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iSyudad

Selected Narratives of HPFPI
Communities in Asserting Their
Right to the City

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Asserting Their Right to the City
October 2019, Philippines

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The views expressed in this book do not necessarily reflect those of the Homeless People's Federation Philippines Inc. (HPFPI), Technical Assistance Movement for People and Environment Inc. (TAMPEI), United Nations Human Settlements Programme (UN-Habitat) and the Global Land Tool Network (GLTN).

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Selected Narratives of HPFPI Communities in
Asserting Their Right to the City

UN HABITAT
FOR A BETTER URBAN FUTURE





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ACRONYMS/ ABBREVIATIONS

ACCA	Asian Coalition for Community Action
ACHR	Asian Coalition for Housing Rights
A&D	Alienable and Disposable
BJMP	Bureau of Jail Management and Penology
BP	Batas Pambansa
CARP	Comprehensive Agrarian Reform Program
CDA	City-Wide Development Approach
CLIFF	Community-Led Infrastructure Finance Facility
CMP	Community Mortgage Program
COA	Commission on Audit
CPDO	City Planning and Development Office
DENR	Department of Environment and Natural Resources
DFID	Department for International Development
DHSUD	Department of Human Settlements and Urban Development
DOE	Department of Energy
DOLE	Department of Labor and Employment
DSWD	Department of Social Welfare and Development
EDSA	Epifanio de los Santos Avenue
ELAVED	Emergency Land Acquisition for Victims of Eviction and Demolition
EO	Executive Order
GLTN	Global Land Tool Network
GPS	Global Positioning System
HOA	Homeowners' Association
HPFPI	Homeless Peoples' Federation Philippines, Inc.
HUDCC	Housing and Urban Development Coordinating Council
ICEB	Interlocking Compressed Earth Blocks
ICUPAO	Iloilo City Urban Poor Affairs Office
ICUPN	Iloilo City Urban Poor Network
IFCP	Iloilo Flood Control Project
ISFs	Informal Settler Families
JAHRA	Just and Humane Resettlement Act
KABALAKA	Kasilingan Nga Naga Balay Padulong saa Kauswagan
Kadamay	Kalipunan ng Damayang Mahihirap
LGC	Local Government Code
LGU	Local Government Unit
LHB	Local Housing Board
LISA	Least Displacement of Informal Settler Families Act

MDF	Muntinlupa Development Foundation
MERALCO	Manila Electric Company
MIWD	Metro Iloilo Water District
MOA	Memorandum of Agreement
MRT	Metro Rail Transit
NAWASA	National Waterworks and Sewerage System
NDCC	National Disaster Coordinating Council
NBHOA	New Baldoza Homeowners' Association
NGA	National Government Agencies
NHA	National Housing Authority
NISUS	National Informal Settlements Upgrading Strategy
NGO	Non-government Organization
PACSHI	Philippine Action for Community-Led Shelter Initiatives Inc.
PAR	Philippine Area of Responsibility
PCUP	Presidential Commission for the Urban Poor
PNP	Philippine National Police
PNR	Philippine National Railway
PNRC	Philippine National Red Cross
POs	People's Organizations
PPAs	Programs, Projects and Activities
PSA	Philippine Statistics Authority
RA	Republic Act
RAP	Resettlement Action Plans
RROW	Road Right of Way
SAJUSSA	San Juan Seaside Settlers Association
SALIGAN	Sentro ng Alternatibong Lingap Panligal
SDI	Slum Dwellers International
SHFC	Social Housing Finance Corporation
SIDA	Swedish International Development Cooperation Agency
STDM	Social Tenure Domain Model
TAMPEI	Technical Assistance Movement for People and Environment, Inc.
TWG	Technical Working Group
UDHA	Urban Development and Housing Act of 1992
ULHOA	United Libis Homeowners Association
UPAO	Urban Poor Affairs Office
WTPO	West Timawa People's Organization



FOREWORD

*“Kapag tayo ay natutong makinig, mapatutunayan nating ang pamayanan ay balon ng karunungan.”
—Kâ Lito**

Indeed, in its over 20 years of existence, the Homeless People's Federation Philippines Inc. (HPFPI) has amassed an immense wealth of knowledge and experience in dealing with the multi-dimensional issue of land and housing rights amidst increasing urbanization across the country. With community savings as the Federation's core program, it is no wonder that it is embedded in almost all of its narratives. As the old Filipino saying goes, “Kapag may isinuksok, may mahuhugot.” Another recurring theme is centered on their mutual struggles and successes in acquiring land—on how they won against the bureaucratic processes of compiling documentary requirements, of negotiating with landowners, partnering with the government and seeking help from local and international development partners. Other stories emphasize learning new skills that are otherwise confined to professionals such as architects and engineers whose services seem unaffordable and considered low priority among members of the urban poor sector. These stories of empowerment include gaining practical know-how on collectively planning their settlements and on designing and even managing the construction of their individual houses. Of course, there are stories of failures as well—of how they finally managed to buy a piece of land out of their own little pockets, but soon found out that that land had a rolling terrain and was therefore unsuitable for a conventional low-cost housing relocation project. Apparently, the nanays (mothers), as most of them

are, admitted to not knowing how to read a boundary survey versus the property points indicated in the transfer certificate title. These are only a few of the classic stories we usually hear from them. Undeniably, given their decades of experience, they have a lot more to offer.

However, most of these narratives remain undocumented, only to be heard whenever the nanays share their hardships during ceremonial consultation meetings or under-the-sun research fieldworks or leisurely afternoon conversations. One probable reason is their lack of skills, familiarity and eagerness in documenting their own stories. Some nanays hardly know how to write an entry in a journal or file a complaint letter. However, set an interview or a focus group discussion with them and a single question would spark a lengthy, detailed oral account of their experiences, with some nanays becoming animated and emotional in telling their tales. Others are just so preoccupied with their day-to-day living that recording their fights and milestones seem less important for them.

It was on this premise that TAMPEI, together with partners from Philippine Action for Community-led Shelter Initiatives Inc. (PACSI) and the Global Land Tool Network (GLTN), conceived a project that would facilitate a participatory documentation of the Federation's narratives. Thus, in February, May and July 2019, a series of writing workshops was conducted with the members of HPFPI in Metro Manila, Davao and Iloilo, respectively. The writeshops, as we call it, were primarily designed

to impart documentation skills to the nanays and tatays (fathers) of Homeless, particularly on drafting different types of letters, writing minutes of meetings, and generating reports as these are essential skills needed in leading a community organization. News and feature writing, basic photography and basic methods on data gathering were sparingly added in the list of workshop modules to provide them an overview of participatory action research and documentation. On top of it, the writeshops were ultimately aimed at creating a venue for the Homeless members to reminisce, share and altogether learn from the common experiences of one another. In each of the workshop we facilitated, there was never a similar story. Yes, they may fall into a single theme or category, but each one bears a unique combination of success factors, lessons learned, and failures that enabled them to become what and stand where they are now.

As we have observed, most stories are filled with the element of empowerment—from squatters to homeowners as what some of them would proudly say. The first chapter of this publication compiles narratives from Metro Manila. In Muntinlupa, participants who used to reside along the Philippine National Railway share their accounts in relocating to South Ville 3, the first ever government resettlement project that made use of the so-called usufruct agreement. However, they soon realized that having decent homes is just a stepping stone to cope with the seemingly never-ending issue of housing crisis in the country. In Sucat, again in Muntinlupa, a participant gives a glimpse of her childhood memories of Laguna de Bay and how she witnessed its transformation through time. Threatened by eviction and by the floods caused by the lake itself, she, together with her neighbors, soon participated in a community mapping exercise led by HPFPI to gain greater awareness about their area. The results of mapping were later integrated into barangay and city development plans. In Valenzuela, the story revolves around the importance of fearless community leadership amidst several problems on disaster resiliency and external syndicates trying to meddle with the organization's fight for tenure security.

In Iloilo, most stories were on land and property acquisition. In New Baldoza, the ELAVED project has otherwise proved that government-led resettlement schemes can take years to fully realize; hence, community involvement is imperative to fast-track the processes. In West Timawa, the support from international partners was seen as one of the success factors of their struggle in acquiring land despite the many stages of negotiations with the landowner. In RVHOA, we see how international economies affect local ones in terms of developing sustainable resettlement sites. And in KABALAKA, we witness how the community has acted on their own in response to the apparent lack of government interest in people-driven processes.

Lastly, in Davao, the stories are quite focused on project developments at scale. For instance, in Los Amigos, Digos and Kidapawan, low-cost housing made of alternative materials and availed through the HPFPI's community savings program has been central to their narratives. In SAJUSSA, the construction of a riprap wall against sea waves provided a platform for the coastal community members to collaborate with one another. Support from the local government was later gained upon seeing the impacts of their community-led small upgrading initiative. In Matina Crossing, the famous bamboo bridge united the community to become proactive towards disaster resiliency and the impending threat of eviction. Said bamboo structure stands strong for almost eight years now and still continues to bridge gaps and differences among community members.

Overall, these narratives are a reflection of the current state of land and housing sector in the country—a testament that the government alone cannot solve the crisis given its limited financial and technical capacities, not to mention the lack of political will in some cases. Nevertheless, gone are the days when urban poor communities solely rely on and demand from the government their immediate shelter and related needs. These mere squatters, as what they were derogatively called in the past, have learned their agency in developing communities of their own; hence, the proliferation of people-driven initiatives all throughout the country. But this awareness and self-determination does not mean that the government is discharged of its mandate to provide its citizens the right to enjoy a decent, safe and affordable abode to dwell in. Rather, the empowerment communities have gained through time is only a demonstration that ordinary people, if only given the chance, possess a lot of potential in co-creating spaces that are responsive to their actual needs and reflective of the common goals of both the government and the public.

As what Kâ Lito has reminded us, all we have to do is listen.

**Ka Lito, or Angelito Manalili, is a retired professor at the University of the Philippines Diliman College of Social Work and Community Development*

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We would like to express our heartfelt gratitude to those who have contributed their time, effort and resources in making this publication:

To the United Nations Human Settlements Programme (UN-Habitat) and the Global Land Tool Network (GLTN) for giving us the chance to lead such task. It may be our first attempt to undertake an ambitious documentation project like this, but really, the experience was fulfilling and worth taking chances!

To the Philippine Alliance institutions for their guidance and support to the initiative. Special mention to our mentor, Deanna Ayson of the Philippine Action for Community-led Shelter Initiatives Inc. (PACSI). Your relaxed, genuine inputs to the conceptualization of this project have helped us in making things way easier. Your passion for promoting participatory action research with communities is truly an inspiration!

To our workshop resource speakers, Jose Monfred Sy (UP Diliman), Lakan Umali (UP Mindanao), and Elaine Logronio-Monserate (UP Visayas), for imparting your academic knowledge on writing and documentation to the *nanays* and *tatays* of HPFPI and the Philippine Alliance in general. May you continue to serve the people!

To our friends and volunteers, we appreciate you sharing your talents in proofreading the articles, in contributing photos, maps and artworks, and in laying out the contents of this book. Your efforts are evidently felt in every page!

And above all, to the community leaders and members of the Homeless People's Federation Philippines Inc. (HPFPI) in Metro Manila, Davao and Iloilo for your generosity, patience and openness to share your experiences—for without your stories, this publication will not come into fruition. Your warm welcomes and candid smiles will always be remembered just as your stories of aspiration and selflessness. Congratulations and we wish you the best in all your endeavors!



Tenure Insecurity, Urbanization and The Philippine Alliance

By 2050, it is expected that 68% of the world's population will be living in urban areas. Yet, most cities, particularly those in developing countries, are struggling with the multi-dimensional issues of urbanization that create inequality and hinder the inclusivity of cities, making it harder especially for marginalized sectors to enjoy their so-called *right to the city*. In Metro Manila, alone, it is estimated that **23.5% of the population live under the poverty line**, with most of them residing in areas tagged as danger zones such as railroad tracks, garbage dumps and waterways. This socio-economic and physical vulnerability places informal settler families (ISFs) at a more disadvantaged state, further denying them the capacity to actively participate in the planning and development of their cities.

An attempt to address this issue of land tenure insecurity vis-à-vis the context of urbanization in the Philippines means to analyze its underlying socio-economic and politico-legal dimensions. First, the growing magnitude of ISF population itself—it's a given fact. As centers of economic activities, people from nearby and far-flung, underdeveloped provinces come into cities in search for better opportunities. But upon their arrival, they find themselves caught in situations that further aggravate their already deprived state. This increasing demand for human activities and corresponding competition for habitational spaces have undeniably diminished the availability of land supply—thereby creating scarcity of land. To make things worse, this scarcity is reinforced by the free market economy where land is viewed mainly as an economic good. In turn, land in the Philippines becomes a commodity that can only be accessed by those few who can afford, leaving urban poor dwellers, with their low-paying jobs, incapable of enjoying secure tenure and basic services. On top of all these, the government supposedly mandated to provide decent, safe and affordable shelters to its constituents is characterized by limited resources, lack of political will, and bureaucratic system. Case in point was a government report in 2016 that estimated a **1.7-million housing backlog in the country**. Despite the enormity of these issues that need to be strategically resolved, the national budget allocation for housing was even reduced to merely PHP6.2B for 2020, which, according to the newly created Department of Human Settlement and Urban Development (DHSUD), is clearly insufficient to meet targets at scale. While there are other government-led solutions to housing deficit, these are, in most cases, lengthy and costly.



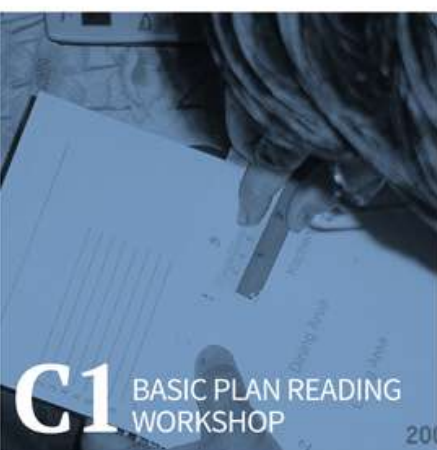
Amidst these complex challenges, urban poor communities have never lost hope. Acknowledging that the government alone cannot resolve this crisis, they have devised their own ways to augment and cope with the seemingly cyclical issue of tenure insecurity in the country. A prime example of such grassroots organization promoting and implementing alternative strategies towards co-creating inclusive communities is the Homeless People's Federation Philippines Inc. (HPFPI), a network of 92 urban poor community associations in 12 cities and municipalities across the country. The Federations works closely with four other institutions, namely, Philippine Action for Community-led Shelter Initiatives Inc. (PACSI), Technical Assistance Movement for People and Environment Inc. (TAMPEI), LinkBuild Inc., and Community Resources for the Advancement of Capable Societies (CoReACS). Together, they form the *Philippine Alliance*.

The Philippine Alliance has had a long history of dealing with various actors in addressing tenure insecurity that puts vulnerable groups, primarily urban poor dwellers, under constant threat and fear of eviction and demolition. One strategy advocated by the Alliance, especially the HPFPI, is the so-called community savings program. Under this program, HPFPI member-communities are mandated to keep a part of their daily individual household incomes to create a common pool of funds. Through this savings program, urban poor groups were able to prove to otherwise doubtful landowners that they **actually have the capacity to purchase lands**. To a certain degree, this program has been recognized and even adopted by some local government units that work on providing social housing to their constituents. Local and international development agencies, as well as professionals and universities, have likewise saw the impacts of these people-driven initiatives and have thus pledged to support such. This strategy of establishing multi-stakeholder partnerships harnesses the pooling of various technical expertise and resources that, in turn, provide holistic view to the problem being resolved and solutions being proposed.

However, all these strategies would not be as successful as it could be without the presence of an active and united group. Hence, **community mobilization remains to be the most important element** among all these efforts. As primary agents of change, community members must be placed at the very core of these battles. Time and again, the experiences of the Philippine Alliance have proven that tenure insecurity can be addressed through collective action and contextualized solutions.

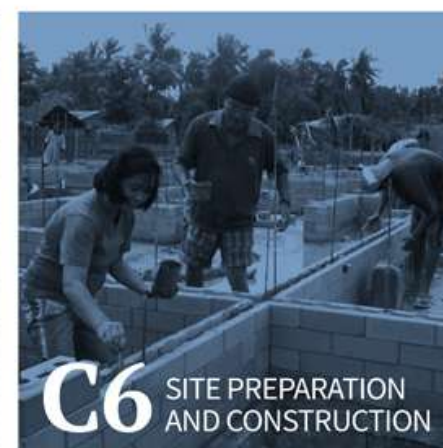
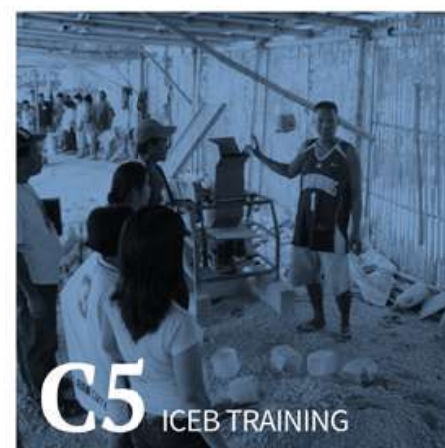
The following case studies are a continuing demonstrations of such.

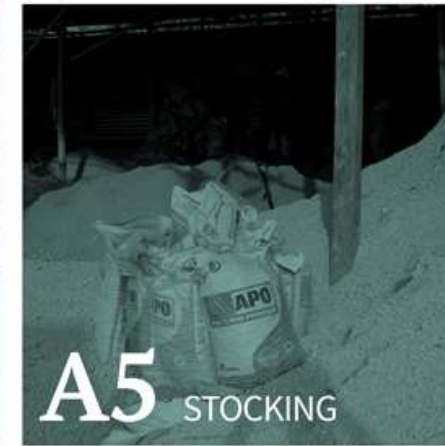
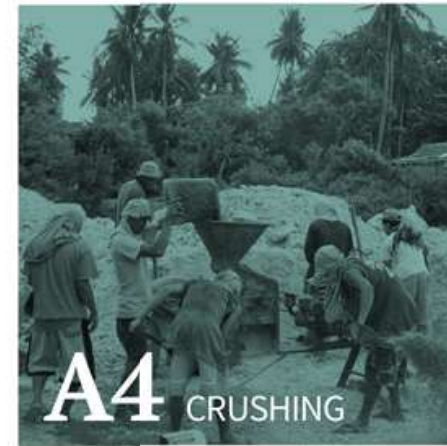
“Acknowledging that the government alone cannot resolve this crisis, they have devised their own ways to augment and cope with the seemingly cyclical issue of tenure insecurity in the country.”



PARTICIPATORY HOUSING DESIGN PROCESS

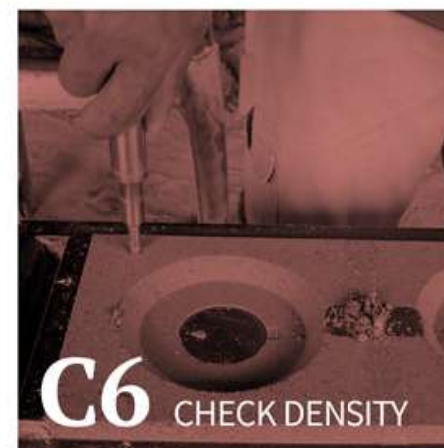
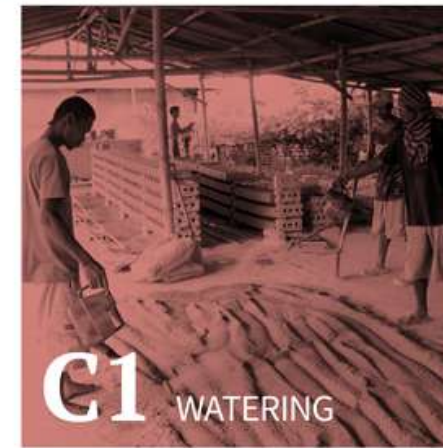
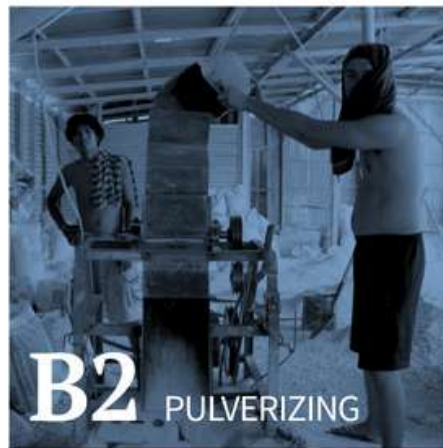
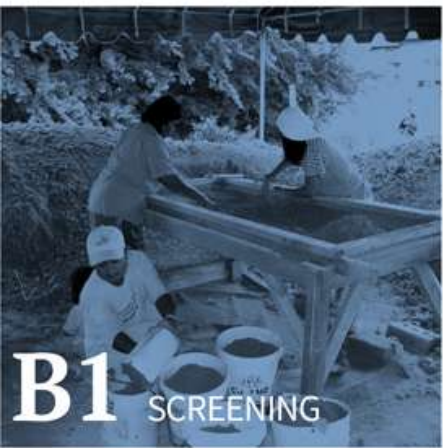
A. DREAM HOUSE WORKSHOP
B. HOUSING DESIGN WORKSHOP
C. PREPARATION FOR CONSTRUCTION





ICEB* PRODUCTION WORKFLOW

*INTERLOCKING COMPRESSED EARTH BLOCKS



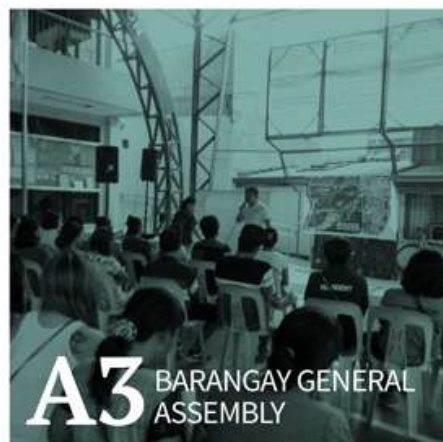
A. Extraction
B. Preparation
C. Mixing
D. Curing



A1 LGU ENGAGEMENT



A2 COURTESY CALL TO BARANGAY CAPTAINS



A3 BARANGAY GENERAL ASSEMBLY



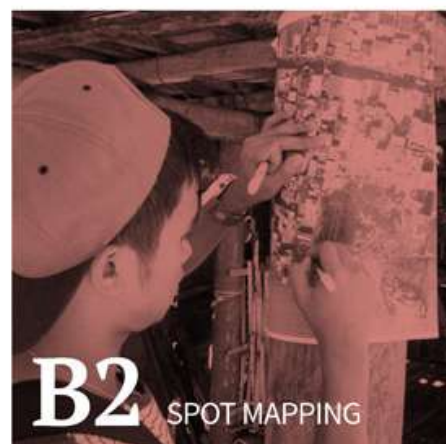
A4 SETTLEMENTS MAPPING WORKSHOP



A5 SITE VISIT



B1 GPS BOUNDARY SURVEY



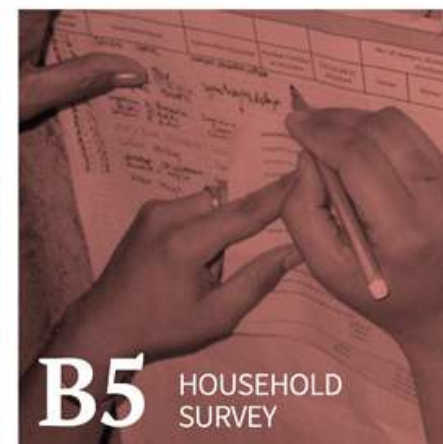
B2 SPOT MAPPING



B3 STRUCTURE MAPPING



B4 SETTLEMENTS PROFILING



B5 HOUSEHOLD SURVEY

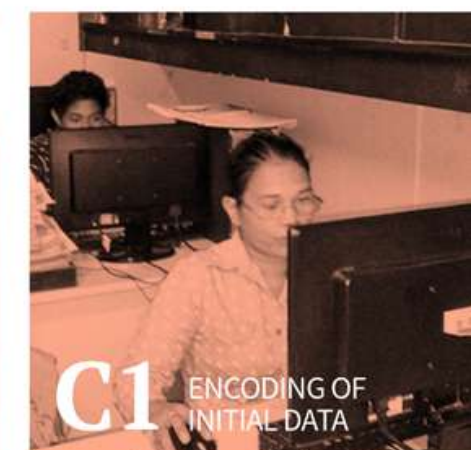
A. SOCIAL PREPARATION
B. MAPPING FIELDWORK
C. DATA VALIDATION & ANALYSIS
D. PROJECT PLANNING & DEVELOPMENT



C3 ENCODING OF VALIDATED DATA



C2 PRESENTATION AND VALIDATION OF DATA



C1 ENCODING OF INITIAL DATA

COMMUNITY MAPPING PROCESS



D1 BARANGAY SHELTER PLANNING WORKSHOP



D2 PRESENTATION OF DATA AT CITY LEVEL



D3 PROJECT DEVELOPMENT

SANTAN STREET

OPEN SPACE

NIDA ESPINA

ANTON ROBL

EMETERIO ABAYON

MADERA

JOSE GARDUQUE

JHENNY LOKAY LOKAY

ROGELIO ALBA

GLORIA CARREROS

RITA BAWA

IRENE

RICARDO

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RENATO

ROWENA JAPAN

ORINE of the SAMAHAN SAHIBIN

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DIOKO

WEULIE SAPONGAN

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DOMIN

BOULET

REY

DIONISIO

MARE ABAB

F. LENCOP

EDWIN GITD

ERLINDA LENCOP
EVANGELINE

STREET

DAISY STREET

Regina Cao

Pomasa

Ramirez

Tapia

NELLY BADIQUE

LOLING

ELVIN VERIAN

NORMA CARIGO

COLLADO

PADEQUE

NELSON CUEVAS

FERDINAND LUCERO

GEORGE CALWOOD

MILAGROS TALADTAD

LUNAPAS

RUEL BALD

SALVADOR MERCADO

TINGHIL

MELEDA DELA TORRE

MARSO MAMAMBON

MATENSO

DORRESA

A. BASONA

NENITA DARAGAN

Kuna Landosa

BETH TIBAY

DENECES LAD

Abog

Amal L

Jotolano

ABA

Almarion

Raymond

Juwely

Daniel

Conce

Hamia

Salvador

Delishan

MONTE BUSALANA

STORE

AMELITA ABATO

JOSITA LUCENA

TOOHOBS
ELEMENTARY SCHOOL

COMPUTER SHOP
JUCOLANDER. RASIA

JANE TAN

LUZ IBAYAN

OPEN

IBAYAN

L STREET

STREET

A photograph of a slum area in Metro Manila, Philippines. In the foreground, there are train tracks and a person sitting on a bench. In the background, there are makeshift shacks and people. The image has a reddish tint.

METRO MANILA NARRATIVES

The National Capital Region (NCR), commonly called as Metro Manila, is one of the twelve defined metropolitan areas in the Philippines. With a population of more than 11 million, Metro Manila ranks third as the most populous urban area in the world. In spite of multiple economic activities and opportunities, many of its inhabitants still remain in the state of poverty.

“The failure of the government to deliver decent housing and adequate services to majority of the urban poor were primarily rooted from poor planning, government incompetency and corruption, and the complex regulatory requirements (USAID 2016).”

The increase of land value in Metro Manila, necessitated by the growing demands for commerce and financial activities, has made the drooling cycle of poverty a burden to its residents, particularly the urban poor. Their limited access to property rights and secure tenure, both in land and in housing, places them at the fringe of development -- literally by residing in public lands that are also tagged as danger areas or in readily available vacant lots that, in most cases, are privately owned. Moreover, the urban poor are also considered one of the most vulnerable sectors when it comes to disasters.

The problems associated with urbanization have, in fact, a direct correlation with landlessness. Security of tenure gives urban poor communities the opportunity to increase their economic potential including gaining access to livelihoods, credit and financing, thereby enabling them to invest and upgrade their living conditions.



01

HOME ALONG DA RILES: Truths Behind Relocation and the Usufruct Agreement in Southville 3, Muntinlupa

Stories from:
Teresa Fadriquela
Rosalie Candari

Edited by:
Louie Robert Posadas

HOME ALONG DA RILES

The situational comedy series Home Along da Riles gained popularity in the Philippines in the 1990s to early 2000s as it mirrored the needs and aspirations of a typical Filipino family living in the margins. The setting, an impoverished community residing along the railways in Metro Manila, was timely, reflective and critical of the National Government's initiative to relocate some 40,000 individuals at that time who have made the Philippine National Railway (PNR) their homes since the late 1950s. While the goal of relocating families from eminent physical danger brought about by the railway itself seemed impressive, the processes and outcomes, especially in its earliest stages, were not as safe and successful as it sounds.

Muntinlupa resident and Homeless People's Federation Philippines Inc. (HPFPI) volunteer Rosalie Candari, 53, vividly remembers the pre-relocation process:

"We were tapped by the Housing and Urban Development Coordinating Council (HUDCC) under the National Informal Settlements Upgrading Strategy (NISUS) Program to map out the residents who would be affected by the proposed clearing of the PNR's right-of-way. While conducting house-to-house census, we met several forms of resistance from the informal settlers, with most of them reluctant to the clearing process, wary of the impending eviction and demolition of their houses which would surely disrupt their economic activities and social networks."

RIGHT TO THE CITY

In 2010, a government report estimated that about 23.5% of Metro Manila's total population are informal settlers. This translates to around 2.8 million individuals, of which, 18.6% reside in areas classified as danger zones including waterways, transmission lines, garbage dumps, and railroad tracks. While these numbers continue to grow due to urbanization, the availability of land suitable for housing paradoxically decreases and its economic value exponentially increases. Hence with land recognized as a finite resource, it is no wonder that local government units have mostly resorted to off-city relocation when dealing with the colossal issue of informal settlements especially in urban areas. Commercial developments are generally preferred over socialized housing projects as they generate more revenue for the city's expenditures — therefore pushing the working population, both formal and informal, out into the city borders. This prioritization scheme, however, reinforces the violation of the so-called people's "right to the city."

Both the Executive Order (E.O.) No. 152 legislated in 2002 and the Urban Development and Housing (UDHA) Act of 1992 have tried to address such. Popularizing the slogan "no demolition without relocation," both the E.O. and UDHA had saved some 3,800 families in Muntinlupa dwelling along the PNR from being evicted out of the city where their primary sources of income are derived. Under E.O. No. 152, informal settler families (ISFs) are given the right to stay in their areas unless the certain requirements for relocation are met by the local government (see below).

REQUIREMENTS:

1. A notice for demolition/eviction should be given thirty (30) days prior to demolition
2. Adequate consultation with the settlers of the affected area must be conducted
3. Adequate relocation, whether temporary or permanent, must be provided
4. Members of the Philippine National Police (PNP) observing the demolition/eviction must be properly uniformed
5. There should be proper identification of all persons taking part in the demolition
6. Heavy equipment should not be used except for permanent structures
7. Local government officials or their respective representatives must be present
8. Execution must be done only during regular office hours from Mondays to Fridays

Moreover, under Section 10: Urban Land Reform and Housing, Article XIII of the 1987 Philippine Constitution, urban and rural poor dwellers are given the right not to be evicted nor their dwellings demolished, except in accordance with law and in just and humane manner.

TRUTHS BEHIND RELOCATION

In 2002, then President Gloria Macapagal - Arroyo launched the Northrail - Southrail Linkage Project which called for the clearing of houses and all structures within the 15-meter easement, both sides, of the Philippine National Railway (PNR). The Project stretched from Caloocan City in the north to Laguna Province in the south-eastern part of Metro Manila. In Muntinlupa City, the PNR runs across its eight barangays. Living adjacently to the PNR were some thousands of families that once

endured the perils brought about by the railway such as mechanical failures, noise pollution, and health hazards.

With the overall goal of rehabilitating the rails of the of the decades-old PNR, and at the same time providing safer homes to affected residents, the Project has been supported by a number of national government agencies (NGAs) including National Housing Authority (NHA), Department of Energy (DOE), Department of Social Welfare and Development (DSWD), the Presidential Commission for the Urban Poor (PCUP), and the Office of the Vice President, among others. A census tagging was administered by the local government unit (LGU) of Muntinlupa in coordination with the NGAs mentioned. Consultation meetings and dialogues with concerned residents and stakeholders were held next. The whole pre-relocation process took almost six years to finish due to a number of problems that arose such as the magnitude of the issue of urban informality itself, the bureaucracy of the country's housing framework, and the willingness of ISFs to be relocated. Finally, in October 2008, after holding series of multi-stakeholder negotiation and social preparation, some 50-hectare of land was donated by a certain Madrigal family to the Muntinlupa LGU through the NHA to develop the country's first socialized housing project that uses the usufruct agreement. Called Southville 3, it accommodated nearly 7,000 families from different parts of Metro Manila affected by the railway easement-clearing operations.

To be sure, the process of relocating affected residents has had its fair share of positive impacts. For one, it saved the residents from the hazards of living next to the railway. Another, it provided them decent settlements in the relocation site that has complete access to water, power and other social services. To note, located within Southville itself are primary community facilities such as a talipapa, an elementary and high school, and a covered court. Likewise, the resettlement site has a local clinic, a 24-hour birthing facility, and is only 20-minute ride away from the nearest private hospital, with viable transportation options including jeepneys, tricycles and pedicabs. Equally important to mention is the fact that as an in-city relocation, Southville offered the relocatees the advantage of having their homes close to their respective workplaces. Hence ideally, transportation costs would not be that much of an issue.

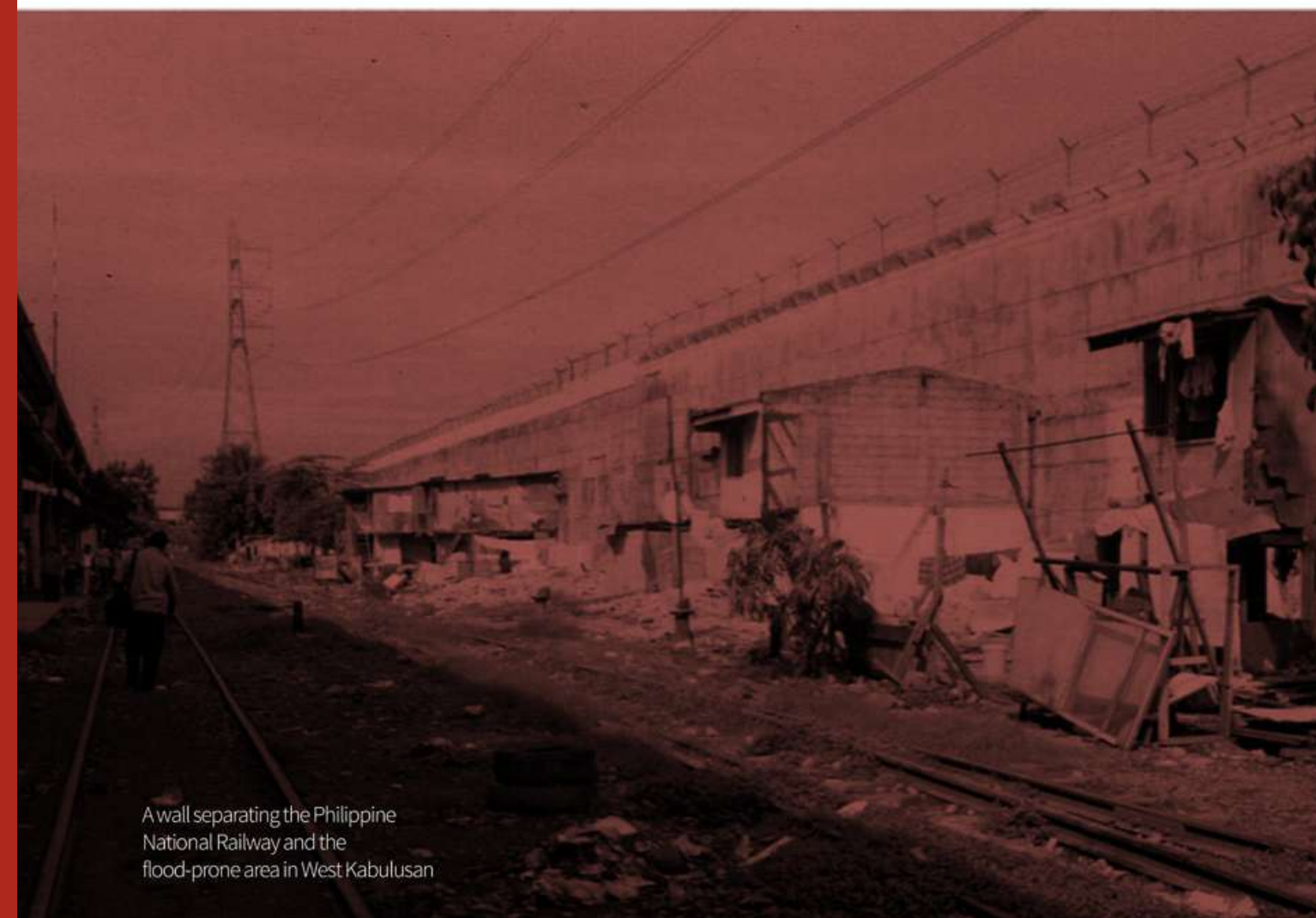
While these physical and economic elements of an in-city relocation seemed progressive and profitable for the relocatees, there remained issues on the socio-cultural aspect of its development. Teresa Fadriquela, 38, shares her memory of the early stages of the relocation process:

"From 2008 to 2010, we experienced a lot of social problems such as riots among youth and fraternities, cases of theft, killings and illegal drugs—not to mention the food scarcity that we also endured. Moreover, there had been tensions and factions between the 350 households from Muntinlupa and the 7,385 households from other cities across Metro Manila."

Furthermore, the entirety of 50-hectare Southville 3 is located within the 400-hectare New Bilibid Prison (NBP), the country's main insular penitentiary currently housing over 26,877 inmates sentenced to lifetime imprisonment for various criminal acts. While low-, medium- and maximum-security camp areas are designated and stationed with police officers and other protection mechanisms, the presence of NBP itself still does pose human-induced hazards such as jail outbreak, raid, shooting incidences and other acts of violence and terrorism to the residents of Southville.

The social safety and security concerns experienced by the relocatees in Southville in its early stages and up to the present are not an isolated case. In fact, this has been becoming a pattern that is often overlooked by the government whenever implementing resettlement projects. Another example is the case of a resettlement site in Naic, Cavite where relocatees mostly from Pasay and nearby town areas have been experiencing heinous crimes such as murder and rape. Coincidentally, the resettlement site is only 15 meters away from a 2.5-hectare local penitentiary facility. According to the Bureau of Jail Management and Penology (BJMP), the four-storey facility shall house some 800 'relocatee inmates' from the currently overcrowded municipal jail.

"Urban poor groups were relocated to 'save' them from the perils of living adjacently along the PNR only to face a new set of 'unexpected' human-induced hazards such as crimes in their so-called 'new homes' in Southville 3, Muntinlupa"



A wall separating the Philippine National Railway and the flood-prone area in West Kabulusan

SECURITY OF TENURE

Unlike most social housing projects that are usually developed under the community mortgage program (CMP), Southville 3 is considered pioneering as it showcases the possibility of a usufruct agreement. Usufruct, when defined in the spectrum of land and housing rights, is a legal property right in which the beneficiaries called usufructuaries are entitled to enjoy almost all rights of ownership, except the right to attain a freehold land title and its associated rights to alienate, transfer or dispose the property. In fact, the usufruct is embedded in Articles 562-612 of the Civil Code of the Philippines and has been found as a feasible and alternative approach to providing in-city tenure to the urban poor sector.

Year of stay	Monthly amortization fee	Five-year equivalent
1-5	P200.00	P12,000.00
6-10	P400.00	P24,000.00
11-15	P500.00	P30,000.00
16-20	P600.00	P36,000.00
20-25	P700.00	P42,000.00
25-30	P800.00	P48,000.00
Total		P192,000.00

The usufruct agreement, though, may raise false hopes among the urban poor sector whose top aspirations include gaining lifetime tenure security, i.e., by owning a freehold land title which they can pass on to their children. Restricted by time element, the usufruct agreement only offers a temporary or 'perceived' tenure security as the ruling whether or not it will be renewed lies heavily on the NHA, or the party conducting the usufruct. Yet, it is also deemed ingenious in the sense that beneficiaries are assumed to have acquired more opportunities in bettering their lives while enjoying the agreement for a stipulated number of years—a stepping stone, so to speak.

COMMUNITY PARTICIPATION

It is generally acknowledged that government resources are scarce; thus self-help initiatives are encouraged. This is where citizen participation in community-building becomes crucial. The interventions of the Homeless People's Federation Philippines Inc. (HPFPI) in Southville 3 are a prime example of such. In 2003, the HPFPI, in partnership with the Slum Dwellers International (SDI), launched the Railway Community Network to gather multi-sector support to the then ongoing pre-relocation process. The launch was attended by over 1,000 locals and 33 member-countries from the SDI network all over Africa and Asia-Pacific. The launch aimed for both the residents and local and national governments to work hand-in-hand to attain genuine security of tenure for the urban poor sector.

In 2011, through some funding from the Asian Coalition for Community Action (ACCA), the HPFPI facilitated the provision of a USD3,000 loan that was used by Southville residents for a community-managed purified drinking water refilling station. Revenue generated from this project was then used to support some members in the provision of additional sources of income, a project in partnership with the Department of Labor and Employment (DOLE). The HPFPI has also extended programs focused on peace and order in partnership with the barangay council and local police, as well as spiritual activities in collaboration with Vincentian Congregation. But at the core of all these initiatives is the community savings program that served as platform to mobilize and link the otherwise disengaged residents to proactively and collectively raise funds to make the ends meet, not just for everyday living but for a sustainable future.


AT THE MOMENT

Ten years since they were relocated in Southville, both Rosalie and Teresa now enjoy the life they are living:


"We are happy that we are not called 'squatters' anymore. Our community has enough facilities so we don't have to travel far to access government services. Also, we don't have to pay high rent prices for our homes. Because of this, we can allocate more of our incomes to food, education and health. In fact, two of my children are now college graduates and are assisting us in paying our monthly rents."



Residents along the railway use the trolley, an improvised ride that would bring them from their homes to the train station. Each ride costs five to ten pesos depending on the area



The HPFPI facilitates an exposure visit in Muntinlupa to witness and learn from the experiences and challenges faced by the residents



Structures adjacently built next to the railway pose threats to the safety of the community



One of the relocation sites in Trece Martires, Cavite

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02

BASTA SUCAT, SIKAT!: Community Mapping and Inclusive City Planning in Muntinlupa

Stories from:
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COMMUNITY MOBILIZATION

In 2002, Myra joined the Homeless People's Federation Philippines Inc. (HPFPI) as a volunteer, where she met Eva, Ellen, Teresa and Rosalie. Their task was to go to the "areas," as they call it, where they would collect the weekly savings of households who were part of the community savings program of the Federation. Since then, they have started working directly with informal settler families (ISFs) in Muntinlupa City. Based on their shared experiences, they have observed that the ISFs have always faced threats of eviction and demolition, either from the government or the private landowner. In addition, their informal dwellings are mostly located in areas prone to natural hazards such as flooding. Particularly in Sucat, the residents living near the lakeshore, including Myra and her family, experience a lot of flooding occurrences. Myra recounts experiencing such phenomenon:

"Almost every year we get flooded, especially during typhoon season. Since our area is a little below the highway's elevation, the waters from the lake easily reach our houses. During Typhoon Ondoy in 2009, the flood went up to waist-level. We had to evacuate to the nearby school. We were very scared. That was the first time it happened to us that severe."

I remember in the old days, everything seemed safe. We used to play and swim in the lake when we were kids. Our fathers were fishermen and they had so many catch, enough to feed us on a daily basis. That was in the early 1970s when the lake was still clean. Back then, we lacked reliable source of potable water. We were using the poso (manual water pump) and balon (deep well) for drinking water. In the 1980s, we enjoyed, for the first time, the services of NAWASA. Then shortly came Meralco that provided us electricity. Soon, we saw the establishment of other public facilities such as elementary schools and health center. Barangay Sucat has undergone so much change."

Triggered by the experience, Myra, together with her neighbors, vowed to exert little efforts that would mitigate the flooding in their area. For one, they have built improvised bridges to connect their houses to the highway in case of flood. Ultimately, she mobilized her fellow community members to join the savings program of the HPFPI. In this way, they would be able to develop resilience the next time a flood occurs.

Such story in Sucat is just one of the many instances where urban poor groups attempt to uplift their situations on their own. Despite their local knowledge in providing practical solutions to a number of issues affecting them, ISFs are often untapped in city planning processes; thus

resulting to their invisibility in city development plans.

The CDA project proves otherwise.

THE PARTICIPATORY MAPPING PROCESS

In 2014, the World Bank launched the Citywide Development Approach to Upgrading Informal Settlements. The CDA Project, as how it was popularized, marked the introduction of a citywide community-driven mapping exercise intended to provide an updated and comprehensive data on informal settlements in selected cities in Metro Manila. Information collected would be used to inform planning and development of informal settlements that will be mapped; hence, it was deemed appropriate to employ the principle of collective governance. In this framework, grassroots communities were placed at the very heart of the process, through participatory approaches to mapping and planning, in the assumption that their direct involvement would ensure rationality and promote sustainability of the initiative. The CDA was seen as a clear alternative to the usual unsystematic, project-based and top-down planning of cities as it emphasizes the participation of all stakeholders. The CDA framework differs from the traditional informal settlement upgrading in three key aspects:

1. Informal settlement upgrading is done at scale;
2. The informal settlement upgrading process is decentralized to the level of the local government unit (LGU), rather than centralized at the national level; and
3. It is a demand-driven approach where communities drive the settlement upgrading planning and implementation process with the support of the LGUs and the civil society, rather than a supply-driven approach that focuses on mass construction of housing units.

The CDA was piloted in three areas in Metro Manila, namely: Muntinlupa District 2, Quezon City District 6, and Caloocan City Barangay 177. In Muntinlupa, the Homeless People's Federation Philippines Inc. (HPFPI) was commissioned to facilitate the CDA together with the City Government and support institutions including the Technical Assistance Movement and People and Environment Inc. (TAMPEI) and Muntinlupa Development Foundation (MDF).

A set of volunteer enumerators from the HPFPI and some local communities were trained by TAMPEI on different data gathering techniques such as (1) administration of household surveys

for statistical information, (2) conduct interviews and focus group discussion for narrative accounts, and (3) use of handheld GPS devices for spatial data. The use of GPS has especially helped the community members in locating the boundaries of their settlements, and along the process, in gaining better understanding of their situation against a bigger picture that is the city.

The mapping process has of course met a lot of challenges. Eva Mariano, HPFPI volunteer, shares her experience dealing with different actors in the early stages of the project:

“At first, people in the informal settlements were uncooperative. Having subjected to a lot of data gathering activities initiated by either the government or the private sector, they have turned suspicious of the motives of the CDA Project. For most of them, any mapping project or census tagging or household survey meant demolition and eviction. To solve this issue of distrust, we had to hold series of assemblies with community members to explain the objectives of the project. Luckily, coordinating with the city government and respective barangay councils gave the project some sort of legitimacy.”

During the mapping activity itself, we endured the hot weather and the rains. We travelled distances to reach the settlements, often taking narrow, uncemented paths and shaky, wooden bridges to get to the other side as some communities were living near the lake and along waterways. Not only that, we also had to deal with the varying personalities of household heads we were interviewing in order to get the right information we needed. While some were generous and accommodating, others were reluctant in giving information as they regard the questionnaire too personal.”

The CDA mapping activity, which lasted for about a year, covered about 17,000 households living in 86 informal settlements across 4 barangays (villages) in District 2. Its results were first validated by community members through a series of workshops before being presented to local authorities.

APPRECIATION OF RESULTS AND CONTINUATION OF THE MAPPING EXERCISE

All the hardships, as the HPFPI volunteers say, paid off when the results were finally presented before and appreciated by the

City Government of Muntinlupa, particularly its Urban Poor Affairs Office (UPAO) and City Planning and Development Office (CPDO). In fact, the local government pledged to support its continuation to complete the remaining four barangays, this time in District 1. It was also during this time that the United Nations Human Settlements Programme (UN Habitat) and the Global Land Tool Network (GLTN) introduced the Social Tenure Domain Model (STDM) as a land information system that would enhance the existing methods used by the mapping team.

Employing similar framework from the previous exercise, another 103 informal settlements were mapped in District 1—thereby finally providing a citywide information about the city’s urban poor. Data collected include socio-economic profiles of informal settler families (ISFs), their access to basic services (e.g., water, electricity, health and sanitation, education), type of structure and occupancy (i.e., residential, commercial, mixed), location of their settlements (i.e., public, private, danger zone), as well as natural and human-induced hazards present in the area (e.g., flood, earthquake, liquefaction, fire). Outputs generated mainly include thematic maps showing the set of information mentioned at different scales, e.g., household, settlement, city.

SUSTAINING THE INITIATIVES AT DIFFERENT LEVELS

To sustain the initiatives at the grassroots level, a set of technical working group (TWG) consists of elected community leaders was established in each barangay. The TWGs are seen to serve as the urban poor’s voice in asserting their right to the city. To date, these TWGs are actively engaged in dialogues with different actors on land and housing, e.g., barangay and city local government, national key shelter agencies, private sector and landowners, technical professionals, and non-government organizations. Aside from land and housing concerns, the TWGs also connect with one another in addressing related issues on health, organizational accreditation programs, and social gatherings. Convening the TWGs was, however, not an easy task, as put by Elena Jacob, member of the HPFPI mapping team:

“We have to consider their schedules as most of them are working during weekdays. So we conduct our meetings during weekends. Some members also cannot attend because



The mapping team conducts a field visit in one of the communities

they do not have extra funds to cover transportation expenses.”

Seeing its greater impacts, not only in providing concrete information about informal settlements but more importantly in mobilizing urban poor groups, the city government, through its UPAO, supported the CDA initiatives by allocating funds for a Strategic Planning Workshop. The output of the workshop incorporated project proposals created by the TWGs into the City’s Annual Investment Plan for 2020 and 2021. Through courtesy calls and oath takings, the TWGs are recognized both by the city and barangay officials.

At barangay level, the establishment of so-called ‘community learning hubs’ is becoming a trend after one barangay chairperson supported its pilot demonstration. The learning hubs are a

physical space where community leaders can meet together to plan for their activities. Furthermore, it also acts as venue for the community leaders to collectively manage the information gathered from the mapping activity through the use of Social Tenure Domain Model (STDM) tool. Introductory and enhancement trainings on the STDM tool are facilitated by TAMPEI. Years after, another barangay followed suit in establishing its own community learning hub. Currently, other TWGs are persistently coordinating with their respective barangay councils about the creation of their own learning hubs, citing the importance of maintaining an updated community information through collective governance.

COLLECTIVE GOVERNANCE

Fischer (2002) defines collective governance as a political theory that puts

emphasis on democratic engagement or citizen participation in governmental processes such as city planning and the provision and management of basic services. Increasing interest in collective governance studies can be attributed to its potential to build capacities of citizens, especially marginalized sector including informal settler families (ISFs), in playing active role in developing, implementing and monitoring programs, projects and activities (PPAs) of the government.

In the Philippines, several laws provide legal foundations for the development of participatory governance structures. The 1987 Constitution underscores the need for and the role of people's organizations and the private sector in nation-building. Moreover, the enactment of the 1991 Local Government Code (LGC) and 1992 Urban Development and Housing Act (UDHA) has helped in institutionalizing the responsibility of local government units (LGUs) to ensure access to basic services and facilities to marginalized sectors. Governance structures were thus created to further facilitate people's participation in these processes. One such structure is the Local Housing Board (LHB) which was initially conceived to manage resettlement processes and other pressing issues of informal settlements especially in urban areas. In some LGUs, LHBs act as a multi-stakeholder platform mandated to adopt measures and strategies for local shelter planning (Ballesteros et al 2018).

Local housing boards (LHB) are local special bodies tasked to formulate, develop, implement and monitor policies on the provision of housing and resettlement areas, and on the observance of the right of the underprivileged and homeless to a just and humane eviction and demolition.

Covering all cities and municipalities in both urban and rural areas, LHBs shall welcome the representation of people's organizations (POs) and non-government organizations (NGOs) locally operating in the area. In fact, under the Local Government Code of 1991, POs are given at least one-fourth representation in local development councils. The same provision goes for NGOs.

However, in reality, there remain issues as to the inclusivity of these platforms as bureaucracy in the government and poverty among marginalized sectors seem to decelerate access to such services. Deliberation of ISF needs and concerns may not necessarily be reflected in these bodies (Ayson, 2018). As Ballesteros sums up, the Philippines lacks a national policy on shelter development that integrates infrastructure, housing, and environmental concerns. The current approach to shelter is primarily on a per project basis instead of a citywide shelter development. The absence of a citywide approach creates difficulties for the national government and LGUs to address the housing problem on scale.



Poor families' squat in hazardous areas as alternative to high costs of formal housing in the city

The Punong Barangay of Sucat delivers his message on the issue of tenure insecurity. The consultation meeting was attended by the Social Housing Finance Corporation (SHFC)

Lack of proper drainage and waste pollution has clogged this area that once used to be an open space

Data is presented to and validated by community members themselves. This activity promotes ownership of information and the process

MAPPING AS A CONTINUOUS LEARNING PROCESS

Nevertheless, the mobilization strategy the HPFPI implemented for the CDA mapping project has not only strengthened social relations; it also promoted financial stability by way of introducing the community savings program. Through this activity, some communities have begun negotiating with landowners, presenting their collective funds as proof that despite their disadvantaged state being "squatters" (a derogatory term used against informal settlers), they actually have the capacity to legally acquire property.

For instance, in one community in Barangay Sucat, a specific organization has accumulated funds that was used as initial payment for the land they are now amortizing. Now, the association looks into the possibility of accessing loans from the Asian Coalition for Community Action (ACCA), one of HPFPI's regional networks, to support their cause.

In another community in Barangay Putatan, the group sought help from the city government to co-finance their land acquisition through a scheme called "bridge financing." Presently, said organization is halfway through their paying schedule to the landowner and is preparing for the "re-blocking" (upgrading through formal physical planning and construction) of structures in their settlement.

In a community in Barangay Cupang, some households are now enjoying their new homes in a government-funded resettlement site after being relocated from their former dwellings along one of the city's waterways. Currently, the households are using their collective savings to improve the conditions of their new homes.

With the authoritative data, as a result of participation from communities and local government, emerging outcomes are happening. More importantly, the case study proves that community, with some low cost tools, are able to produce data that influence land and housing policy and practice. And while these community-driven initiatives are recognized on a project-level basis, such developments should be strengthened by lobbying city and/or national-level policies to truly scale-up good practices and create impacts on sustainable development.

03

THE CASE OF ULHOA, VALENZUELA: Attaining Resiliency Through Community Mortgage Program and Disaster Preparedness

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URBANIZATION AND TENURE INSECURITY

Sitio Libis in Valenzuela was once described as a pleasant hilly place until migrants from nearby municipalities in Northern Luzon and far-flung provinces in the Visayas and Mindanao regions flocked into the area in the 1970s in search for better opportunities in the Metro. Mostly employed in industrial factories in the vicinity, early residents used available scraps such as plywood and rice sacks from their workplaces as provisional housing materials. Back then, the residents had no reliable source of electricity and water; and their struggle to attain such services had only ended in the late 1990s to early 2000s when they gained secure access from MERALCO and NAWASA, respectively. The continuous influx of residents of various political, religious and geographic backgrounds transformed Sitio Libis into a den of social crimes and physical chaos. Past community leaders were corrupt and people resorted to violence as they fought over the ownership of land.

Jerald Regalado, 16, remembers hearing stories from older community members about the Old Libis:

"They say that there were only few houses here. The first families to settle in Libis were the Layron, Arizobal, Carampatana, Sarol and Flores families. They all went in the city in the hopes of improving their lives in contrast to their situation in the provinces. Now, the community has become crowded. Tangled 'spaghetti wires' (electric wires) hang on top of our roofs. Teenage pregnancy rate is high. Sometimes, dead corpses are being thrown here. Some residents are full of pride, and most of them find joy in gossiping about their neighbours."

A number of residents in Libis soon realized the need to better their quality of living. Not too long, they found themselves achieving progress towards attaining tenure security through a series of community-driven processes.

LAND ACQUISITION AND COMMUNITY UPGRADING

In 2010, Sitio Libis saw the emergence of a new breed of community leaders who sought help from the government and various agencies in an attempt to formally acquire their land through the community mortgage program or simply, CMP. The CMP is a mortgage financing program administered by the Social Housing Finance Corporation (SHFC) that assists organized communities from underprivileged areas to own the land they are occupying, thereby delivering opportunities to a secure tenure and eventually an improved physical condition of their neighbourhood.

What is CMP?

CMP is a component of National Shelter Program in which legally organized associations of underprivileged citizens are assisted to own a lot they currently occupy or wish to relocate to. It is designed to be a "demand-driven approach," i.e., the community will participate in the program and initiates the process.

Acquiring a CMP Loan?

1. The community must be duly registered as a HOA or Homeowners' Association
2. Secure an agreement/intent to sell from the landowner
3. Submission of Loan Documents: Lease Purchase Agreement
4. Issuance of the Purchase Commitment Line (PCL). During this stage, both the project and originator are accredited by the SHFC. The government assigns a "line" or allocates an amount for the project based on the selling price of the property and/or the cost of site development. Both the appraised value of the property and the borrowers' capacity to pay are considered when determining the PCL. If the selling price exceeds the PCL, the HOA is required to put up equity equivalent to the balance.
5. Approval of the Letter of Guaranty (LOG). By issuing the LOG, SHFC guarantees payment of the property to the owner once the latter transfers the title to the organization. The SHFC board approves the LOG after the loan and mortgage have been examined and the requirements fulfilled.
6. Loan take-out. With the release of the loan, the SHFC pays the landowner for the land while the HOA members start paying their amortization to SHFC after a month.

Project Classification

a. On-site Project. This type of CMP project classification is applicable only if 85% of community/members of the HOA has been residing the area for not less than five (5) years. The site must not be considered a danger zone, affected by government infrastructure project and beneficiaries must not be facing threat of eviction through a case/court order. Maximum number of beneficiaries for on-site project is 200 families.

b. Off-site Project/Relocation. If the case of on-site housing is not applicable due to presence of above mentioned conditions, an option to relocate can be considered.

Schedule of Loan for CMP

- On-site Project – Php 400,000.00
- Off-site Horizontal Project – Php 480,000.00 up to Php 580,000.00
- Off-site Vertical Project – Php 600,000.00 up to Php 750,000.00
- Farmlots – Php 350,000.00 with Php 50,000.00 Farmer Support Assistance

Officially founded in 2010, the United Libis Homeowners Association (ULHOA) is an urban poor group composed of 342 informal settler families (ISFs) living in a dense community in Sitio Libis, Valenzuela. While there is no court order for eviction and/or demolition, ULHOA faces multiple hazards of flooding and fire due to its lower elevation as compared to the highway and the light materials that characterize most of the structures in the community, respectively. Applying for the CMP means amassing a great amount of funds that is no ordinary feat especially for an urban poor group like the ULHOA. Theresa Carampatana, president of ULHOA, briefly shares her first encounter with the Homeless People's Federation Philippines Inc. (HPFPI):

"We looked into the internet we came across this group called Homeless. We did preliminary research to make sure it was not a bogus or some kind of land or housing syndicate affiliated with professional squatters. Fair enough, the Federation has demonstrated a number of projects that have helped fellow urban poor communities all over the country attain tenure security. The Fed's strategy was its so-called community savings and loan program. And so we contacted them and the rest was history."

November of that same year, a memorandum of agreement was signed between HPFPI and ULHOA, with the former providing the latter a loan amounting to Php2.5M as initial payment to the Philippine Veterans Bank which owned the 15,688 square meters of land the community had been occupying. Then Valenzuela City Mayor Sherwin Gatchalian appreciated the urban poor group's self-help initiatives and, thus, complemented their efforts by providing additional financial assistance of Php1M. However, some members had doubts on the support given by the city mayor, citing negative experiences dealing with

spite this argument, most members of the organization remained faithful to the positive change promised by the new ULHOA management. True enough, they altogether learned, implemented and benefitted from the community savings program facilitated by the HPFPI through a series of orientations and trainings. Loan collection efficiency rates seemed to be low. From 90%, it went down to 50-60%. However, loan collection efficiency rates seemed low. From 90%, it went down to 50-60%.

At present, ULHOA residents have already saved Php10M which they utilized as payment for their loan to HPFPI, with some amount reserved as revolving funds for the upgrading of their facilities. One significant upgrading ULHOA residents are now enjoying and considered the fruit of their bayanihan labor is the improvement of their drainage system that perennially clogged during past rainy seasons. Moreover, a solid waste management plan is likewise in place—thanks to the participation of ULHOA residents, especially the younger generation, in properly managing their wastes and in implementing the process of waste segregation. Furthermore, people started searching for jobs, shifting their once idle lifestyles into productive ones. Relationship with the barangay council has also gotten better, with residents now aware and involved in providing solutions, rather than passively ranting, about issues affecting their barangay. To commend for example, the entirety of Barangay Canumay has been declared as drug-free community in 2017 through the collective efforts of its residents including ULHOA members in anti-illegal drug campaign and activities.

Reblocking as means to mitigate disasters

Acquiring the land, however, was just the beginning of a rather long journey towards community resiliency as natural and manmade hazards are also existent for the people to deal with. Nearby ULHOA exists numerous industrial factories that pose health hazards to its residents. Moreover, the location of ULHOA itself poses great hazard to the people as power transmission lines of NAPOCOR cuts across the site. In 2009, during typhoon Ondoy, 145 families were affected by the flooding aggravated by the informal drainage along the site. Houses were submerged under floodwater that reached about two meters in height. Also in 2012, a fire ravaged some housing units inside the community, inflicting an estimated damage cost of Php 200,000.00. Had drainage system been introduced, flooding and rummaging of



Dense structures made of light materials pose fire hazards to the residents of ULHOA

houses could have been minimized. Had roads and alleys been wider, fire trucks could have penetrated and suppressed the fire that burnt the structures jammed in the inner parts of the dense community.

The frequency of fire incidents, including the one experienced by the ULHOA residents, prompted the city government to strictly implement building construction and safety standards in all its development projects including socialized housing. In effect, ULHOA had to be 'reblocked' to create evacuation spaces and routes in cases of disasters and emergencies. Buffer for the transmission line also has to be taken into consideration as well. Reblocking is a process allowing a community to upgrade and improve its housing onsite to avert resettlement. As with the case of ULHOA, it was divided into residential blocks according to existing site conditions. Wider roads and alleys and a 20-meter "no build" easement were altogether introduced on the proposed subdivision plan which is a requirement of SHFC for the loan application for CMP.

Under Batas Pambansa (BP) 220 or The Rules and Standards for Economic & Socialized Housing Projects, a minimum of a six-meter wide right-of-way is required according to the size of the project; whereas the existing main road of ULHOA is about two meters wide. In effect, houses with protruding parts along the main and secondary roads would have to be trimmed. The average floor area of informal houses in ULHOA is 28 square meters. Trimming down the existing measures of houses would mean a family of five or six living crowdedly in a dwelling that small. As expected, not everyone in ULHOA agreed into this regulation, which caused factions within the organization.

After series of negotiations to abate the strict reblocking requirements, a consensus was agreed upon through the help of the city government. Compromises were made between concerned parties. Finally, in 2014, ULHOA was able to amend the six-meter width requirement for the main road down to four meters, provided that, fire hydrants shall be installed in strategic places for fire trucks to

connect their water hose in case of fire. The proposed road widening and provision for easements caused many of the existing structures subjected to demolition. ULHOA sought technical assistance from TAMPEI in verifying structural stability of existing structures and the corresponding production of house plans to secure building permit.

“The dialogue between the city and the community demonstrated that negotiations on land and housing rights can be done in a peaceful manner, where both parties are on a win-win solution.”

The reblocking project materialized in July 2017. Houses along the main and secondary roads were trimmed and rebuilt according to the approved subdivision plan. The city government pledged to provide counterpart support on construction materials and labor for the demolition and reconstruction stages of the reblocking project, albeit the slow progress as the project is dependent on the availability of construction workers and housing materials from the city. Presently, around 27 houses have already been reblocked out of 350.

However, the journey from being informal settlers to having their land acquired through CMP and their houses reblocked for disaster preparedness does not end here. In 2018, ULHOA had to face another obstacle that would test their organizational resilience as a community.

The rise of land syndicates

In March 2018, a land syndicate called Maharlikans went to further divide the group. Introducing themselves as the real owner of the land and showing estate documents such as land titles and deed of assignments, they elicited confusions and division among ULHOA members. Thess remembers the confrontation dialogue between their organization and the Maharlikans:

“The Maharlikans have been trying to divide our group. They were showing us documents proving they are the real owners of the lot. They mentioned a certain Don Anacleto Acopiado who once owned vast tracks of land during the Spanish colonial era. According to his last will, as they say, he wanted to distribute his properties to the urban poor, not only in Metro Manila, but in nearby provinces as well including Rizal, Laguna and Bulacan. But to do this, they needed operational funds. That’s why the current members of Maharlikans are collecting Php 500 membership fee, and Php 50 monthly dues to its recruited members. Moreover, a new member would have to pay Php 30,000.00 to receive a so-called ‘deed of assignment’ which is a four-page notarized document that would indicate their names in the ‘land title.’

Sadly, about 10 of our members have succumbed to their propagandas. We already sought help from the city government and the Social Housing Finance Corporation, as well as different legal agencies to solve this ongoing problem. Luckily, the UP Office of Legal Aid (OLA)

A participant of the participatory housing design process presents her dream house design

Dead ends and lack of open spaces as major issues in implementing the reblocking project

Some parts of houses abutting the street would have to be chopped off to give way to the construction of a two-meter minor access road

Design consultation and validation of architectural plans with ULHOA residents

welcomed us with open arms. We believe the Maharlikans are land syndicates waiting for their next victim. We stand firm. We will not bend against this fight.”

The fight goes on

Indeed, the case of ULHOA is a living testament to the myriad of challenges an urban poor group would have to face to truly attain resiliency in all terms. Yes, they may have had survived the first stages of tenure insecurity by seeking help from the government and development organizations in acquiring their land through the CMP; but the poor conditions of their housing units and apparent lack of available spaces for circulation and evacuation caused another human-induced disaster to strike their settlement. Learning from the experience, they have had their houses reblocked; but again, that only served as mitigation, not a sure-win ticket that promises lasting tenure security. Another hurdle has to be collectively leapt to truly demonstrate community resiliency.

In the end, as the residents of ULHOA put it, they see massive mobilization, organizational unity, effective communication, transparent and fair leadership as critical elements needed to win against the challenges they are currently facing. Furthermore, they highlight the urgent need to educate their fellow members, and other urban poor groups in general, about legitimate approaches to land and housing rights. They believe that if they can altogether exhibit all these traits they themselves identified, their community-driven initiatives will surely be sustained.





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Location and Numbers of Informal Settlements

City of Muntinlupa

Legend:

-  Settlements
-  Muntinlupa Boundary
-  Barangay Boundary
-  Railway

District 1:

Bayanan	18
Poblacion	34
Putatan	37
Tunasan	16
Subtotal:	105

District 2:

Alabang	26
Buli	4
Cupang	19
Sucat	25
Subtotal:	74

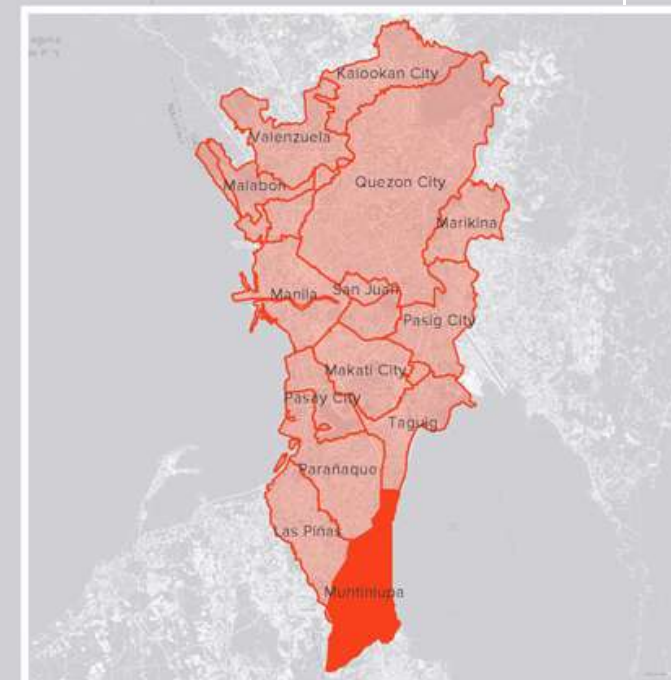
Total No. of Settlements: 179



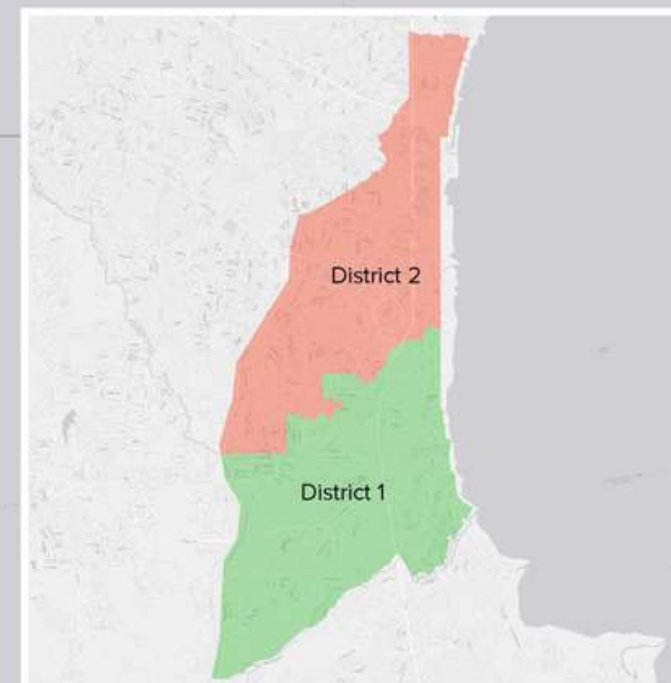
Data Source: 2015-2017 Community Mapping by HPFPI and TWG Muntinlupa

Map Source: ESRI
Boundary Source: GADM

Disclaimer: This map should not be used for navigation or legal purposes. It is intended for General use only



Location of Muntinlupa in Metro Manila



Districts of Muntinlupa City

ILOILO NARRATIVES

Iloilo is one of the four provinces of Western Visayas Region located at the center of the Philippines, approximately 650 km southwest of Metro Manila. Its capital is Iloilo City, a highly urbanized city as well as a major regional hub for healthcare, tourism and culture industry. Over the past few years, Iloilo City has garnered awards for its rapid, inclusive developments. Despite the successes, there remains the continuous challenge to address housing backlog caused by the influx of population and growing number of urban poor. In fact, more than a third of the city's citizens cannot find or afford proper housing and are, thus, forced to live in hazard-prone settlements along roads and waterways. Others opt to squat in privately owned lots, making them vulnerable to eviction. Add to these social and physical dimensions of urbanization the decreasing availability of suitable land for housing. Despite its limited financial resource, the city government is nevertheless keen on investing in possible properties as future sites for relocation, leading us to the question:

“What can the urban poor sector do to help the government alleviate poverty, especially in terms of allocating land and providing decent social housing?”



04

ANG LUPA AY BUHAY: The Underlying Issues of Land Negotiations in West Timawa Community in Molo, Iloilo City

Story from:
Estrella Suela

Edited by:
Micah Paula Milante

NOTHING WITH
SQUATTERS "KAMI"
"TAG-IYA" NA KAMI
DEED OF SALE SIGNING
MR. RAMON DE LA C
AND
WEST TIMAWA PEOPLE'S ORGA
(WTPO)
OCTOBER 13, 2017
SAN ISIDRO, JARO ILOILO C

LAND AS A CENTRAL ISSUE: RELENTLESS SOCIAL UNREST

Land is life. Land defines. For the Filipino minorities, land, and its boundless significance, is an extension of one's identity. It defines our social, economic, and political relations in society – it is central to a Filipino's life. Despite having approximately 300,000 square kilometers of rich, productive soils, the Philippines struggles to confront a long-sustained land crisis. Land grabbing, confusions in land ownership, land accumulation, land monopoly, faulty land reform, poor land governance, fragility of property rights – in a nutshell, land inequality has become inherent in our history.

Why is there land inequality in the first place? How does it develop in a country that prides itself on its agricultural background? If we examine the very fabric of our political landscape, we can see, from the same policies that reinforced us into a monolithic socio-political entity, that a partiality towards the few and wealthy exists. Philippine oligarchs have, for centuries, dominated a culture of patronage and capital-driven politics through a patrimonial government. Max Weber defines Patrimonialism as a social system stemming from its smaller form, patriarchy. Simply put, it is a projection of patriarchy in the government, and consequently, all decisions made by the head of the state/government (whether through favors, personal connections, or other privileges) exists to serve his/her private interests.

Teresa Almeida posits in her analysis of the Philippine oligarchy how we have sustained oligarchic and patrimonial powers in the national government throughout time. She goes on to mention Wurfel's theory on the Filipinos' "innate kinship culture in which social relations are driven by reciprocity" and that our political behavior is heavily dictated by this kinship system in which "social ties and status are expressed through money or currency" (Wurfel, 1963). Therefore, we have instinctively based the viability of a potential public leader on his or her wealth and generosity (Almeida, 2012). In doing so, we've provided the oligarchs the power to retain that same patrimonial government that served their interests.

In the Philippine context, not only is the government liable for promoting this system, but the same hierarchy of power exists in landowner-tenant relationship. The mere fact that landowners are revered by their "tenants" and concurrently holds the authority to deny them of their rights proves how deep-seated our land crisis is.

ILOILO CITY



However, despite law prohibitions, informal settlers have, in a way, customized their built environment according to their comfort and immediate needs. The disparity between what the law states about ownership and the actual rights being exercised by informal settlers is evident in a community's spatial planning, in the mixture of transitory and permanent elements in their built environment.

As Filipinos, we have an augmented notion of legality in the Philippines – that the word "legal" is inevitably accompanied by the word "expensive". For us, it is suggestive of additional charges – tax payments, association dues, application fees, etc. But what does legal land ownership really entail for our urban poor? The point of land titling is simply to pay tax. But if we were to define it according to our laws, land can be treated as a 'bundle of rights'. The acquisition of land is the acquisition of a set of rights, and these rights are inseparable from the lawful owner.

Ownership is right to security. It means enjoying the protection of the law. Taking a law-recognized property away from the landowner would be a clear violation of the constitution.

Ownership is right to control. Landowners have the option to sell, lease, rent out, transfer, trade, or give out their land.

Ownership is right to privacy. It corresponds to the right to prevent people from utilizing land and property.

The Philippine Civil Code of 1950 duly recognizes land title as the sole basis for ownership. By law, the titleholder of any land is ascribed the following rights:

Article 429. The owner or lawful possessor of a thing has the right to exclude any person from the enjoyment and disposal thereof. For this purpose, he may use such force as may be reasonably necessary

to repel or prevent an actual or threatened unlawful physical invasion or usurpation of his property. (n)

Article 433. Actual possession under claim of ownership raises disputable presumption of ownership. The true owner must resort to judicial process for the recovery of the property. (n)

Apart from this, the owner is entitled to the natural, industrial, and civil fruits of his property, regardless of his or her participation in its propagation, growth, and production.

Article 441. To the owner belongs: (1) The natural fruits; (2) The industrial fruits; (3) The civil fruits. (354)

Article 442. Natural fruits are the spontaneous products of the soil, and the young and other products of animals. Industrial fruits are those produced by lands of any kind through cultivation or labor. Civil fruits are the rents of buildings, the price of leases of lands and other property and the amount of perpetual or life annuities or other similar income. (355a)

With the restrictive nature of the law, surging land prices, poverty and population density, and the lack of immediate and efficient response to land and housing needs, it is becoming more and more difficult for informal settlers to acquire tenure security and legal property ownership (Porio et al., 2003). These setbacks have led to numerous forced evictions, demolitions, threats to security, and community displacements in the country, and have prevented us from recognizing a social perspective wherein there are varying degrees of ownership that exists in an “informal” settlement.

LAND AS A COMMODITY: NEGOTIATIONS IN WEST TIMAWA

The story of West Timawa People's Organization (WTPO) materializes the existing power structure between landowner and tenants and covers the various underlying issues in land negotiations. Estrella Suela, 65 years old, recalls her memories of a self-sustaining West Timawa community in the '70s,

“Barangay West Timawa used to be a plantation for kangkong or water spinach in the past. The roads weren't paved. Water

Water came from deep wells. The few people who were inhabiting the area sold various vegetables in the wet market as a form of livelihood.”

Come 2016, this was no longer the case for the community. A court-ordered eviction was filed by the current landowner, Don Ramon dela Cruz, and the 5,540 square meter lot was put up for sale.

“In 2016, we found out that the owner had already filed for a deed of sale and was planning to sell our land to a Chinese buyer. We couldn't speed up the acquisition process because we lacked the funds. Some members didn't know where to get the money to pay for their dues. Some didn't even want to pay. They've developed distrust in the entire process because most of us used to pay our dues to the previous owner, Don Yulo, and look where that got us – nowhere! He sold our land to Don Ramon and we didn't get what we were promised.”

Internal agreements between landowners and tenants, especially those not guided by a lawyer, hold no substantial power in the judicial system. In the case of WTPO, this abuse of power is considered lawful in the eyes of the court since there exist no particular rights in the Philippine Civil Code ascribed to informal settlers.

“Little by little, we were able to fix our documents. This time around, we're trusting our lawyer's judgment. We're trusting the agencies who supported us, who prepared us for the processing of legal documents, and who taught us which government agencies to approach for specific processes.”

The community discussed the situation with the Homeless People's Federation Philippines, Inc. (HPFPI), and they were offered a loan through CLIFF (Community-Led Infrastructure Finance Facility) to legally acquire the land their homes were built on. CLIFF is an initiative under Homeless International that has operated in the Philippines since 2007. Instead of giving out one-off grants, the program establishes a long-term partnership with urban poor unions and provides them better access to sustainable sources of finance for affordable housing and basic services.

“We were persistent. Whatever the landowner asked for, we tried our hardest to provide. At first, he asked for a down payment from each of the families. We tried our best to



Pilot community mapping exercise with the residents of West Timawa and students from the University of San Agustin

comply and in return, we were given a bit more time to pay for the land. He [Don Ramon] assured us that as long as there is a deed of sale, we won't be forced to move out. After some time, however, he asked us for 500,000 pesos as a partial payment for the land. We didn't know where to get that much amount in such short notice. We managed to scrounge some money from our members and appease Don Ramon's demands, but it took a lot of negotiations with our members.”

A total of 59 families faced threats of eviction and struggle, to this day, to claim ownership of their lands. We must note that our understanding of ownership and property may differ depending on our role in the landowner-tenant relationship. For informal settlers, land's valuation may go beyond legal doctrines, market prices, and demarcations.

Its worth holds the property's history, culture, people, and their sentiments. For the non-occupant landowner, property may be viewed as mere tangibles – formal documents and money. John Locke, in his theory on property, stated that people have ownership over their body and all that it produces. Parallel to this idea, “the user of land is entitled to the product of his labor, and that the labor we put into property increases our claim of ownership over it.” (Locke, 1690) Property can transcend its state of being a material commodity. Informal settlers hold a different kind of ownership over their lands – one that isn't necessarily recognized in this binary world but is well-founded in an anthropological viewpoint. And when they are asked to vacate or give up the land they're inhabiting, it isn't just a viable commercial asset they are losing.

Nanay Estrella explains why people from her community refuse to leave or relocate despite countless threats of eviction,

"We can't let go of our homes. We know everyone in West Timawa. There's no need to adjust to new people. You can never go hungry in this place as long as you work hard. Sell some bananas and kakanin [sticky rice] and you'll find that in the afternoon, you've raised enough money to buy some rice for your family. Transportation is easy. We're close to schools, churches, markets, and clinics. People do not want to leave this place. It's home."

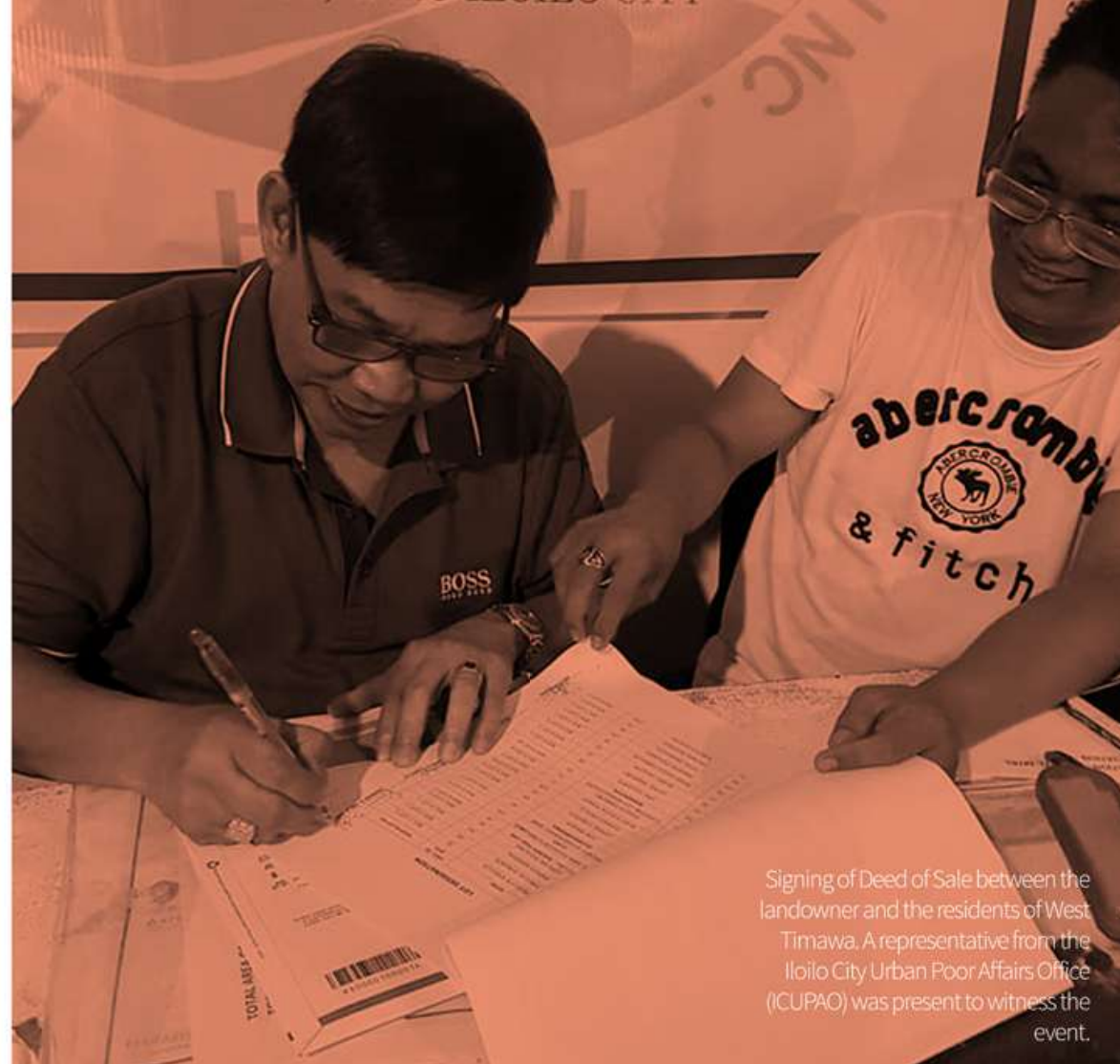
Behind the rigid and linear bureaucratic processes of land acquisition and titling lies innumerable negotiations with the landowner, lawyers, support agencies, and community members. Nanay Estrella attests to the countless drawbacks the association has had to endure in their fight for a community land title – insufficient funds, delays in monthly payments and government processes, low group morale, increase in payment interests, family issues, unfavorable discussions, stacks of paperwork, and long lines in government offices, to which she responded in her usual hopeful demeanor,

"I'm now 65 years old. I'd often use my gray hair to speed up paperwork. In government agencies, they prioritize senior citizens, so I'd usually find myself in front of lines. My gray hair is my best asset."

CONFRONTING LAND CONFLICTS

Essentially, unequal access to land is a consequence of market-oriented policy choices. Informal occupancy of land is therefore inevitable, perhaps the only apparent choice available to the marginalized Filipinos given the country's current economic landscape – high prices of goods, unaffordable land and housing options, fewer job opportunities for the lower class, little to no access to basic services, and lower wages.

West Timawa's resistance and struggle to claim rights to land challenges the continuous spatial marginalization of the urban poor. When we relentlessly close the gap between the state and its people, we provide opportunities for communities to partake in political matters. We promote social relations rather than stern, bureaucratic processes that rely heavily on legal standards. When we engage in the redistribution of lands to its dwellers, we gradually balance out power in the political structure and suppress the rising monopoly in the country. Ultimately, we must recognize that there is a constant need to humanize the current political approach to land ownership, to create a world outside the binary, beyond the formal and informal.



Signing of Deed of Sale between the landowner and the residents of West Timawa. A representative from the Iloilo City Urban Poor Affairs Office (ICUPAO) was present to witness the event.



The HPFPI profiles the residents in West Timawa to know more about their household information



Signing of Deed of Sale between the landowner and the residents of West Timawa. A representative from the Iloilo City Urban Poor Affairs Office (ICUPAO) was present to witness the event.

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05

THE TROUBLE WITH TIME: Why the Relocation Case of Brgy. Baldoza, La Paz, Iloilo City is Mere Historic Recurrence

Story from:
Marivic Jayme

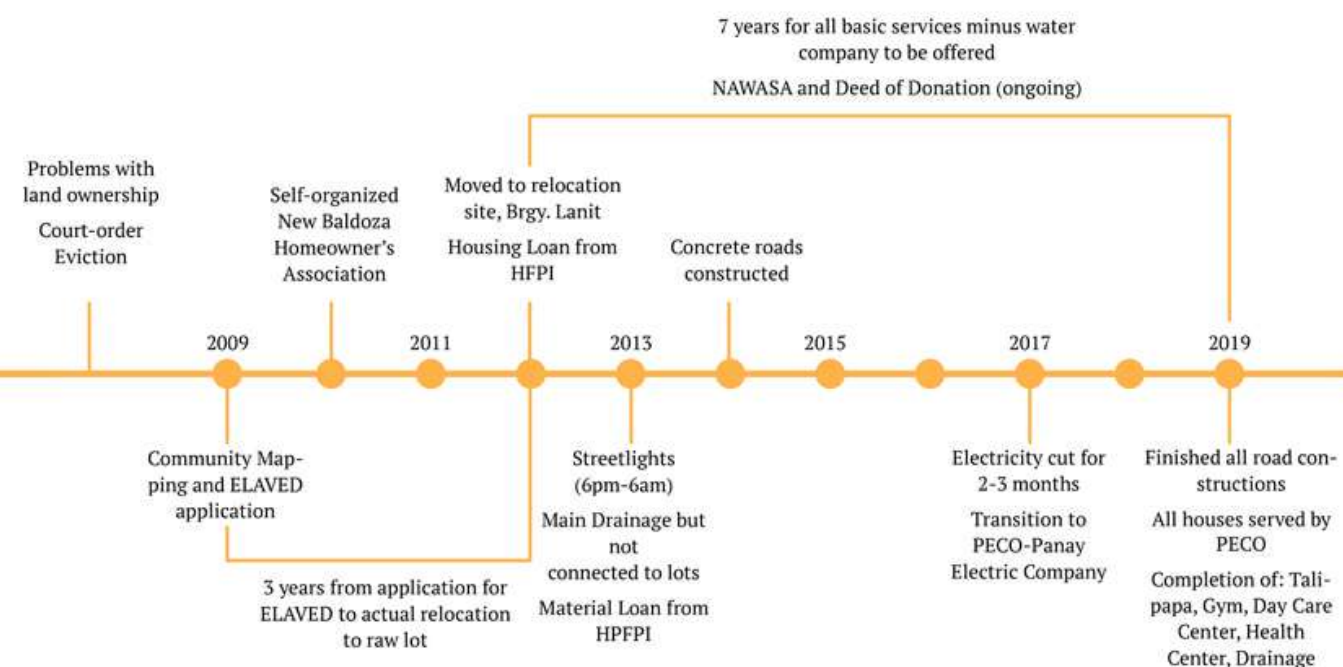
Edited by:
Micah Paula Milante



Time really is relative – it moves slower for those who live in the margins. If one were to look closely at the daily hustle of the common Filipino, clear-cut patterns would emerge to attest to this notion. One can see it in the entirely familiar congestion in the EDSA highway that members of the working class have grown accustomed to, as if being in it is part of a daily ritual as they make their way to jobs that don't pay enough. One can feel it in the purgatorial walk along the rails of the MRT that has, on countless occasions, stopped en route to the next station. One can suffer it in the endless lines everywhere – government offices, restaurants, universities, transport terminals, even public hospitals. Speed is a luxury the poor can't afford.

The story of the Baldoza community is a story of delay, a consequence of time being slow, of speed not being affordable. Located in one of the major urban centers in the country, Iloilo City, Barangay Baldoza is home to 6, 739 residents, making up 1.5% of the city's population (PSA, 2015).

Office (ICUPAO) conducted a community mapping, granting Barangay Baldoza the chance to acquire a 15,597 sqm. land in Barangay Lanit, Jaro, Iloilo City through the Emergency Land Acquisition for Victims of Eviction and Demolition (ELAVED) Program under then president in power, Gloria Macapagal Arroyo.



Marivic Jayme, a member of the New Baldoza Homeowner's Association, recalls her memories of their living conditions prior to relocation.

"We lived a difficult life in Barangay Baldoza, La Paz, Iloilo City. The water from the nearby river would rise up during the rainy seasons. We had a faulty drainage system. And on top of that, we received a court order from the title holder of our land, a Rogelio Tarrosan."

In 2009, the Iloilo City Urban Poor Affairs

The 100-million-peso project was initially created as the Presidential Commission for the Urban Poor's (PCUP) response to the emergency needs of demolished underprivileged families with no relocation assistance. It vowed to jumpstart the implementation of a housing scheme that will assist the timely relocation of families in this kind of situation. Despite this grand and promising scheme, ELAVED fails to address the multi-faceted issue of relocation as it deals only with land acquisition, offering no further assistance in post-relocation issues faced by disadvantaged communities.

As of 2019, there are no existing terminal reports for the program. In fact, in the 2009-2011 performance measure drafted by PCUP themselves, no follow up numbers were recorded after providing financial assistance to 669 families as part of the ELAVED program. The Commission on Audit (COA) revealed in an audit report that out of PCUP's 5,837 target beneficiaries from 2005 to 2009, only 854 were served by the program, roughly 15% of the intended number of recipients. In the same document, COA detailed the various reasons for the program's failure, namely: the lack of community funds for the construction of residences, resistance from the community members to move out often due to the relocation site's remoteness and uninhabitable condition, inadequate monitoring, inaccurate reporting on the status of the project, and the delays in its implementation.

THE COMMUNE VS THE LAW

Members of the New Baldoza Homeowners' Association (NBHOA) were informally residing in a 3.2-hectare Montinola property in Brgy. Baldoza, La Paz District, Iloilo City and had been living in the area for more than twenty (20) years. Despite the administrative and court-mandated demolition petitioned by the Montinolans, many of the residents refused to transfer mainly due to financial reasons. Borne of common crises – fear for security and stability, the community organized themselves into the New Baldoza Homeowner's Association. Successful in acquiring a community mortgage for a Php 2,339,550 area, Barangay Baldoza is now filing for individual land titles. The undeniable truth here is that communities under constant threat of eviction are greatly propelled by their dedication to defend their interests and fight for inclusion. This persistence effectively urges political engagement and ultimately, coerces officials to prioritize urban developments.

Being an affiliate of the Homeless People's Federation Inc. (HPFPI), an alliance of 92 urban poor groups across the country, NBHOA adopted its community savings program which successfully provided additional support to the community in upgrading projects and legal undertakings. Starting with 40 pilot housing units under CLIFF for NBHOA, the undertaking was later followed by housing units for the remaining

185 families. PCUP acquired a 1.5-hectare Tarroza land property in Barangay Lanit through ELAVED, granting 185 households free land. The Montinolans also offered Php 5,000 as financial assistance to the families, which will be granted to them after they vacate their lots. The total sum of these financial support, however, are not enough to secure housing for each family. With the guidance of the Philippine Alliance, the community were successful in dividing up the lots and securing them for the families by making it non-saleable, reducing costs in the implementation of the housing development, and the repayment plan. Members of the NBHOA directly participated through project development, planning, housing design, as well as procurement and construction management.

It took 3 years for the community to acquire a lot designation from PCUP. Financial capability plays a major role in speedy acquisition. This 3-year duration, however, did not come with an elaborate relocation plan. Already an impoverished community, the New Baldoza Homeowner's Association had no choice but to relocate to an area with poorer living conditions.

"In 2012, we moved to our relocation site in Barangay Lanit and it was there that we experienced a much harder life. The ground was soft and muddy, and, on most occasions, the water would rise up to our knees. We had no access to electricity and water. According to PCUP's memorandum of agreement, we were granted 60 days to construct but we couldn't bring in the materials for the construction of our homes because there were no paved roads."

All services, with the exception of a functional water line, were provided within a time span of 7 years. And in between that timeframe, the community has had to suffer serious impediments such as curfewed electricity, delayed house constructions, inefficient water supply, and 2 to 3 months withheld electricity. There is an obvious need for a definite mechanism for pre and post-settlement. Section 21 of Republic Act No. 7279, commonly known as the Urban Development and Housing Act (UDHA) of 1992 states that socialized housing or resettlement areas shall be provided with the following basic services and facilities:

- (a) Potable water;
- (b) Power and electricity and an adequate power distribution system;
- (c) Sewerage facilities and an efficient and adequate solid waste disposal system; and
- (d) Access to primary roads and transportation facilities.



Community general assembly

With this law, however, government agencies could easily get away with withholding issuance of above-mentioned services and facilities, the culprit being the omission of a definite time frame. It doesn't matter if the government could provide the services in a year or seven, no laws were being violated.

AMENDING UDHA 1992

Currently, two (2) bills authored by one of SALIGAN's lawyers, Atty. JC Tezano vows to amend UDHA 1992 and are being lobbied in the Congress. The Just and Humane Resettlement Act (JAHRA) proposes to amend Section 28 of UDHA, the laws on eviction and demolition. This act sets the parameters for adequate and genuine consultations, Informal Settler Families (ISFs), the People's Plan, Danger and High-Risk Areas, and proper social preparations such as inter-agency pre-demolition / eviction conferences, all

of which are relatively new terms being introduced to UDHA. JAHRA prohibits the eviction and demolition of ISFs and if in cases of court-mandated evictions and demolitions, requirements prior, during, and after the undertakings will be decreed. With JAHRA, PCUP now holds the power as the central coordinating body for these undertakings. Penalties are also specified for failure to comply with these new standards.

The second act, the Least Displacement of Informal Settler Families Act (LISA) amends sections 2 (the declaration of state policy and program objectives), 3 (Definition of Terms), 4 (Coverage), 21 (Provision for Basic Services), 23 (Participation of Beneficiaries), 26 (Urban Renewal and Resettlement), and 29 (Resettlements). All governing bodies involved are now required to study and recognize the current issues relating to adequate housing, forced evictions, and homelessness "to protect the fundamental rights of the children before,

during, and after relocation.” With the goal of the least displacement from people’s dwelling places, LISA expands its coverage to all cases of demolition and eviction, whether undertaken by the government or private individuals or entities, whether ordered by court or otherwise. The Department of Human Settlements and Urban Development or DHSUD will be coordinating with NHA and LGUs for the provision of basic services. The following are also specified under adequate solid waste disposal system: material recovery facilities, sewerage facilities, garbage collection, and efficient and adequate solid waste disposal system. In addition to this, spaces where children can play and interact with each other such as parks, sports complexes, and/or playground will also be provided. With Lisa, a MOA will now take effect, specifying the duties, responsibilities and timetables of completion. This will be given to the ISFs at least 30 days prior to the resettlement process.

WAYS FORWARD

The story of Brgy. Baldoza is nothing new. In fact, many have had to fight a much longer battle for land ownership. Little Town struggled for 20 years, Barangay Pansol for 25. But what Baldoza does for our history is remind us of the consistently stunted political structure we have in our country. It reinforces the fight for the right to land and allows us to step back and see just how far we’ve come in our collective struggle. The likes of Little Town and Barangay Pansol should serve as a barrier, a bookend, a definitive standard to limit the timeline of Barangay Baldoza and its successors from extending beyond the 20 or 25-year mark. Because if Baldoza somehow surpasses that limit, and if we make time a determinant, how then can we say that we’ve done anything substantial to change and improve the system?

Narratives on housing and land issues in the Philippines have become so common and predictable with its recurring themes – court orders, unprogrammed demolitions, forced evictions, prompt relocations to areas without any available basic services, and a major lag in state response that most agencies involved have become complacent to. To make matters worse, we have grown tolerant to slow government processes. The only element that serves as a respite from all of these recurring setbacks is the undying commitment to collective struggle, an effective strategy to expedite processes that the political structure had been sporadically abandoning for ages. It must therefore become the middle man’s mandate to prompt state accountability, hoping that the weight of all of



NBHOA convene at their multi purpose hall for a general assembly



NBHOA members during the Iloilo Regional Core Group Meeting

these presses down on some of us in an almost tangible way, that the government takes the unprecedented step of advancing action towards humanizing relocation sites for the country’s most marginalized and prioritizing an inclusive urban development scheme.

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06

IF THE PRICE IS RIGHT: Promoting a Parallel Market for People Living Below the Median in Riverview HOA in San Isidro, Jaro, Iloilo City

Story from:
Marivic Mirasol

Edited by:
Micah Paula Milante

LIVING IN A MATERIAL WORLD

The American television game show 'The Price is Right' is one of the longest-running shows in the United States. It gained popularity among mainstream media and has been on air since its 1972 debut. The show features contestants competing to accurately identify prices of merchandise for cash and special prizes. To win the competition, a contestant may rely on pure luck and intuition or on a more rational approach: substantial knowledge of the current economy, an approximation of its supply and demand, price-level criteria, trends, product familiarity, some historical data, and a little bit of game theory. 'The Price is Right' is a game of numbers, and the unapparent truth is that the housing sector operates much like the game show.

The beginning of the 20th century unfolded a consumerist, individualistic Philippine society and became a critical juncture for the discourse on land and housing. The basis of people's sense of identity dramatically shifted to peremptory ownership and material consumption. The switch to capitalism prompted the government to loosen their hold on the regulation of basic industries such as rice, water, electricity, education, and gasoline, and authorized private industries to take over (Raymundo, 2007). Such is the goal of capitalism – to maximize and amass profit.

In a manufactured place, everything comes with a price. Ours is a world engulfed in material goods, and we are but insatiable beings that desire to obtain. The consumer culture we've created extends so far as to commodify basic human rights, particularly, the right to land. In a consumerist and numbers-driven society, the market dictates and justifies the prices of goods. Price determines the supply and demand, and vice versa. And so, we ask the simple question, who controls the market? The abridged answer would be whoever has authority over the means of production, in the case of the Philippines, the government and the private sector. If we examine the relationship between the two, there is an overlap in function as well as actors in the private sector and the government. Those who dominate the private sector often hold positions in the government, and consequently, has greater supremacy over the economy. This justifies the notion that the rich and powerful tower over the laws of our land and traditionally define the indicators of affordability of land and housing.

UNDERSTANDING HOUSING AFFORDABILITY

The most commonly used determinant of affordability of housing costs and accessibility of home ownership has been the household income.



This correlation takes its roots from Thalmann's 19th century principle and is formally known as the Ratio Approach. Simply put, it directly compares the housing costs to the household income. The standard was established on the basis of a median household income and median housing costs. Despite the simplicity of Thalmann's equation, the principle fails to examine the situations of different households. It omits the adequacy of the remainder of the household income after deducting housing expenditures. (Cai et al, 2015).

Stone and Nunez (1994) offer a different take on housing affordability and it includes in its assessment the residual income or the non-housing costs (e.g. food and clothing). This approach argues that if we were to deduct the housing costs, the household income should be sufficient to cover the non-housing costs. This changes the definition of housing affordability as it considers the size, income, and expenses of the household. However, this approach is not without limitations. While the residual income approach is relatively more progressive than the ratio approach, defining these non-housing cost standards is a complex process given the differences in household expenses.

IDENTIFYING THE URBAN POOR

The Filipino middle class are still vulnerable to poverty, but in this article, we focus on the common beneficiaries of urban poor housing projects. The Presidential Commission for the Urban Poor or (PCUP) defines the urban poor as 'families in urban areas with incomes below the poverty line'. The 2018 standards for Food and Poverty Thresholds stated that for a family of five to survive, they need approximately Php 7,337 per month to meet the household's food needs and an additional Php 3,144 for non-food needs, which totals to a minimum of Php 10,481 per month (PSA, 2018).

The latest family income and expenditure statistics from the Philippine Statistics Authority

(PSA) reported that out of the 1,699,000 families in Western Visayas, 81.9% have fixed wages and salaries and 67.1% earn from entrepreneurial activities (PSA, 2015). Using the 2018 Food and Poverty Threshold standards, the minimum amount needed for an urban poor family of five to survive in a year is Php 125,772. In PSA's 2015 Poverty Report, 281,826 families or 1,728,397 people in Western Visayas were declared living under the poverty threshold, 87,264 families or 540,001 people of which came from the Iloilo Region.

HOUSING PRICES AND THE PARALLEL MARKET OF THE RIVERVIEW HOA

The highly urbanized Iloilo City, capital of the region of Iloilo in Panay Island, Western Visayas, continues to progress in participatory city planning and inclusive growth since it implemented the Iloilo Flood Control Project (IFCP) in 1998. The project was the city government's highly relevant response to flood mitigation. All flood control works were concentrated on the city's major rivers: Iloilo River, Jaro River, Aganan River and Tigum River and required immediate relocation of all communities residing near or along these rivers. In 2008, Typhoon Frank made landfall in the Philippines. Iloilo City was one of the areas that incurred the most damage. This further instigated the advancement of the IFCP and prompted the government to implement immediate countermeasures to reduce future climate-induced damages. Without delay, the Swedish International Development Cooperation Agency (SIDA), Department for International Development (DFID), and the Homeless International offered to help the city by offering financial assistance through their prevailing program, CLIFF (Community-Led Infrastructure Finance Facility). Phase 1 of the program was set aside for the KABALAKA community in Calumpang, Molo, Iloilo City. Phase 2 of CLIFF featured a total of 172 houses in a 1.5-hectare relocation site in San Isidro, Jaro, Iloilo City.

The city has an expansive network of urban poor unions or established HOAs (Homeowners' Association) that paved the way for public and private organizations to formally collaborate for the development of the communities. Most of these communities operate with their own savings program for future undertakings, projects and emergency needs and are highly trained, with the assistance of the Homeless Peoples'

Federation Philippines, Inc. (HPFPI), in finance and sustainable management. Nanay Marivic Mirasol, 52 years old, emphasizes the importance of a community savings program,

"We find that if we continue our savings program, we can lobby in the Local Government Unit for project proposals. Not only can savings help us during emergencies, we can also use it for land repayment."

Building on these community initiatives, the city government now functions with two pro-poor policies for urban planning: (1) no eviction without relocation, and (2) in-city relocation.

The surging of housing prices can be attributed to numerous factors. To understand the framework, we first have to consider that regulations, like building standards, are an avenue for the government to exercise their power. The determination of the details of these codes – the lobbying of materials and construction processes, the authorization of upgrading, renovation and rehabilitation, these are all up to the governing body. Anthony Downs concludes in his research behind the economics of urban poor housing that high housing standards result in higher quality and cost of housing. This also means that many housing beneficiaries will have to resort to debt-financing programs to afford the units and consequently, a big percentage of their money goes to repaying the interest rather than directly to the construction process (Downs, 1969).

Displaced families in Iloilo City were given several housing options. Many organizations offered free housing to the victims of Typhoon Frank. The Italian Government, through the Project Manager of the Italian Cooperation, Sergio Qattrocchi gave out 120 units of free housing to families displaced by the typhoon. The residents' ownership and tenure security, as well as right to alter, upgrade, and customize the housing units are still in question due to the lack of post-settlement assessment studies on the project. Gawad Kalinga constructed 400 20 square-meter prefabricated row house units worth approximately Php 80,000 per unit and were awarded to families for free, with the exception of the labor equity. The drawback of this is that the residents of the units will not get full ownership of the house and lot. Customization and house upgrading are also prohibited. The Department of Social Welfare and Development (DSWD), with Habitat for



Housing design workshops produce different housing schemes based on the resident's design preference and affordability

Humanity as the project contractor, also awarded prefabricated steel-framed units worth Php 80,000 each to 500 families for free. And of course, there is always the option to, if the family has the financial capacity, build their own houses using salvaged materials.

	CATEGORY A	CATEGORY B	CATEGORY C
Total Number of Units (172 units)	41 units	88 units	43 units
Monthly Household Income	Php 2,500 – 5,999	Php 6,000 – 11,999	Php 12,000 – 25,000
Loan Amount	Php 70,000	Php 110,000	Php 150,000
Household contribution (labor or cash)	Php 15,000	Php 20,000	Php 25,000
Total House Cost	Php 85,000	Php 130,000	Php 175,000
Annual Interest Rate	3%	6%	6%
Monthly Loan Repayment	Php 468	Php 1,080	Php 2,220
Loan Repayment Terms	16 years	12 years	7 years

Families affected by the typhoon were offered adequate assistance, both by the government and the private sector. Thus, the HPFPI, through CLIFF aimed to target families displaced by the IFCP and offered sustainable housing schemes to 172 families. The housing types and repayment schemes, varying from Php 70,000 – 150,000 per unit, were dependent on the financial capability of each household. Shown below are the three loan categories prepared for the Riverview HOA: Category A, B, and C.

Most housing loans offered in the country, whether through a conventional loan (fixed payment) or a flexible loan (often available in banks, interest rates vary), require down payments on top of the monthly payments and interest rates vary depending on changes in market interest rates. CLIFF eliminates these and provides truly affordable schemes to families with varying financial capacity. Nanay Marivic stresses the importance of being categorized properly,

"You really have to be honest about your financial capacity. For the bulk of us who are under category B, we were able to properly manage our monthly repayments. Some of the Category C beneficiaries couldn't pay for theirs."

Apart from loan repayment options, the Philippine Action for Community-Led Shelter Initiatives (PACSLI) technical team collaborated

with Riverview HOA to help the community materialize their living preferences. Through a series of workshops with HPFPI and its ally organizations, the community were given the chance to lead the housing design and layout planning. Riverview HOA had direct access to housing standards and building codes, as well as direct control of the quality of the units.

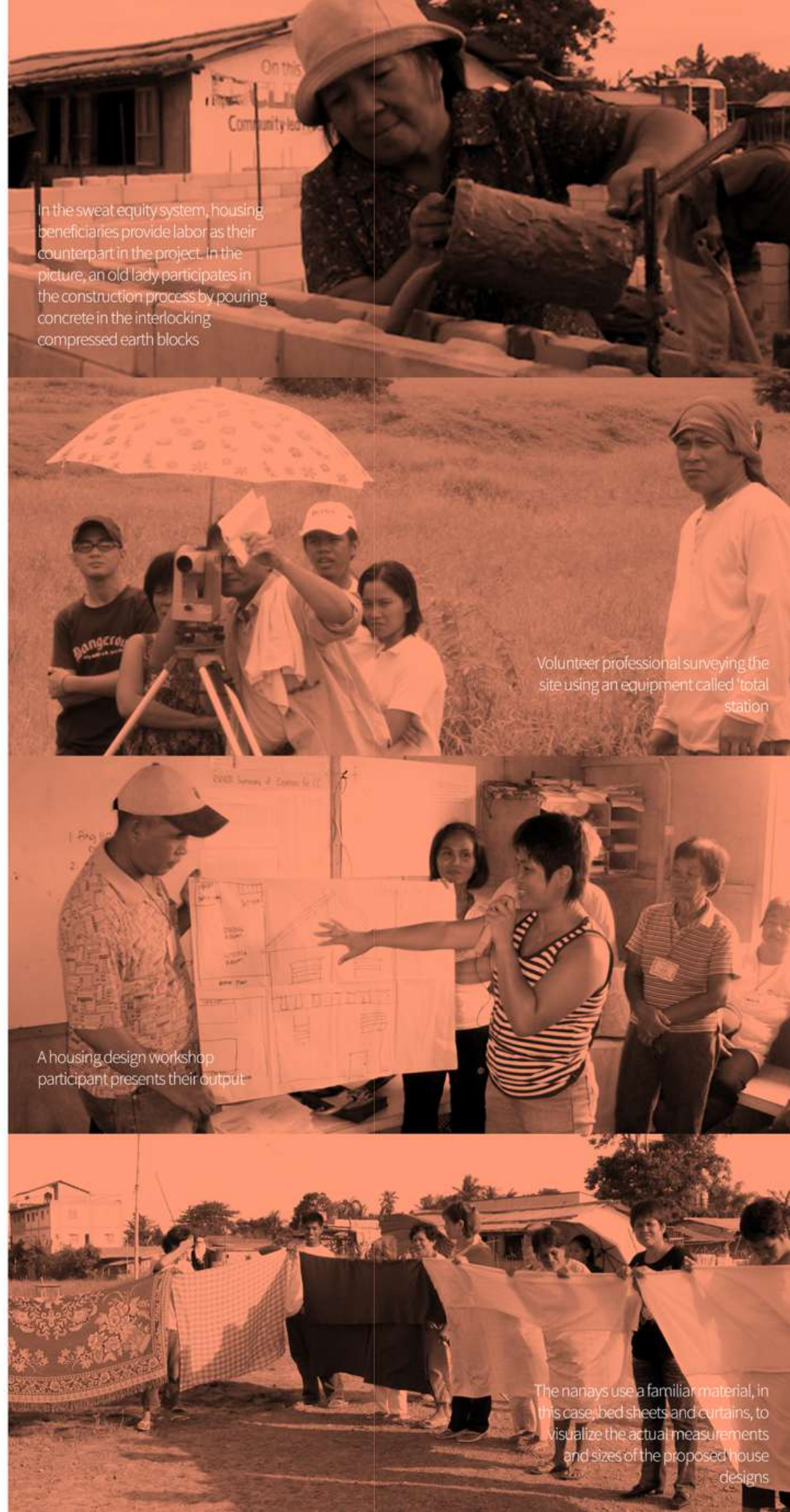
“Apart from the loan assistance for decent and affordable housing, we were engaged in HPFPI workshops and seminars that capacitated us in the construction of our homes. We identified what we needed and focused on how to acquire them. Since we put so much time, money and effort into the construction processes, we value it even more.”

Building codes determine the overall level of quality of housing units. Regulatory barriers are primarily mandated to promote health and safety but oftentimes, these protocols call for additional price charges. One example would be the provision for a specific fire-retardant material. The more a material is altered to do a specific function, in this case, its fire-retardant property, the greater its final cost will be (Schill, 2005). Generally, the standard specification for building materials directly affect the overall cost of the housing unit. In August 2 to 24, 2008, China hosted the 29th Olympic Summer Games with an initial bid of \$1.625 billion. With 7 years of preparation, 76 stadiums and facilities in seven different locations were either constructed or renovated. The official report conducted by the Library of Congress revealed that the actual total cost of construction exceeded \$40 billion. 200 miles of road, more than 90 miles of light rail lines and subway, a 9,000-room Olympic village, and other massive infrastructures were constructed. Although it boosted the economy of China, the increased demand for construction materials, such as steel and concrete, increased its cost and decreased its supply in the market, directly affecting proposed projects in other countries like the Philippines (Martin, 2008).

Such was the circumstance of Riverview HOA. To reduce material costs, the community utilized a different construction material – Interlocking Compressed Earth Blocks (ICEB).

“The materials used to make the ICEBs were locally sourced. To further reduce the construction cost, we, as a community, invested our time and labor to create these blocks. This way, we won’t have to pay someone else to do it.”

Using the 2009 Price Index, it costs approximately Php 13 to make one ICEB block – Php 2.75 for labor and Php 10.25 for materials, electricity and overheads. Assuming that each house will require an average of 4,000 blocks, 170 houses will require 680,000 ICEBs for only Php 8,840,000. The direct control of the community over the construction materials used and the overall construction costs are products of the community’s initiative to bargain and offer labor instead of cash.



In the sweat equity system, housing beneficiaries provide labor as their counterpart in the project. In the picture, an old lady participates in the construction process by pouring concrete in the interlocking compressed earth blocks

Volunteer professional surveying the site using an equipment called 'total station'

A housing design workshop participant presents their output

The nanays use a familiar material, in this case, bed sheets and curtains, to visualize the actual measurements and sizes of the proposed house designs

Land and housing theories tell us that the restrictive control of land zoning and population growth decelerates urban expansion and lessens the net densities of housing stocks. (Rosenthal et al, 2005). Zoning determines height restrictions, minimum floor area requirements. Besides traditional requirements, the government also ascribe developers, especially those undertaking projects within subdivisions, additional requirements such as the construction of roads, schools, and other public facilities. The regulation cost of which might be imposed on the purchasers of the housing units (Schill, 2005). Land zoning or classification also affects land costs.

In the case of Iloilo City, its local government initially intended to purchase 32 hectares of land for the relocation project in San Isidro. The first 16 hectares was bought at Php 390 per square meter. However, when the government attempted to acquire the remaining 16 hectares, the land cost had gone up to Php 575 per square meter. Had the land costs been lower, the relocation project would have taken in more families and would have expedited flood mitigation constructions along the river.

The most common correlation in the economics of housing would be between the population growth, migration and the local housing conditions. Rapid increase in population and heavy in-migration can lead to housing shortage (Downs, 1969). Enforcing population growth and density controls, especially in urban areas, decrease the production quantity, thereby increasing the demand and raising the cost of housing units (Schill, 2005). Overcrowding, division of housing units into smaller units (rentals), increase in sub-standard house construction, increase in informal settlements, and homelessness are among its consequences. Many people choose to live in the outskirts because it is much cheaper to live informally than to acquire land. This puts the pressure on the city government to increase state subsidy due to high demands in land and housing (Downs, 1969). For some undertakings, the state provides subsidy to increase the affordability of housing units. The amount of public subsidy to provide urban poor families with sufficient housing options can be correlated to household incomes and housing occupancy. If the housing occupancy rise faster than the household incomes, then the affordability decreases and there will be less housing upgrades. This would urge the government to increase public funding (Downs, 1969).



Residents co-managing the construction of their own units

Community relocations to San Isidro garnered plenty of subsidy from different public agencies. All state subsidies aimed to cover landfilling, development of roads, drainage, water and electricity supply systems through incremental development – a total of Php 15 million budget from the National Housing Authority (NHA), Php 50 million from the Office of the President for general site development (major roads, drains, etc.), Php 10 million from the Department of Agriculture for construction of provincial roads adjacent to the site, Php 2 million from Congressman Raul Gonzales for general site development, Php 10 million from the National Electrification Administration for Power Supply, and Php 2 million from the Metro Iloilo Water District (MIWD) for installation of main water supply. Although the development of basic facilities is provided free by the government through these subsidies, the commencement of these projects are almost often delayed. Aside from this, the residents of San Isidro still carry the responsibility of financing everything within their lots, including septic tanks.

Environmental considerations also affect housing prices. The condition of the developable land, say in the case of flood-prone areas, will foreseeably augment the construction costs. There is a possibility for government units to require environmental impact analyses, which will cost the developers as well as the buyers. Building restrictions through environmental regulations may cause delays and would have to be factored in the overall cost. A study conducted by Katherine Kiel back in 2005 proves that there is a considerable increase in the prices of lands near restricted areas (Kiel, 2005). Since the San Isidro relocation lot is low-lying, part of the government expenses for IFCP is to fill the area with enough soil and compact it to make sure the land is above the flood level.

These direct controls or regulations, presumed in the form of protocols for land use, building code, environmental protection and process requirements, may delay the production of housing units. Regulation fees are cumulative, and the impact of these are more likely felt by those at the lower end of the market. But by establishing and creating a parallel market unique to a community's capability and by challenging the current hierarchical framework of control in housing projects, the urban poor knocks down barriers such as exclusivity in city planning.

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07

WE WAIT FOR NO ONE: The Ascendancy of the KABALAKA Homeowners' Association in Calumpang, Molo, Iloilo City

Story by:
Helen Villarin

Edited by:
Micah Paula Milante

RULE OF LAW

Government accountability has long been a contentious issue in the Philippines. Land is central to our identity as Filipinos – the discourse on land is but a narration of our history. Within the bounds of Philippine history, there exist numerous alterations to land laws, regulations, and customs, and a great number of uprising, compromise, and bargains. The Filipino people's clamor for state accountability over land-based conflicts can be dated back to the Spanish colonial period, when conquistadors took over our resources and dominated the political structure. The encomienda system granted acres of lands to the Spanish elites and led to countless abuses under a burgeoning feudal system. Major social unrest and the submission of the Spaniards to American colonizers threatened to abolish this system but remains unchanged to this day. In reality, this landlord-leaning regulation subsisted throughout our history masked under different names.

The land transfer scheme popularly known as CARP or Comprehensive Agrarian Reform Program carried out during the regime of former President Corazon Cojuangco-Aquino was originally created to redistribute agricultural lands among farmers and farmworkers. Resistance among landowners became the prime impediment to its enactment and has led to numerous cases of violence and threats against the beneficiaries of the agrarian reform. For instance, Hacienda Luisita, a 6,452-hectare sugar plantation in Tarlac owned by President Corazon Cojuangco-Aquino herself, was excluded from the agrarian reform program and utilized the stock distribution option to give tenants stocks instead of lands (Aurelio, 2019). This caused major unease among peasant unions and activist organizations, who, for more than a decade now, has been demanding government accountability for the killings of farmers and plantation workers, threats to safety, and the state's failure to follow through with the distribution of the promised land.

From 1992 to 1998, the objective of the Ramos Administration was to set globalization as its prime development strategy. Borne out of this tactic was the UDHA or the Urban Development and Housing Act of 1992 which promoted a partnership between the government and private enterprises within the housing sector. Perhaps not intently, gentrification became a product of this arrangement. Beset with the same issues, the



“The law is no ambiguous matter. It is instructional by nature. To deviate from the law is to break the law.”

urban poor now bears the difficulties of the privatization and commodification of basic utilities, health care, and education (Dizon, 2019). Forced evictions, demolitions, resettlements, relocations, displacements – these are only a few of its repercussions. And lest we forget the insurgency of the impoverished Filipinos, when militant groups for urban poor led by Kadamay (Kalipunan ng Damayang Mahihirap or National Alliance of Filipino Urban Poor) took matters into their own hands back in 2017 and momentarily occupied 5,280 idle socialized housing units in 12 resettlement zones in Bulacan to assert their rights to land and decent housing (Barahan, 2017).

The encomienda system, hacienda system, and the privatization and commodification of socialized housing – these are land conditions under which a vast majority of Filipinos live. And accordingly, these conditions are tied with and borne out of a specific rule of law. The law is no ambiguous matter. It is instructional by nature. To deviate from the law is to break the law. Mass revolts, peasant rebellions, union uprisings – these are but outcomes of the government's failure to involve the populace in decision-making processes. There is a recognized need to ensure that the government policies Philippine lawmakers create are inclusive, enabling, and allows for constituent participation.

THE UBIQUITY OF STATE IDLENESS

On June 18, 2008, Tropical Depression Fengshen, locally known as Typhoon Frank, entered the Philippine Area of Responsibility (PAR) and made landfall in Eastern Visayas, affecting roughly 4 million people. At 205

km/hour, the onslaught of the typhoon killed approximately 1,300 people in the country (GMA News, 2009). The National Disaster Coordinating Council (NDCC) reported a total of 407,831 damaged houses, 81,510 of which were completely destroyed by the typhoon. Nearly 60% of the total damages were incurred in Panay Island (NDCC, 2008). Around 80% of Iloilo City was flooded and incurred damages in agriculture and infrastructure amounted to Php 1 Billion for the entire region. Rebuilding of shelter and recovery was difficult especially for people who had little to begin with. (PNRC, 2009)

As one of the pioneer CLIFF-assisted (Community-Led Infrastructure Finance Facility) communities in the Philippines, a wide range of written works about the KABALAKA (Kasilingan Nga Naga Balay Padulong sa Kauswagan or Neighbors Working Together Towards Housing for Success) Homeowners' Association (HOA) were focused on the capacity of the communities to recover from the damages of Typhoon Frank and to expedite development processes. Not much has been discussed on the role of the government in these community-led undertakings. Composed of seven barangays, majority of the members of KABALAKA come from different areas in the district. A significant number of members live within danger zones like the riverbanks and seaside, making them susceptible to infrastructure damages and threats to life.

Helen Villarin, 58 years old, recounts measures taken by the KABALAKA HOA in their plight for adequate services, secure tenure and safe housing,

"We had set up our own community savings program. Initially it was for repairs and emergencies, but when demolitions started taking place, we knew we had to defend our territory. We used our savings to acquire roughly 7,000 sqm of land worth Php 2.7 million from BPI (Bank of the Philippine Islands)."

Savings has always been a common element in the stories we tell in this publication. In the context of urban poor developments, much emphasis is now placed on community saving programs because it mobilizes poor people.

"The clear departure from the conventional arrangement of community development and planning resembles some form of intolerance to the idleness of the state"

"Some of them have no fixed income. Others do not have the willingness to save. It's often those who already have decent homes who save. If you are poor, and you have no source of income, is saving even an option?"

Clearly, the families from the seven barangays have different financial capabilities. Some could afford to construct homes. Others couldn't. The definition of 'affordable' differ among social groups. Such is the role of HPFPI (Homeless People Federation of the Philippines) - to take into account the individual capabilities in slum settlements and devise a working solution with the community.

"The community-led process allowed us to build on our capacities. We were able to partake in actual hands-on learning activities. We learned from our mistakes and we continue to unite as a community. We recognize that it really is advisable to unite among ourselves and sustain our savings for the implementation of other community projects. Through HPFPI's finance program, CLIFF, 21 beneficiaries were able to construct their homes. Some built theirs through their own money."

In 2015, KABALAKA HOA started their application for individual land titles. Evidently, there is a lack of government interest in the people's process. Had help been made available, the development of community infrastructures as well as the acquisition procedures would have been expedited.

"The LGU (Local Government Unit) lent us their heavy machineries when we were building our own dike. The materials used were ours and we labored 'til its completion. Land acquisition and titling, budget for construction, processing of legal documents - we processed all of it on our own. Other than the heavy machineries, the government offered no additional help."

Nanay Helen denies the association's participation in active protests and calls the association "silent" when it comes to government criticism. However, the clear departure from the conventional



Proud smiles as the housing design workshop participants pose with their miniature output

arrangement of community development and planning resembles some form of intolerance to the idleness of the state, almost as if they're uttering the words, "We wait for no one." And they didn't.

BEYOND STATE SUBSIDY

A lot has changed in the way we create and recreate our policies. The aim of policy making is no longer to drive the informal sector to the margins and out of existence, but to work with them. The informal sector is now part of the solution, and not in itself the problem (Ward, 2006). Countless literary works have contradicted the idea of passive slum dwellers and have consistently proven the potential of community-driven initiatives to transform informal settlements. The momentous establishment of KABALAKA HOA is one proof that a dichotomy in governance might as well exist as a form of protest against the negligence of the local

government unit and that urban poor communities are very much capable of asserting their power to decide. KABALAKA was successful in producing a collective resource pool for their marginalized communities, one that required little collaboration between the public authority and the civil society.

Studies in urban development indicate that the reduction of poverty among urban poor communities is critically dependent on the conscious collective efforts of slum dwellers. Given the innumerable issues faced by the poor, individual efforts will only take them so far. To achieve structural and broad-based improvements in their living conditions, the only viable recourse for members of urban poor communities is to unionize. The government, NGOs, private partners, and other support agencies recognize the massive potential of the urban poor to shape the development of their own

communities. But concurrent to this process is the possibility of reducing the customary role of the government. (Baud et al, 2008; Harriss et al, 2004; Swyngedouw, 2005).

The creation of a subversive system with a complete assertion of power may not have been deliberate in the case of KABALAKA. The unconventional faculty of the urban poor to control, their emancipation from voicelessness, the momentary abolishment of a hierarchy – these are byproducts of the conscious initiative of the slum dwellers to address land and housing issues. In a way, this has shifted the framework of governance and provided a different perspective in the discourse on land as it allows non-government bodies to take the role of the public authority.

One of the most conspicuous remarks on the concept of community involvement is the dangers of diluting government accountability. Despite its capacity, the community-driven approach does not automatically shift the entire weight of shelter provision on the community alone. The communities may spearhead the articulation of their preferences for their community and foster the willingness to invest, but it has always been the government's duty to take on the legal aspects of these processes – managing land use, proper regulation, financing, and provision for shelter and infrastructure, and the involvement of communities in public governance. (Karaos et al., 2004) There's still a need to recognize that housing interventions are only a part of what is necessary, that it is imperative to invest and focus on inclusive access to education and public healthcare as well, that the redefinition of planning be critical of the socio-political elements of its environment, and that hopefully, this catapults us into a realm with a different take on a history that has yet to be written. As Dr. Jose Rizal would put it,

"When a flame catches a garment, fear and confusion propagate it more and more, and each shake, each blow, is a blast from the bellows to fan it into life." (Rizal, 1912)



Volunteer technical staff read the boundary survey of the site

Residents participate in a mini-construction workshop to visualize the actual construction process

Miniature rowhouses, with some having provisions for balconies on the second floor

Rowhouses constructed in actual

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DAVAO NARRATIVES

With over 1.6 million residents, Davao City is the third most populous city in the Philippines (PSA, 2015). It is the only highly urbanized city in the Davao Region and considered as the center of business and commerce, education and tourism in Southern Mindanao. Having the largest land area among the cities in the country, its prime economy mover are the agriculture-based industries making the city known for being one of the country's leading exporters of high-quality agricultural products like bananas, pomelo, durian and cocoa. Over the years, it gained popularity for being a safe and highly secured city with disciplined citizens despite having threats from different local and foreign groups.

As the city progresses and increases in population, its issue on urban poverty also intensifies. It is evident in the city's growing setback in providing the housing needs of its people. The expansion of business districts and emersion of new infrastructures make the market value of land a prohibitive factor for affordable housing developments intended to cater the low-income earner residents. This resulted in many informal settler communities occupying the waterways, riversides and shorelines near the commercial and business centers despite the danger it poses specifically during calamities.

The city government has devised its own shelter plan to deal with the problem and has allotted several relocation sites all over the city. In the private sector side, real estate developers engage in low-cost housing project through business ventures and partnerships among each other to conform with the balanced housing policy which requires developers to allot 20% of residential developments to socialized housing, either in land area or in project cost. However, most of these resettlement sites and developments are located in the remote areas of the city. Some communities affected by the backlog who does not want to be relocated start organizing and mobilizing their resources to solve their own housing needs. In support of this initiative, financial assistance through the city's localized mortgage program is made available for them to help in land acquisition and housing construction.

It can be seen that there is an active involvement of key players in solving Davao City's current housing issue. But still, the shortage signifies that there are still gaps to fill in.

“Perhaps, a tight and systematic collaboration would be needed to deliver timely and effective solutions that can catch up to the city's fast progression and continuous urbanization.”



08

BALOD: How the Settlers of San Juan Seaside Are Battling the Waves of Tenure Insecurity in Davao City

Story from:
Edna Sernada

Edited by:
Janeth Mandin

EARLY LIFE

Living along the southeastern part of the city facing Davao Gulf, the residents of San Juan Seaside are witnesses as to how the sea waves, or balod as they call it in their Bisayan language, have made their land mass broader through time—from an estimated area of 700sqm to 8000sqm and now, about 12000sqm or 1.2 hectares. Edna Sernada, then 22, remembers show she and 14 of her family members decided in 1986 to settle in San Juan Seaside for economic reasons. Edna's father was a fisherman and needed to travel about 20-30 minutes from their house going to the sea for fishing. Upon settling in Seaside, the family had to adjust socially by mingling with new friends from the neighborhood. Nevertheless, their so-called new home offered opportunities for Edna and her siblings to go to elementary and high school as Seaside was more accessible to educational facilities.

COMMUNITY MOBILIZATION

Edna remembers her father leading the creation of an association; but found the process too challenging as people were not participative. Residents simply do not believe in the concept of an 'association' — probably for their lack of awareness of the benefits of organizing one. After years of struggles, the San Juan Seaside Settlers Association (SAJUSSA) was formed in 1995 and officially had 63 members at that time. The main issue faced by the newly established association was the acquisition of land they were settling in. A certain Mr. Gutierrez owned a portion of the land, while the rest, about 70%, was owned by the local government. SAJUSSA members were then trying to negotiate with the government to legalize their occupancy. However, little progress in terms of securing tenure has been made in the next 15 years. There had been struggles dealing with the government. The Barangay Captain was not supportive to the decisions made by SAJUSSA members, dismissing the fact that the community has been living in the site for a long time. Requests for resolutions were not readily accommodated by the barangay to the residents due to conflicts of interests.

DAVAO CITY



Aside from paper work, the residents of SAJUSSA were paying the government particularly the Department of Environment and Natural Resources (DENR) an annual 'occupational fee' of Php100.00 for the whole settlement from 1995 to 2010 for living along the coastline. The P100.00 served as their rental fee.

In 2010, Edna Sernada was elected third president of SAJUSSA. Edna remembers her struggles in organizing and united the whole community that has been home for almost two decades to a population of varying political, socio-economic and geographic background.”:

“Most of our fellow community members were originally poor farmers from nearby provinces such as North Cotabato, Davao del Sur and Davao Oriental. They went to Davao City in search for better economic opportunities. This diversity of residents was a major challenge for me as association president. Before, the residents did not participate in the meetings. Given their limited financial capacity to fulfill basic needs, most of them had little to money left for land survey. For those who had, most did not want to pay either. Some members of SAJUSSA even stopped paying their monthly association dues. Above all, most members were doubtful that they can apply for land title through the Free Patent Act or Republic Act (R.A) 10023, a land-related law which most of them never heard of.”

THE SEARCH FOR LAND

In March 9, 2010, their fight for a communal land saw new light through the proclamation of Republic Act (R.A.) 10023 signed by then Philippine president Gloria Macapagal-Arroyo. R.A. 10023, otherwise known as *An Act Authorizing the Issuance of Free Patents to Residential Lands*, stipulates that any Filipino citizen who is an actual occupant of residential land may apply for a 'free patent.' A free patent is “the acquisition of public lands by means of an administrative confirmation of imperfect title. It is intended to legalize the land rights of Filipinos

rights of Filipinos who are found to be occupying and cultivating such lands for a certain period of time. The newly enacted law aims to ease the requirements and procedures in the titling of residential lands. This law will benefit about 40 million Filipinos who are living on unregistered land today. This law amended R.A. 9176, otherwise known as the Public Land Act. However, only alienable land not needed for public service or public use may be given a free patent."

SALIENT FEATURES OF R.A. 10023

1. RA 10023 reduces the period of eligibility for titling from 30 years to 10 years. However, only alienable land not needed for public service or public use may be given a free patent.

2. Any Filipino who has paid all the real estate taxes for 10 years shall be entitled to free patent for such parcel of land in all municipalities and cities.

3. The Law avoids the lengthy and tedious process of acquiring a title through the courts under the Public Land Act which usually takes a long period of time.

4. In order to qualify, the land should not exceed 200 square meters if it is in a highly urbanized city, 500 meters in other cities, 750 meters in first-class and second-class municipalities, and 1000 square meters in third-class municipalities.

5. The law allows the issuance of free patents without payment of outstanding real estate taxes and removal of restrictions after issuance of free patents.

6. Local government units may also apply for a free patent for public land being used for public schools, municipal halls, public plazas or parks, and other government institutions for public use.

7. The Law provides security of the property rights of the owner and will also facilitate the title holders to credit facilities of banks and other financial institutions using their land titles as collateral for loans.

8. With the new law signed, landowners can now apply with the Department of Environment and Natural Resources (DENR) to acquire a title through a free patent.

Despite mix of opinions, Edna and her officers began dealing with the Department of Environment and Natural Resources (DENR) in May 2010. DENR is the national government agency mandated to oversee process and applications for the free patent. First, Edna and the rest of SAJUSSA community had to submit to the DENR the name of members occupying the government land. A census tagging of free patent applicants was administered by the community in partnership with engineers from the DENR.

In August 2016, the DENR provided technical services for the surveying of the area, identifying the boundary between government and private lands. Furthermore, DENR conducted orientation-meetings with SAJUSSA members to explain the Free Patent Application. Luckily, each member would only have to pay PHP1,000.00 for the processing fee as the property survey is already free. The association would then have to process the land title to the Registry of Deeds for individual titling. For Edna, DENR is easy to work with as they always coordinate with the association and assist the association officers to explain to the members the processes for application.

COMMUNITY UPGRADING

Aside from government assistance, SAJUSSA residents also sought support from local and international partners in building their community. Through loans from the Asian Coalition for Community Action (ACCA), the community was able to build a 'seawall' that would protect them from the natural elements caused by the sea. The loan totaled Php32,000, payable for three years. The 16-meter seawall, or riprap as it is commonly referred to by the locals, was built in less than a month through the *bayanihan* process. The bayanihan refers to the spirit of communal unity, work and cooperation to achieve a common goal. Through this riprap project, the members had the opportunity to work together and revive the association's activities. They were all aware of the problem on the road, and saw this as an opportunity to turn their meetings and planning sessions into concrete action.

In October 2015, the community continued the construction of additional 10-meter riprap and concreting of the adjacent road. The community requested help from a government official who, in turn, provided a financial assistance totaling P800,000. The new riprap protected them from further damages caused by natural elements.



Student volunteers provide technical assistance in the design as well as construction of the riprap wall

WAYS FORWARD

To date, there are 120 families or about 600 individuals in SAJUSSA, mostly consists of Christians living harmoniously with Muslim and Badjao settlers in nearby areas. However, SAJUSSA faces problem as some of its members have already sold their parcel of land to prospect buyers—an act which the association strictly disallows. Title holders whose lands range from 18sqm to 200sqm were selling their properties for PHP200,000.00.

Supposedly, owners wishing to sell their lots should inform SAJUSSA officers about their proposal so that the prospective buyer could undergo an orientation about the type of ownership and his/her corresponding responsibilities as new member of the association. Furthermore, prospective buyers would have to yield 7% of the selling price to association for mobilization and loan

repayment fees. SAJUSSA warns that if the transaction was only held between the prospect buyer and the seller, the association will not recognize the buyer as member. Moreover, should prospect buyers request for a certification from the association, they would have to pay membership fee and monthly dues equivalent to that paid by other members from the formation of the association.

Such cases include those owners moving out of their houses to nearby provinces without prior notice and those having hard time to settle their personal finances. Usually, prospect buyers are relatives or friends of lot owners who wish to acquire the property either as a residential unit or commercial space for their own small businesses. Nevertheless, to promote camaraderie, SAJUSSA officers warmly welcome these buyers to their community.

IMPENDING EVICTION

Despite acquiring rights to their properties, the residents of SAJUSSA face another threat of eviction as the national government is currently undertaking a major infrastructure project in the area. A five-meter coastal road development is underway, some 30 meters away from the shoreline where SAJUSSA members reside. A number of residents are speculating that they will be evicted out of their settlement which, as overhead by some community members, will be converted into an easement 'eco-park' that shall 'hide' their eyesore shanties from the views of the coastal road. With this, the residents are especially fearful as the national government holds the "power of eminent domain"—it has the final say whether or not to take away the land from the community. In general, eminent domain is defined as "the power of the nation or a sovereign state to take, or to authorize the taking of, private property for a public use without the owner's consent, conditioned upon payment of just compensation." It is acknowledged as "an inherent political right, founded on a common necessity and interest of appropriating the property of individual members of the community to the great necessities of the whole community."

The power of eminent domain lies on the assumption that the government knows better than the land and housing market as it both holds an overview of its own needs and the ultimate planning control over its own development. While it is aimed at promoting distributive justice and intervene when the common good so demands, the taking away of private land for public purpose seems inevitable as most lands are now privately owned.

This threat of eviction is reinforced by another law called Republic Act 8974 or "An Act to Facilitate the Acquisition of Road Right-Of-Way (RROW), Site or Location for National Government Infrastructure Projects and for Other Purposes." Under this law, national governments are given the right to acquire real properties including those lands where urban poor communities reside for a national government infrastructure project through donation, negotiated sale, expropriation or any other mode of acquisition as provided by law—again, in the condition that affected entities are promptly paid just compensation. This law obviously renders urban poor communities vulnerable to eviction. Luckily, while no informal settlements or any other property along the ongoing construction of coastal road in Davao has been taken over yet by the national government, chances are, in the coming years, most of these properties will be acquired for easement or buffer purposes.

Again, the current climate creates apprehension



Community members working together for the common good



Households provide labor as their counterpart in constructing the riprap wall



A local resident fixes stone layout and arrangement



SAJUSSA officers count their daily savings that will be used in repaying the loan acquired from ACCA

among urban poor communities as the local government of Davao presently has no resettlement action plans (RAP) in its pipeline projects. The lack of RAP stems primarily from the fact that the city lacks in available lands for urban habitation as almost 80% of its lands is classified as agricultural. While agricultural lands are by law alienable and disposable (A&D)—meaning it can be converted to an array of other uses such as residential, commercial, institutional and industrial—and while the local government has the power to reclassify these lands, the actual approval for conversion still lies on the hands of the Department of Environment and Natural Resources (DENR).

As with the case of SAJUSSA, the residents can only hope for the best as even key shelter agencies such as the Social Housing Finance Corporation (SHFC) also find it hard to penetrate local government programs and policies on land and housing.

This, hopefully, would be the last "balod" (wave) of tenure insecurity for the residents of SAJUSSA community.

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09

‘YUTA SA KABUS GIKAN SA GAGMAY’NG HINIPOS: Partnering with Hope for the Kidapawan, Digos and Los Amigos Communities in Mindanao

Stories from:
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WHY ARE THERE POOR PEOPLE?

Life is not fair—probably one of the most hard to swallow truths that every person has to come to terms with, one that the urban poor must be forced to accept to fully ground in their reality. The urban poor are born into an existence, where many of their rights to housing and basic living requirements tied to it are on the other side of systems that are inaccessible and alien to them.

The legal process is not only in English, a colonial tongue, but is in a specialized language that takes a technical and privileged practitioner to decode the context behind. This systemically disenfranchises the urban poor the right to be heard, to exist, to be validated, or participate meaningfully in any conversation. The process is exclusionary, with approximately 25% of the total Filipino population unjustly treated. And it begs the question: *Why is that?*

When exactly has our legal land systems been established and under whose persuasion? A brief review of history would reveal that land titling was introduced as a mean to accrue capital in transparently violent means by a colonial ruler: war, land-grabbing, dispossession. From the time of friars to a largely Americanized state to our present-day Philippines, we cannot ignore the fact that the ideology of individualism and capitalist rationality, where land is increasingly monetized, privatized and commodified, was introduced simultaneously during an oppressive and colonial rule (Melamed, 2015).

The oppression has stayed and so have the Filipinos. Here’s a secret: the informal settlers are not going anywhere. To deny the issue of systemic injustice is a failure to recognize history or ground oneself in the prevalent cultural and violent norm. This is the state’s version of a “hard to swallow truth” and often feels like a stalemate in the face of a ballooning informal settlement population.

COLONIAL LEGITIMACY

The origins of property rights in the Philippines were for the seizure and appropriation of land – implemented by force and ratified by law and rooted in colonial and evangelical domination. The church and state powers were married and a feudal reorganization under parokyas played a critical role in establishing and maintaining racial and economic-ecclesiastical feudal lands.

Only Spanish and later on, mestizo possession and occupation of land was validated and therefore privileged as a basis of property rights. These distinct forms of exploitation each contributed in varying ways to the construction of



colonial oppression as “private” property with moving racial lines.

As Cunningham argues on friar lands,

“The complaint was that the friars had laid claims to lands without title, and that through the seizure both of the lands of the natives and of royal domains, in addition to properties granted them by the crown, they had become extensive land- lords. It was said that they had imposed heavy rentals on the natives who occupied these estates and that they had frequently dispossessed persons whose titles and right of occupation had been unquestioned before that time.”

The validity of these land titles were questioned by the Philippine Audiencia in 1687. According to Vidal, religious orders usurped land with titles and later on need not even bother with them to assert legitimacy. With the transition from Spanish to American rule, the Philippine legislature transitioned into a blend of both Anglo-American and Spanish systems. Both structures still organize itself around colonial assumption and rational.

Property as conceived in the colonial era included not only external objects and people’s relationship to them, but also all of those human rights, liberties, powers and immunities. Other legal definitions of property emphasize the “natural” character of property as derivative of custom and not a product of sovereign power. But who’s customs? Even the most basic of “customary” property rights – the rule of first possession is dependent of its acceptance or rejection by government. These laws were perceived as custom and “common sense” by the colonizers, but doesn’t make it more correct.

For example, Americans embraced Lockean labor theory as a basis for right of acquisition because it affirmed the right of the new world

settlers to settle on and acquire new frontier. It confirmed and ratified their experience. The white man's burden made it lawful for them to claim foreign land – to save “savages”. The law not only ratified but established a pattern – a custom of oppression through forms of legal land grabbing.

WHAT IS PROPERTY, HISTORICALLY?

Property is a legal construct by which selected private interests are protected and upheld. In creating property “rights” the law draws boundaries and enforces and reorders existing regimes of power. The inequalities that are produced and reproduced are not givens or inevitabilities, rather they are conscious selections regarding the structuring of social-economic relations. In this sense, it is contended that property rights and interests are not “natural” but “creation(s) of law”. In a society structured on colonial subordination, class privilege became an expectation – and quintessential property for personhood and citizenship. The law constructed “a ruling class” as an objective fact, of valid public participation, although in reality it is an ideological proposition imposed through historic subordination of indios, and lower classes.

You must afford to exist.

Because the law recognized and protected expectations grounded in colonial and class privilege (albeit not explicitly in all instances), these expectations became tantamount to property that could be permissibly intruded upon without consent. As long as the law remains the same, it reproduces Filipino and mass subordination. Radin (1982) argues that to universally commodify property – which is essential to human flourishing, is to objectify human beings.

Though the colonial rulers are no longer here, the material advantages of institutionalized colonial-capitalist-privilege remain. Being able to speak English well, the superiority of foreign products and locations, be educated in colonial ruler's schools, marry the elite, an *Ilustrado* class, be capable of navigating and operating in a system that rewarded Filipinos for passing and looking as a colonized American. May this be as mundane as a call center agent in a BPO with a perfect accent, or passing as *mestizahin* to be called beautiful and attractive.

The law calls “natural” what was programmed, it obscures the consequences of social selection as inevitable – as harsh realities “life is just not fair.” Although the existing state of inequitable distribution is the product of institutionalized colonialism and historical economic exploitation, it is seen by the elite as the “natural order of things” the way things are, something that cannot be legitimately disturbed. Through legal doctrine, expectation of continued privileged based on colonial and class domination.

SO, WHERE ARE THE ANSWERS?

The people, backed against a wall, are forced to find it. The Homeless People's Federation Philippines Inc. (HPFPI) in Southern Mindanao Region mobilized informal settler families (ISFs) living on government-owned land, privately-owned land, and lands that are hazard-prone to find ways to acquire legal tenure, i.e., the legitimacy that was deprived of them in the first place. This is in partnership with the respective local government units, key shelter agencies and other non-government organizations NGOs.

Three key cities in Southern Mindanao share their experiences:

Kidapawan City

“Our involvement and experience in various local cooperatives, city monitoring projects, barangay official activities have capacitated us local leaders with practical know-how in terms of processing relocation, purchasing land, and promoting community savings for the urban poor. This comes also with the technical capacities that are brought about by seminars with other HPFPI regional Davao but also schools like Notra Dame College and volunteers from TAMPEI. They educated themselves on how to operate and legalize themselves under current land-systems under their own prerogative.

Through the assistance of HPFPI, we were able to capacitate ourselves since 2002 with pro-poor policies under Urban Development Housing Act (UDHA) of 1992 and cooperative efforts with the National Housing Authority (NHA), Presidential Commission for the Urban Poor (PCUP), and Social Housing Finance Corporation (SHFC).

In 2002, we accessed a community loan of PHP120,000.00 for all 132 members of our association. The loan was used for the



General Assembly of Purok Freedom Village Association in Kidapawan City

acquisition of a 2-ha. property that costs PHP875,000, as well as for the land-filling of the site and provision of culvert. The city government assisted us by providing heavy equipment of the construction. That was the first phase. The UP Mindanao also assisted us in coming up with subdivision plans, after several failed attempts to produce such.

For the succeeding phase (2017), we acquired the property through direct purchase. The 1.2-ha. property cost PHP1.2 million, good for another 102 household members. The barangay government also donated PHP4 million which we are using to acquire more property for the urban poor.

The city government is very welcoming to our initiatives. We are also member of local special bodies such as the city's local housing board.”

Digos City

“We are called SJBBNAI or San Jose Balutakay Boundary Neighborhood Association Inc., and we have a total of 31 households in our group. In 2002, we joined the community savings program of the HPFPI. We were able to set up a small amount of fund as initial payment to the lot we were eyeing as site of our new settlement. And so from 2003 to 2008, we started negotiating with the landowner who happened to be the UCPB Bank Makati. In 2011, through a financial loan assistance from the HPFPI, we acquired the 1.5-hectare property through direct purchase. But owning the lot was just a stepping stone. We had to improve our site and houses as well.

“On that same year, we acquired another loan, this time from the Asian Coalition for Community Action (ACCA) but channeled through the HPFPI as its local network in the

Philippines. The loan was for the landfilling of some portions in our new settlement because during typhoons, we experience flooding as we are near a small canal. We also sought help from the provincial government to install culverts to mitigate the flooding.

"As for the construction of our houses, we were luckily granted a maximum loan of P80,000.00 per household. It was the first housing venture of HPFPI in the whole of Mindanao so we were very excited. Volunteer architects from TAMPEI and UP Mindanao Department of Architecture were there to guide us, especially in coming up with the design of our houses. The process was participatory; and as counterpart, we provided labor to fast-track the construction. We used the interlocking compressed earth blocks (ICEB) as main material for our housing units. The technology was originally from Iloilo but it was brought to Mindanao as there was an equal need for cheaper materials that are affordable to low-income earners like us. Two sets of ICEB machine were purchased specifically for the project.

For us, having our own lots and houses was one of the most beautiful things that happened. But more to it, we see unity among us community members as key element to this success. We learned the importance of collective savings and the participation of end-users in every step of project implementation."

Los Amigos, Davao City

"In 2009, Davao City undertook a massive relocation of residents living in government-owned lots (those with issues on road right-of-way) and hazardous areas (those residing along canals and riverbanks) in different parts of the city. The proposed resettlement site, located in Los Amigos, was donated by the city government. Due to limited resources, however, the HPFPI was tapped to assist in the production of houses, along with other organizations that provide housing for the poor.

In 2011, the HPFPI started mobilizing residents, including us, from Agdao and Barangay 4 in Davao City. In 2012, through assistance from the HPFPI, we official organized our group called Samahang Matute at Soliman Homeowners Association (SAMASOL HOA). Our newly established HOA acquired from the HPFPI a maximum loan of PHP150,000.000 per household for the construction of housing units. The loan was payable for five years. The lot we are currently settling in has not been assessed by the city government yet, so can still use it for free. Soon, we will also be paying an amortization to the city.

Similar with the story of Digos, TAMPEI supervised the construction of our houses that used the ICEB as main material. At first, the raw materials for the production of ICEB were sourced out from Kidapawan. But due to transportation costs, we looked for alternative sources within the city proper.



Site assessment with in-house engineer and Datus Association in preparation for the housing project



Collection box of savings in Digos City



General assembly of Purok Freedom Village Association in Kidapawan City



Participatory construction of the septic tank for the community toilet project

Now, we are completing our loan payment to the HPFPI. We have also arranged our own access to water and electricity, although at times there is little water connection. At times, we remember our struggles, especially in the amount of time we spent processing the documentary requirements needed to turn over the lots to us beneficiaries. But with the full support of and good communication with HPFPI and international partners, we were able to overcome the challenges."

Admirable upon their work is the willingness to recognize who among their constituents – within the homeless people network see legal land acquisition as get-money-quick-rich scheme and their acknowledgement who among their ranks and in PCUP are in favor of private gain vs public good. For numerous times, they would continue running their office from their own pockets as international donors and funding dwindled down for their capacitating projects. Their goal is to be a self-sustaining entity that lobbies for the urban poor, helping iron out with government and city development councils how to mobilize and capacitate the ISF for gaining legal tenure.

AN ALTERNATE VERSION OF EVENTS

It's time for honesty. We need to be all on the same page.

Legal rights and procedures must be legible to the urban poor, translated, with visuals, accessible and capacitated with workshops – or at least support to NGOs who provide such services as a primary act of decolonizing and removing the gate-keeping in our land process. The people can equip themselves, let them. It is clear how government can act in good faith and trust with their constituents and see them not as eye-sores but partners for a more hopeful and equitable future. Land redistribution is always a discussion on a national legislative level, but even LGUs can provide this much in capacitating and working with the urban poor.

This implicitly challenges the present distribution of property, resources and entitlements, from colonial value systems that protect class interest to a more holistic view of partnering, bottom-up approach, enabling good community organization and self-responsibility and self-representation. This ought to be celebrated, and more local government units have the opportunity to be part of champions who rewrite what it means to be "legal" and Filipino in their contemporary cities.



Female members join the orientation on the Federation's community savings program

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10

POLE BY POLE: The Matina Crossing Communities and Bamboo Footbridge Story

Story by:
Dan Jezreel Orendain
and the late Atty. Jason Christopher Co

The Matina Bamboo Footbridge in Davao City became a symbol of unity and hope for the three community associations of Barangay 74-A Matina Crossing Communities residing in the Arroyo Compound. Each bamboo member of the bridge represents each member of the association who are joined and connected to achieve a unique and amazing piece of architecture and engineering. Together, these bamboo members form an arched bridge with a span of twenty-three meters over the silent and very unpredictable Matina River.

The three community association currently occupies a private land with an absentee owner. They are constantly facing threats of eviction but the community vows to be able to purchase that land one day. With the river snaking around the plot, the community had to previously utilize a rickety makeshift bridge of lashed bamboo poles that often are swept away when the river, rises well beyond the banks submerging most of the houses in waist-deep muddy waters. The makeshift could not support heavy loads and it only allows a single line of passersby making the transfer of goods and transportation difficult. Thus, the three community associations united to come up with a solution.

The three community associations accessed initially a loan of P300,000 with 175 applicants – 77 applicants from St. Benedict Neighborhood Association, 74 applicants from Matina-Balusong Neighborhood Association, and 24 applicants from St. Paul Neighborhood Association – in order to provide a more permanent and lasting bridge for their communities. The bridge is significant to their lives as it brings them to the other side where their livelihood, their studies and basically their survival are waiting.

With their affiliation to the Philippine Alliance in Mindanao, the community was given the opportunity to be exposed to modern bamboo construction in the Asian Coalition for Housing Rights- supporter (ACHR) National Process Workshop last February 6-7, 2010.

Conventional construction methods like steel and reinforced concrete were not viable options as they are expensive to construct. Thus, after a series of lectures and hands-on training on bamboo propagation, harvesting, treatment and construction – facilitated by the technical team composed of Arch. Cak Fitrianto and Jajang of Sahabat Bambu Indonesia (SaBa), Engr. Jeofry Camarista of Philippine Alliance Western Visayas, Engr. Noel Zeta of Philippine Alliance Central Visayas, Engr. Muncada of UP Mindanao, Engr. Tabanguil of UM and the YPs of TAMPEI Mindanao – the community was able to come up with designs.

DAVAO CITY



Like any community-led process, the Matina Bamboo Footbridge faced numerous challenges which were met with unusual and innovative solutions the community themselves decided upon.

THE BRIDGE DESIGN

The design went through three stages. The first design by Arch. Widhi presented in June 2010 had four pairs of concrete columns. This was expensive; hence it evolved into a second design with three pairs of columns. The community approved the second design in November 2010. Unfortunately, during the sand bagging of the river for the central supports, the river decided to join in the design process by wiping all of the community's work in a single night of heavy rain and flooding. Extremely worried, the community approached Engr. Camarista, Arch. May Domingo Price of ACHR, and Arch. Cak in the Philippine Alliance office and asked for a better design where any support on the river is to be avoided.

Challenged by the communities' design problem, Arch. Cak came up with the arched bridge design inspired by the works of Jorg Stamm (Germany) and Simon Velez (Colombia), both prominent bamboo builders and designers. This was more aesthetically pleasing and the communities were equally excited although some were a bit hesitant because of the lack of any central support. By November 2010, the two massive foundations began construction and were completed by the end of December 2010.

THE BAMBOO SPECIES

The initial phase involved surveying and searching for a suitable bamboo species for a long span bridge. The community found the first source in Brgy. Kinuskusan, Bansalan, which is a three-hour drive from Davao City, for the Botong (*Dendrocalamus latiflorus*) species. This was then used to construct the first frame. Eventually, upon

Eventually, upon the evaluation of the Indonesian carpenters Suyadi, Sunarko and Arch. Cak, these had to be disassembled. They are basically insufficient to support the bridge and the estimated load it will carry.

Thus began the long search for a more suitable bamboo species. Research pointed to the species Apus (*Dendracalamus asper*) as a more suitable material for the bridge than Botong. This particular bamboo species is significantly taller, have thicker walls, and have bigger diameter. Thus it became the final choice for the bridge. Luckily, several clumps were discovered in Brgy. Sirawan, Davao City.

THE BAMBOO TREATMENT

Bamboo treatment is relatively new and foreign to the Filipinos. The assurance that bamboo will definitely last longer after treatment prompted the Matina Crossing Communities to push through with the treatment. A treatment facility was immediately constructed right over their chapel.

The treatment procedure became a challenge but more importantly, a learning experience for the community. They used borax and boric acid in the Vertical Soak Diffusion Method, the process of which was shared by Jajang, Arch. Cak and Indra. At first the community had difficulty with the different phases; harvesting, hauling, cleaning, the actual treatment, and the curing. Eventually, they were able to develop innovative ways to speed up the process e.g. literally just pushing the rebar through the bamboo diaphragm instead of drilling through them.

THE BAMBOO EXPERTISE

There is a lack of bamboo construction experts in the country. If there ever was one, he/she would be using conventional and traditional methods. Thus, through SaBa and ACHR, two Indonesian carpenters, Suyadi and Sunarko, spent one month in country.

The two carpenters have spent most of their lives using bamboo as construction material. They are also well-versed with bamboo propagation and proper harvesting. But one month was insufficient to properly and effectively transfer their

knowledge to the community. By February 2011, the duo had to leave. Through a series of meetings and one with Nad and Tee of ACHR, it was decided that the two will need to return for another month.

In their absence, the community continued the harvesting, hauling, treatment and curing of the Apus. At the same time, Arch. Cak went to Indonesia to consult his design to Jorg Stamm. He returned with great news and an improved design.

April saw the return of the Indonesian carpenters. During their first month, they had trouble with the differences in language but in their second month, this seemed to be no problem at all as the frames were finished in three weeks. They practically shared their knowledge to the community workers through the tools and gestures. They were then called the “Warriors” – a name befitting a group of strong-willed and hardworking community men.

It was a sad occasion when they the duo finally had to depart for the last time in May 2011 after the installation of the bridge frames on the foundations. The two assured the community Warriors and the community they together, they have indeed learned a lot. They are more than capable to finish the bridge on their own. They were confident that the Warriors can finish the bridge in no time.

THE BAMBOO CONSTRUCTION

The construction itself posed challenges. It is a first for almost everybody in the team and, it is a first for the community. With this, the community faced numerous hurdles but through constant monitoring, evaluation, planning and meeting with the assistance of the technical teams, collective decisions were made. The TAMPEI Mindanao, Arch. Cak and Arch. Natalia became significant contributors to the processes and their assistance helped the community in making proper decisions and efficient actions.

One of the greatest challenges was the transfer of the frames to the reinforced concrete foundations. It went through a long series of debates, brainstorming and occasional arguments. Eventually, with Suyadi's suggestions, the community came up with a unique solution of using bamboo scaffolding and brute force to lift and transfer the frames. May 17 saw a great gathering of

volunteers, spectators and observers as five teams of community men pushed, pulled and lifted the frames on their foundations. Within four days, the two frames were in place and within a week, the floor joists and bracings were installed. The nipa roofing was then installed.

During the whole construction, the mothers played an important role in organizing the community meetings on all aspects of the bridge; technical, management, construction and the finance. They also raised funds to provide the meals for the workers along with their daily allowance to assist the volunteers financially.

THE LOAN

The loan also went through numerous

issues and struggles. The initial loan was P300,000 but with the first batch being discarded, the construction timeframe went longer and this meant additional cost. The Philippine Alliance and ACHR decided to utilize the bamboo poles of Botong for the workshops “Bamboo for Sustainable Communities: A training workshop on bamboo as alternative building technology and livelihood enterprise for poor communities” held in Davao City. The community themselves managed the funds, the constructions, the procurement and the management. Arch. Cak and the TAMPEI YPs served as site supervisors to monitor the progress of the construction. The delay and unpredictable materials cost of steel and concrete for the foundations prompted the community to apply for an additional loan.

When the whole bridge was installed and



Student volunteers assist in site preparation

the roofing was finished, the concrete flooring presented another issue – depleted funds. Thus the community decided, emboldened by the unique architecture and engineering of the bamboo bridge, to furnish a third loan to provide a concrete pathway and ramp for the bridge. This brought their loan to P400,000 but the community paid no mind to the amount but focused on being able to construct the first ever long span bamboo bridge in the Philippines.

It is good to note that all of these decisions went through numerous meetings, discussions, and brainstorming (where a few arguments broke out) of the community. They collectively decided on the different issues and critical phases of the project.

In order to help the community in the loan repayment, the bridge also served as an income generating vehicle. A person passing through the bridge will need to pay one peso (P1) for a round trip. A tricycle will need to shell out five pesos (P5) and the passengers will also pay one peso each. With this scheme, the community is able to raise funds little by little which they may utilize in future projects and in emergency situations. For the monitoring and collection of the “toll fee”, the three CAs have agreed on a schedule where each community will spend a week each in a rotating cycle.

During the construction, the Philippine Alliance realized that there was a need to promote bamboo as an alternative and viable construction material not just to Mindanao but also to the whole Philippines and other countries as well. This gave birth to the Bamboo for Sustainable Communities Workshop held last January 17-23, 2011 where delegates from other chapters of Philippine Alliance, participants from Cambodia, Vietnam, Thailand, and Indonesia attended the event. The whole workshop talked about bamboo in all aspects; propagation, harvesting, treatment, construction, livelihood etc. Resource persons were invited to provide talks and share their knowledge. But the highlight of the workshop is the hands-on sessions and the big involvement of the Matina community. Most of the actual construction training were held in the community where the delegates were able to interact with the residents. This offered greater and better learning with regards to the community-led process.

Perhaps the greatest trial the Matina Crossing Communities experienced was the recent flash flood recently. This tragedy tested the community on a whole different level and magnitude.

Flooding is nothing new in the area. In a month, it is not unusual of the experience at least two occasions of the river overflowing the banks. The night of June 28, 2011 at 10 PM was entirely different though. In a single night, the Matina River changed the landscape, their lives and ultimately, their future.



The famous bamboo bridge that connects the five riverine communities to the rest of the city proper



Improvised workshop materials and venue make the process more accommodating for end-users



Community members use barbecue sticks for the miniature design of the bamboo bridge



University engineers were tapped to provide professional and technical assistance on the design and structural integrity of the bamboo bridge

Brought by the Inter-Tropical Convergence Zone near Mindanao, the rain that day reached up to 20 millimeters per second or 393 cubic meters per second. It would have been harmless on its own but other factors played into the situation as well. In the higher areas of Davao City, forest lands have been denuded, soil along the riverbanks have been quarried, and some areas of the Matina River have been narrowed by developers. The confluence of these factors triggered one of the worst tragedies in Davao City – a surging and significantly strong flash flood.

After two hours of continued rain, the river has swelled up beyond the riverbanks. Fearing for their lives, community members went up to higher ground or structures. But in a matter of seconds, the banks broke and the surging waters found easier paths across the community. Lights went out as electric posts were dislodged from their footings. From the ones closest to the banks, shanties made of lightweight material were ripped off their foundations and were carried away. A domino effect occurred as houses slammed against each other. The debris itself lent the surging powers more strength as it wreaked havoc across the community.

In the intersection of Matina Crossing, vehicles are stranded as water rose to whole new level. Subdivisions were not spared as the water reached up to their ceilings. Livestock were swallowed by the flood along with their personal belongings and appliances. As the morning sun peeked across the horizon, it became apparent that the flood was by no means negligible as a horrifying scene met the eyes of the Dabawenyos.

In the Matina Crossing Community, debris are strewn everywhere. People seemed lost as the full extent of the damage hasn't sunk into their minds yet. Groups of houses have literally been flattened. Lumber and poles are scattered all around. Everyone is thirsty because of the disconnected pipes. Mud covers the community members as they search around for anything that might still be of use.

The incident immediately became national news. The flood claimed thirty (30) people while a three-month old child remains missing with an estimated damage of P40 million. Five barangays were affected including planned subdivisions and areas that normally do not experience flooding. It was the first flash flood in the area and everyone was stunned with the enormity of the devastation. The local government immediately went to work while other institutions immediately raised relief funds



and mobilized donations.

The volunteers of HPFPI immediately mobilized to assess the situation and figure out strategies that will best help the community. Other volunteers from other cities were also deployed to Davao to assist in the disaster intervention work. In the words of Sonia of HPFPI Western Visayas: "The affected people are still too tired and stressed to think properly hence someone has to guide and assist them." Surveys were immediately conducted in order to provide the government a rough estimate to the number of affected families in the community.

With the assistance of Arch. Cak, meetings were held once the community has breathed and gains its bearings. This is in order to be more prepared and suited to come up with a better plan in rebuilding their lives. Other HPFPI urban poor CAs in Mindanao also donated clothes. The TAMPEI on the other hand with Arch. Cak insisted that a fully participatory community mapping should be conducted. The community should "build better and stronger" rather than hastily putting up weak shelters everywhere. A community information center was also proposed that will serve as the center for donations, inquiries and other community meetings as they begin to rebuild their lives.

After a week, the community mapping started and is nearing completion. This is in order for the community members to identify risk areas and devise a physical and structural plan. Even associations not affiliated to the HPFPI were interested and adamant to have the community mapping and planning. They themselves went out and identified the households, the previous locations and the level of water in the area. Almost all of the affected associations have passed their mapping and Arch. Cak is consolidating the said maps. To further validate the resulting map, the TAMPEI are planning to post the drafted map in the area and let the community comment and locate any "missing" houses on the map. This will ensure that no household will be forgotten and disregarded in the process.

On the 17th of July, a team of the Philippine Alliance conducted meetings with the communities to present solutions to build their communities better and stronger. Other associations that are not affiliated with the

Philippine Alliance attended the meeting where a loan for the housing materials was presented. Above all, it was emphasized that they should continue with their savings to further strengthen their communities.

But amidst all of this chaos, the bridge withstood the Matina River's assault and is standing proudly. When the water subsided, the bridge was littered with dirt, banana trunks and debris. Everyone was worried that the bamboo structural members might have cracked or weakened during the ordeal but after a thorough inspection, only a floor joist was found shattered. This can be easily replaced and mended once the community finds the time.

Even with their houses and personal belongings gone, all of the Warriors and the community leaders could not help but whoop with joy when they discovered that the bridge was able to withstand the flash flood. The bridge became the most important means of accessing the area. Everyone is now using the bridge: from relief goods, to volunteers, the city – with no less than the controversial Davao City Mayor Inday Sara using the bridge on one of her disaster relief inspections – and to agencies assessing the situation.

As the days go by, the Matina Crossing Communities' leaders are now finding themselves at the forefront of another battle: rebuilding their lives. With the ease of access because of the bridge, they hope to be able to do this faster than expected. In fact the Matina Communities are known to exceed expectations. The hardened people in this area will definitely be able to pick up the pieces and build a better life and community out of it. They have seen what nature can throw at them and they will be prepared.

In a society spoiled by the dole out system, the initiative of the Matina Communities to construct a more permanent bridge was timely. It is a testament that even the urban poor can do great things and these things can and will contribute greatly to urban living and planning and to the society in general. It is then a challenge to other communities to come together and realize their dreams through their own sweat and blood, with or without the help of the government. It might be a simple bridge or a simple house but what matters most is that the community initiated the process.

Like the bamboo, which is now more significant than ever in the lives of the Matina Communities, they can bend and will adapt as the storm blows, they can grow and build fast, and yes, they will break the stigma, exceed expectations, and surprise a society who underestimates the poor and weak.

A child joins one of the participatory workshops led by the working team



CONCLUSION

Right to the city

The concept of the *right to the city* has been mentioned in this publication a number of times. First coined in 1968 by French philosopher and sociologist Henri Lefebvre, British geographer and anthropologist David Harvey further explored and defined the concept as “far more than a right of individual access to the resources that the city embodies: it is a right to change ourselves by changing the city more after our heart’s desire. It is, moreover, a collective rather than an individual right since changing the city inevitably depends upon the exercise of a collective power over the processes of urbanization. The freedom to make and remake ourselves and our cities is one of the most precious yet most neglected of our human rights.”

In current times, and in the language of the development sector, the concept is reinforced and echoed by several international development frameworks. The *United Nations 2030 Agenda for Sustainable Development*, specifically Sustainable Development Goal (SDG) No. 11 supports “the creation of cities and human settlements that are inclusive, safe, resilient and sustainable.” The *2016 New Urban Agenda* likewise represents “a shared vision for a better and more sustainable future – one in which all people have equal rights and access to the benefits and opportunities that cities can offer.”

Specific to the land and housing sector, about 70% of the population especially those in developing countries are outside the land register. Marginalized by the market-based legal tenure systems that emphasize individual rights, people are less likely to avail services that would recognize their right to the city. To bridge this gap, the Global Land Tool Network (GLTN) and the United Nations Human Settlements Programme (UN Habitat) endorse the *Continuum of Land Rights*. In this spectrum, alternative options for tenure security are being documented and advocated to reduce the likelihood of unjust eviction and dispossession of rights among vulnerable groups. Case studies of such have been well-documented in African countries and in Nepal.

Localizing the global: An invitation

Inevitably, these frameworks put forward the best of interests for the vulnerable sectors. Equally important to consider, however, is their localization to the Philippine context. In this publication, we have witnessed ten stories from the Homeless People’s Federation Philippines Inc. (HPFPI), each one demonstrating its own unique element where lessons and recommendations can be drawn upon. Moreover, we saw several degrees of tenure security and modes of land acquisition as demonstrated in the case studies, e.g., usufruct agreement in Southville 3, community mortgage program in ULHOA, Free Residential Patent in SAJUSSA, the ELAVED program in New Baldoza, a donor-assisted property procurement in West Timawa, direct purchase in Kidapawan, incremental savings in Kabalaka, and a lot more.



These stories are, however, only a fraction of what the HPFPI treasures in its two-decade baul*. Surely, a lot more can be told. To note, we have not even covered narratives from the Cebu and Bicol regions that obviously offer different perspectives other than those presented in Metro Manila, Iloilo and Davao case studies.

But TAMPEI alone could not do all the research and documentation work. In is in this premise that we encourage professionals, students and advocates to take the road less travelled—the field of development sector—to immerse with and create direct impacts to the lives of marginalized sectors, be it the urban poor, the indigenous peoples, the farmers and fisher folks, all while telling the world their wonderful stories. The academic knowledge provided by volunteer lecturers from the University of the Philippines has helped a lot in conceptualizing the contents of this publication.

But again, narrating everything would mean nothing if the stories we create do not positively change the status quo. Research and documentation work must be equally supported by policy advocacy to truly achieve impacts at scale. There is a need to review local policies and bodies related to land and housing, e.g., the assess the Urban Development and Housing Act (UDHA) of 1992, to lobby the Just and Humane Resettlement Act (JAHRA), to implement the National Land Use Act; to stimulate change in the newly created Department of Human Settlements and Urban Development (DHSUD), to activate respective Local Housing Boards (LHBs) in cities and municipalities; to involve civil society in the initiatives; the list indefinitely goes on.

Good thing that the HPFPI does not work in isolation; rather, it connects to a larger network both local and global. At the local level, it works closely with the Philippine Alliance consists of four other organizations, namely, Philippine Action for Community-led Shelter Initiatives Inc. (PACSI), Technical Assistance Movement for People and Environment Inc. (TAMPEI), LinkBuild Inc., and Community Resources for the Advancement of Capable Societies (CoRe-ACS). Not mentioned here are the various local government units, key shelter agencies and fellow non-government organizations the Philippine Alliance have worked and are working with. At the regional level, the HPFPI is an active member of the Asian Coalition for Housing Rights (ACHR) in Thailand and the Slum Dwellers International (SDI) in Africa. Similarly, TAMPEI is a member of the Community Architects Network (CAN) and the Global Land Tool Network (GLTN). The Philippine Alliance believes that when these networks are maximized, the community-driven initiatives at grassroots level will be echoed elsewhere.

Acknowledging the need to empower communities, the need to tell more tales, and the need to assess and influence policies to assert everyone’s right to the city, we hope this would not be the last issue of ISYUDAD.

*baul is a big box for holding clothes; a chest for clothes; a trunk

TECHNICAL ASSISTANCE MOVEMENT FOR PEOPLE AND ENVIRONMENT INC. (TAMPEI)

Formed in 2010, TAMPEI is a movement of young technical professionals and paraprofessionals, mostly from the architecture, engineering and planning disciplines, advocating community-driven processes and ecologically sound practices in the field of human settlements development. It serves as the direct technical arm of the Homeless People's Federation Philippines Inc. TAMPEI is a member institution under the umbrella organization called Philippine Alliance and is part of the Community Architects Network (CAN) in Asia-Pacific.

HOMELESS PEOPLE'S FEDERATION PHILIPPINES INC. (HPFPI)

The HPFPI is a national network of 102 urban poor groups across 14 cities in the country. Since the late 1990s, the Federation has been promoting the community savings program as a platform in mobilizing the urban poor and as a tool in addressing their land and shelter needs. The HPFPI is an active member of the Asian Coalition for Housing Rights (ACHR) and Slum Dwellers International (SDI).

THE GLOBAL LAND TOOL NETWORK (GLTN)

GLTN is an alliance of international partners committed to increasing access to land and tenure security for all, with a special focus on women, youth and vulnerable groups. The Network has an established global land partnership, drawn from international civil society organizations, international finance institutions, international research and training institutions, donors and professional bodies. GLTN develops, disseminates and implements pro-poor and gender responsive land tools. These tools and approaches contribute to land reform, good land governance, inclusive land administration, sustainable land management, and functional land sector coordination. For more information, visit the GLTN website at www.gltn.net.

UNITED NATIONS HUMAN SETTLEMENTS PROGRAMME (UN-HABITAT)

UN-Habitat helps the urban poor by transforming cities into safer, healthier, greener places with better opportunities where everyone can live in dignity. UN-Habitat works with organizations at every level, including all spheres of government, civil society and the private sector to help build, manage, plan and finance sustainable urban development. Our mission is to promote socially and environmentally sustainable human settlements development and the achievement of adequate shelter for all. For more information, visit the UN-Habitat website at www.unhabitat.org.

ABOUT THIS PUBLICATION

Isyudad is a wordplay of three concepts — “I” embodies the self, the collective identities of people and communities who share common experiences and “ISYU” (issues) while navigating their lives in the seemingly promising urban landscapes of the “SYUDAD” (cities). *Isyudad* is, therefore, a compilation of narratives on urbanization from the lens of the urban poor sector and support institutions that closely work together in the hopes of co-creating spaces that are inclusive and responsive to the local context.

This book builds on the immense wealth of grassroots knowledge and experiences amassed by the Homeless People’s Federation Philippines Inc. (HPFPI) in its almost 20 years of fight for tenure security. Telling tales while offering a critique, the book is wished to shed a new light to the current legal systems and practices on land and housing that have historically shaped the very struggles and victories of the urban poor sector in asserting its *right to the city*.

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