



# HOUSING BY PEOPLE IN ASIA



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## The ACHR Philippine Project The Urban Poor in Philippines Call for Better Housing Policies

THE ASIAN COALITION for Housing Rights (ACHR) together with its Philippines counterparts are organising the urban poor in the Philippines to articulate their views on housing and related policies and present it to the government and policy makers in the Philippines.

The local groups which took an active role include the Pagtambayayong Foundation, Freedom to Build, CHED Foundation, Community Organization of the Philippine Enterprise and Urban Poor Associates.

This programme aims to help form a national consensus by the urban poor around concrete, feasible policies on land use and housing, especially on demolitions and the use of idle private and government land suitable for low-cost housing.

It will also look into low-cost housing, the Community Mortgage Programme, the Urban Land Reform Bill and leasing.

The Philippines Project illustrates a truth that the hopes of improving the living situation of the urban poor are dismal unless the poor themselves step in and take a more creative role.

Efforts of the urban poor and NGOs to influence government housing policies, and to initiate land acquisition and upgrading at the local level are offered as examples in the project. It also shows the poor dealing with special problems, such as demolitions.

The project began in October 1991 and soon became entwined with the presidential election. In the end, members of the project team met with some candidates to discuss housing policy.

The programme also coincided with the passage of the Urban Development and Housing Act and another law that



*Ruins of squatter shacks in Manila. Government workers destroyed the houses using bulldozers.*

transfers many central governments powers affecting land and housing to local government units. The project took place therefore at a crucial time in Philippine housing history.

The project follows in the tradition of other ACHR special projects in South Korea and Hong Kong. Its goal was to study certain aspects of the Philippine land and housing scene, including demolitions, renting, leasing, the government's Community Mortgage Programme, low-cost housing and the use of idle government land.

The results of the study were to be shared with people's groups and NGOs who would agree on policies that could be suggested to government. The policies could also serve as items in the people's agenda.

In the end the research results were shared in individual sessions with 62 people's organizations, NGOs, professional groups and government offices.

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# The ACHR Philippine Project

## Demolitions: Forced Evictions Cannot be Tolerated

THE STUDY of demolitions began by gathering available lists of demolitions from the agencies known to be involved with the urban poor, namely the government's Commission on Human Rights and Presidential Commission on the Urban Poor, and the Share and Care Apostolate of the Philippine bishops.

When collated, there was a list of 276 separate incidents of demolitions since 1986 known to these agencies. Most demolitions took place on private land.

The 276 demolitions, however, were only the tip of the iceberg.

Brig Gen Levi Macasiano, head of the government's Task Force Demolition told the research team, he and his men demolished 20,000 houses in 1991 and 40,000 vendor stalls. Since average squatter family size is six and there are often more than one family in a house, the general may have evicted in effect 150,000 people, mostly children that year. The general's principal client is the Department of Public Works and Highways.

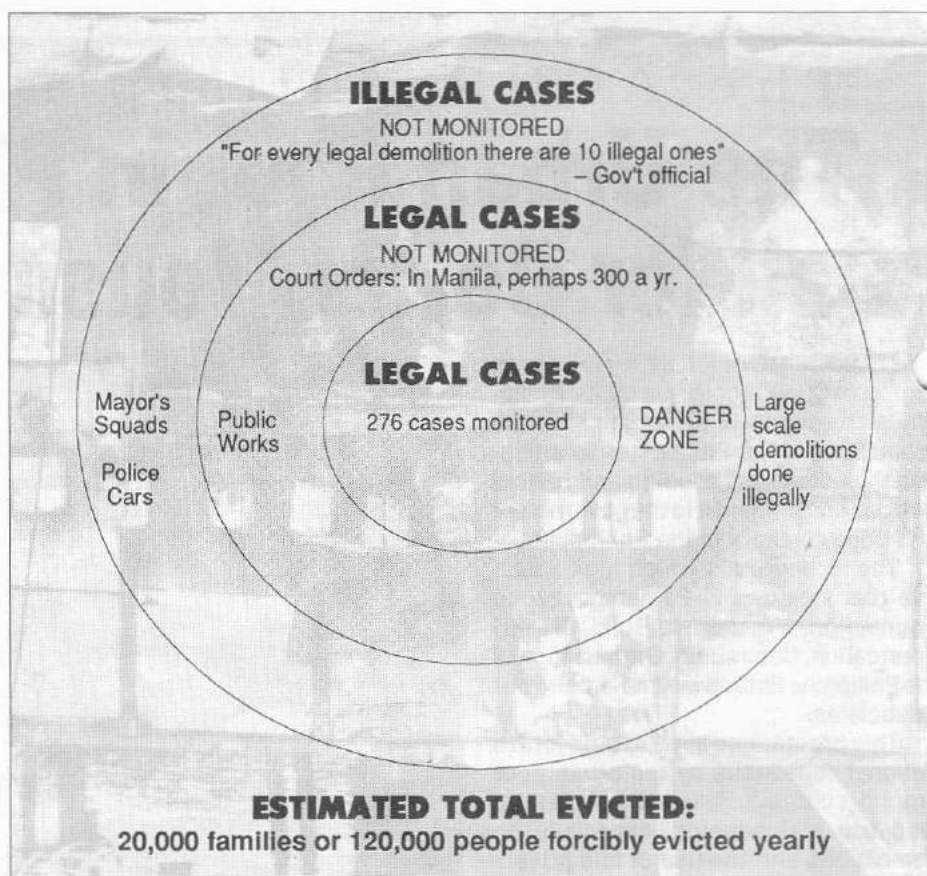
Some government agencies claim Macasiano exaggerates. The Share and Care Apostolate of the bishops believes about 5,000 families have been evicted each year since 1986. The Presidential Commission for the Urban Poor (PCUP) thinks it's about 4,000 families a year, not counting large scale demolitions, such as, one that may occur soon on the reclaimed land in Manila Bay where over 7,000 squatter families now live. They admit their figures are only partial.

### Demolition Guidelines

There were guidelines governing demolitions agreed to by the mayors of Metro Manila, the national government agencies involved with the urban poor and urban poor organizations themselves. They signed a Memorandum of Agreement (MOA) July 26, 1990 at the urging of President Corazon Aquino.

The demolitions allowed according to the MOA are: those ordered by the courts; houses obstructing access to public areas or those in danger zones, for example, along creeks that flood; and houses standing in the way of urgent infrastructure projects of the government.

There were also guidelines on how the demolition was to be conducted, for example, there must be 30 days notice given to the people, there should be consultation on the matter of relocation, and actual relocation in most cases or financial assistance. The mayor or his representative should be present. Evictions shouldn't be done at night, or in inclement weather. The provisions of the MOA are incorporated into the



new urban development law. The guidelines, however, were rarely followed.

### Violation of Guidelines

A committee of the House of Representatives in October 1991 held hearings on the conduct of demolitions and said that numerous violations of the guidelines had occurred, including failure to notify the people 30 days ahead, to consult, and to provide relocation or financial assistance.

The Share and Care Apostolate in its reports on actual evictions notes repeated instances of violence. The following instances occurred within a one-month period in 1990, according to the agency:

● **January 31, 1990:** A 75 man demolition crew and 40 police arrived in Barangay Katipunan, Quezon City to eject 20 families from private land. The report reads as follows: "A seven year old boy was hit by a stone; another resident suffered a broken limb after being clubbed by a demolition team member. The team disregarded an injunction of a Quezon City judge."

● **Feb 1, 1990:** "A hundred man demoli-

tion team and 40 policemen came to a private lot at 1199 EDSA, Q.C. to evict 200 families. At least 17 persons were hurt during the eviction, some seriously.

● **Feb 19, 1990:** "In Paranaque a 100-man crew plus 13 policemen arrived to evict 15 families living on public land. Five residents were injured. People said the demolition team stole some of their belongings, including cash."

Clearly there has been a long and violent history to demolitions in Manila. The urban poor groups saw President Aquino three times on the matter before the MOA was drawn up. Most admit it did little good; still the extent of evictions and the regularity of guideline violations discovered by the ACHR research team came as a surprise.

The research team selected every sixth incident from the list of 276 incidents, a total of 46. They were able to locate nearly all the areas and usually found former residents of the demolished areas still living nearby whom they could ask about the rationale and circumstances of the demolitions.



# The ACHR Philippine Project

## Nothing Done on Most Lands Cleared of Squatters

SOME OF THE TEAM'S FINDINGS are as follows:

### ● Nothing is done with the land cleared of squatters in 80% of the cases.

The land remains for sale, if it is private, or if it is public land, the scheduled construction projects haven't begun. An instance of the latter is the market and residential area along Commonwealth Avenue near Kristong Hari church. The area was cleared in June 1989, but nothing has been done to date. In the meantime, the vendors have returned. Another area largely empty is the Bolanos Estate in Tatalon, Quezon City where two people were killed in a squatter eviction in 1985. The land mentioned above that was cleared on Feb 1 1990 is also vacant and up for sale. In most cases, therefore, there was no need to evict anyone.

### ● There was no relocation or compensation in 90% of the cases.

Only twice in all the cases studied was any attempt at relocation made and these fell through. Some families received money, but not nearly enough to compensate for the loss of their house and the increased travel costs needed to get to their jobs which are usually near the old sites.

### ● The MOA guidelines were routinely violated.

Even judges' injunctions were ignored. There is no instance where all the guidelines were observed.

### ● The guidelines are very broad, so that "danger zone", for example, can be interpreted to remove squatters from areas where there is no real danger, but which happen to be near a river or estero and the owner wants the people out.

### ● There are many more evictions than are known by the agencies deputized to take care of the problem. An attempt to illustrate this is made in the graphic on page 2. The central circle, and the smallest, contains the 276 cases of evictions known to the agencies for the five year period 1986-1991.

The second circle contains the evictions legally carried out, for example, those done with court orders but not recorded by the monitoring agencies. Quezon City issues some 100 court orders for demolition each year. In the whole of Metro Manila area, there may be as many as 300 such orders annually. There are also evictions done in

preparation for public works projects that are now known by the monitoring agencies.

The third circle, and by far the largest, is for illegal demolitions that haven't been monitored. These outnumber legal evictions, a Quezon City official told the team, by ten to one. Some are small; the mayor or policemen or a landlord's thugs threaten small groups of squatters to move out or else. There are also large scale evictions done without any pretense of legality.

It's impossible to estimate accurately how many families are evicted forcibly each year. We know for sure from government and the bishops' agency of about 5,500 families a year. If we estimate the number of legal and illegal cases that haven't been monitored, the overall total may be 20,000 or more families a year in Metro Manila. With an average of six people to a family, over 100,000 poor people are literally thrown into the streets each year since there is no relocation.

Now that the old guidelines are part of the new urban development law some people believe it will be more faithfully observed; it is a matter of law now where before it was essentially a gentlemen's agreement. Others don't think it will make much difference. It seems likely landlords, especially the wealthier, more influential ones will be able to obtain court orders so easily the total number of evictions may not change at all. Landlords may do legally what before they did illegally.

People's efforts from 1986 on were not able to convince government to repeal the late Ferdinand Marcos' presidential decree PD 772 that makes squatting a criminal offence. The new urban development law also failed to repeal it. This decree is the basis on which most court orders for demolition are granted. Recently the Supreme Court reaffirmed the decree calling squatting "a continuing crime".

The matter of demolitions was discussed with the 62 people's organization, NGOs, professional groups and government people who took part in the project.

The best way to present their opinions is to quote from the paper they presented to the presidential candidates when they were seeking their endorsement and pledge of compliance.

"On demolitions we ask the candidate to declare publicly that **the forcible eviction of 100,000 poor people each year in Metro Manila and maybe 150,000 throughout the country cannot be tolerated, since it is a violation of basic human rights, causes untold suffering to poor people, and serves no useful economic or development goal, the land remaining empty.**

## RECOMMENDATIONS

THE FOLLOWING are our specific suggestions:

- Some demolitions are undoubtedly needed for the common good. In these cases, we ask the candidate to endorse the principle of no demolition without relocation which is freely accepted by the people. There should be no forced evictions.
- Landowners who wish to evict squatters from their land should either sell the land to the squatters or provide acceptable relocation. Land sharing or land swapping schemes can be used here.
- No poor people will be evicted from government lands unless the land is needed for public works projects that clearly serve the common good, and then there will be acceptable relocation. Public land not needed for public works projects will be distributed to the poor.
- If there must be evictions from government land because of high priority public works projects, there must be adequate relocation. We suggest that the budget for such projects must include relocation costs. One acceptable method of implementing the relocation is to allow the affected people to find the relocation site they prefer and the government pay for the acquisition of the site. Also there should be funding in the public works project itself for basic sites and services.
- We ask the candidate to promise to work for the repeal of the Marcos decree PD 772 and similar orders that make squatting a crime.

Squatting is the result of the country's failure to develop the rural areas and to provide affordable housing in urban areas. People migrate to the cities because there is no hope of a decent life, even of eating regularly, in the countryside. They squat because they can't afford legal housing. Squatting is a social and economical problem, not a legal one.

- We ask the candidate to pledge to punish severely all persons, including government officials, who violate the guidelines on demolitions in the new Urban Development and Housing Act.

Will the candidate also promise to withhold the assistance of the police and government demolition teams in those cases that violate the spirit of the guidelines, though they may observe the letter and be strictly speaking legal? Will he or she promise to make the law work for the poor?

- The present law is so elastic, thousands of families can be demolished legally within the present guidelines. Even if the guidelines are observed, the total number of evictions may be the same as in the past. Will the candidate promise to limit demolitions, and work to produce a more effective law on demolitions?

## CONTROLLING SPECULATION

The following suggestions were made to correct the practice of evicting people just to make land available for sale or speculation:

- a. Any owner wishing to sell land must first offer it to the people at a price to be fixed by the Department of Finance which will take the "blighted" nature of the land into consideration.
- b. A landowner must develop his land once cleared of squatters in six months or forfeit his or her title.
- c. A landowner wishing to clear squatters must show the court his development plan and deposit half the cost in court as a performance bond. Work must be well underway in six months or he forfeits the money.

# Forced Evictions in Papua New Guinea

## Court Ruling Affects Tens of Thousands Settlers

ON 4 MAY, the National Court of Lae has rejected an application by settlers in Lae city to declare the Morobe Provincial Government's eviction exercise unlawful.

But the judge said that the government should have given the settlers more time to move, and should consider some form of compensation to those whose homes were bulldozed.

With this decision, tens of thousands of settlers in the Province will be living under the constant threat of eviction.

In the Lae area alone, more than 20,000 settlers will be affected.

The National Court of Papua New Guinea had previously told the Premier of Morobe Province to halt the government's operation of eviction of settlers on government and customary land until the case challenging the National and Provincial Governments actions has been decided.

Four squatters settlements have been affected by the Morobe Provincial Government's "Operation Klinim Morobe" (clean the Morobe Province). Houses in these settlements have been bulldozed or burnt in the operation and people displaced.

In Wau, a small town near Lae, around 400 people have been evicted from customary land. Only about 50 of these settlers, who had their homes

destroyed by fire, were repatriated to their own villages and Provinces.

At the beginning of this year, 160 houses were razed to the ground in the Hunter Settlement in Lae. This was attributed to ethnic conflict but it is well known that police were behind the fires — actively encouraging and abetting the arson.

After the burning of the Voco Point settlement, in Lae, on the 21 May, 1991, settlers have formed themselves into an association with the intention of seeking their rights and putting a halt to the injustice they feel they are suffering at the hands of the National and Provincial Governments.

Seeking legal redress has not been an easy task for the settlers. In their court case, for instance, they have been forced to present their own case without any professional help. This lack of resources has meant, all too often, inadequate and unqualified help given in their crusade for their rights.

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### Settlers say Thank You

We would like to thank all the associations for human rights that gave us support and encouragement

in our fight against eviction of settlers in Papua New Guinea. Your letters of strong protest, sent to the Prime Minister and government departments surely put pressure on them. For us those letters expressed solidarity in the fight for our rights.

We would like to mention among those associations that helped us: The Mahila Milan (Women, Pavement and Slum Dwellers Association) from Bombay; Society for Promotion of Area Resources Centres, Bombay; Yayasan Panca Bhakti, Jakarta; Women and Shelter Network, Nairobi; United Nations Centre for Human Settlements; ACHR, Japan; Habitat International Coalition, and the Asian Coalition for Housing Rights, and so many others.

"Housing By People in Asia" Newsletter has the following headline for the October 1991 edition: "STOP EVICTIONS" and as a subtitle: "2,000 Settlers in Papua New Guinea Threatened". A three-page coverage of the events and encouragement from various Shelter Associations follows. Thank you. But in fact, 2,000 settlers are threatened in only one settlement. More than 20,000 are threatened in the Lae area alone! There will be much more in the whole Province.

## Reflections on ACHR's work

by Kirtie Shah

### WHAT is happening within ACHR and what it seeks to do in the next five years.

ACHR has a membership of predominantly grassroots organisations. Its activities and programmes are clearly designed and defined to support and strengthen local initiatives and enhance the capacities of poor communities to participate in their own development.

It sees the creation and support at the regional level as a means to facilitate local action activists to increase their own understanding so that can monitor, and influence national, and global influences which are increasingly affecting local actions.

This process is a difficult and slow one, but nevertheless a very powerful process since it is creating a regional

actor (itself) which does not fit a stereotype of a regional NGO actor.

Its advocacy and lobbying, its programme content demands a harsh accountability to local concerns and by this process, forces its membership to develop a wider regional perspective to constantly link local and regional.

It also seeks to sustain and nurture a series of symbiotic relationships between two sets of forces which move in a seeming opposite direction... with a belief and increasing observation that such a dynamic and volatile relationship generates creativity and innovation which is essential to breakthrough the status quo which is ever present in all our work today.

ACHR members see this organisation as a network within which members create an agenda for action and development which allows them to strengthen their own work locally, and through that process, learn from

each other and understand their role regionally. The rigor of accountability by far remains to most critical component of all actions undertaken by this network.

### GO/NGO relationship and international demands

In the Manila meeting of 1991 where its executive committee met for a review and planning meeting, several issues emerged for regional action:

- All members clearly saw a trend in their governments (through international pressure) seeking the participation of NGO's in shelter based activities.

- Sharing in the various incidences shows that the demand being same, the nature of dialogue, the content of interaction and the demands varied, as did the response in each country.



# The Ramesh Fund For Housing Rights

**A Draft Proposal Prepared on behalf of ACHR by Mr Hosaka, 22 August 1992**

In the early afternoon of 31 July 1992, a plane crashed on the cloud-shrouded Mount Talaku Shir, 3,500 meters up in the Himalayas, 40 km north of Kathmandu. Two days after, a senior Nepali army officer announced that the chances of finding any survivors were nil. Ramesh Manandhar had been on board.

At the beginning of his career Ramesh had a dilemma. He said, "when I graduated from an architectural school in Bombay, I was not aware of an increasing income disparity between rich and poor, and that my degree was too expensive for the ordinary people. People who needed me to house themselves could not afford me, while rich people who already had houses needed me to increase their housing stock. Where to turn: money or people?"

We know, he, without hesitation, turned to people. His way of working with people was to involve community members through sharing of his own labour, knowledge and money. He wrote: "In the village where I was building the temple, I was keen to see that the students would learn not only from books but through actual experience. Hence we continued to discuss together. Initially the students hesitated to touch the 'dirty mud' with their 'clean hands'. But seeing that I was very persistent, they came down into the soil. They helped me eagerly make mud bricks and carry stones for the temple. It was interesting to see that once they shed their hesitation, all the kids were playing in mud and expressing joy in seeing the mud bricks made. The temple got built in a short span of time with their participation."



He together with his Nepali colleagues, continued to donate small seed funds to villagers in a few remote villages. With their occasional advisory visits, this led to a wonderful creation of community-based rural projects.

Recognizing squatter settlements as an artistic expression of the poor, Ramesh was also one of the most vocal advocates of the people's right to housing. "It may seem that I am romanticizing the poverty of squatter settlements and trying to ignore the facts. I do not deny that there are problems in squatter set-

tlements. If we want to improve the quality of life in the settlements, it is necessary to see the settlers in a positive perspective and find due recognition to the contribution made by the settlers and try to facilitate them further." "Squatters eviction is not an answer to squatter problem as our history proves so well." (in Murphy, *A Decent Place to Live*)

Ramesh has been a populist in the best sense of the word. He tried to be always straight-forward: "We are concerned about people, not NGOs." (at Planning Meeting of UNDP Asia-Pacific 2000, May 1992).

Now it is time we contemplate the ways by which we could carry on what Ramesh has been attempting to achieve in this world: to protect and develop a decent place for the poor to live. We, Ramesh's friends under ACHR network, propose, in consultation with ESCAP and CITYNET, to establish a fund to remember Ramesh and strengthen a regional function for facilitating the people's process in community protection and settlement development.

1. This fund will be called THE RAMESH FUND FOR HOUSING RIGHTS.

2. The purpose of the Fund is to support and facilitate the activities of community-based organizations (CBOs) in Asia and the Pacific in protecting and advocating the housing rights of the poor, in promoting people-based housing and settlement development processes, and in net-working among them for solidarity-building and experience-sharing.

3. The Fund will undertake following functions:

- To remit an emergency fund, or provide a loan guarantee, on request, for CBOs to locally obtain legal advice, community organization assistance and technical and material support in line with the above purpose.
- To provide a bridging fund for international activities supportive of local CBOs in line with the above purpose, until a full-scale financial assistance is negotiated and approved.
- To assist CBOs, notably in Nepal, in identifying and initiating innovative community-based projects on a long-term, soft-loan basis.
- To help, whenever required, Ramesh's children in their educational growth.
- To inform concerned individuals and organizations of the activities of the Fund.

4. The Fund will be established within ACHR, but it shall have its own independent accounting system. The ACHR Secretary may designate a member organization as the Manager to maintain and handle the Fund. The location of the Fund will be decided in due course, taking into account the availability of a relevant organization to manage, the easiness of foreign exchange and favourable interest rate in the country, and the accessibility and smooth communication to and from grassroots organizations in other countries.

— Further, the nature, character of the NGO, its history and many factors affected the quality of the responses, and the outcomes.

— And, all in all most NGO's were not satisfied with either their own responses, nor the terms of the interaction.

● Everyone (NGOs) saw the potential in this process of interaction with GO's., however there were clearly issues in this process which were dissatisfactory, and yet when their involvement was sought, they could not identify the variables which they should consider while participating in the process. A brief exploration further indicated that:

— NGO's themselves were unable to decide whether they should work with their state ... and each state had a history of dealing with NGOs which was not being acknowledged in this process.

— Communities and their participation was seen as the END and not as a means of change through development... and while NGO's could articulate the need for this change in general, there was not adequate articulation to promote this process.

— The International organisations which were pressuring the governments have generally sought to concentrate on NGO/GO relationship, and inadvertently sought to exclude scrutiny on their own roles, functions, and basis of their paradigms. As a result, some case studies which have become "solutions" and are "peddled" to all of us and our own lack of preparation leads us to reject them, but not be able to argue why they cannot be replicated.

— On the other hand, we ourselves have been the victims of too much demands, no scope for articulation and reflection, and therefore cannot sharpen our skills to participate in understanding our own impact, scope in expanding our areas of operations, and ingredients within our strategy which can be replicated, ... under what conditions.

—This article is adapted from a longer comments by Kirtee Shah on the ACHR GO/NGO study.

# RENTING: The Poor Pay Too Much for Substandard Houses

Renting did not receive the attention or interest that demolitions got. Most people agreed it is a tremendous problem, affecting a third to a half of all poor people, but few had any concrete suggestions on what to do. We detail here what we discovered about rental practices and the few suggestions there were to solve the problem. Basically it was clear that too many poor people pay too much rent for very small and very substandard dwelling places.

The research team looked at poor people's rentals in ten squatter areas and in ten poor but non-squatter areas. We asked what the average poor family paid in rent and what they got in terms of space and services for their money.

## FINDINGS

Some findings were:

In squatter areas, rent ranges from as low as P150 to P800 per month for a room of seven to eight square meters. Expenses for light and water are extra. Generally renters share facilities, such as, toilet, cooking and laundry areas with the house owners or other renters. The rooms are usually made of light and second-hand materials. Renting is a good source of income for poor squatters. At least a third of all squatter families rent.

- In the Payatas area of Quezon City, a ten square meter room can be rented from P200 to P500 per month. Renters in Barangay Commonwealth which is adjacent pay from P400 to P500 per month for the same size room. One reason for the higher rent is the proximity of the Commonwealth area to the market place and jobs.

- In Bagong Barrio, Caloocan City, monthly rent ranges from P500 to P800 for a ten square meter room. A larger room costs P1,000 a month. The attraction here is the presence of sixty plus factories.

- At the Parola Area of Tondo the monthly rent is P150 to P200 for an eight square meter room made usually of sawali. Here, there are no toilets; only the "wrap and throw" system. People work on the piers.

In non-squatter but poor areas the monthly rent for a ten square meter or less room is from P450 to P2,000. Just being legal justifies a higher rent. Again

light and water are extra. Toilet and cooking and laundry areas are shared. Some homeowners have moved out of these houses and partitioned them into rooms for rent. Maintenance and repair are minimal.

- Monthly rent for a seven to eight square meter room along Avenida Rizal in downtown Manila is P800 to P1,000. The wooden buildings here are very decrepit. People work in the stores and businesses nearby.

- In Quiapo also in downtown Manila rents are from P600 to P800 for a ten square meters or less. These units are among the worst we met including squatter areas. They are dark, damp and the ceiling is so low it's difficult to stand erect. This is an area where families newly arrived from the rural areas go if they have no relatives with whom they can stay.

The factors, therefore, that enter into fixing the rent price are location, the size and condition of the room, and the absence or presence of facilities, such as toilet/bathrooms or cooking areas. Location near markets or factories increases the rent.

## SUGGESTIONS

The people's groups and NGOs who discussed these results agreed that rents were too high, though they didn't know what to do about the problem at present. However, there were some suggestions:

- Houseowners should provide light and water free. People realize there is no way to enforce such a rule, but they thought it could become a practice with the weight of custom or tradition.

- Some opt for a return of rent control in one form or another. The old law legislated rent increases should be no more than 10% a year. Very few rooms or apartments are covered by the law.

In meetings with the presidential candidates, the following proposition was offered for endorsement: "Too many poor people pay too much rent for too little space and services. We ask the candidate to promise to restore or institute a form of rent control that will benefit the poor, yet not cripple efforts to provide housing for them."

The candidates didn't care to discuss the issue.

## The ACHR Phil

# URBAN DEVELOPMENT AND HOUSING: Not Highly

WHEN THE RESEARCH on demolitions and renting were done the ACHR team began meeting with urban poor communities, NGOs, professional groups and government offices to discuss the results. At this time they asked the groups' opinions of the new urban development law. As was mentioned the team met with 62 different groups. It soon became clear that no one, even the sponsors of the law, regard it highly. At best they think it is a start, or as one person said, "better than nothing".

Before discussing the people's reactions, it may be useful here to provide a brief synopsis of the law, which was prepared by the research team for the meetings with the urban poor groups.

### The Urban Development and Housing Act — A Synopsis

THE law affirms the government's concern for housing the urban poor. It requires the national housing agencies and all cities and municipalities to prepare land use plans, which should indicate among other matters lands that are suitable for social housing. "Social housing" includes on-site upgrading, sites and services, and actual housing. The law foresees giving the poor land rights through titles, leases and rental arrangements. On-site development or upgrading is the priority.

The law offers a philosophy for housing the poor and a few new ways through which the poor may acquire land rights or security of tenure. For example,

1. Government agencies can sell land to the poor without public bidding.
2. Government lands which haven't been used for the purposes for which they were reserved or set aside for 10 years back from the promulgation of the law, are to be given immediately to the National Housing Authority for distribution to the poor, with the permission of the president.
3. In setting a price for land already occupied by urban poor squatters the Department of Finance should take into account "the blighted condition" of the land, that is, the presence of squatters. This should lower the cost of the land for the poor should they want to buy it.
4. Developers of subdivision must provide an area for poor people's housing that is 20% of the subdivision area or 20% of the total cost.
5. People in Areas for Priority Development



## ippine Project

# VELOPMENT SING ACT: Regarded

or those areas affected by earlier upgrading programmes shall be allowed free land surveys and liberal credit, and they are considered the prime beneficiaries of the law.

The law's provisions on demolitions and evictions were discussed earlier.

There are other sections of the law given to broader issues which may in the long run have great impact, for example, the overall priority of the poor in urban planning. However, for now the above points seem to be the most hopeful sources of help for the poor.

The people's discussions of the law centered on the sections on evictions and land acquisition also called security of tenure or land rights. Eviction has been discussed. The best way to summarize the discussion on land acquisition is to quote the propositions given the candidates for their endorsement.

"In general the United Nations and urban experts say the key to the healthy development of our poorer communities is security of land tenure. If people have a title, a lease or some guarantee that they will not be evicted for a number of years, they will spend their time and money to develop their areas. This will create jobs and demand for housing materials. Programmes that do not include such security will fail."

### SUGGESTIONS

We ask the candidate:

A. To declare that he or she will put the extension of security of tenure to as many families as possible at the heart of programmes for the urban poor.

B. In addition we ask that he or she pledge government financial assistance (P5,000 per family, for example) to poor communities wishing to improve their drainage, water supply, sanitation, pathways, playgrounds and community centres.

C. We ask the candidate to declare it is his or her priority to grant security of tenure in one way or another to the larger and older squatter areas.

These are principally the Areas for Priority Development (which are mentioned above under evictions). These areas are mentioned in laws passed by Ferdinand Marcos; they have been mapped and researched. People choose to live in these areas because their jobs are nearby. Most of the areas are not in the way of necessary public works. Rather than look for empty land to house the poor, why not allow the poor to stay where they are and where they prefer to be? Security can be given through titles, leases or in other



*The urban poor in Manila...advocating that poor people plan the development of their own areas.*

ways and should be for at least 15-25 years.

D. The candidate is asked to agree that the urban poor be represented on all boards, committees or agencies deciding on land use plans and on other matters affecting the security of tenure of the poor."

### SUMMARY OF DISCUSSIONS OF THE NEW LAW

Some groups plan to work with lawyers for strong enforcement of the provisions governing evictions.

Some groups think it's important to work with local governments as they design their land-use plans.

All agreed that a few representatives should join the meetings of the committee working out the implementing guidelines of the law.

Most groups agreed that if people sit

back and wait for the government, including the new president, to do things for them, little if anything will follow. They resolved therefore to begin by advocating people plan the development of their own areas and insist that government give the necessary security of tenure and minimal funds needed to realize the plans.

This was the extent of activity up to May 6. At that time, other meetings with candidates were still scheduled and also efforts to circulate a summary of the urban poor demands to the media and influential groups. There has been no effort to evaluate the project.

At the very least it can be said to have involved hundreds of poor people and others in concrete discussions on urban poor land and housing issues, many for the first time. The people's papers, for example on demolitions have been read by nearly everyone influential in the housing community, both government and private persons.

A final evaluation is still to be made.

## Earlier Attempts by the Urban Poor to Influence Policies on Demolitions

AFTER Mrs Aquino came to power in February 1986, urban poor organizations tried through rallies and face to face meetings to persuade her to limit demolitions. The Memorandum of Agreement of July 1990 was the most concrete outcome. Mrs Aquino listened with obvious sympathy to people to describe the suffering caused by evictions, but she never managed to take the steps that would be effective.

The urban poor groups themselves are partly to blame for the lack of progress, for they haven't been able to mount a unified persistent campaign due to differences within their ranks over ideologies and personalities. Also to blame is the deep seated distrust, even hostility of the middle and upper classes to the urban poor.

In summary, it's not unfair to say the people's efforts to influence policy on demolitions have been largely ineffective.

The representatives of the 62 groups that discussed the research findings met with Senator Jovito Salonga and other presidential candidates. The reaction of the candidates to the proposals of the people was to say the least cool, and this was on the eve of the election. What hope is there one the winners are in power?

Politicians agree there is no such thing as an urban poor vote: their vote is usually split across the spectrum of candidates. Candidates hardly bother with urban poor issues, especially with pleas to limit demolitions: the power to evict poor squatters from private lands is a main source of income and influence for local politicians. Still evictions are the key; if the urban poor movement can't stop demolitions, it's impotent, like a labour union without the ability to strike.

# PEOPLE WITHOUT PLACES

## The housing situation of Arabs inside Israel

By the late Ramesh Manandhar

I WOULD like to share with you one of my unique experiences of the Palestinian Arabs living inside Israel. By law, the Arabs living inside Israel are Israeli citizens but in actual practice, they are the victims of the Israeli laws and the State of Israel.

I went to Israel in December 1991 with Joseph Schechla as part of the Advance Fact Finding Mission for the Habitat International Coalition, an international coalition of major NGOs working on housing that supports the housing rights of the poor people everywhere in the world. Israel was created in 1948 under the "partition plan" by the United Nations and since then, the Arabs in Israel are suffering from the atrocities by the Israelis.

The situation has gotten worse in recent years as Israel undertakes active pursuit to eliminate the Arab population both in Israel (inside the "Green Line") and in the Occupied Territories (OT) through intensive and extensive Jewish settlements in the Arab lands. The pace of building was relatively slow in earlier years but picked up since the Intifada, the popular uprisings by the Arabs inside OT.

In 1990 alone, 42,890 Jewish units were built. From January till June 1991 (in six months), the Israeli government constructed 45,950 units at a horrendous cost of about 2.2 billion US dollars. There seems to be no limit to the budget as we read, while we were there, a local newspaper *The Jerusalem Post* reporting that the Finance Minister of Israel is unhappy with the housing minister for over-spending his budget on housing by US\$1.5 billion. Now, the Israeli Government wants United States to guarantee a loan for 10 billion US dollars in order to expand the Jewish settlements inside the Israel and in the Occupied Territories.

### Rights Denied

Everywhere we went, we found the story similar as the Israeli Jews are punishing the Arabs through denying their rights enshrined by the State and by the United Nations through house demolitions, house sealing (actual closing all the openings of a house with concrete blocks so that the place become uninhabitable), land confiscation and denying the Arabs for the right for a place to live in peace and dignity.

We were told that there has been 60,000 demolition orders from the court alone from 1965-1990. Israeli government seems to have no plans to support Arab housing. On the contrary, the Israeli government is taking every opportunity to either demolish Arab houses, take away their lands and build Jewish settlements in the OT.

While the "Peace Process" continues, there has been further acceleration of the Judaisation of the Arab lands (converting Arab lands for the use by and for the Israeli Jews). The Arabs, in return, are struggling everywhere to secure their rights, inside the Green Line for the pursuit of gaining equal rights as other Israelis do while inside the Occupied Territories, mainly for their independence and self-determination.

The problems of the Arabs inside the Occupied Territories are well known and are often highlighted through the press about the Intifada and the "Peace Process". In these discussions, the Arabs inside the Israel are left out although their problems are very similar and sometimes even more critical. Only last year (between 1990-1991), we were told that about 1,000 houses were demolished either directly by the authorities or under pressure from other residents. Says one of the Arabs from Israel fighting for equal rights as other Israeli Jews, "We are often forgotten as if we do not exist at all." The following episode is one of such struggles for housing rights by the Arabs inside Israel.

The "Association of Forty" was founded in January 1988 in Ein-Hod village near Haifa city by residents of the non-recognized villages and by Arabs and Jews from all over Israel. Non-recognized villages are those villages that do not exist in the official map of Israel and hence subject to demolition.

This became evident when the 1986 Markowitz Commission report on Illegal Arab Housing was leaked and the villagers of Ein Hod found themselves as targets of eviction by the Israeli government. The struggle for resisting the evictions and seeking greater ac-



*A tragic but common sight: Palestinian homes in Jerusalem destroyed by Israeli bulldozers*

cess to basic services equal to Israeli Jews began.

As news spread across Israel quickly of this organisation, very soon they found that they were not forty non-recognised villages but more than 120 small and large villages with 40,000 people living in them.

The unity of these 120 villages is remarkable and their strength to resist the might of the guns, bulldozers and muscle of Israel is praiseworthy. Israel tries to deny the existence of such villages. Some of the villages are small.

But the irony is that Israeli laws recognize even very small Kibbutzim consisting of several families and are willing to extend the basic services to them but they are unwilling to accept the existence of the Arab villages that have been there for generations.

Because they are not recognized villages, they are deprived of basic necessities like water, electricity, road-access, medical services, educational facilities, telephone services, etc. Every



attempt by the residents, citizens of the State of Israel, to build for themselves basic utilities leads to opposite reaction by the Israeli authorities which include demolition orders of houses and road-access, harsh sentence and prison terms.

We went to see the village of Ein Hod from where this popular movement started. We were accompanied by the Director of the Association of Forty, Mr Mohamaad Abu Henza who happens to come from the same village and who is the chief architect of the struggle. Ein Hod dates back to the times of the Turkish and Ottoman Empire. The only symbol for us was its mosque which could be seen from far off places. Before 1948, the village had more than 900 people and now only 28 families (135 people) remain as many fled with regular attacks from Israeli Jews and the brutality of the police/military.

Until 1975, the villagers had farms to work on but now all their lands have been confiscated for nations use under the pretext of unused land. In many cases, such confiscated lands are given to the Israeli Jews for their settlement expansion. Because they have no lands to farm, the people of this village have to commute to the city of Haifa for work. For this, they have to walk for almost an hour to the nearest bus stop near to the Kibbutz and then half an hour ride to the city. A few have some private transport but the road between the village till the Kibbutz is a dirt road that is not so hospitable to the motorised traffic and during rainy seasons, the situation is almost hopeless.

### No Drinking Water

Since there is no drinking water tap in the village, people buy water from another village far away. Because they do not have electricity, some people have resorted to the use of solar electricity through solar panels that can support a few bulbs and at times a TV and a video. We were shown a video of their struggle made with the support of outsiders to draw the attention of the world to their struggles.

We were particularly impressed by their tactful ways to stop being evicted. In one case, we saw a tin shed (basically a shack from outside) which is a children's play school from inside. We were told that the authorities cannot demolish this structure because it happens to be in their past aerial photo as a shed and thus cannot deny its existence.

The Ein Hod village overlooks the Israeli Kibbutz which is almost an hour's walk from here, the nearest place for bus, health services, groceries, etc. Interestingly, people of this village used to own that land and also many of their residential structures before the 1948

“  
They (Israelis) say  
we will be finished in  
five years... We can  
continue like this for  
30 years. After 30  
years, I cannot say. We  
have to be always care-  
ful and vigilant. When  
we hear that demoli-  
tion squad is coming,  
we stay awake days  
and nights and some-  
times weeks leaving  
our work trying to save  
our houses, gardens  
and families...”

war. When the war broke out, they fled to the bush and were afraid to return for some time. During that period, the State of Israel claimed the ownership of their properties including their houses and the land and then gave to the Israeli Jews to start a Kibbutz. Now the Israeli Jews live in their old houses and threaten to evict the Arabs (the rightful owners of the property) again who are already being evicted once from their own houses.

Ein Hod has received many demolition orders and each time, they fought back either through legal means and sometimes through their sheer unity to fight back any attempts of physical forced eviction. They are active in raising solidarity amongst not only the Arabs but also the sympathetic Jews, politicking and campaigning. This is why the role of the Association of Forty is so important.

The last eviction order was just two weeks before our visit. This was in regards to a new construction by a villager to accommodate the growing needs of the members of his family.

This pressure to repair the old houses, expand them and build new ones for the Arabs will escalate in future as Israelis put more stringent rules to stop Arabs from doing so. The recent 1990 statistics of the government of

Israel show that the Arab population is growing at 2.8 per cent per annum with an average of 6.11 persons per family against 1.8 per cent for the Israelis (not inclusive of the immigration). 47 per cent of the Arab families have 5 or more members of the family under 17 (national average is 20).

There is a housing need of 7,700 units a year for the Arabs inside Israel and a total of 85,000 new units by the turn of the century. The Arabs inside Israel have 3 persons per room while the Israeli Jews have only 0.8 persons per room. Although the average size of Arab unit is of 132 sq. m. which is higher than that of the Jewish population of 92 sq. m. per unit, the Arabs have only 21 sq. m. per family while the Jews have 30 sq. m. per family.

### Impossible to continue

Our discussions with many Arabs inside Israel and in the Occupied Territories indicate that the housing and land situation will explode very soon if nothing is done now. "It is impossible to continue like this" say the Arabs.

The Association of Forty was successful to get a temporary stay-order on the demolition order on the new construction, but "this house will be, perhaps, demolished as this does not confirm to the Israeli map based on their aerial photo", says Mr Heza. He continues:

"They (Israelis) say we will be finished in five years... We can continue like this for 30 years. After 30 years, I cannot say. We have to be always careful and vigilant. When we hear that demolition squad is coming, we stay awake days and nights and sometimes weeks leaving our work trying to save our houses, gardens and families... This is the strong post of the Arabs and once this is gone, others will follow quickly. They want to break out association. Until now, we have resisted all demolitions."

Our discussion with Mr Heza, the director was friendly and cordial. He appreciated our efforts to contact them and take the trouble to visit their village. He is keen to see regular exchange of views, ideas and solidarity amongst grassroots groups in other parts of the world. You can write to him directly in the address below. The Habitat International Coalition and the Asian Coalition for Housing Rights have a film on their popular struggle.

Mr Mohamaad Abu Heza  
Director, The Association of Forty,  
56b, Hanasi Av.  
Haifa 34643  
Israel

PS: I owe much of this paper to my colleague Joseph Schechla whose knowledge of the Middle East is remarkable.

## The Philippines National Housing Policy

● From page 12

ers and employees, already contributing to the SSS and GSIS.

### New Life

Today, the housing agencies have been revitalized. The Pag-IBIG has proven its new relevance and has recorded huge gains in voluntary membership. The Home Financing Corporation, renamed Home Insurance Guaranty Corporation (HIGC), has recovered lost values on failed projects and regained the trust and confidence of the private banking sector. The National Home Mortgage Finance Corporation is now purchasing mortgages at an unprecedented pace with spreads covering not only interest and lending costs but also provisions for bad debt.

### The Unified Home Lending Program

I would like to focus on our home mortgage program, particularly the Unified Home Lending Program (UHL). This is the centerpiece of the National Shelter Program because eventually the companion program results are all converted into home mortgages, viz., the NHA direct housing production, particularly their highly successful joint venture program, and the housing units produced through the Social Housing Development Loan Fund. Even communally-owned areas under our Community Mortgage Program are intended to be "united" or individually titled under individual mortgages.

### The Community Mortgage Program

Although the success of the UHL shot through the roof, the future of housing may lie in the CMP which to date has assisted 220 communities with a combined population of some 23,000 families. Launched in 1988, the CMP enables urban poor squatter communities to purchase the land they are occupying or land they wish to resettle in. The CMP is new because it requires community participation, and it has shown that it works. It may well be that the heart of the government's housing program may lie in the CMP.

The result of these efforts have been an unparalleled rise in housing assistance from the levels of the past. The structure can be a solid base from which the next administration can launch a more massive effort, assuming control of a housing program that is rational, permanent and self-sustaining. — PRISLIHA Newsletter

## A day in the life of a homeless ... in a rich country

**Editor's note: Eighteen months after writing this article, Colette H. Russell was back living in the streets. Nine months later she died alone in a motel room in Las Vegas.**

"Good morning, ladies. It's 5 am. Time to get up." Ceiling lights were suddenly ablaze. This message boomed repeatedly until nearly everyone was out of bed.

Two toilets and three sinks for 50 women; no toilet paper in the morning, invariably.

Breakfast usually arrived at 5.45 am, too late for those who were in the day-labour van pools. They went to work on empty stomachs, and they were the ones needing food the most.

At 6.30 am we were ordered to go down to the lobby, where we joined 50 other women either standing or sitting on wooden benches awaiting the light of day. Some talked to themselves. Some shouted angrily. Some sat motionless. Some slept sitting up. Some jumped up and down, walking away and then returning. Some chain-smoked.

All of us had our belongings with us. Carrying everything every step of the way every day was hard on the arms, and I felt it was a dead giveaway that I was homeless.

I was always happy to see 8.30 am roll around. Grabbing my bags, I headed down Berkeley Street away from the jam-packed, smoke-filled "holding cell". Always I felt guilty at not going to work like everyone else who hurried by as I approached the business district.

The main library was my daily stop. I positioned myself at a table where I could watch the clock: We had to return to the shelter before 4 pm to get in line for a bed, otherwise we might miss out.

Reading was the high point of the day. Escape into a book. There was relative privacy at a library table. It was heavenly. I hated to leave.

The clock signaled the task of trudging back, at 3.45 pm, with even heavier bags. The bags, of course, were no heavier; they just seemed heavier.

I was always glad when the lights went out at 9 pm and I could climb into bed and close my eyes and

pretend I wasn't there but back in my apartment on the West Coast.

Even if I were to do day labour at \$4 per hour and clear \$28 or so a day, how many weeks would it take to save enough for first and last month's rent on an apartment plus deposit and enough to pay for initial utilities? I was too depressed to even try to work and took frequent breaks to sit down while doing kitchen volunteer work. I was tired all the time.

The true stories I heard were heartbreaking. Which was the saddest?

One young woman with no skills and no job training had been OK financially until her job ended and the YWCA raised its weekly room rate. She couldn't afford a room and couldn't find a job. She'd been in shelters for three or four years. I marveled that she was still sane. She did crossword puzzles while waiting everywhere.

Another older lady had held the same job for 10 years and would still have been working had not the corporation, without notice, closed up shop. She was 59 years old and out of a job, with a little severance pay and no help to find new work. She tried but was unsuccessful in finding a new job. She exhausted her savings after her unemployment ran out. One June day in 1987 she found herself homeless. No money for rent.

Both of these women are intelligent, honest, pleasant, clean, and neatly dressed. And both are penniless and homeless. How will they escape the shelters? Will they?

I was lucky. Two and a half months after I'd first gone into a shelter my son rescued me. I was on the verge of madness, so hungry for a little privacy and peace that I was afraid I'd start screaming in my sleep and be shunted off to a mental ward.

Now I've got a job paying more than I've ever earned. But I remember those days and nights.

No one should have to live like that. Too many do. And will, I fear, unless and until we who do have homes and jobs help them end their eternal, living nightmare.

**Colette H. Russell**  
**Street Magazine**



# Good Progress at the Yen Arkard Community

SAWADEE to all my sisters and brothers in Asia who are working for the poor. I will not ask if you are well or not since I am sure that anyone who works hard like us will never be well so easily. It was a long time I had not contacted you due to so much work. I am sorry about this.

I write to you to tell you what is happening in Bangkok. Let's start with the progress in Yen Arkard Community. I have told you before that part of this community had already been evicted but now we have arrived at a satisfactory solution.

We succeeded in negotiations and made an agreement with the landowner. The landowner agreed to give us compensation that will be enough for the community to buy a new plot of land in Bangkok, 18 kilometres from our former community. The total project expenditure (for 90 families) are as follows:

- |   |             |
|---|-------------|
| 1. Land purchase<br>(4,922 m <sup>2</sup> ) | US\$400,000 |
| 2. Land filling                             | US\$40,000  |
| 3. Development of                           |             |

access road	US\$2,520
4. Five water tanks	US\$400
5. Construction of temporary house	US\$23,200
<b>TOTAL</b>	<b>US\$466,120</b>

The land owner also sent his lawyer to help us on matters relating to the land purchase, contract and land title.

Some of us have already moved to the new plot since March 1992. We have asked by NHA budget. At the same time, we prepared construction plans to borrow money from government and other organizations.

We named our new community "Sabnukul Pattana" community which means we obtained financial support to assist us buy new land and construct our permanent houses. No one will be able to evict us from this land anymore.

I myself did not move with this group of friends to the new site and is still living in the former community because my family land.

We raised funds for our new commu-

## Letters from the grassroots

nity centre which will be completed within 15 days. We have also developed a daycare centre for pre-school children. The new community centre and daycare centre costs around US\$13,200.

My term as chairperson of community committee will end up in coming June. I have decided not to be in the community committee for the next term since I am very tired and no matter how much you do, people always find ways to complain one way or the other.

The Rom Namjai Group have discontinued their Rice Cooperative Program. Seventeen communities joined this program to help their members and other communities buy rice at lower price. The Rom Namjai Group have also joined with other organizations to campaign and participate in setting up a Housing Fund for the Poor.

I wish all of you good luck and success in your work.

**Arporn Wongsang**  
from Yen Arkard Community

### Brief Reports on the Urban Management Programme (UMP) Meeting (Paris 18-19 Nov 1991) and Workshop on the Urban Agenda for the Nineties (London 21-22 Nov 1991).

by Arif Hasan

THE World Bank/UNDP UMP meeting was attended by representatives of the World Bank, UN agencies, a number of donor agencies, government officials from the developed and developing countries, the Habitat International Coalition (HIC) and ACHR.

The UMP was explained and papers on Municipal Finance, Urban Infrastructure, Land Management, Urban Environment and Poverty were presented by World Bank and UNDP experts. Pre-identified commentators responded to these papers after which the participants were asked to discuss the issues.

In the London workshop again the UNDP/World Bank policy documents were subject of comment and discussion.

The UMP documents and the papers and comments of the participants show that the agencies and professionals feel that urban management is not possible without decentralisation of government structures and the involvement of communities.

Furthermore, both the World Bank and UNDP intend to promote this concept through consultation with governments, NGOs, the private sector, communities and other actors who are involved in the urban drama.

However, it is unclear as to how this consultation will identify its participants and

## REPORTS Urban Management Programme

how changes in government policies can be effected given the political priorities of Third World governments and their present structures.

For the UMP to be even partially effective in Asia it is necessary that

- Trends and directions in Asia in the urban sector are clearly identified along with their actors, reasons for them and their local, national and international linkages.

- The country context is clearly identified and stated and assumptions on which the interventions are based are realistic. This has not happened in the past.

- It must be clearly understood that the scale of the problem is increasing much faster than its solutions, an increase in GNP and other economic considerations not withstanding.

- Bureaucratic decentralisation alone without effective community participation and the transfer of fiscal and decision-making powers on development and its management to local government, will not solve the problems cities are faced with.

- Actions necessary to sustain and scale up these programmes must be a part of them and not left to future considerations as in the past.

- Education, especially professional education, will have to be radically modified to produce "facilitators" if the envisaged policies

are to become a continuous processes.

- Research will have to be an important part of the Programme. However, research has to be participatory and done by people who have access to and an understanding of communities and grassroots political issues.

Not all these aspects have been considered by the UMP, nor by the experts who presented papers at the meetings. The ACHR can play an important role in addressing the above mentioned needs of the Programme. In addition, it has to be understood that given the speed of social and economic change in Asia and the resilience of governments and the private sector to change, the UMP will not succeed in all its objectives.

However, if it can help change attitudes and help establish linkages to trust between communities, NGOs and governments, it will have gone to long way to establishing the foundations of efficient and appropriate urban management.

Both the meetings clearly brought out that both the World Bank/UNDP and donor agencies feel that past policies have been major failures. They also brought out that the policies being proposed need access to communities which the policy makers and promoters do not have and are unclear of how to acquire it.

It is recommended that the ACHR members study the UMP and see how the ACHR as an organisation can participate to help the urban poor of the Asian cities under the proposed World Bank/UNDP Programme. To begin with they can start contributing to the URBAN EDGE, the UMP Newsletter, so as to help the Programme establish a proper understanding of the Asian context.

# Not all bad in the Philippines

THE INTERNATIONAL team of experts (including ACHR's Somsook Boonyabancha and Enrique Ortiz of HIC) took part in the ACHR-Philippine project and found "many significant steps" had been taken by the Philippine government to respond to the problems of urban poverty and squatting. In a paper read at the final July 17 meeting they pointed to some of these:

"The Presidential Commission on the Urban Poor: As far as we are aware the Philippines is the only Asian country where such a Commission exists. However, the poor themselves have recommended that the PCUP be made more responsive to their needs, and we support this firmly. This could be possible by strengthening the representation of the poor on the Commission, and more power and resources being given to the Commission to do its job.

"The Unified Lending Program (ULP) and Community Mortgage Programme (CMP) are two more instances of new initiatives which we commend and hope will be strengthened and expanded."

(The Unified Lending Program centralizes all government money available for housing which makes for more efficient management. The ceiling for loans has been regularly reduced over the last six years to accommodate more poor people. The Community Mortgage Program buys the land on which urban squatters live from private owners and recovers the money from the people over 25 years. Some families are paying as little as \$2 a month. Some 20,000 families have benefited so far.)

"We acknowledge the openness of the government's Human Rights Commission. This is one of the few such Commissions in the world which stress the fundamental nature of economic,



*Somsook Boonyabancha,  
Secretary of ACHR.*

social and cultural rights. In our meetings with the Commission, we were encouraged by the forthright nature in which this body views the negative human rights implications of forced evictions."

(Recently Commissioner Mary Concepcion Bautists ordered Mayor Alfredo Lim of Manila to stop evicting squatters since he was not providing relocation.)

"Finally a variety of legislation has been adopted over the last several years in this country — each of which recognises and asserts the rights of the citizens to a place to live and protects them against forced evictions. This is seen in article 13 of the Constitution of the Philippines, which in this respect, is one of the best in the world.

(Article 13, titled "Urban Land Re-

form and Housing" says: The State shall, by law, and for the common good, undertake, in cooperation with the private sector, a continuing program of urban land reform and housing which will make available at affordable cost decent housing and basic services to underprivileged and homeless citizens in urban centers and resettlements areas. It shall also promote adequate employment opportunities to such citizens. In the implementation of such program the State shall respect the rights of small property owners.

Urban or rural poor dwellers shall not be evicted nor their dwelling without adequate consultation with them and the communities where they are to be relocated.

"The Urban Development and Housing Act of 1992 further highlights the legal obligation of the Filipino Government in their duties to the urban poor.

"We are encouraged by the intentions of President Fidel Ramos who has stated his commitment to the urban poor as one of the three priority areas of concern for the first 100 days of his term."

(At a meeting July 22 with Catholic bishops and businessmen President Ramos said he would not evict people unless there was a "better place" prepared for them.)

"This represents an opportunity for creative thought on issues affecting the urban poor but much more has to be further developed to be transformed into reality here in the Philippines. Many of these programs have been considered very useful and have begun to be used in other countries in Asia, and we hope that the people of the Philippines benefit from the first."

## The Philippines National Shelter Program

**By Hon. Teodoro Katigbak**  
*Presidential Adviser for Housing  
& Urban Development*

THE National Shelter Program (NSP) of the government has been one of the shining achievements of the Aquino Administration. Against an average of less than 30,000 homeless families assisted during the Marcos era, last year, (1991) the NSP helped over 100 thousand families acquire their own homes. By the end of President Aquino's term we will have provided housing assistance to over 430,000 families, or more than all previous administrations since the end of World War II. President Aquino's administration took the language on national housing policy and

very quietly made it a reality. That policy came from many sources and covered many aspects.

### *The Legacy of Housing*

Among such sources are included the preparatory concepts initiated by the Ministry of Human Settlements of the previous regime. Included also is the new role of government as proposed by the United Nations itself as an "enabler" and "facilitator" rather than as a direct "producer" of housing stock. Thirdly, there was the impetus provided to government at EDSA of people empowerment and community initiatives in housing.

Under the Ministry of Human Set-

tlements, there appeared to be a housing boom with the huge projects of NHA, the imposing stature of the Bliss Development Corporation and the stream of mass housing development guaranteed by the Pag-IBIG system. Soon however, the housing institutions were in dire straits. The World Bank was no longer willing to extend loans to the NHA in the light of failures to effect cost recovery. Flaws in financing design and mortgage documentation for the Bliss units resulted in mass refusal of beneficiaries to service their mortgages. Finally, the chief funder, Pag-IBIG, was about to lose its funding source — the compulsory contributions of employ-

● See page 10