An important initiative to promote and institutionalize a more citywide, more community-driven and more localized approach to solving serious urban poor housing problems is happening in the Philippines. The government’s Social Housing Finance Corporation (SHFC), with assistance from the World Bank, the Homeless People’s Federation, the NGO FDUP and ACHR, has been working to broaden its program of housing finance mechanisms for the poor, so they work better, faster, more locally and in more comprehensive, citywide ways. Since it was set up in 1988, the Community Mortgage Program (CMP), the SHFC’s chief housing finance program for the poor, has loaned $250 million to 2,190 organized communities to buy the land they already occupied or found elsewhere, providing secure land for 249,622 poor families. But for years, complaints about the CMP have been rumbling away: too much paperwork, too much time-lag between applying for and actually getting the loans (3 - 10 years!), not enough loan for site development and housing (so CMP communities tend to remain slum-like), too centralized and too geared to individual projects rather than citywide change. Part of the CMP reform process involves letting city or district (“barangay”) governments take bulk CMP loans to finance packages of projects they develop locally, in partnership with community organizations and NGOs within their constituencies. This “localized CMP” (LCMP) is now being piloted in several cities and barangays, which are proving to be training laboratories for everyone involved.

One of the cities where “Localized CMP” is being piloted is Valenzuela, a smallish industrial city in Metro Manila with a population of 600,000 people, of whom more than half live in informal settlements scattered throughout the city. The city has had two progressive mayors (brothers) who have partnered with the Valponet community network, the Homeless People’s Federation and the NGO FDUP to expand savings, develop on-site housing upgrading projects and support a people-driven barangay-wide mapping and planning process in Valenzuela. The regional Community Architects Network (CAN) workshop that was held in June 2013, in which the architects helped several Valenzuela communities to map their settlements and develop upgrading plans, gave a big push to the citywide process, and helped turn new concepts into actual projects, with support from SHFC / WB. After the CAN workshop, five communities are doing upgrading planning to demonstrate community-driven upgrading options in the city, with support from the community architects of TAMPEII.

Earlier this month, the joint team in Valenzuela collaborated with CAN to organize a national workshop on barangay-wide mapping and planning by people (October 2-4), in which the active process in Barangay Mapulang Lupa was used as an example to teach and inspire community networks and local officials in other cities and barangays to do the same. Most of the 70 people who joined the workshop were community leaders and barangay officials from Barangay Mapulang Lupa and other barangays in Valenzuela, but there were also teams of community leaders and local government officials from four other cities: Talisay, Davao, Muntinlupa and Marikina (all four are LCMP pilot cities also). Nad and Tee (CAN’s regional coordinators), a team of architects and community leaders from Yogyakarta and Minh Chau (from the ACHR secretariat) also joined.

On the first day, the Valponet leaders presented the results of their intense, six-month process of community mapping, settlement profiling and savings mobilizing in 16 squatter settlements in the barangay, and put up all their figures on the walls. After some field visits, the group understood that in Barangay Mapulang Lupa, these 16 settlements can be roughly divided into three common tenure situations, with some overlap: communities living on public land under electricity transmission lines, on private land and along (and in) waterways. In the old kind of planning, each settlement would be planned and dealt with individually, as a stand-alone project, or at best, a group of settlements under the same tenure situation might be planned and redeveloped together. But if all the settlements in the barangay are to be upgraded, the planning and solution needs to include all of them, and this was one of the key lessons of the workshop. At the end of the workshop, a concrete 6-step development plan for the barangay was worked out, and will be presented to the barangay council in early November.

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