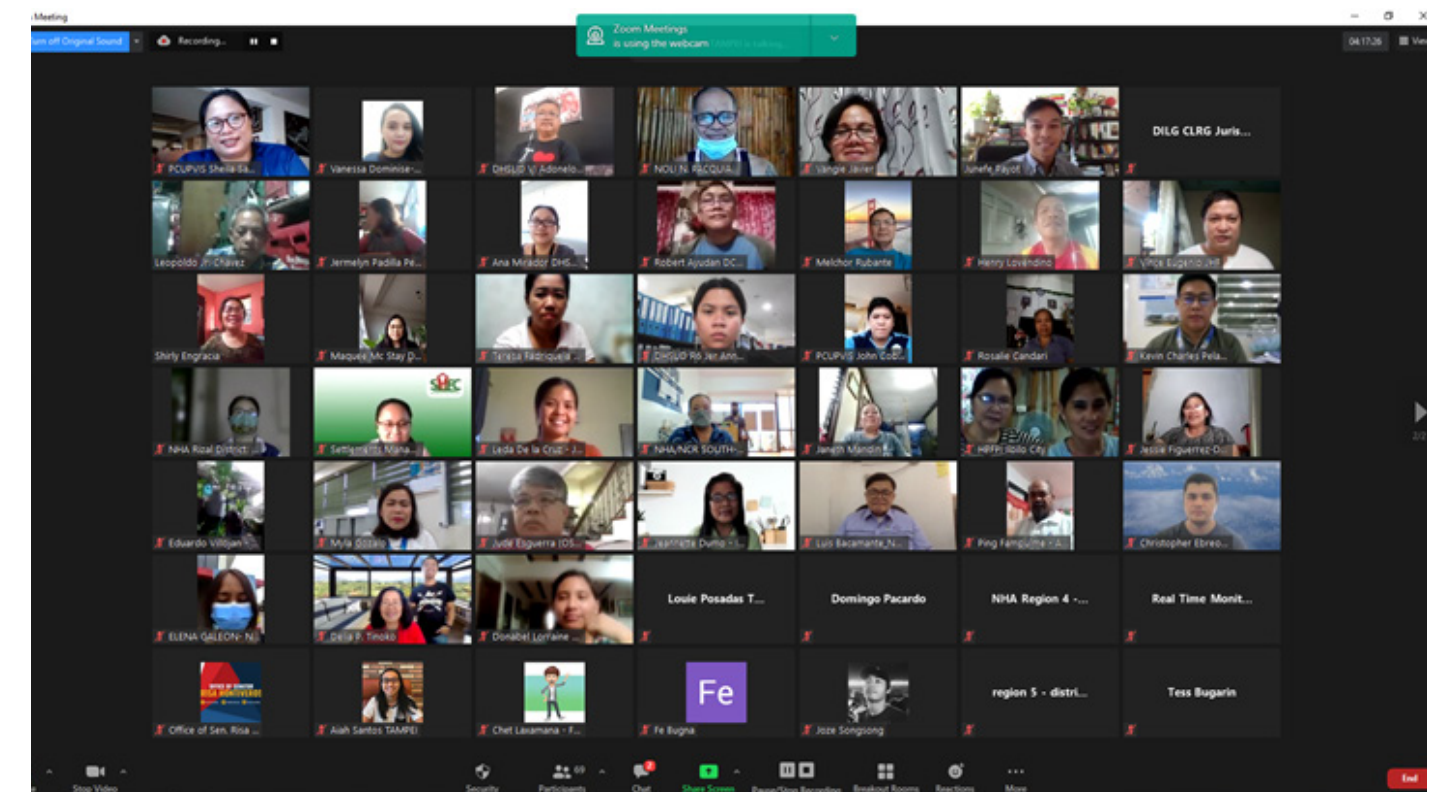


Workshop II Facilitated Dialogue with Government Representatives

Bahay, Buhay:
Creating inclusive urban communities through a pro-poor and participatory housing agenda

WORKSHOP II:
Dialogue with Government Representatives

07 May 2021 | 1:00 - 5:00 PM



The second workshop was held on the 07th of May, 2021. Ms. Kai Santos, one of the facilitators for the workshop, gave a short presentation of the priority issues and recommendations identified by the representatives from people’s organizations and non-governmental organizations during the first workshop, and this was followed by a facilitated dialogue with local and national government representatives regarding the concerns raised in the prior workshop.

The event was attended by participants from Workshop I who represented non-governmental organizations, community associations, and urban poor coalitions working in different parts of the country. Key participants from the government also attended the event and included representatives from the following offices:

From the legislative branch, the Office of Senator Risa Hontiveros and the Office of Representative Francisco “Kiko” Benitez;

From the national offices of key government agencies, the Social Housing Finance Corporation (SHFC), Department of Human Settlements and Urban Development - Public Public Housing and Human Settlements Service (DHSUD - PHSS), Department of the Interior and Local Government - Resettlement Governance (DILG - RG);

From the regional offices of key government agencies, Department of Human Settlements and Urban Development (DHSUD) - Region VI, Presidential Commission for the Urban Poor Region VI, National Housing Authority (NHA) - NCR South District, Region IV, Region V, Region VII, and Region XII;

From selected local government units (LGUs), the Quezon City LGU - Housing Community Development and Resettlement Department (HCDRD) and Kidapawan City LGU - Office of the City Planning and Development Coordinator.

Response from government

After the results of the discussion of the first workshop were presented, representatives from the government gave their response to the concerns and recommendations raised. The participants discussed current opportunities in the local and national government such as pending bills in Congress that are aligned with the advocacy goals of the group; advocacy possibilities and limitations, especially within the 2021-2022 timeframe; the groups, institutions, or agencies who can act on the recommendations of the participants and what their respective roles would be; and other existing opportunities in the system such as laws, policies, programs, and other mechanisms of support that can be maximized and/or amended to be able to address the issues raised.

Legislative Branch



Senator Risa Hontiveros

Even before the pandemic, **the housing sector has been facing a severely difficult crisis.** The outbreak has exacerbated this housing crisis in which many got sick and lost jobs. A large part of the worsening housing crisis is the result of weak regulations that could not stop the increasing number of Filipinos losing tenure security.

Since June 2020, the moratorium on eviction of families that could not pay for housing loans and rent (as provided under the Bayanihan to Heal as one Act) has already expired, and for almost one year, those with no tenure security have had no protection. Memorandum Circular 2020-016 of the Department of the Interior and Local Government (DILG) prohibited the demolition of structures while the country is in a state of national emergency, but on March 12, 2021, DILG formally removed this prohibition despite the return of Metro Manila and other areas to Enhanced Community Quarantine (ECQ) status. Even in 2020, the memorandum circular (MC) did not prevent pending demolitions completely as some demolition activities were exempted from the moratorium.

Regulation is blind and implementation is lethargic. Our government must change course to avoid the epidemic of homelessness to which this country is heading. In the Senate, we continue promoting laws that can bring reforms to regulations and policies on housing and urban development. We have filed *Senate Bill (SB) 2069 or the Least Displacement of ISFs Act*, co-authored with Senator Leila de Lima. The goal of SB 2069 is the operationalization of the rights of people to the development of our cities, especially in housing projects or urban poor resettlement. It promotes the people's planning approach to city development, requiring consultations with the people, especially the poor. **Once this becomes a law, there would be no resettlement and demolition without substantial consultation** with families and communities on where they are to be resettled.

The goal of SB 2069 is also **to strengthen the least displacement policy in housing and resettlement projects**, which was already mentioned in the Republic Act 7279 or the Urban Development and Housing Act of 1992, by way of **prioritizing on-site development and in city resettlement** in housing strategies of cities and municipalities. The bill is a product of consultation with advocacy groups such as PACSII and HPFPI, urban poor families, and local and national government units. We hope that you can help us gather support for this bill from Congress to Malacañang. The 18th Congress has still one year to go and we have enough time to pass the bill. If you have additional suggestions for the Least Displacement of ISF Act, including the seven key issues presented earlier (housing reform measures), my Office is always open to receive your messages.

Mr. Galo Glino, representative from the Office of Hon. Francisco “Kiko” Benitez



On the topic of the moratorium on eviction and demolition during the pandemic, Cong. Kiko Benitez promoted this provision in Bayanihan 3 with the goal of providing housing relief because it is difficult to comply with the stay-at-home orders of the government if informal settler families' houses are demolished.

On the financing and affordability issues faced by low-income and informal settler families, this is important because even with housing projects under the National Housing Authority, **people find it difficult to repay due to the pandemic and lack of livelihood.** We have pending bills on budget allocation for government housing programs. Rep. Kiko Benitez is the chair of the Technical Working Group on this bill, and the committee will have a meeting next week (2nd week of May) to finalize the bill on housing financing. **The bill allocates Php 135 Billion to fund housing programs.**

We hope the executive will be able to find funding for this. As it is, **only 0.08% (of the total national budget) goes to housing.**

On the people's plan approach, including in-city development, we have a bill supporting in-city development that has already passed the 3rd reading in the House of Representatives. Our colleagues in the Senate should prioritize the counterpart Senate bill.

On the relocation of ISFs to safe and humane sites, we always stress this to NHA and DHSUD. **Let us not relocate our communities to danger zones and areas that are far from job and livelihood opportunities (i.e., danger zones to death zones).** We recognize that the city provides livelihood opportunities to the urban poor sector. They should not be uprooted, kicked out from the city. We should protect them based on the core principle espoused by the New Urban Agenda.

On demolition and eviction, **we espouse non-forcible eviction** and the need to consult with ISFs first.

We support the one-stop-shop for housing requirements and the call to streamline processes as embodied in the Ease of Doing Business Law. Hopefully, the number of requirements will be reduced.

Executive Branch



Director Rowena Dineros, Department of Human Settlements and Urban Development - Public Housing Settlements Service

On the enforcement of the moratorium on eviction and demolition, there is a need for us to strictly enforce this especially in the context of the pandemic. We support this recommendation. The DILG and local government units can better respond to this issue. The most affected are our beneficiaries, including CMP beneficiaries, and they should be protected.

On strengthening or the creation of local housing bodies, we at the Housing and Urban Development Coordinating Council (HUDCC) have been espousing the creation of local housing boards (LHBs) in LGUs since the time of Rep. Biazon as Housing Committee Chair in the Senate. We **espouse and agree with the need for us to create LHBs**. We assist LGUs to formulate their local shelter plans containing housing projects for informal and formal sectors in the locality. There should be **a structure at the local level that will focus and advocate for the housing needs of local residents**, or else it would be very difficult to get the local shelter plans approved, including plans regarding ISF concerns. We subscribe to the strengthening and creation of LHBs, not only in the context of pandemic, but also to forward plans and projects catering to the needs of residents, especially the underserved.

On housing affordability, financing, and budget concerns, in the time when DHSUD was still HUDCC, we established a housing microfinance technology. You can refer to the Banko Sentral circular relative to this housing microfinance technology. In light of the enhanced Philippine Development Plan 2017-2022, **we are trying to veer away from the usual housing financing that leaves out the low-income groups**. We have to find creative ways to have urban development community projects. For example, the **Development of Poor Urban Communities Sector Project**

(DPUUCSP), through assistance from the Asian Development Bank, sought to address housing financing for the poor. DHSUD met with ADB and Habitat for Humanity, and we want this housing microfinance to become the mode for ISFs. We will **formulate a policy to develop the program to address financing needs of ISFs for incremental housing**. Microfinance institutions attest to the ability of the poor to pay, especially regarding housing. We are doing this, and by June, we will have a policy created by DHSUD on housing microfinance. Help us to advocate this in Congress and the Senate to garner budget support for this. This addresses pro-poor housing microfinance.

On the call for moratorium on loan repayments, DHSUD supports this because we do moratoriums for private housing development; **we should also have a moratorium for government housing programs, especially in urban poor communities**. We will meet with SHFC about this.

On increasing the housing budget, we are having a hard time working towards increasing the housing budget. The Department of Budget and Management (DBM) already requested a budget proposal from DHSUD for 2022. We have **prepared programs as mandated by the General Appropriations Act (GAA)**, including the rental subsidy discussed with Jude Esguerra, submitted through the initiative of Congressman Daza. This **rental subsidy program is called the PHAP or Public Housing Assistance Program and it has 2 regular programs: during normal and abnormal conditions (state of calamities, etc)**. We hope that the DBM will also approve a budget for this rental housing subsidy for the ISF. The DILG has the resettlement governance assistance program (RGAP), now called the capacity-building unit on resettlement governance, addressing LGU capacity-building on resettlement governance. We have outlined programs for this in 2021. We expect coordination, advocacy, and training for LGUs under the program.

On alternative compliance to the balanced housing implementation, we are currently addressing this. We issued guidelines on this which includes ESCROW funds addressing the balanced housing program. DHSUD issued several memorandum circulars on this, identifying who can access funds for balanced housing (mostly LGUs). It has compliance requirements, and we will provide a Memorandum Circular on this one.

On the request for rental subsidies, we have the BALAI rental housing program, and we will be releasing a Memorandum Circular. It is for DHSUD Management Committee presentation next week (2nd week of May

2021). We will then have a **Department Order for rental subsidies** for housing programs, including ISF rental subsidies for those families affected by Build, Build, Build projects. There are 2 options under this: 1) families to pay Php 2,500/month based on the lowest amount under rent control since families need to have a stake on rent payment while waiting for completion of their resettlement area); and 2) for families not opting to avail the resettlement program, they will receive subsidies within a given period. By a certain time, they should have the capacity for home ownership, then formal mortgage.

On the operationalization and implementation of the People's Plan, this is embedded in RA 11201 (the law creating DHSUD). **We need to have an IRR on the implementation of the People's plan**. The idea of a people's plan for housing came from the non-governmental/civil society sector, and we need to have a convergent understanding, thus the IRR, to have a solid and combined interpretation that defines people's plans. We agree with your recommendation and we will raise this to DHSUD management.

On the on-site development of urban communities, as much as possible, we want developments to be on-site especially in urban areas, but we are constrained by the problem of land availability. But onsite development is our priority. We agree with this one, **i.e. in-city relocation as long as land concern is addressed**.

On the development of housing with livelihood, we have learned our lesson with the 18 NHA resettlement sites. We are **trying to veer away from the usual resettlement site and will now have housing programs with components on access to livelihood opportunities**.

On the disaster and vulnerability assessment for ISF resettlement areas, we do determine which areas are prone to hazards. This is the basis for which families are to be prioritized in housing provision. **We have a climate change/disaster lens when planning or formulating the housing/local shelter plans and the comprehensive land use plans (CLUPs)**.

The **inventory of available lands is also ongoing by the Environmental and Land use Bureau**. Before, we did inventory (for socialized housing) with HUDCC through local shelter plans, so we have this lens in shelter planning. We have to know what is the requirement for housing and the available land required for housing. The Province of Negros was very thorough on this one through its LGU local shelter plan. On information on proclaimed lands, we received a letter of inquiry from Rep. Benitez. DHSUD will be sending a response.

On Disaster Risk Reduction and Management (DRRM) strategies in all housing programs, this is contained in **the LGUs' CLUPs and their Climate and Disaster Risk Assessments (CDRA)**, which takes into consideration the use of green technology. According to DHSUD Secretary Del Rosario, housing structures should surpass wind velocity of 275 kph. We incorporate a green lens in housing to address disaster and calamity.

On the provision of legal assistance for the urban poor, this can be addressed with the creation of a local housing board. Angeles City, for example, has a Local Affairs and Housing Office advocating and implementing housing projects and delivery. We agree with the creation of such offices in each LGU. We will have sufficient funding through local governments' additional Internal Revenue Allotment (IRA) with the implementation of the Mandanas ruling.

On the issue of tedious housing processes, this was **addressed by the creation of one-stop-shops under SHFC**. In 2021, we prioritize addressing processes and the streamlining provision of housing through NGOs, POs, and other partners. This is the priority of DHSUD. There are also changes to the land conversion agencies. Please review the proposed changes with the NaLUA bill. Reduction of regulatory costs can reduce housing costs.



Atty. Junefe Payot, Executive Vice President of the Social Housing Finance Corporation

I am happy with the recommendations formulated. It is good that POs gathered to examine housing problems. SHFC agrees with you on almost all the recommendations.

On the creation of LHBs and the urban poor affairs office, we agree with this. It is easier for SHFC to deal with LGUs that have LHBs because we are more efficient when going through LHBs in implementing CMP housing projects.

On **in-city relocation**, SHFC already practices this, even without a law. As much as possible, we do not want to disrupt economic and educational activities which are concentrated in cities.

On hazards in relocation sites, when the SHFC Board deliberates on the selection of sites, it takes time because **we meticulously check all hazards in the area, like liquefaction, susceptibility to flooding, storms surges, earthquakes**, etc. I have not heard of any CMP project that is unsafe.

On the housing budget, this is the biggest problem **of the housing sector. We agree with you in advocating for the increase of the housing budget which is currently at 0.08% of the national budget.** It is not even 0.1%. It is good to hear from Mr. Galo [Glorio] the promotion of a bill allocating funding for housing automatically. Annually, we propose to the DBM which always rejects SHFC’s proposals, or if not, we are given a budget of less than 5%. The reason they say is that the Comprehensive and Integrated Shelter Financing Act of 1994 (CISFA or RA No. 7835) has already expired, and a new law should be formulated to provide budget for SHFC projects. However, CMP was mentioned under the Magna Carta of the Poor (RA 11291) that provides for funding for social housing. **We need to access a bigger fund and not just the corporate funds of SHFC. A strong movement from POs is necessary** to give support to Rep. Benitez and Senator Hontiveros, to agencies in the executive

branch, to put pressure on the legislative branch to ensure the automatic housing budget allocation every year. Without enough budget, plans will be difficult to achieve. Adequate housing is a basic human right. We support housing rights. We are involved in crafting this bill, led by DHSUD (with other Key Shelter Agencies/KSAs), called **the National Housing Production and Development Act, DH-SPA bill.**

In the housing application process, we need to detail specific concerns. **We agree with the recommendation to further streamline the processes and ensure that ARTA (Anti-red Tape Authority) is being followed** and that agencies comply with the specific number of days allocated to complete the process). From a Gender and Development perspective, it is important to streamline the process because it is the women that take charge of collecting documents on housing. From a GAD point of view, we try to streamline our processes. In the past and present administration, we have reduced documentary requirements. Which of the processes takes time and costs much? Let us know. Kindly give us details. We subsidize some of the cost. We have technical subsidies for subdivision plans. **To ensure that programs are inclusive, last year we started giving loans with as low as 2% interest rate** (for a 25-year term) because there are segments that are extremely poor. This will help ensure that they will not be excluded by the officers of their community organization.

As for livelihood assistance, this is needed especially if we relocate off-city (although our priority is in-city). **According to the Commission on Audit (COA), livelihood assistance is not part of our mandate.** This is due to the lack of understanding on housing which should include the livelihood component. We are talking about **sustainable housing, not just one-time assistance.** We need your support to help other government agencies like COA and DBM understand. This is still part of housing agencies’ mandates. We are building communities. We are **building “human” settlements (emphasis on human) which means not only the structure but also other aspects including livelihood.**

On your recommendations to categorize communities according to the number of members per community, 50-100, please give us your proposals. What is the reason behind this? How can categorization help in the cost of project implementation? What is the optimum threshold in terms of size of community? We await your detailed recommendations. Also, in what way does our SHFC Manual of Engineering contribute to dragging the process?

We hope that your group can find venues for participation. DHSUD is currently promoting a number of policies and projects. We hope you can participate. I noticed there are no POs participating while we conduct meetings. We hope that you can participate directly in discussions.

Question from participants: In which venues can POs participate?

Atty. Payot (SHFC): Workshops like this is a good start for any movement. We hope that your recommendations can reach the district representatives. The SHFC president is now meeting with Landbank for securitization and to explore opportunities to source for funding/to generate funds as part of the balanced housing compliance.

You should have regular dialogue with Congress representatives and senators. We at SHFC recognize the importance of POs in addressing the lack of appreciation for housing and housing needs.

The Bayanihan 3 Act which supports micro-, small, and medium-sized enterprises (MSMEs) has not appreciated that housing units are also sites of production, like sari-sari stores. In our relocation site, ALPAS, we have various small enterprises. Housing is also important to the health of communities especially during the pandemic. It is proactive and preventive against disease. **Housing has many interlinkages with other needs.**

Director Dineros (DHSUD): We have to have **private sector participation in the National Housing Development Board.** We are now crafting the criteria for selection of members and plan to include CSOs, NGOs, and private developers to the board. You can send a nominee to be part of the board.



Mr. Ace Quebal, Department of the Interior and Local Government - Resettlement Governance Program

The DILG mandate includes resettlement governance and supporting LGUs on preparing resettlement sites for ISF. **Memorandum Circular 2020-068 of DILG** issued to LGUs temporary cessation of administrative demolitions especially in danger areas, but **this did not cover government infrastructure projects and court order demolitions.**

According to the National Disaster Risk Reduction and Management Council (NDRRMC), in 2020, 500,000 families were affected by Typhoon Rolly; 5 million people were affected by Ulysess; in December, 43,000 families were affected by other typhoons. **The Filipinos who are most affected by calamities are ISFs, especially those residing in danger areas. This is why in March, the DILG issued MC 2021-051 to LGUs directing them to evacuate families in danger areas and bring them to resettlement facilities,** in compliance with guidelines on humane eviction and demolition. The DILG emphasized strict compliance to guidelines on this. The DILG consistently monitors demolition activities and checks on laws violated in the process of such. Demolition is inhumane. We will pursue criminal cases against those violating these guidelines. However, there is no law preventing demolitions; **DILG can only recommend to or advocate LGUs to set moratoriums due to LGUs having “local autonomy.”**

We support the recommendation on the moratorium on demolition which we can insert in the Bayanihan 3 Act.



Ms. Vangie Javier, National Housing Authority NCR South District - Community Support Services Department

On the enforcement and immediate moratorium on payments, NHA, during the pandemic lockdown in 2020, sent out a memogranteeing automatic moratorium on housing payments due to the pandemic. Amortization payments were suspended. Delinquency interests were not charged.

On the conduct of eviction during the current pandemic, NHA, as part of the local inter-agency committee, follows the rules of the DILG, so if there is a moratorium, we cannot evict.

On strengthening of LHBs, NHA, as partner of LGUs, continuously provides technical assistance regarding this concern and also includes the creation of LHBs. Some LGUs have local housing boards, and NHA is part of their creation. We agree with you on this.

On implementing the people’s plan approach, NHA is also part of this and has actually a community-based initiative approach program that includes the large participation of communities.

On key shelter agencies’ budget increase, we agree with this because much is needed for housing for the poor. We hope that this will be addressed. We experience the need firsthand, especially for us working in the community support units. In NCR, the focus is on relocation and resettlement, especially for those affected by mandamus and infrastructure projects. However, because of limited funds, this is not immediately addressed.

On livelihood services in resettlement projects, we have a livelihood department which is now called the Community Support Services Department in NHA. We have staff focusing on this. We are not mandated as an agency to provide livelihood programs directly, but we still have this and have staff focusing on this. Whether we are in the sending area (or not), we need to implement livelihood opportunities before people are relocated or resettled. We need to have a budget for this. RA 7279 Article 1 Section 2 provides for the need to uplift the life of citizens in urban areas and resettlement areas by providing basic economic opportunities. Unfortunately, there is no budget for this. We created, through the Local Inter-Agency Committee or LIAC, the sub-committee on livelihoods where other local government agencies also participate. We also access support at the national level, although limited, in sustaining or enhancing the affordability capacity of ISFs that are relocated.

On other concerns, we will note and send them to the NHA management.

On humane relocation, the new NHA (there is big change within the NHA) supports this and implements this in our housing design activities.

We appreciate this venue in which we hold dialogues between POs and KSAs.

We understand that NHA is at the frontline in housing, and we have the DHSUD to improve policies on housing.



Ms. Sonia Mabeza, National Housing Authority NCR South District

Regarding the dismantled community in Brgy. Poblacion and Brgy. Bayanan in Muntinlupa, the demolition was done by San Miguel Corporation (and not the government) due to widening of the skyway project. Senator Bong Go linked affected families to the NHA for resettlement. We processed this. People were actually relocated in December 2020. San Miguel Corporation provided financial assistance to the affected families. The Department of Social Welfare and Development (DSWD) provided balik-probinsiya program assistance for those who did not avail the housing relocation. We are currently reviewing documents of other affected families.

On the concern regarding the people’s plan implementation, we should have a standard understanding of what the people’s plan is. Based on experience, it contradicts the government plan. We are partners, and people’s plans should not go against the plan of the government. Senate Bill 2069 or the Least Displacement of ISFs Act, which touches on people’s planning development, can serve as the anchor or basis for the people’s plan. We coordinate with LGU and with POs. We always listen to people’s organizations’ recommendations. A venue such as this, in which POs are heard and one group coordinates for all, enhances the process of dialogue between government and CSOs.

NHA has 5 main programs: Resettlement program, settlements upgrading, government employees program, housing assistance for calamity (emergency calamity assistance program by Sen. Bong Go for fire victims). We also have the Livelihood Affordability Enhancement Program that provides/coordinates training seminars for beneficiaries. We link them with these and also monitor beneficiaries.

Check the NHA Facebook account where you can find these details. We also continue to receive and accommodate housing assistance requests.



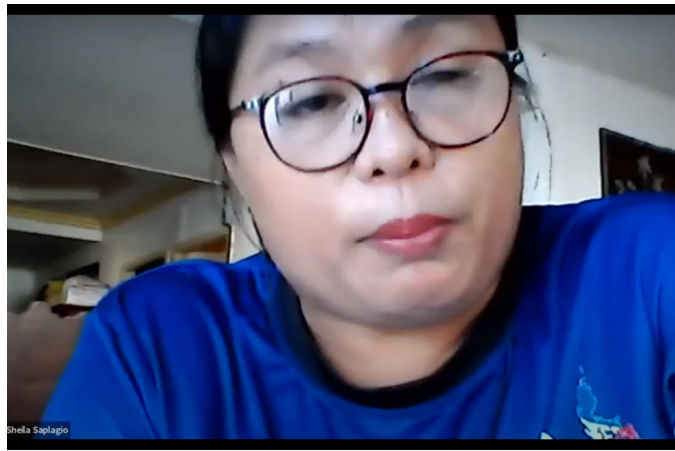
Ms. Anida Saño, National Housing Authority - Region V

We provide calamity assistance to those families affected by typhoons, volcanic eruption, etc. There are not many cases of eviction and demolition in the region.

On relocation concerns, we have affordable sites. NHA has an upcoming project of “Build back better” in which they design housing units that are typhoon-resilient. We provide grants, and people need not pay for these. Beneficiaries are identified by the relevant LGUs because NHA will turn over the housing units to the LGU. We have projects such as these in Masbate and in Presentacion.

On livelihood assistance, we require that a percentage of construction workers in the physical development (housing construction for example) must be locally hired. We also conduct livelihood training for beneficiaries.

On the requirements to be submitted by housing applicants, which process in particular do we need to address? We need details.



**Ms. Sheila Saplagio,
Presidential Commission for the Urban
Poor - Region VI**

For court order demolitions, PCUP conducts a **pre-demolition conference (PDC) which involves the homeless/under-privileged**. We cannot do demolition without this conference, but the conference is currently suspended. Now, we just monitor the demolition. We still issue certification that PDC requirements have been complied with. **As for questions if we can prevent or delay conduct of demolition, we cannot**, especially once the court order has come out; what we can do is just monitor the demolition and that the aggrieved party can file a complaint and ask for help from the PCUP. **Clearing house role was previously ours, but this role is now with the LGU** because of the “local autonomy” rationale.

As for our role in social preparation, we already have engagements with HPFPI regarding livelihood programs in proclaimed areas.

On relocation sites, we provide financial assistance which we have implemented in partnership with HPFPI.



**Ms. Eva Marfil, Department of Human
Settlements and Urban Development -
Region VI**

On strengthening local housing boards, we advocate through orientations the creation of LHBs to LGUs. The local housing board is the body that issues certificates of compliance on demolition. We give orientations on LHB creation and on their functions, including clearing house functions.

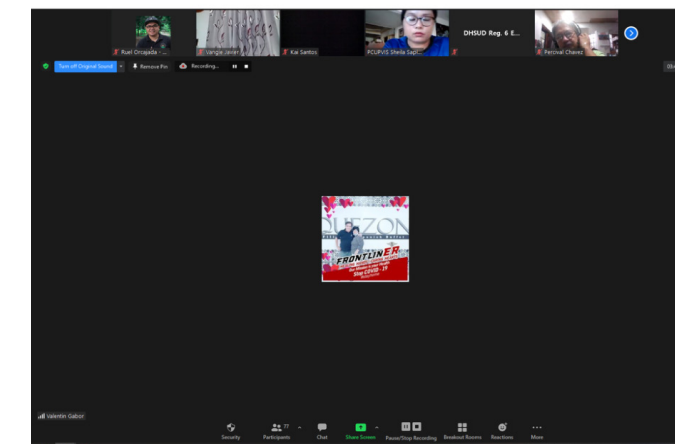
On strengthening LGU knowledge in safeguarding the rights of ISFs during eviction and demolition, there are selected LGUs who are targeted for this. Upon learning of demolition events, we provide orientations about implementing rules on how to observe humane eviction among LGUs.

We can **explore alternative modes of balanced housing compliance**. It is no longer 20% but 15% for regular subdivision, 5 % for condominiums. The DHSUD MC 2020-006 (issued in July 2020) can be used to incentivize compliance, to wit: “The developers may comply to development housing program through a non-saleable, non-recoverable participation in socialized housing certified under the BALAI program of the key shelter agencies or the rehabilitation of calamity stricken communities.” The MC also provides for the provision of basic services and infrastructure in housing programs.

Regarding the expansion of big infrastructure projects such as airports, irrigation projects, and other projects affecting many families, the funding agency usually has a resettlement action plan. **DHSUD has a resettlement action framework which has not yet been institutionalized**. The question however is, who will approve the resettlement action plan? Will DHSUD review the plan? Will the National Economic and Development Authority (NEDA) approve

the plan? This is not clear. Perhaps CSOs can help with the **institutionalization and approval of the resettlement action plan**. Currently, the people can either get compensation or relocation, but the amount of compensation is not even verified if it is the right amount of compensation. We also do not educate communities if it is best for them to receive compensation and forgo relocation rights. We cannot explain to them which one to choose – compensation or relocation? I think you can help us with this.

Local Government



**Mr. Valentin Gabor, Quezon City LGU -
Housing, Community Development, and
Resettlement Department**

On eviction and demolition, Quezon City respects the rights of the ISFs, and even before the pandemic, **cases go through the local housing board which acts as a clearing house and is very functional**. We ensure transparency; it is not only local and national government units that are involved such as the Philippine National Police (PNP) but also people’s organizations. We have six district representatives from people’s organizations sitting in the Quezon City LHB.

On financing and budget concerns, Quezon City has the capacity to assist POs to organize and be able to acquire property and implement development projects similar to CMP. Quezon City local government funds the acquisition of property and awards it to POs via 1) lot only scheme or “direct sale” or 2) with a housing package. In every housing program, we provide beneficiaries access to Quezon City programs such as livelihoods. We link them to livelihood opportunities and access to “ayuda” (DSWD) programs. Those benefiting from Quezon City housing projects are the priority for these programs.

On alternative housing programs, **Quezon City local executives in the past have studied this, including rental housing schemes and different housing programs practiced within Asia. We are open to exploring these. The problem is we find it difficult to look for partners among POs due to the level of awareness of communities about these potential schemes** which we can address through constant dialogues and meetings. However, due to the pandemic, we are limited to virtual meetings to discuss these programs at the community level. We set up virtual meetings if the need is immediate.

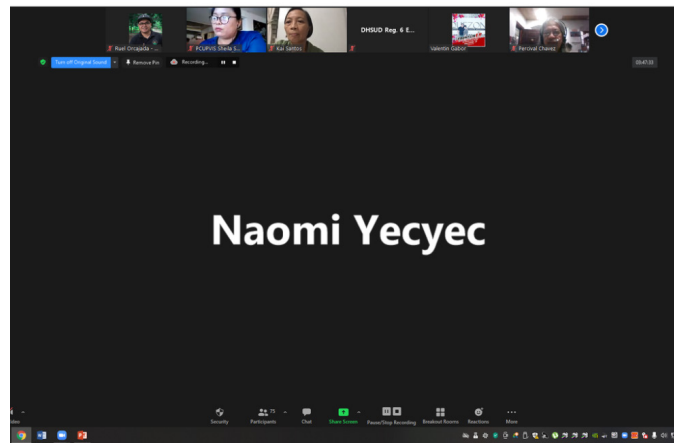
On rental housing, we are open to them. **We have been able to identify vacant lots in which we can build condo-type structures to which we can apply rental housing**. The Quezon City government is very open to discussing housing programs but is just currently limited in the conduct of meetings.

On the call for the people’s plan approach, we support the operationalization of the people’s plan. Most of Mayor Joy Belmonte’s consultants are PO leaders in Quezon City.

On relocation issues, our clearing house role is currently suspended unless infrastructure projects or court orders need to be urgently implemented. We convene the LHB to ensure proper consultation before issuance of COC (Certificate of Compliance) for the demolition. The LHB, which is headed by the Mayor together with POs and local and national government agencies, screens these.

On relocation sites, **Quezon City’s policy is in-city relocation (within the same area or other areas) as much as possible to prevent the displacement of people**. Demolition is on moratorium at present. Some Quezon City infrastructure projects were suspended because of this. In addition to in-city relocation, Quezon City buys property for POs through its direct sale program to address the problem of landowners backing out because it takes too long for the communities to pay. If after three years the land has not been paid either through SHFC or Pag-IBIG and the landowners want to back out, the Quezon City government comes into the picture to provide bridge financing.

On red-tagging concerns, red-tagging incidents are not pervasive in Quezon City.



Ms. Naomi B. Yecyec, Kidapawan City LGU - Office of the City Planning and Development Coordinator

Prior to demolition, we conduct consultation meetings and make sure that qualified beneficiaries will be able to avail of a slot in the relocation site. They will also receive materials assistance. For those who are unqualified, we endorse them to private organizations or other existing HOAs.

We have an active and functional LHB. We conduct regular monthly meetings.

We have existing relocation sites, most of which are in partnership with the NHA.

We also have an OFW housing program.

Open Forum

Mr. Nonoy Chavez (HPFPI - Cebu): On balanced housing, developers provide housing off-city. Can we require them to provide within the development area or locality? The area should not be the option of the developer.

Ms. Eva Marfil (DHSUD Region VI): There are guidelines for this: that the developer should build in-city where the development is or in the area where the project is unless it is not feasible. Also, it is now 15% not 20%. The LGUs should have an ordinance on this.

Mr. Valentin Gabor (Quezon City - HCDRD): On in-city balanced housing implementation, we have had ordinances in the past, but this ran against HUDCC policy. The problem is national law prevails over local ordinances.

Ms. Eva Marfil: The national government's colatilla [on the location for the implementation of the balanced housing provision] is "whenever feasible." In Iloilo City, we are able to control this because we are the ones issuing the development permit. Socialized housing under the balanced housing program has to be within the area where the development will be built; otherwise, the private developer will not be allowed to build their condominium or the specific housing development in the city.

Ms. Ruby Haddad (HPFPI - NCR): In Quezon City, the housing site is based on the affordability of land, thus the 15% has become inapplicable given the rising costs of land unless the LGU has the "will" to proceed with the project. We might find ways to encourage the private sector to implement projects under the balanced housing program on-site. There is a need for a partnership with POs and LGUs should pursue compliance to this law.

Mr. Benfred Tacuyan (ICUPFI): The balanced housing issue also concerns spatial compliance. With housing, we usually think in terms of budget. But it is also about space or "spatial" struggle. There is a need for national policy on this. We need to acknowledge the concept of scarcity of land. There is a need for strong policy especially in developing cities. If the LGU has a total area of 10 sqm, for example, we need to have a policy that this particular space is reserved for socialized housing and not to be used for other purposes. It should be a percentage or part of the balanced housing implementation.



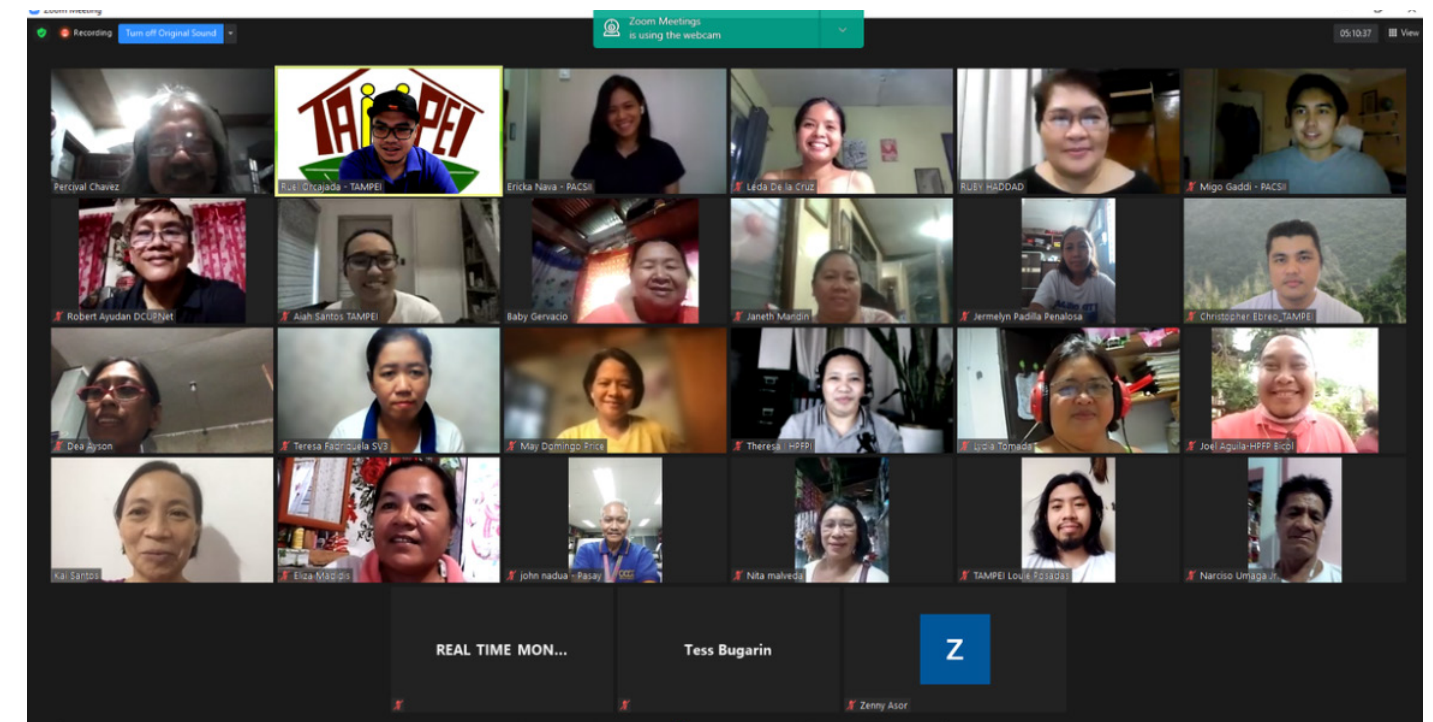
Workshop III Action Planning



Bahay, Buhay:
Creating inclusive urban communities through a pro-poor and participatory housing agenda

WORKSHOP III:
Advocacy planning

21 May 2021 | 1:00 - 5:30 PM



The third workshop was held on the 14th of May, 2021. The goal of the workshop was to establish a working mechanism of collaboration among urban poor leaders and other civil society organizations involved in the housing sector for the purpose of addressing the priority issues and advocacy goals identified in the first two workshops. Ms. Kai Santos and Mr. Percival Chavez guided the participants throughout the entire process.

As a group, the participants had some preliminary discussions on some of the steps they will need to take to concretize the discussions in the first two workshops,

identified potential allies, and determined target stakeholders. The group then discussed how to sustain the initiatives started in the workshops through the creation of six issue-based clusters revolving around the six priority areas identified. Within each group are cluster leads and cluster members who would focus on the specific priority areas they volunteered for. While the clusters would often meet separately, all six groups planned to convene through regular *Kumustahan* sessions where they could give updates on developments regarding their respective priority areas and plan for future courses of action.

Eviction and Demolition

Advocacy goals	Summary of Discussions	Stakeholders to be Involved
<p>Ensure the strict implementation of the moratorium on demolition and eviction while the COVID-19 pandemic is ongoing, regardless of whether ISFs are occupying government-owned or private land</p> <p>Strengthen local housing bodies so that they can act as safeguards in the context of demolition and eviction through the creation of a monitoring body (e.g., a task force)</p> <p>Strengthen LGU knowledge on safeguarding the rights of informal settler families during eviction and demolition, even those occupying private lands.</p>	<p>On an eviction and demolition moratorium:</p> <p>Reinstate the policy on moratorium on eviction and demolition (via MC/ administrative order), or the policy can be included in the Bayanihan Act 3 as non-fiscal policy to ensure that demolition activities are prohibited during the pandemic.</p> <p>On the need for coordinated implementation and monitoring of eviction and demolition activities:</p> <p>The focus should not just be on LHBs but work with safeguard agencies like the PCUP and the NAPC since they should have the capacity to check compliance with demolition requirements. The Commission on Human Rights also has a role to play in protecting the rights of the communities to due process on eviction and demolition.</p> <p>There is also a need to focus on what should happen before the conduct of eviction/demolition. PCUP should be involved as a mediator and as a monitoring body through the pre-demolition conference (PDC). The LGU, DSHUD, and the CHR should be part of the planning process.</p> <p>Ensure the involvement of the community in the planning and in documenting all that has been discussed during the social preparation phase to make sure that approach is participatory and not completely top-down. For example, if the communities have a people's plan, the NHA should consider this and incorporate this in the resettlement action plan (RAP).</p> <p>Ensure that the government comes out with an inventory of properties, as stated in the law, and on which includes private land.</p> <p>On the creation and monitoring of local housing boards:</p> <p>The DILG or DHSUD can monitor if the LHB is functional in every city because there are also non-functional LHBs. Conduct training for LGU on functions of LHBs.</p> <p>Lobby for the standardization of functions of local housing bodies.</p> <p>On the need to strengthen the ranks of civil society and increase their capacity for collective action:</p> <p>Conduct re-orientations for urban poor communities, review relevant laws, and return to nudging agencies, beginning with LGUs which are the nearest to communities and which is one immediate avenue for formal urban poor representation.</p> <p>Strengthen the participation of CSOs and POs in discussing the amendment of RA 7279 or the UDHA. Strengthen the campaign for the Just and Humane Resettlement Act and for the Least Displacement of Informal Settlers Act.</p>	<p>Community Organizers' Multiversity - focus of work is on eviction and demolition</p> <p>APSHAI, Homeless People's Federation Philippines Inc.,</p> <p>Ms. Lydia Tomada</p> <p>JolyHomes Foundation - capacity building of communities</p> <p>PCUP - Pre-demolition Conference</p> <p>DILG - Pre-demolition Conference, ensure LHBs are functional</p> <p>CHR - Pre-demolition Conference, protection of rights of ISF</p> <p>NAPC - Pre-demolition Conference</p> <p>DHSUD - inventory of properties, people's plan, monitoring of LHBs</p> <p>NHA - relocation, people's plan</p> <p>LGU - Pre-demolition Conference, relocation process</p> <p>Local Housing Boards - Pre-demolition Conference, relocation process</p>

Budgeting and Financing

Advocacy goals	Summary of Discussions	Stakeholders to be Involved
<p>Enforce an immediate moratorium on loan repayments under government housing programs (e.g., NHA resettlement and SHFC-CMP). In the short term, this should continue even after the State of Calamity is lifted and should be supported by the restructuring of loan repayment terms.</p> <p>Increase the Housing budget for 2022 so that KSAs can fulfill their mandates and address the housing backlog that has been identified by respective agencies. Additionally, a portion of the housing budget should be allocated to support self-help/people-led housing initiatives of communities.</p> <p>Explore alternative modes of compliance to the Balanced Housing Program. Developers should fund and support existing organized self-help urban poor housing initiatives and projects from the 5-15% BHF/ Balanced Housing Fund.</p> <p>Explore other tenure arrangements/schemes aside from complete ownership such as public rental housing under a rent-to-own arrangement and/or rental subsidies in government housing programs.</p>	<p>On the moratorium on loan repayments:</p> <p>Take up the NHA's suggestion to bring the matter of moratorium on housing repayments to Congress and include it as policy under the Bayanihan Act 3. The basis is that residents will be buried in debt (late payment charges/ interest) if they are forced to continue paying the amortization. Many NHA resettlement sites, one of which is the Federation of Northville, are calling for a moratorium on housing repayments especially during the pandemic.</p> <p>On the call to increase the housing budget:</p> <p>There is a need for strong CSO lobbying to seek a bigger budget for KSAs. There is at present a pending bill that allocates Php 135 billion for housing. Ask the POs to write to their respective district representatives regarding a housing budget increase, and ask them to include in the budget the land, housing, and livelihood needs of housing program beneficiaries.</p> <p>Congress should examine the proposed budget of every agency and their submitted audit reports during the budget hearing to determine whether previous housing initiatives with livelihood components have actually been implemented.</p> <p>There is also a need also to revise the CLUPs in which the urban poor are made to compete unsuccessfully with the private sector. Examine our cities' land use planning, and also land use planning at the national level. Maybe we can still include proposals for the GAA.</p> <p>On the implementation of the balanced housing program:</p> <p>There is a need for greater transparency and participation of CSOs in the use of the balanced housing program funds and ESCROW funds that are with DHSUD and the HLURB. On the national level, pertinent stakeholders should look into the balanced housing fund of private developers if these are set aside for the stated purpose. Ask the HLURB for reports about its monitoring of the balanced housing fund. On the local level, ensure that the DILG monitors and guides the LGUs on how to implement the balanced housing policy.</p> <p>On accessing and ensuring in/near-city balanced housing program implementation, there is a need for strengthened and direct coordination of CSO-POs with the private sector (e.g., OSHDP, SHDA, etc.).</p> <p>On the need for livelihood programs in relocation/housing packages:</p> <p>Livelihood programs should be included in the relocation and resettlement package as part of the basic services and support programs. Clarify that livelihood development programs are required under UDHA as part of uplifting the conditions of the urban poor.. There might be a need to amend the IRR on this.</p> <p>The DTI should have a role focused on creating livelihood programs for urban poor communities in resettlement sites.</p>	<p>Office of Rep. Kiko Benitez - House of Representatives Housing Committee</p> <p>DILG - to monitor balanced housing compliance among LGU</p> <p>NHA - amortization repayments</p> <p>SHFC - amortization repayments</p> <p>Congress - budget increase, moratorium on repayments</p> <p>DTI - livelihood programs for communities</p> <p>LGUs</p> <p>OSHDP - CSO-private sector coordination</p> <p>SHDA - CSO-private sector coordination</p>

Implementation of the People's Plan Approach

Advocacy goals	Summary of Discussions	Stakeholders to be Involved
<p>Create and pass implementing rules and regulations or a corresponding directive for the definition and operationalization of the specific provision on the People's Plan. Some sections such as those on "social preparation" are vague and need to be clarified further, and also the section on "consultations" which are very general.</p> <p>Prioritize on-site development of urban poor communities. Focus on incremental development programs for the urban poor instead of relocating urban poor communities to other areas.</p> <p>Support and pass the in-city relocation Bill which encapsulates the urban poor's right to the city. In-city, or at the very least, near-city, housing means lessened movement (which will result in lessened transportation expenses) and will ensure that economic displacement, if any, will be more manageable.</p>	<p>On operationalizing and clarifying the people's plan approach:</p> <p>Engage KSAs to clarify the people's plan approach. The basis for the process can be the documentation done by CSOs on community experiences such as that of the Munting Nayan (in Muntinlupa) that TAMPEI supports. Ensure that DHSUD provides clarifications on the approach in their succeeding issuances. This should be drafted. RA 11201 already has an IRR. Someone should focus on engaging DHSUD.</p> <p>There is a need for a draft document that clarifies budget sourcing for people's planning and others.</p> <p>Regarding our study on the people's plan, it would be good to assess its alignment with the current policies of KSAs, e.g., the new Construction manual of SHFC-CMP</p> <p>On CSO and private sector representation in DHSUD and other KSAs:</p> <p>Director Dineros mentioned that they are drafting the criteria for inclusion of the private sector in DHSUD's National Housing Development Board. We can open discussion on having a representative from our ranks as we network with DHSUD/ KSAs.</p> <p>The Office of Rep. Benitez also hopes to come out with a recommendation today to represent the private sector in DHSUD's board.</p>	<p>TAMPEI - has current projects supporting communities' people planning</p> <p>JHF - has collected the best practices of communities; also focuses on policy research and development, and community capacity-building</p> <p>FDUP - has extensive experience in helping communities with people's planning approach</p> <p>Other CSOs</p> <p>SHFC - clarification of people's planning approach</p> <p>DHSUD - clarification of people's planning approach</p> <p>LGUs</p>

Resettlement and Relocation

Advocacy goals	Summary of Discussions	Stakeholders to be Involved
<p>There should be safe, proper, and humane relocation of ISFs to resettlement sites with basic social services and facilities, utilities, and livelihood opportunities. Livelihood options must be packaged together with housing programs.</p> <p>Funding from NGAs/KSAs should be channeled to LGUs/housing project proponents for additional support to ensure basic social services and facilities.</p> <p>Strengthen coordination between government agencies (local and national levels) in the inventory of available lands, especially on proclaimed lands that can be utilized as relocation sites. LGUs should already have a land inventory of possible relocation sites prior to relocation/eviction/demolition, and these sites should already be assessed for risks and hazards.</p> <p>Strengthen DRRM strategies and initiatives in all housing programs and services. Site assessments of resettlement sites should include hazard and risk assessments. Ensure that relevant information on DRRM and climate change adaptation is properly disseminated all the way down to the communities.</p>	<p>On ensuring due process in resettlement:</p> <p>We should target policy and focus on the correct implementation of eviction and demolition activities. During resettlement, we should ensure coordination between receiving the LGU and the sending LGU of relocated families. It would be better if the concerned LGUs are able to discuss the logistics and process before the relocation.</p> <p>A Memorandum of Agreement should be drawn up between the LGUs in which the sending LGU provides 1-2 years of stewardship support, including livelihood. A relocation program should be provided to them that they can rely on. Perhaps the NHA can lead if it is the agency that will oversee the relocation process. The DILG and DBM should be part of instituting this. The DBM is also important because it will transfer the IRA to the receiving LGU.]</p> <p>On other avenues that can be used to support relocatees:</p> <p>We should connect with groups that provide legal assistance for informal settler families and relocatees.</p> <p>In the short-term, Joly Homes Foundation proposed that this policy on safe, affordable, secure, and humane relocation be included in the Bayanihan Act 3 (Bayanihan to Arise As One Act).</p>	<p>Joly Homes Foundation</p> <p>John Nadua - resettlement sites of the Pasay City coalition</p> <p>Caritas Manila</p> <p>Pasay Grant Neighborhood association</p> <p>Daop Palad HOA</p> <p>Other NGOs/CSOs providing legal support</p> <p>DHSUD - policy on eviction and demolition; livelihood component in relocation projects</p> <p>SHFC - livelihood component in relocation projects</p> <p>NHA - relocation of ISFs</p> <p>DBM - relocation and livelihood budget/IRA</p> <p>DILG - coordination of relocation activities</p> <p>LGUs - coordination of relocation activities</p> <p>Congress - policy inclusion in Bayanihan Act 3</p>

Legal and Technical Assistance

Advocacy goals	Summary of Discussions	Stakeholders to be Involved
<p>Institutionalize the creation of local housing boards so that there is a dedicated office at the local level who will assess the housing context and issues of each LGU, and craft plans and programs that are responsive to said context.</p> <p>Set up urban poor legal offices in LGUs to provide legal support, not only through legal advice but also in the form of paralegal training of urban poor communities and groups on the housing process, from the start of the process (pre-acquisition due diligence) to the end (e.g., estate management concerns such as recalcitrants and squatting syndicates).</p> <p>Allocate a percentage of the housing budget to subsidize technical and legal services for socialized housing projects of urban poor and informal settler communities under both self-help and government-led projects.</p>	<p>On networking with legal and technical assistance groups:</p> <p>On the technical needs of urban poor communities, we need to engage with geodetic engineers' groups and determine how they can help in the people's planning among communities. Communities will definitely be involved since we found that LGUs do not completely understand the concept of a community-led approach.</p> <p>There are also NGOs that provide legal assistance, and we can coordinate with these NGOs to explore whether a collaboration may be initiated.</p> <p>On creating a platform supported by CSOs and the government for technical and legal assistance services:</p> <p>Create a CSO-government platform that we can scale up. There are examples initiated by CSOs but these are small-scale and thus have limited impact; government partners and resources are not fully tapped or maximized. How can we create a platform where we can collaborate with a network of professionals, and how can this platform be supported by the government? Maybe we can begin exploring at the local level the possibility of local units providing legal and technical assistance. This does not necessarily mean national because we can start with the local level. This platform is a partnership between CSOs or the private sector like the Geodetic Engineers of the Philippines (GEP) and the government. We can also ask the national offices of key shelter agencies to support this platform.</p> <p>On institutionalizing local housing boards across LGUs:</p> <p>Look into standardizing the form and function of the local housing board. There is currently a bill on this, and we should rally support to have this passed perhaps this year or the next.</p>	<p>PACSII</p> <p>TAMPEI</p> <p>Joly Homes Foundation</p> <p>HPFPI</p> <p>DHSUD - to include elements of the people's planning approach in the mechanisms of support in local housing boards</p> <p>LGU - legal and technical support</p> <p>Other CSOs that provide legal services such as SALIGAN</p> <p>Geodetic Engineers of the Philippines (GEP) and other private technical assistance groups</p> <p>PAO - legal assistance</p> <p>CHR - legal assistance, protection of rights of ISF</p>

Housing Process and Requirements

Advocacy goals	Summary of Discussions	Stakeholders to be Involved
<p>Reduce the number of requirements and streamline the process at both the national and local level so that the processing time and cost of applying for socialized housing for both self-help and government-led programs are lessened. There needs to be greater coordination between government offices and agencies regarding the process and requirements for different housing concerns (e.g., land conversion).</p> <p>Differentiate the requirements and cost of applying under the CMP for small and large communities (e.g., 50 units vs more than 100 units). Additionally, SHFC recently released a construction manual which adds requirements for CMP applicants, and this has already been passed without thorough consultations.</p> <p>Include a screening phase in the subdivision plan approval process under the CMP. There needs to be a mechanism in which communities can submit their subdivision plans for preliminary approval before the community would finalize and spend on the creation of said subdivision plans which are expensive to produce, especially without the guarantee of take-out.</p>	<p>On the need to streamline housing processes:</p> <p>The CMP would be easier to implement if the conduct of land inventory (as stipulated by law) has been accomplished and relocation sites have been identified.</p> <p>Push for the implementation of one-stop processing shops which are already in RA 11201. There is a need for budgetary support for its implementation. There is also a need to specify how one-stop-shops should process requirements. They can use the Ease of Doing Business Law as a guide. We can also ask for support from the Anti-Red Tape Authority.</p> <p>On the need to establish processes and requirements apt for the capacities and contexts of urban poor or low-income populations:</p> <p>The government should provide two types of one-stop-shops—one for developers and one for urban poor communities who are burdened by requirements and by going back and forth to different KSA offices to submit requirements. The law stipulates that it is the government that should facilitate the process.</p> <p>Another problem is that the government does not provide a mechanism to get preliminary approval for documents that urban poor communities need to submit. The process is very rigid, and this rigidity can come at the cost of marginalized communities.</p>	<p>LinkBuild, Inc.</p> <p>HPFPI</p> <p>SHFC - one-stop-shop, streamlining of processes and requirements</p> <p>DHSUD - land inventory, streamlining of processes and requirements; one-stop shops, land inventory</p> <p>ARTA - one-stop-shop, streamlining of processes and requirements</p>

Closing

The long history of community organizing, coalition-building, and advocacy-campaigning in the country has helped in the development and empowerment of urban poor sectoral leaders and members. Majority of the pro-poor legislations and policies we have are results of the collaborative efforts of government representatives, civil society organizations, and members of the urban poor sector, all of whom acted as the driving force behind the various advocacy campaigns done in the past. It is very apt, then, that the program for the three Bahay, Buhay workshops culminated in the reading of a call to action and solidarity that not only hearkens to our past struggles and successes, but also enjoins us to strive for a more just and inclusive future.

NGAYON NA!

Sa muli nating pagsasama-sama, tayong mga tinig at bisig ng maralitang taga-lungsod,

Ating bubuhayin ang pag-asa ng bawat isa, sa panatang ilalaan ang ating isipa't puso

Upang patuloy na isusulong ang karapatan ng mga mahihirap at mga walang masilungan!

Parang kailan lang, noong sama-sama tayong nangarap

Nag-alab ang mga diwa at ipinaglaban ang nararapat.

Nagkasama sa isang hanay, katuwang ang mga kaibigan, nakamit natin ang karapatang ipinaglaban:

PRESIDENTIAL COMMISSION FOR THE URBAN POOR (PCUP) (REVOLUTIONARY GOVERNMENT, 1986);

PROBISYON SA PANLIPUNANG KATARUNGAN (1987 KONSTITUSYON): REPORMANG PALUPA SA KALUNSURAN, PATULOY NA PROGRAMANG PABAHAY PARA SA MARALITA, WALANG DEMOLISYON KUNG WALANG KONSULTASYON, WALANG DEMOLISYON KUNG WALA RING MAAYOS NA RELOKASYON;

TIGIL TAYUAN, TIGIL GIBAAN (Tri-Sectoral Network);

URBAN DEVELOPMENT AND HOUSING ACT (UDHA 1992);

COMMUNITY MORTGAGE PROGRAM, PAGLALAAAN NG BILYONG-BILYONG PONDO SA PROGRAMANG PABAHAY (CISFA 1995);

PAGSASAWALANG BISA NG ANTI-SQUATTING LAW (Repeal PD 772, 1998);

NATIONAL ANTI-POVERTY LAW; URBAN POOR SECTORAL COUNCIL NG NAPC;

SOCIAL HOUSING FINANCE;

PROKLAMASYON NG LUPAING GOBYERNO PARA SA PABAHAY;

P50 BILYON FUND PARA SA MGA NAKATIRA SA WATERWAYS;

MAGNA CARTA FOR THE POOR;

DEPARTMENT OF HUMAN SETTLEMENTS AND URBAN DEVELOPMENT (DHSUD); at marami pang makasaysayang tagumpay.

Ngunit tila hindi pa rin sapat ang lahat ng ito, dahil patuloy pa rin ang kahirapan. Parang paikot-ikot at paulit-ulit lamang ang mga suliranin pinapasan. Milyun-milyon pa rin ang mahirap at walang seguridad sa paninirahan. Marami pa rin ang napagkakaitan ng mga karapatang nakasulat sa batas. Minsa'y pinanghinaan na ng kalooban at nais nang talikuran ang mga nasimulan. Minsa naman pinaghihiwalay ng hidwaan at nais na ring limutin ang mga pinagsamahan. Naglalaro sa mga isipan ang mga katanungang di maiwasan: Meron nga bang katuturan? Meron nga bang patutunguhan?

Ngunit sa mga tulad nating pinanday ng kasaysayan, Inukit sa putik at pinatatag ng init, ng hangin, at ulan, Hinubog ng karanasan, Nilikha ng Maykapal, Hindi hahayaang panghinaan ng kalooban, Ang isang banal at dakilang layunin, para sa maralita ng ating bayan.

Malayo na rin ang narating ng ating pakikibaka. Sa tagal ng panahong ating ginugol at inilaan, Lubos ang pasasalamat sa mga nakamtang tagumpay. At pagpupugay sa mga nahimlay at mga naunang nag-alay. Ngunit masalimuot pa rin ang tatahaking landas, Upang mga pangarap, ganap na maisakatuparan.

Kung kaya't pag-iibayuhin pa natin ang ating panata at pagkilos. Mulí nating paninindigan at igigiit ang mga nakasaad sa ating Konstitusyon at mga batas patungkol sa pabahay, palupa, at karapatan ng mga maralitang taga-lungsod.

Bahay, Buhay

IPATUPAD ANG REPORMA SA LUPA SA KALUNSURAN!

Isagawa na ang pag-imbentaryo ng lupain sa bawat local na pamahalaan. Tukuyin at itakda ang mga lugar para sa pabahay at palup, pribado man o pag-aari ng gobyerno. Gawan ng plano at pondohan ang pagdebelop at pagpatayo ng pabahay para sa mga dukha at walang tahanan.

IPATUPAD ANG “SOCIALIZED HOUSING PROGRAM”!

Tukuyin na ang mga komunidad ng mga maralita at ang mga lupaing kung saan sila gagawan ng pabahay. Magsagawa ng patuloy na paglilista ng mga maralitang pamilya at maglaan na ng pondo para sa mga programang pabahay.

SEGURUHIN NA ABOT-KAYANG BAYARAN NG MARALITA ANG PROGRAMANG PABAHAY NG GOBYERNO!

Moratorium sa pagbabayad ng amortization sa panahon ng pandemya sa mga resettlement sites at CMP areas! Ibaba ang bayarin sa mga programang pabahay. Muling pag-aralan at seguruhing wala dapat mapagkakaitan ng programang pabahay dahil sa kahirapan. Langkop ang mga gastusin sa pabahay sa kakayahang magbayad ng isang mahirap na pamilya.

SEGURUHIN NA MAKATAO AT MAKATARUNGAN ANG EBIKSYON AT DEMOLISYON!

Moratorium sa ebiksyon at demolisyon sa panahon ng pandemya! Seguruhin na maayos ang konsultasyon at may tunay na partisipasyon ang mga maralita sa pagdedesiyon at hindi lamang binababaan ng impormasyon tungkol sa programa.

SEGURUHIN NA MAAYOS, LIGTAS, AT MAY SAPAT NA PANLIPUNANG SERBISYO ANG MGA LUGAR NA TITIRHAN AT PAGLILIPATAN NG MGA MARALITA!

Walang ililipat na mga maralita sa resettlement sites hangga’t hindi handa ang mga komunidad at paglilipatan na komunidad. Bago payagang gamitin ang relocation sites, kailangang naaayon ito sa mga sukatang itinakda ng batas – ligtas, disente, kumpleto sa panlipunang serbisyo, at may pagkabuhayan. Bigyang prayoridad ang in-city relocation!

SEGURUHIN ANG PARTISIPASYON NG MARALITA SALAHAT NG YUGTO NG PAGPAPATUPAD NG PROGRAMANG PABAHAY AT PALUPA!

Balangkasin na ang implementing rules and

regulations ng PEOPLE’S PLAN. Buuin ang mga local housing boards sa bawat lokal na pamahalaan. Seguruhin ang mga kinatawan ng maralita at civil society organizations sa SHFC, DHSUD, at sa iba pang ahenysa ng gobyerno.

SEGURUHIN NAMABILIS NA MATUTUGUNAN NG GOBYERNO ANG PANGANGAILANGAN NG MARALITA

sa pamamagitan ng mga REGULAR NA MEKANISMO NG KONSULTASYON, SPECIAL CONCERNS DESKS, ONE-STOP SHOPS, AT LEGAL DESK sa mga lokal na pamahalaan at sa pambansang ahensya ng gobyerno.

SEGURUHIN ANG SAPAT NA PONDO SA MGAPROGRAMANG PABAHAY AT PALUPA PARA SA MARALITA!

Dagdagan ang pondo ng pabahay at palupa sa General Appropriations Act para sa taong 2022. Seguruhin na magamit ang pondo para sa pabahay at palupa ng mga dukha at walang tahanan.

Kaya’t sa muling pagpagsasama-sama ng ating hanay, ating isusulong ang ganitong mga panawagan. Patuloy tayong mag-oorganisa, magsusuri, at magmumulat. Magtataguyod ng ating mga karapatan para sa marangal na pamumuhay. Patunay ito ng ating taimtim na panata at walang pasubaling pagmamalasakit. Kung kaya’t walang dapat masayang na oras dahil laging may taglay na ngiti ang langit.

Kilos na... **NGAYON NA!**