

SHELTER FOR THE URBAN POOR IN SANPASADA

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ABSTRACT

With urbanization comes the problem of shelter provision for the urban poor in developing countries like the Philippines. The objective of this paper is to assess the socialized housing provision for the urban poor in the local government units of the Municipality of Sta. Cruz, Panabo City, Island Garden City of Samal, and Davao City (also known as SANPASADA). The assessment of the physical stock as an indicator includes the provision of land and the housing structure.

The study shows that both local and national government units mostly assisted only in the lot acquisition of housing beneficiaries. The provision of housing structures was mostly provided through the initiative and ingenuity of the urban poor beneficiaries or with the assistance of the non-government organizations. Site development and the provision of infrastructure and utilities were done phase by phase through the initiative of the homeowners associations and from limited assistance of local government units.

It is generally recommended that to promote a comprehensive approach in the provision of shelter needs of the urban poor, both the local and national government units should encourage the active participation and collaboration with NGOs and urban poor beneficiaries.

Keywords: housing, local government units, SANPASADA, shelter provision, urban poor

INTRODUCTION

The concentration in cities of poverty, homelessness, and slums due to the growth of the urban population is mostly informal and unplanned, and usually results in people settling in dangerous locations. Ballesteros (2003) reports that “[u]nlike in developed countries where rental housing is the alternative to homeownership, in developing countries such as the Philippines, illegal settlement is the more common alternative housing.” Due to the lack of services such as socialized housing, the urban poor persist to live in informal settlements. In the absence of proper urban planning and implementation, these informal settlements contribute to the environmental degradation of the city.

Urban poor settlements are often left out in the traditional master plans of cities, and even if urban development and shelter strategies reach the urban poor its “positive impact [is not] able to keep pace with rapid urbanization” (UN-HABITAT, 2003). The World Population Prospects (1999) points out that 47 percent of the world’s population lived in urban areas at the start of the millennium, and this figure is expected to increase to 56 percent within the next two decades – with 94 percent of this increase to occur in developing countries. This increase “implies that about 39,000 new dwelling units will be required each and every day in developing countries during the next two decades” (UN-HABITAT, 2002).

The ingenuity of the urban poor in how they provide shelter for themselves in places where they can access livelihood may be seen as their attempt to mitigate the lack of an adequate urban infrastructure. Wust *et al.* (2002) point out how some Vietnamese in Ho Chi Minh City “[living] in precarious settlements have developed certain social practices and have come up with informal and alternative urban development strategies.” In his interviews for a study on urban squatting in Jamaica, Ferguson (1996) likewise reports that

[s]quatters use many strategies to stay on captured land. In considering where to squat, they select land from which eviction seems less likely, and once they occupy it, they must continue to physically hold on to it.... [These squatters] then negotiate landowners and lobby politicians so they can remain on their captured land or they can exchange their current site for another.... [O]nce the residents obtain improvements from the government or reach an agreement with the landowner, the community becomes more permanent.

According to Ferguson (1996), squatting therefore “represents a gamble and requires some accumulated capital and other resources with which to bet – money for building materials, friends or relatives to help hold the land, and contacts with government officials and others.”

A similar strategy is seen in Thirkell’s (1996) study on the informal land market in Cebu City. Thirkell says that “most people enter the informal market in one of the three ways: (1) informal rental agreements either with the landowner or a caregiver; (2) purchase of land use rights from the user of the land; and (3) through encroachment on marginal areas such as the foreshore, riverbanks or pavements.” According to Thirkell, informal housing appeals to urban poor families in Cebu City because the price for informal plots is lower compared to rental fees accumulated over a period of time. Urban poor families can recover in less than three years their initial investments in putting up structures. Since the eviction rate in Cebu City is low (because of legal obstacles), urban poor settlers can recover their investments in informal settlements long before the threat of eviction comes.

Houses in these informal settlements are, like those in Vietnam, “usually produced and built by the inhabitant themselves” from inferior materials which deteriorate rapidly when exposed to “extreme tropical climate and instability of the ground” (Wust *et al.*, 2002). Ramos (2000) argues that inappropriate standards, “often defined by the absence

of building, development or occupancy permits...also give rise to illegal settlements and structures.” Ramos stresses that there is a “crude distinction between what is acceptable and non-acceptable dwelling,” with government regulatory bodies bearing down on structures constructed on illegally acquired lands rather than on ensuring that these houses meet minimum health and safety requirements. On the other hand, structures that once conformed to building codes but have since deteriorated over time escape government’s attention since these houses are built on legally acquired lands.

Physical stock – that is, the provision of land and housing structures – as an element of shelter provision should therefore be an indicator for any assessment of shelter programs, especially those that seek to promote a comprehensive approach to improving the conditions of people living and working in slums.

RESULTS

In the SANPASADA (SANTa Cruz, PANabo, Island Garden City of SAMal, and DAVao) area, recent trends in the population growth rates, as shown in Tables 1 and 2, indicate potential problems in the provision of shelter for the urban poor in the respective local government units (LGUs).

Table 1. Population Distribution in SANPASADA*

Place / Year	1990		1995		2000	
	Pop'n.	(%)	Pop'n.	(%)	Pop'n.	(%)
Davao	849,947	78.80	1,006,840	76.62	1,147,116	80.16
Samal	62,423	5.79	77,005	6.09	82,609	5.78
Panabo	110,172	10.21	121,472	7.61	133,950	9.36
Sta. Cruz	56,015	5.19	59,139	4.68	67,317	4.70
SANPASADA (Total)	1,078,557	100.00	1,264,456	100.00	1,430,992	100.00

Table 2. Historical Growth Rate in SANPASADA*

Place / Year	1960	1970	1980	1990	2000
Davao	6.42	5.57	4.72	3.37	2.83
Samal	4.91	3.47	2.14	1.10	2.02
Panabo	–	0.10	6.05	4.48	2.12
Sta. Cruz	-1.54	3.60	2.90	1.50	2.60
SANPASADA (Average)	3.26	3.19	3.95	2.61	2.39

*Source: Comprehensive Development Plans of Each Local Government Units

The growth rates in the area parallel the emergence of informal settlements in the last 25 years as a result of economic and conflict-based migration.

This study thus aimed to identify the provision of socialized housing for the urban poor as well as to determine the preference of the stakeholders in the four local government units in SANPASADA. Specifically, it sought to: (1) identify cases of shelter provision by the national and local governments; (2) identify cases of shelter assistance from non-government organizations (NGOs); (3) investigate the participation of the urban poor in shelter provision; and to (4) investigate the qualitative preference of the stakeholders.

Shelter Provision and Stakeholder

Preferences in Davao City

Ibarra *et al.* (2003) report that the Davao City government initiated about 20 resettlement sites and housing projects that catered to about 8,350 household beneficiaries. The prominent resettlement sites include the following:

- The Panacan Relocation Area was developed in 1977 to absorb residents affected by a fire in the downtown area. Located within an industrial zone 13 kilometer (km.) away from the city center, its total land area is 0.11 square kilometer (sq. km.) and accommodates 665 household beneficiaries.

- The Tibungco Resettlement Area was developed in 1991 for squatters affected by the establishment of new infrastructure projects in the city, like the airport. Located 18 km. away from the city center, its total land area is 0.20 sq. km. and accommodates 1,322 household beneficiaries.
- The Mintal Relocation Area was developed to accommodate illegal occupants of private and public lands. Located 14 km. away from the city center, its total land area is 0.39 sq. km. and accommodates around 1,700 household beneficiaries.

The acquisition of lots in these resettlement areas was made possible by national government assistance through the Community Mortgage Program (CMP) and through the initiatives of the city government. Moreover, interviews of key informants reveal that in most cases the city government provided assistance only for lot acquisition.

The CMP has had numerous projects in Davao City. One of these involved the Cabacan Bucana United Purok Homeowners Association, Inc. Phase II (CABUPHOA-II) of Brgy. 76-A, Bucana, Davao City. The project was initiated by the Mindanao Land Foundation and involved only the acquisition of lots. The land, with a total land area of 26,171 square meters (sq. m.), was originally registered under the name of Jesusita Villa-Abrille *et al.* The CMP assisted in the acquisition of lots sold at PhP300 per sq. m. The lot sizes awarded to the 279 beneficiaries varied from 17 sq. m. to more than 300 sq. m. since the project was an on-site resettlement project – that is, the lot area awarded depended on the lot size already settled by the beneficiary.

The housing structures in these resettlement areas were mostly constructed by the inhabitants themselves, with the help of NGOs such as the Habitat for Humanity and Gawad Kalinga. The typical structures constructed are mostly one-storey single-detached houses. One such case is the recently developed relocation site in Matina Pangi, where 14 beneficiaries were each awarded a house under the Gawad Kalinga. Through sweat

equity, the Gawad Kalinga provided houses to the beneficiaries of lots acquired through the CMP and the city government. The beneficiaries collectively provided labor in the construction of houses which, upon meeting the minimum requirements, qualified them for the raffle that would identify the location of the house per beneficiary.

In focus group discussions (FGDs) with *barangay* officials, participating *barangay* captains expressed their constituents' concern to have a place where they could sleep or to have a roof over their heads to protect them from the elements. While the *barangay* captains said that informal settlers do not give much importance to the floor area and the quality of housing materials, they stated their preference for lot areas of not less than 40 sq. m. per beneficiary. If smaller lot sizes will be provided, they suggested that the houses should be two-storey structures. The group of *kagawads* who participated in the FGDs mentioned that in previous shelter programs lot sizes provided were 180 sq. m., 120 sq. m., and 100 sq. m. However, they mentioned that later programs provided only lot sizes of 80-90 sq. m. and even smaller lots of 60 sq. m. The group of *purok* leaders preferred lot areas from 65-100 sq. m., adding that bigger lots would be better because these will enable them to expand their houses to accommodate any increase in household size. In another FGD, an urban poor leader from Davao City preferred a lot area of 81 sq. m.

In the FGDs with *barangay* leaders, the *kagawads* did not consider house design an issue. According to them, the choice of housing structure is dictated by the household budget. However, they considered important the proper spacing of housing units through correct observance of setbacks. The group of *purok* leaders whose concern is safety echoed this observation. The abovementioned urban poor leader from Davao City, though, provided a more specific preference for a two-bedroom housing unit with concrete wall materials and steel trusses for the roof.

Shelter Provision and Stakeholder Preferences in the Island Garden City of Samal

The Super Island Homeowners Association, Inc. (SIHAI) was organized under the initiative of the Mindanao Land Foundation, but it was reorganized later on with only 30 percent of its original members retained. Its shelter program was evaluated for possible lot acquisition assistance under the CMP. Since most of its original beneficiaries could not afford to pay for the equity, the association welcomed outside partners. The National Home Mortgage and Finance Corporation (NHMFC) still have to release payment for lot acquisition to the landowner, with the delay due to legal obstacles. For distribution to the 192 beneficiaries are uniform lot sizes of 100 sq. m. each. Out of the total number of beneficiaries, 144 applied for CMP assistance while 48 paid to the landowner under a direct purchase arrangement.

The Villarica-Garcia Homeowners Association, Inc. is another project that applied for CMP assistance. Set for distribution to beneficiaries are uniform lot sizes of 70 sq. m. each. Some of the available lots in this project are intended for informal settlers living along the coastal area. The city government, with its experience in the SIHAI project, intervened in the Villarica-Garcia project. It provided loans through a bridge financing mechanism to enable beneficiaries to pay the 10 percent equity for lot acquisition. It also provided relocation assistance of PhP5,000 per beneficiary, with the amount payable without interest in three years. In addition, the city government provided heavy equipment free of rent during development of the site.

Still another shelter program involves the Kaputian Fortune Homeowners Association (KAFORHOMA). The program is purely a city government-initiated project to provide lots with a uniform size of 100 sq. m. to beneficiaries.

In this project, the city government worked with Habitat for Humanity in the provision of houses. It contributed PhP50,000 for the materials and part of the labor for a test-build of a

housing structure. The house, with a floor area of 30 sq. m., is made of concrete interlocking blocks generally made from limestone. Since lots were mostly provided by the national government through CMP and the city government, and with a very limited number of housing structures provided by NGOs, the inhabitants themselves constructed their houses. Both the construction materials and floor areas varied in type and size.

In the Villarica-Garcia project, five beneficiaries were able to avail of housing structures from Gawad Kalinga. These two-bedroom houses had a floor area of around 20 sq. m. and were made of plywood, galvanized iron sheets, and coco lumber. Housing structures by the Habitat for Humanity can also be found in the same area, but not all of these have been completed.

During FGDs, the participating *barangay* captains claimed that house design depends on the budget, family size, and lot area available for the construction of their dwelling. They also expressed concern about the high price of construction materials that have to be accessed from the mainland.

In these FGDs, the participants also voiced out their preferences for lots sizes to be awarded. One participant mentioned that during a relocation project, the beneficiaries were given by the private landowner 150 sq. m. home lot each. The group preferred lot sizes from 150-200 sq. m., though they were aware that it would be very difficult for urban poor beneficiaries to afford the monthly amortization. Majority of the participants agreed that smaller lots of 60 sq. m. are acceptable to them because the beneficiaries will only pay a monthly amortization of around Php70 for 25 years. In a separate FGD, an urban poor leader representing the Island Garden City of Samal mentioned that a relocation site provides beneficiaries with an 80 sq. m. lot area. She herself would prefer a 400 sq.m. lot.

Shelter Provision and Stakeholder Preferences in Panabo City

CMP projects for land acquisition were also undertaken in Panabo City. One such project is the Panabo Homeseeders Association, Inc. in Purok Cabbage, Gredu involving 48 beneficiaries in a total land area of 7,134 sq. m. Take-out date was in March 1991 with a total amount of PhP1.097 million. A beneficiary claimed during a key informant interview that he was paying a monthly amortization of PhP151. Acquisition of his lot with an area of 79 sq. m. cost him PhP20,000, but he later sold it, including the house that he constructed on the lot, for PhP150,000.

Aside from some CMP projects in Panabo, there were projects assisted particularly by way of lot acquisition through congressional initiative – that is, through the local representative's Priority Development Assistance Program of the Congressman and with the assistance of the National Housing Authority (NHA). One such project, with a total land area of 1.1 hectares, is located in Brgy. Salvacion. The housing project accommodates 86 beneficiaries, each with a lot area of 80 sq. m. Another is in San Francisco with a total land area of 1.9 hectares that served 90 beneficiaries, each with a lot area of 140-150 sq. m.

The city government also assisted in the development and gravelling of roads in the Gredu Homeowners Association, Inc. which originally had 18 household members who were evicted under a court order from Brgy. Gredu. They were relocated to Datu Abdul in a lot donated by the Villacenda Family, with beneficiaries awarded uniform lot sizes of 110 sq. m. each. Of the 111 lots in the project, some are still unoccupied.

In addition, the city government provided services such as the electrification, gravelling, and road development of other resettlement sites such as the San Francisco Village Homeowners Association. Moreover, the city government did not raise any objection to the move by the Cory Doy Homeseeders when the latter applied for titles with the Board of Liquidators for their lots situated in a former Japanese road.

The city government likewise contributed Php30,000 as its 50 percent counterpart for a pilot project with Habitat for Humanity for the construction of a housing structure in San Francisco. It also assisted in finishing the project since the volunteers were not able to sustain the construction work. Construction materials used by the settlers for their houses varied, with some using concrete, steel, and plywood while others used locally made materials such as bamboo, *amakan*, and *nipa*.

During FGDs conducted, the participants claimed that informal settlers can, within their purchasing power and on an incremental basis, construct their own houses. While they were aware that informal settlers could not afford to pay for a house and lot package, they were of the opinion that they only need a piece of lot for them to construct their houses by stages.

Shelter Provision and Stakeholder Preferences in the Municipality of Sta. Cruz

The municipal government initiated numerous housing projects for the urban poor. One such project involved the Darong Landing Association, and was intended for those who were affected by the operation of San Miguel Corporation. Out of 24 household beneficiaries, only 20 resettled in the new site while four insisted to stay in the original site. Site development was finished in 1995, about two years after the project was initiated. Each household beneficiary was entitled to a free lot with sizes ranging from 175 to 200 sq. m. The local government assisted in the processing of land titles. The houses provided, which were originally made of coco lumber and *nipa*, were later improved on by the inhabitants.

Another project is located in Sitio Padada, Brgy. Coronon. In this project, lot acquisition and site development were initiated by the provincial, municipal, and barangay governments. In this case, lots were awarded for free but only certificates of occupancy were given to the beneficiaries.

In 1991, the municipal government was able to acquire through congressional initiative the Townsite Relocation Area of around 14.3 hectares. Site development was financed by NHA. While average lot sizes of 200 sq. m. were awarded to beneficiaries, only 20 percent of the lots are occupied because of the inadequate water supply in the area. The low occupancy rate is the principal reason why NHA did not continue to develop the second phase of the project. Furthermore, it was found out that many of the beneficiaries in the area are not actually landless or homeless but availed of the program for speculative purposes.

Out of the four local government units where this study was conducted, the Municipality of Sta. Cruz has the greatest number of housing structures provided by the Habitat for Humanity. The primary reason for this is that Habitat for Humanity's Davao del Sur office is located in this municipality; however, because the organization had extra funds, it extended its operation to the cities of Davao, Samal, and Panabo. Since Habitat for Humanity has no funds for acquisition of lots, housing structures were constructed for the beneficiaries of national and local government programs that provided lots for the beneficiaries.

Many housing structures were successfully constructed and are currently inhabited by the beneficiaries of shelter programs in Sitio Padada, Brgy. Coronon, and in the Townsite Relocation Area. These houses have a standard floor area of 30 sq. m.; though in some instances where the lot provided is smaller, the floor area is 28 sq. m. The houses have galvanized iron sheets with steel trusses for roofing; have concrete interlocking blocks, compressed earth blocks, or hollow blocks – whichever is more feasible in the locality – for exterior walls; and have concrete flooring, but without interior partitions except in the toilet and bath. Though finishing is not provided, the necessary plumbing utilities in the kitchen and in the toilet and bath are already installed.

In a key informant interview, it was found out that the NGO will loan to the beneficiary an amount of PhP60,000 for the material cost and the labor cost for one skilled worker and one construction assistant. Since this is not enough to cover the whole labor cost, volunteers were organized to provide additional labor, and with the assistance of the beneficiary as the home partner. According to the key resource person, the PhP60,000 is payable in 15 years without interest, but with inflationary adjustments.

During the FGD conducted, the *barangay* captains claimed that design is not a priority so long as there is a place to live in. They explained that what is important is for them to own the land, and that they can take care of the construction of their shelters. In a separate FGD, an urban poor leader from this municipality expressed their preference for a bungalow-type housing structure made of semi-concrete or concrete materials and constructed on a lot of either 20 m. by 20 m. (400 sq. m. in total area) or 24 m. by 28 m. (672 sq. m. in total area). Another urban poor leader also voiced a preference for concrete materials since light construction materials would easily get dilapidated, and that the floor line be elevated so that it would be safe from flooding, as well as a preference for a lot size measuring either 16 m. by 18 m. (288 sq. m. in total area) or 20 m. by 16 m. (320 sq. m. in total area).

SUMMARY

The CMP of the NHMFC, which is an initiative of the national government, is supposed to provide land for housing, site development, and housing structures. However, due to very limited funds and with an unlimited number of beneficiaries, the program can only implement the lot acquisition aspect of its mandate. The homeowners association, with contributions from its members and with the assistance from the local government, then took the initiative to develop the site phase by phase.

Local government units, however, depending on their responses to the demands of the urban poor, have various approaches in implementing socialized housing programs. Tables 3 and 4 present the budget of the LGUs for housing, and show that housing programs have low priority in the budget allocation of the city/municipal governments. Panabo City generated additional resources from congressional initiatives sourced from the national government. In the Island Garden City of Samal, the housing budget is shown as part of the economic and infrastructure sector that covers only a certain percentage of the whole annual budget.

Table 3: Housing Program Budget in Panabo City**

Year	Budgetary Amount (in Philippine pesos)	Source	Percentage (%) (to the whole annual budget)
1998	2,000,000.00	Local government unit	2.00
	3,000,000.00	Congressional initiative	
2000	2,000,000.00	Congressional initiative	
2002	121,000.00	Local government unit	–
2003	2,000,000.00	Local government unit	1.00
	2,100,000.00	Congressional initiative	

**Source: Respective Local Government Units

Table 4: Economic and Infrastructure Sector and Housing Program Budget in the Island Garden City of Samal**

Year	Budget for Housing within the Economic and Infrastructure Sector (Source: Local government unit)		
	Housing Program	Economic and Infrastructure Sector	Percentage (%) (to the whole annual budget)
	Budgetary Amount (in Philippine pesos)	Budgetary Amount (in Philippine pesos)	
1999	900,000.00	22,918,901.00	3.90
2001	3,499,144.00	37,061,674.60	9.40
2002	800,000.00	33,447,854.40	2.40
2003	1,850,000.00	37,380,084.00	4.90
2004	2,000,000.00	29,830,476.00	6.70
2005	980,000.00	39,036,490.00	2.50

**Source: Respective Local Government Units

The city government of Davao has prominent projects such as relocation sites and slum improvements. However, these programs purely provided only lots to the urban poor beneficiaries. In the Island Garden City of Samal, because of their past experience in a former project, the city government intervened in the Villarica-Garcia project under CMP. The city government provided loans through bridge financing to the beneficiaries for the 10 percent equity for acquisition of the lot. Like in the KAFORHOMA project, a city government-initiated project, only lots were provided. In Panabo, the city government did not object when the squatters of the former Japanese road applied for land titles with the Board of Liquidators. In housing projects initiated through congressional initiative, the city government assisted in the gravelling of roads and electrification. In a pioneering project by the Habitat for Humanity, the city government provided counterpart assistance. In the case of Sta. Cruz, the municipal government provided lots in Brgy. Coronon for free to evacuee-beneficiaries, although only certificates of occupancy and not land titles were given. In a relocation site in Darong Landing, aside from the lots, houses made of temporary materials such coco lumber and *nipa* were also provided, though these were later improved on by the beneficiaries.

Since most of the socialized shelter projects provided only lots, houses were constructed mostly by the beneficiaries themselves, and others by the assistance of NGOs like the Habitat for Humanity and Gawad Kalinga.

CONCLUSION AND RECOMMENDATION

National shelter agencies such as the NHA, NHMFC, and others through their housing programs such as CMP, are supposed to provide for shelter needs – to include both the land and the housing structure – of the urban poor. In Metro Manila, there a lot of socialized housing projects provided by these national shelter agencies that includes both shelter

elements. Development types vary from row house to low- or medium-rise buildings so more housing units can be supplied in a very limited land area. However, in the case of SANPASADA, CMP can only assist the urban poor in the acquisition of lots.

It is therefore recommended that since the national government cannot fully answer the shelter needs of the urban poor, it should decentralize the implementation of its programs to the LGUs concerned. Both national and local government units should concentrate on the provision of land for socialized housing either in the form of on-site acquisition or off-site resettlement. What is important is that the location of the site should take into consideration the livelihood opportunities available to urban poor beneficiaries. In cases where the landowner is willing to enter into a negotiation with the illegal settlers, the government should assist the informal settlers to access land ownership as on-site acquisition. However, when there is really a need to relocate the informal settlers – perhaps because the landowner is not willing to enter into a negotiation or when the land is not suitable for housing – off-site relocation can be the solution.

The provision of smaller lot sizes is also another alternative to lower down equity and the monthly amortization so as to increase the affordability level and paying capacity of the urban poor beneficiaries. During focus group interviews, urban poor representatives preferred big lot sizes, some suggesting more than 200 sq. m. for each beneficiary. However, the *barangay* captains considered the affordability level of the lots and the paying capacity of the beneficiaries. Arguments arose regarding the right size of lot for distribution to beneficiaries. Given the minimum area of 18 sq. m. for a socialized housing unit, and given that a building footprint should cover 60 percent to 70 percent of the total lot area, the minimum lot size should be around 30 sq. m.

What is more important, however, is that the government provision of lots should also include full site development. All infrastructure and utility services should be in place for a livable

site. The local housing board of Panabo City, for example, recently planned for a socialized housing project located in an urban area. The pilot project aims to provide smaller lot sizes of 24 sq. m., but comes with complete site development and services. It was also recommended by the housing board that only certificates of occupancy rather than land titles should be given to solve the tenure issue.

The government as regulating body should also consistently ensure the quality standards for the construction of housing structures and, even if these structures once conformed to building codes, it should inspect these houses over time. The government should also look into the present setback requirements of a building, considering that these requirements of two meters at the rear and one-half meters both for the sides and the front of a building may not be applicable for socialized housing projects. It is recommended that setbacks be lowered to a minimum – enough to provide corridor space, access to natural ventilation, and to provide safety. However, what should not be compromised are the structural quality of buildings, the safety of electrical installations, and the proper placement of plumbing and sanitation lines.

Since NGOs, like Habitat for Humanity and Gawad Kalinga, play an important role in the provision of housing structures, it is recommended that their partnership with the government in answering the shelter needs of the urban poor be strengthened. The LGUs can also assist in other aspects of shelter provision that are integrated into the programs of the NGOs. These other aspects include community organization, value formation, and even spiritual direction. For example, Gawad Kalinga projects promote better neighborhood relationships by discouraging the putting up of property walls between houses. The Habitat for Humanity projects, with its sweat-equity policy, has brought back the *bayaniban* spirit in urban poor communities. Encouraging settlers to cultivate gardens also contribute to the quality of life of the inhabitants of these projects. Some beneficiaries have also received spiritual direction from

Couples for Christ members who volunteer in these projects. Moreover, LGUs can assist NGOs in providing loans without interest to help the urban poor gain financial stability.

It is also recommended that government units and NGOs tap the ability of the urban poor. The sweat equity provided by the urban poor beneficiaries in some housing programs account for 30-40 percent of the total construction cost. Moreover, the urban poor have been observed to construct housing structures on their own. However, these settlements are usually viewed negatively because of the absence of planning and the use of inferior construction materials. This ingenuity of the urban poor can be positively considered as embodying the self-help housing concept. The government can come in to provide assistance in housing regulation, and with the participation of NGOs, homeowners associations, and the urban poor beneficiaries, help in the formulation and implementation of housing policies in these projects.

Finally, it is recommended that to promote a comprehensive approach in the provision of shelter needs for the urban poor, both the national and local government units should encourage the active participation and collaboration with the NGOs and the urban poor beneficiaries not only in providing access to land ownership and the construction of housing structures but also in improving the quality of living conditions in urban poor settlements.

ACKNOWLEDGMENTS

This paper is a part of, and data presented were collected from, a more comprehensive housing research project. Acknowledgement is given to the Philippine Center for Population and Development as the key funding agency; the collaborating universities: University of the Philippines in Mindanao, University of Mindanao, and the University of the Immaculate Concepcion; the participating local government units: Davao City, Island Garden City of Samal, Panabo City and Municipality of Sta. Cruz; and to Rhea Lamorena and Mirrel Manguob for their individual contribution to the project.

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