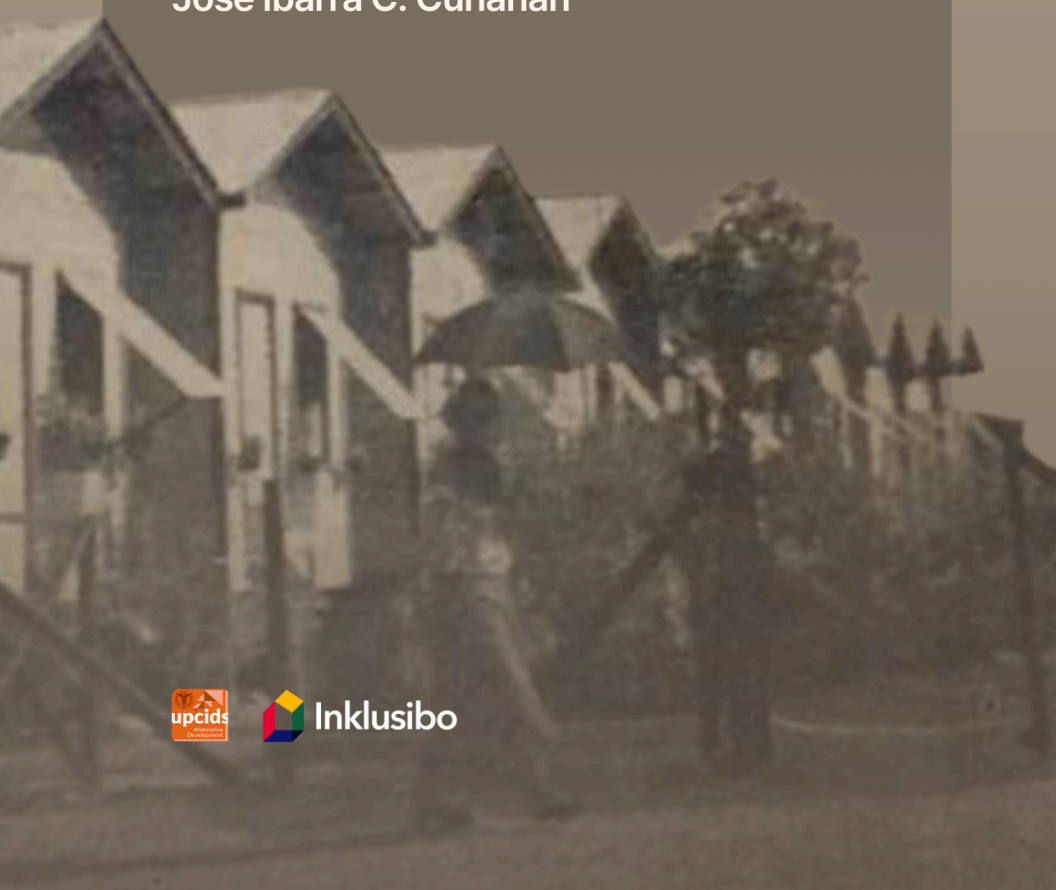
Housing Programs and Policies in the Philippines

A Brief Historical Overview

Rafael Vicente V. Dimalanta
Jose Ibarra C. Cunanan



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Introduction

The Philippines' housing programs and policies have evolved across historical periods, spanning Spanish colonization to the Duterte administration. Despite numerous initiatives, millions of poor Filipinos continue to live in substandard conditions, either excluded from or inadequately served by state housing interventions (Angeles 1985; Ballesteros 2005; Padojinog and Yap 2020). Understanding the persistent failure of these state housing interventions necessitates a critical examination of the structural issues embedded within the country's housing policy framework.

This briefer examines the trajectory of Philippine housing programs and policies, contextualizing them within the broader political and economic dynamics of four historical periods: (1) the Spanish Colonial Period, (2) the American Colonial and Pre-War Period, (3) the Post-War Period, and (4) the Marcos (Sr.) dictatorship through the Post-EDSA era.

Using secondary sources and archival materials, this briefer explores how colonial and neo-colonial rule, alongside the country's integration into the global capitalist system, shaped housing strategies and urban development frameworks.

The examination of housing programs and policies across different periods reveals a consistent failure by successive administrations to address the root causes of the housing crisis. Rather than implementing meaningful reforms, housing policies as well as programs have often been reduced to tokenistic measures or functioned as tools to suppress resistance from marginalized sectors. Land policies related to housing in the urban areas reveal a systemic bias favoring elites and conglomerates. These policies prioritize profit-driven 'development' projects, often resulting in the forced eviction and displacement of urban poor communities, exacerbating their marginalization.

This briefer hopes to offer critical insights for urban poor activists and housing rights advocates, highlighting the urgent need to challenge entrenched power structures that hinder genuine housing reforms. Highlighting the inadequacies in Philippine housing programs and policies, this briefer hopes to bolster the efforts of activists and advocates' calls for a transformative reimagining of housing governance that prioritizes inclusivity and equity, and recognizes housing as a fundamental human right.

Spanish Colonial Period[1]

Driven by the expansion of capitalism in Europe, Spain colonized the archipelago (that later became known as the Philippines) for resource extraction - both cheap labor and raw materials - and opening new markets for trade. Through a combination of brute force and religious conversion, with converted *barangays* being used to subdue those resisting colonial control - taking advantage of the absence of political unity of the peoples of the archipelago.

The *encomienda* system, established by the Spanish colonial government and the Church, served as a means to consolidate control of subjugated barangays, oversee production for the colonial elite (and for local subsistence), collect taxes, spread the Catholic religion, and enforce *corvée* (unpaid and forced) labor for agricultural cultivation and construction work. This system also allowed the Spanish control over extensive land in the archipelago, enabling them to monopolize land, establish private ownership, and consolidate authority over the inhabitants of the archipelago residing on the land.

Manila[2], the capital city, was developed through conscripted *corvée* labor from the population of native Filipinos who were forced to engage in quarrying, timber-cutting, hauling, lumbering, brickmaking and construction work, and later, in the construction of public buildings, houses, churches, fortifications, roads, bridges, and trade ships for trade and military expeditions. From the 16th to the 19th century, the galleon trade (connecting Manila to Acapulco, Mexico) was the main income source of the Spanish colonial government and the Church, with Manila serving as the port.

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[1] This section draws heavily from Guerrero (2005); Jimenez-Tan (2009); and de Viana (2017).

[2] During the Spanish colonial period, the capital city of Manila was confined to the area within the fortified walls of *Intramuros* (inside the walls). The surrounding areas beyond the walls were referred to as *Extramuros* and were considered outside the boundaries of the capital city.

The Spanish colonial government dictated the types and locations of houses of Filipino natives, and imposed restrictions on housing construction in the capital city of Manila and the surrounding security cordon. Existing nipa huts within the radius designated as the location of Manila were all demolished and construction of these in the capital city were banned - while those outside the capital city remained as a vast expanse characterized by villages and rice fields. They only allowed nipa huts to be constructed within specific zones they established for native Filipinos. In the late 1700s, an edict from the Spanish colonial government required regulations on proper animal husbandry, waste disposal, household toilets, and the installation of covered gutters and wastewater conduits. Along with this, they mandated a population census in Manila wherein vagrants and others lacking documentation were expelled from the city.

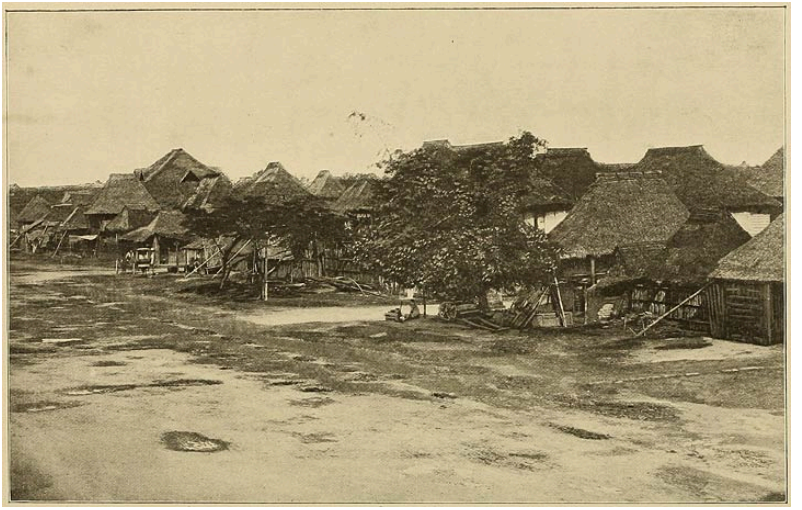


Fig. 1: Houses of local fishermen made of light materials. Source: Lala, Ramon Reyes. 1898. The Philippine Islands.. *Project Gutenberg.*

When the profits from the galleon trade diminished, the Spanish colonial government began to seek alternative income sources from its feudal stronghold in the Philippines. This shift was driven by the necessity to

compensate for trade declines and adapt to the increasing demands for certain crops from the European market. Consequently, the *hacienda* system emerged, emphasizing large-scale cultivation of export-oriented crops such as sugar, hemp, copra, tobacco, and indigo. This hacienda system facilitated the further accumulation and monopolization of land by foreign and local landlords, as well as church leaders, at the expense of Filipino peasant farmers who had to produce surplus crops for export and for consumption.

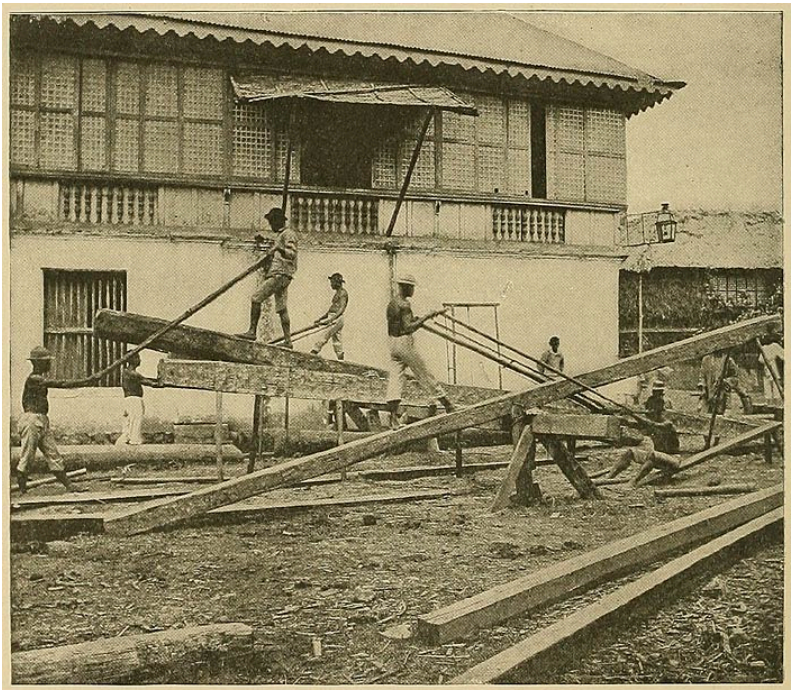


Fig. 2: Lumber laborers at work. Source: Lala, Ramon Reyes. 1898. The Philippine Islands.. *Project Gutenberg.*

As international trade expanded, more native Filipinos could be found in various industries, including railways, shipping, ports, sugar mills, cigar and tobacco factories - but their working conditions remained marginal. Along with the flourishing of international trade came the Spanish colonial government's intent on aligning its colonial outpost in Asia and the Pacific

with the global standards. They introduced laws and directives on sanitation and hygiene, building construction, street clearing, vending, animal keeping, transportation, traffic, lighting and zoning that further restricted native Filipinos. These measures aimed at realizing the Spanish colonial government's vision of creating an aesthetically pleasing, secure, and safe colony in which subjects are orderly and law-abiding.

While the Spanish colonizers reaped immense profits from international trade, linking the Philippine economy to the international monopoly capitalist system, as observed by Guerrero (2005) and Jimenez-Tan (2009), hindered the development of a self-sufficient and locally responsive economy, and continued to worsen the poverty of native Filipinos. Throughout more than three centuries of Spanish colonial control, they erected and perpetuated a stratified society dominated by the landlord class encompassed by Spanish colonial officials, church leaders, and local puppet chiefs. This ruling class maintained the system and reaped economic benefits from it, while the majority of the population suffered.

American Colonial Period and Pre-War Period

As noted by Morley, (2018), the urban landscape of the Philippines at the end of the 19th century, (1) only had few substantial urban centers, with the capital City Manila being the most significant (holding a dominant position in the Philippine economic, political, and cultural affairs) with a population of approximately 200,000; and (2) these urban centers were even plagued unsanitary living conditions, an absence of basic infrastructure, and frequent disease outbreaks (Morley 2018).

The United States (US), a burgeoning imperialist power at the turn of the century, formally assumed control of the Philippines from Spain. Between 1899 and 1941, the Philippines was transformed into a colony of the US. The economic relationship between the United States and the Philippines, meticulously orchestrated by the American colonial government, forged a classic colonial dependency. Under this arrangement, the US established an import-dependent and export-oriented economic structure, compelling the Philippines to specialize in the production of agricultural commodities, specifically cash crops, for export to the US. Simultaneously, the Philippines became a lucrative market for US consumer goods, a source of cheap labor, a source of raw materials, and a target for surplus capital reinvestment through direct investments and loans. The Philippines was also deemed as an important asset holding a strategic location in Asia and the Pacific. However, this import dependency hindered the growth of local production and other industries, while the export orientation prevented self-sufficiency (Bello et al. 1982; Guerrero 2005; Jimenez-Tan 2009).

The American colonial government's approach was rooted in a governance form that promoted “white fathering” with the aim of making Filipinos more civilized and to condition them into being mentees[3]. In the US

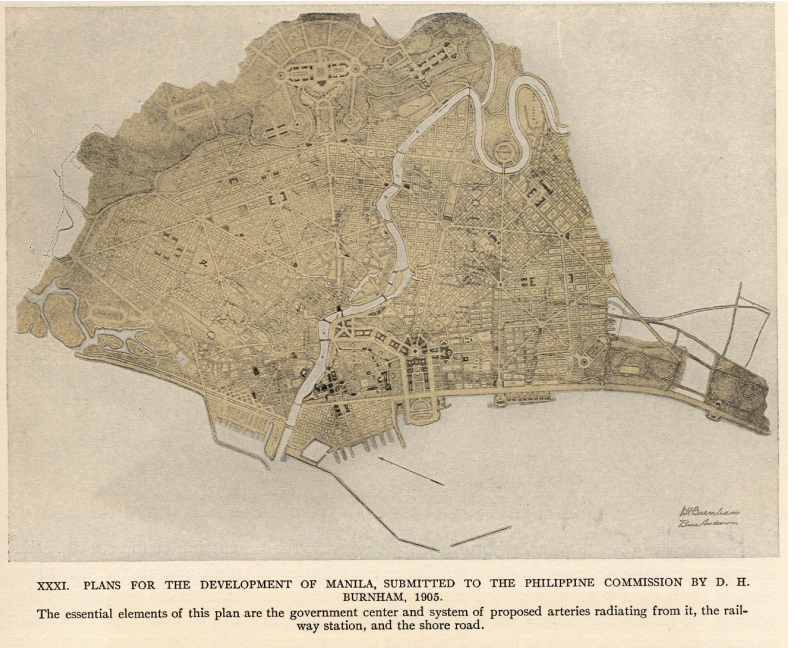
[3] Filipinos were referred to by the US colonizers as their "little brown brothers".

medical reports, native Filipinos were also depicted as subhuman and carriers of infections due to existing hygiene habits. This perspective, viewed through the lens of American sanitary standards, categorized Filipinos as a brown, marginalized population that Americans should actively avoid contact with (Lico 2017). To a significant extent, urban life in the Philippines was characterized by the constant looming threat of diseases. For many Filipinos, this threat was intertwined with the harsh reality of poverty (Morley 2018). Weaponizing this, the American colonial government conducted extensive urban cleansing and slum clearance for the eventual construction of monumental edifices (Angeles 1985; Lico 2017). Additionally, as Lico (2017) pointed out, the colonial government conscripted the expertise of US physicians, sanitarians, architects, planners, and engineers to cure the native Filipinos and reform hygiene practices they deemed unsanitary.



Fig. 3: Urban landscape of Manila during the final years of the Spanish colonial period, as shown in the Plano de Manila y sus Arrabales, *by de Gamoneda, 1898. Source: Perry-Castañeda Library Map Collection, University of Texas at Austin, via Wikimedia Commons*

In 1905, the City Beautiful paradigm was introduced in the Philippines by the American colonial government. This paradigm abetted social and economic transformation in the Philippines as a US colonial outpost in Asia and the Pacific.



XXXI. PLANS FOR THE DEVELOPMENT OF MANILA, SUBMITTED TO THE PHILIPPINE COMMISSION BY D. H. BURNHAM, 1905.

The essential elements of this plan are the government center and system of proposed arteries radiating from it, the railway station, and the shore road.

Fig. 4: Plans for the development of Manila by Daniel Burnham, crafted during the early years of the American colonial period. Source: Burnham, Daniel and Edward Bennett. 1909. Plan of Chicago Prepared under the Direction of the Commercial Club during the Years 1906, 1907, and 1908, *edited by Charles Moore, via Wikimedia Commons*

This revitalization of the urban landscape - that was to be characterized by grand boulevards, parks, majestic public edifices, and inviting public spaces - was not solely focused on enhancing aesthetics but also aligns with the American colonial government's imperialist objectives: to (1) portray the advanced nature of US society (flourishing trade, growth of American culture, democracy, and rule of law); (2) symbolize the power and prestige of the American colonial government and facilitate efficient colonial

control; (3) reshape the image of Manila[4] and the Philippines to one that would attract foreign investment, enhancing profitability (Brody 2001, 2010; Lico 2017; Morley 2018).

As a result, public urban spaces were then subjected to strict monitoring and regulations. Areas, as well as housing settlements, infested with rats were deemed hazards to public health and safety, necessitating owners to undertake necessary alterations such as removal, material substitution, or repairs. Failure to comply with these regulations resulted in the demolition, or in extreme cases, the burning of nipa huts. These violent measures fueled resentment among the native Filipinos, particularly the marginalized, who bore the brunt of these actions (Lico 2017). Filipino owners of nipa huts, according to Lico (2017), had spent between USD 500 to 3,000, at that time, for the renovations to comply with the standards imposed by the American colonial government.



Fig. 5: Disinfection done by the Board of Health of the City of Manila in the early 1900s, at the time of the Cholera epidemic. Source: Worcester, Dean. 1914. The Philippines: Past and Present. *Volume 1. Project Gutenberg.*

[4] During the American colonial period, Manila expanded to include both the areas within the walls of Intramuros and the surrounding areas previously considered outside the capital city during the Spanish colonial period.

In 1908, in an effort to reshape their image as demolishers and arsonists to benevolent community developers in the eyes of native Filipinos, the American colonial government established "sanitary barrios". These sanitary barrios were designated as resettlement sites for families whose nipa huts had been destroyed and razed in 1902 as part of the disease control measures. These were positioned within city boundaries, and adhered to layouts featuring subdivided lots populated with nipa huts and with well-organized streets and alleys. They were also outfitted with essential amenities including proper drainage systems, fire hydrants, communal bathing facilities, and public laundries. While the funding for these relocations came at public expense, relocatees were still required to pay rent to the landowners (Angeles 1985; Lico 2017; Morley 2018).



Fig. 6: Burning of the Farola district in San Nicolas in 1902, which was believed to be the ground zero of the Cholera epidemic in Manila. Prior to the burning, residents were forced to move to a concentration camp in San Lazaro, which was done after the failure of the health authorities' to quarantine the district (Lico 2017). Source: Arkitekturang Filipino Facebook Page

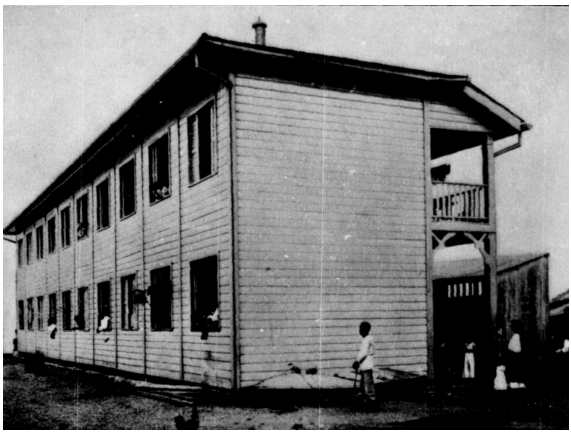


Fig. 7: A sanitary tenement in the district of San Nicolas, Manila. Source: Bureau of Insular Affairs, War Department. 1903. Report of the Commissioner of Public Health for the Philippine Islands.

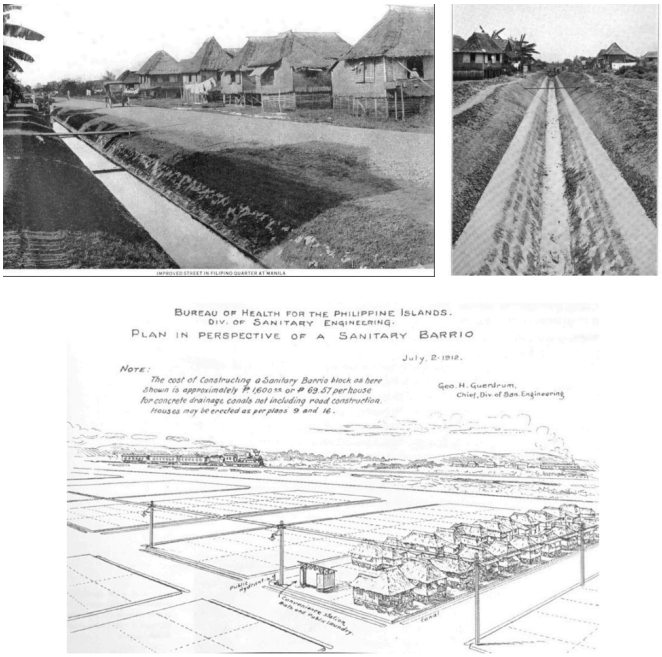


Fig. 8: (Top) Images of a typical Sanitary Barrio; (Bottom) Perspective for the Sanitary Barrio concept by Geo H. Guerdrum, Chief of the Division of Sanitary Engineering. Source: Concrete Colonialism: Architecture, Infrastructure, Urbanism and the American Colonization of the Philippines *by Diana Martinez, 2017*

The American colonial government implemented housing policies and programs only as a means to preserve public health and safety, and prevent emergence of resistance from the native Filipinos (Angeles 1985; Lico 2017; Morley 2018).

Expanding on the effective containment of resistance achieved through the sanitary barrios, the American colonial government then shifted their focus to modernizing Filipino housing. This led to the emergence of the *tsalet*, a single-story structure constructed entirely from wood or a composite of ferroconcrete and wood (Lico 2017). From the perspective of the American colonial government, urban centers should be characterized by housing settlements made from permanent materials such stone or concrete. As elucidated by Lico (2017, 126), this viewpoint was a recurrent theme in colonial discourse, where structures made of stone and concrete represented "civilization, affluence, and permanence," while those constructed from lighter materials were deemed as structures for "savage and unsanitary natives."

In the early 1900s, landless peasant farmers started relocating en-masse to the urban areas as a result of having been dispossessed of their land due to the cadastral surveys conducted by the American colonial government in 1913, which mandated properties to be officially titled under the Torrens system (Arellano 2014; Dizon 2019). In the 1920s, there was a significant expansion of the country's export industry and trade, driven by the US-imposed free trade policies that strengthened the import-dependency and export-orientation of the Philippine economy (Wurfel 1959; Sibal 2004). By this time, Filipino workers who were hired for their cheap labor, had begun to vocalize specific demands concerning wages and working conditions, and even critique US colonial control in the Philippines (Capozzola 2015). Included in the workers' calls was the assertion of decent housing (Arellano 2014). In an effort to curb the resistance from the trade union movement, the American colonial government at the time

established “barrio obreros”, a reiteration of the sanitary barrio but with additional features (Angeles 1985).

With the establishment of the Commonwealth government in 1935, the Philippines gained internal self-government as part of its transition towards achieving "full independence" from the US. However, the Philippines continued to be tied to the US through various policies ratified by the Commonwealth government - those that maintained free trade between US and the Philippines, retained property rights of US citizens and corporation, and allowed the US to station and occupy land as military bases (Guerrero 2005; Jimenez-Tan 2009). Filipino resistance persisted, primarily from trade unions and even peasant farmers; and in an attempt to pacify such resistance, housing projects were undertaken by the Commonwealth government to address the needs primarily of the labor groups (Wurfel 1959; Angeles 1985). In 1938, the laborer's tenement project in Barrio Vitas, Tondo was constructed. However, a significant portion of the accepted tenants for the project were employees rather than laborers (Angeles 1985). Angeles (1985, 48) described the project’s name as a “misnomer” because applicants without stable employment were not considered.

In the same year, President Manuel Quezon of the Philippine Commonwealth acquired the Diliman Estate with the intention of developing it into a housing settlement for laborers and low-salaried employees. The People's Homesite Corporation (PHC) was established for this purpose. In 1941, the Commonwealth government created the National Housing Commission (NHC). According to their charters, both PHC and NHC were oriented towards the marginalized, specifically the laborers, and low-salaried employees, and the urban poor. Despite this, the project of PHC leaned towards the middle class. Meanwhile, the NHC’s initiatives were postponed due to the outbreak of World War II (Angeles 1985).

The majority of Commonwealth government officials - who were predominantly from the Filipino ruling class - according to Angeles (1985, 48), continued to perceive informal settlements as not only an “eyesore” and "source of crime and disease" but also a "breeding ground for rebels". This perspective mirrored the earlier American colonizers' view of the native Filipinos as their little brown brothers.

In order to maintain stability within the colony, the US strategically aligned itself with local landed elites, molding them into a national ruling class. In exchange for the unwavering political loyalty of this elite class, the US permitted the preservation of the feudal system of land tenancy, which served as the foundation of wealth for these ruling elites. The US essentially adopted these ruling classes as its local puppet chiefs, especially those who had collaborated closely with the Spanish colonial government in the 19th century, and retained them at the apex of Philippine society. The US also handpicked their key political agents and provided them with training to become bureaucrat capitalists, further entrenching their position within these ruling classes and allowing them to partake in the gains of the American colonial government (Bello et al. 1982; Guerrero 2005; Jimenez-Tan 2009). Bureaucrat capitalists (puffed by the US) along with the comprador big bourgeoisie and the big landlord class chose between two imperialists: US or Japan; splitting the puppet bureaucracy into factions (Jimenez-Tan 2009).

Post-War Period

Following World War II, the US ostensibly granted the Philippines formal independence. However, this independence was merely a nominal one, as the US retained control over the Philippines across economic, political, cultural, and military dimensions. Essentially, this marked a transition to a "semi-colonial" status, ensuring continued American dominance over the Philippine political and economic landscape (Bello, Kinley, and Elinson 1982a; Guerrero 2005; Jimenez-Tan 2009).



Fig. 9: Image of war-torn Manila. Source: US National Archives and Records Administration.

The United States leveraged the war-ravaged conditions of the Philippines to legitimize its so-called "reconstruction efforts" and "development aid." In return, the US sought to secure policies from the Philippine government that allowed the

(1) maintenance of free and unrestricted trade between the Philippines and the US;
(2) unrestricted access of granting US corporations to exploit Philippine natural resources;
(3) dependence of the Philippine economy on US direct investments and loans;
(4) retaining US ownership of public utilities and natural resource-based companies;
(5) preserving vast tracts of land for US military bases and troop presence within the Philippines; and
(6) arbitrary intervention in Philippine affairs under the pretext of mutual protection (Bello, Kinley, and Elinson 1982a; Guerrero 2005; Jimenez-Tan 2009).

When American advisers returned to the Philippines in 1946, they were met with a Manila that had been utterly devastated by the effects of war and Japanese Colonial occupation. In the wake of destruction, families that were displaced and became homeless resorted to construction make-shift structures - informal communities grew rapidly, marking the acute shortage of decent housing (Kwak 2018; Dizon 2019).

Manila underwent profound transformations due to significant rural-to-urban migration and a shift from central urban to suburban living. Initially, the newly arrived rural migrants tended to establish their residences on industrial and abandoned lands within the inner city, while middle and upper-income families exhibited a preference for residing in the more expansive environs of the emerging suburban areas located further from the city center (Hutchison 2007).

Despite this glaring post-war situation, the Philippine government's primary focus in housing was on implementing institutional changes that were severely disconnected from the harsh realities of the poor Filipinos, and worse, the housing projects largely retained the previous era's thrusts,

centering on slum clearance, subdivision development and relocation (Angeles 1985; Kwak 2018). Moreover, outside advisers paid for by the US suggested the Philippine government to "firm up its home financing system for those interested in buying property on credit." (Kwak 2018, 101).

In 1947, the People's Homesite and Housing Corporation (PHHC) emerged from the merger of the PHC and NHC. However, PHHC's projects still favored middle-income groups (Angeles 1985; Kwak 2018). During the same year, a Joint Philippine-American Finance Commission was established, ostensibly to facilitate banks and financial institutions in extending long-term, low-interest loans; this also created the Rehabilitation Finance Corporation (RFC) to bolster the secondary mortgage market and broaden housing options for middle-income groups (Kwak 2018).



Fig. 10: An aerial photograph showing portions of PHHC's "Low-Cost Housing" Projects no. 2, 3, and 4. Source: John Paul 'Lakan' Olivares.[5]

5 See: lakansining.wordpress.com/2020/01/30/quezon-city-the-peoples-homesite-and-housing-projects/



Fig. 11: Photograph of a typical duplex unit in PHHC's "Low-Cost Housing" Project 4, possibly occupied for some years already. Source: National Economic Development Authority. 1974–75. NEDA Journal of Development.

In 1950 the Slum Clearance Committee (SCC) was established by the Philippine government. SCC, in collaboration with PHHC, evicted informal settlements from the urban centers of Manila and Quezon City (the national capital of the Philippines from 1949-1975), and forcibly relocated them to areas outside the metropolitan area (van Naerssen 1993).

In 1958, the RFC was reorganized as the Development Bank of the Philippines (DBP). While DBP's loans targeted the low-income groups, only a small segment of this demographic could in reality avail of the loans due to regulations that overtly favored the middle-income and upper-class groups (Angeles 1985).

During the 1960s, the suburban areas also experienced a rising presence of informal settlements due to the increasing scarcity of vacant land within the inner city. This did not emerge from deliberate and coherent planning of the Philippine government - there was a failure in both centralizing land use/zoning and establishing a land administration system (Hutchison 2007).



Fig. 12: A photograph c. 1960 taken atop Manila Cathedral reveals several patches of informal settlement communities that resided within the ruins of Intramuros from post-war years until its gradual rehabilitation. By 1963, then Manila Mayor Villegas evicted informal settlers from Intramuros and North Harbor, and relocated them to Sapang Palay, Bulacan, which was 40km away from the city (Poethig 2016). Photograph source: William Fabianic. Shantytown behind Manila Cathedral, San Agustin Church on the right. *PBase.*

Evictions and relocations were carried out rampantly by the mid-1960s. These were primarily driven by the mounting demands on land use spurred by industrial and commercial expansion (Hutchison 2007). These demolitions began in the informal settlements adjacent to Intramuros in 1963 and in Tondo and the North Harbor in 1964 - slum dwellers were forcibly relocated to far-flung resettlement sites in Sapang Palay (Bulacan), Carmona (Cavite), and San Pedro (Laguna) (Karaos 1993). Hutchison (2007, 858) further notes that these were not done systematically but rather on "ad hoc basis depending on the political power of landowners, the particularistic interests of politicians, and the size and political organization of specific squatter settlements". Massive evictions at the time received significant public scrutiny (van Naerssen 1993).

Towards the end of the 1960s, many of those who had been forcibly relocated by SCC and PHHC had come back to informal settlements

primarily due to the absence of employment opportunities and essential basic services, along with the prevailing financial challenges that made it difficult to afford housing by the PHHC (Hutchison 2007; Kwak 2018).

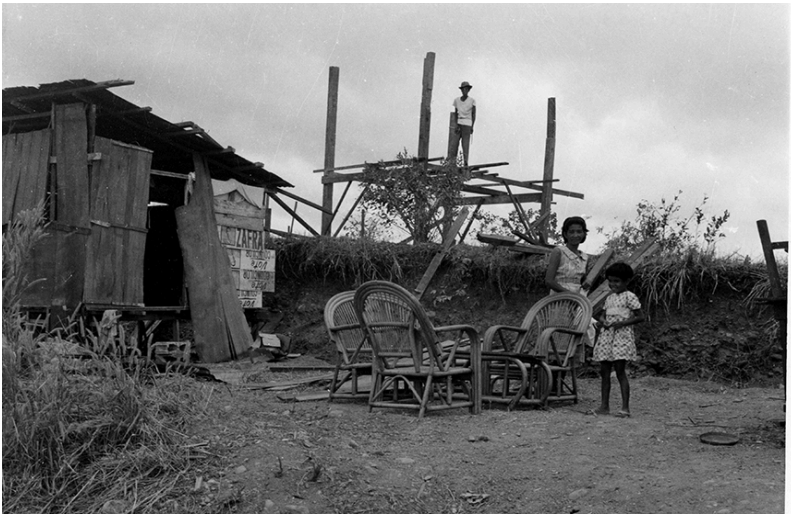


Fig. 13: Relocated slum dwellers from Intramuros in their resettlement site at Sapang Palay, Bulacan. Source: Richard Poethig. c. 1963–64. Presbyterian Historical Society.

van Naerssen (1993) described the Philippine government's housing policy in this period as "on behalf of the middle classes but propagated as low-cost housing" and characterized by "small and large scale evictions" and "ambiguous, badly-administered relocation". Meanwhile Kwak (2018, 101) noted the Philippine government's "(inability or) unwillingness to directly provide housing for lower-income urban dwellers" and its focus "on upper-class housing".

Marcos Dictatorship and Post-EDSA Period

When Ferdinand Marcos Sr. assumed the presidency, the Philippine government continued the extensive eviction of informal settlements and their forced relocation to areas far from urban centers, carrying this out from 1965 until the mid-1970s (Porio and Crisol 2004). These evictions were aimed at utilizing land for more "productive" uses, creating space for industrial, trade, and tourism developments, and portraying Metro Manila as a modern metropolis. For this purpose, the Philippine government established several government housing bodies. These were the Philippine government established additional government bodies for this namely the Presidential Assistant on Housing and Resettlement Agency (PAHRA), the Tondo Foreshore Development Authority (TFDA), the Central Institute for the Training and Relocation of Urban Squatters (CITRUS), the Presidential Committee for Housing and Urban Resettlement (PRECHUR), the Sapang Palay Development Committee (SPDC), and the Inter-Agency Task Force to Undertake the Relocation of Families in Barrio Nabacaan, Villanueva, Misamis Oriental (NHA 2015; Kwak 2018).

Similar to evictions and relocations carried out by previous administrations, the relocated families returned to the informal settlements, citing the same reasons: lack of employment opportunities and essential basic services in the relocation sites (Porio and Crisol 2004). The relocated families also expressed resentment towards how the housing projects were being executed (Philips and Yeh 1983).

Strong resistance from peasant groups, trade unions, and student organizations re-emerged and gained momentum at the end of 1960s, accompanied by widespread expression of nationalist sentiment. In the 1970s, there was also an increasing alignment between slum dwellers, the religious, and activists. This period marked the inception of the urban poor as a distinct sectoral movement that can demand responses from the

government authorities that were beyond what were achieved in the preceding decades (Hutchison 2007).

Marcos Sr. viewed the urban poor residing in informal settlements as potential sources of unrest and dissent, adding to the growing movement at the time (Jimenez-Tan 2009; Kwak 2018). This sentiment, as noted by Bello and Bielski (1982), was shared by the World Bank (WB), which considered the urban poor as a threat but also an opportunity (being a source of cheap labor for export industries).

Beginning in 1970, the WB became a great presence in Philippine affairs (Bello and Bielski 1982). Bello, Kinley, and Elinson (1982b) explain that the WB's entry had two primary objectives:

> *(1) to deeply integrate the Philippine economy into the international monopoly capitalist system, which was dominated by the United States; and*
>
> *(2) to stabilize the political situation in the country. These two objectives were translated into specific actions taken by the Philippine government in collaboration with the WB:*

In order to achieve deeper integration into the international monopoly capitalist system, the Philippine government actively fostered a favorable environment for foreign investments. This entailed the removal of tariff barriers on US imports, a process commonly referred to as trade liberalization. Furthermore, the Philippine government shifted its focus towards export-oriented industrialization, aiming to meet the demands of markets in the US, Japan, and Western Europe, rather than prioritizing the local market (Bello, Kinley, and Elinson 1982).

Marcos Sr. declared Martial Law in 1972 to suppress the growing resistance. This move led to the suspension of free press, the dissolution of

the congress, and the imprisonment of thousands of activists and individuals seen as 'opponents' by the administration (Bello, et al. 1982). Subsequently, Presidential Decree (PD) 772 was issued 3 years later that criminalized squatting (Porio and Crisol 2004; Kwak 2018).

In 1975, the Philippine government established the Metropolitan Manila Commission (MMC) which had jurisdiction over four cities and thirteen municipalities. The MMC served as a center for political authority and management in Metro Manila, enhancing the Philippine government's ability to exert control over the urban poor. This move was influenced by the visit of the WB to the Philippines in 1973, during which pressure was exerted for the Philippine government to establish a metropolitan administrative body. Subsequent to the creation of the MMC, Marcos Sr. appointed his wife, Imelda Marcos, as the governor of Metro Manila (Bello and Bielski 1982).

'Showcase' urban housing and other development initiatives were primarily employed by the Marcos administration to alleviate discontent within urban areas - aware of the potential risks of massive social unrest from slum dwellers (Wurfel 1977; Bello and Bielski 1982).

Even into the early 1970s, the Philippine government had limited involvement in providing housing for low-income individuals (Philipps and Yeh 1983). Their focus remained on eviction and relocation efforts (Yeh 1984; Ballesteros 2005). Numerous piecemeal legislations were also enacted, each with specific objectives and targeting particular groups for brief periods (Angeles 1985).

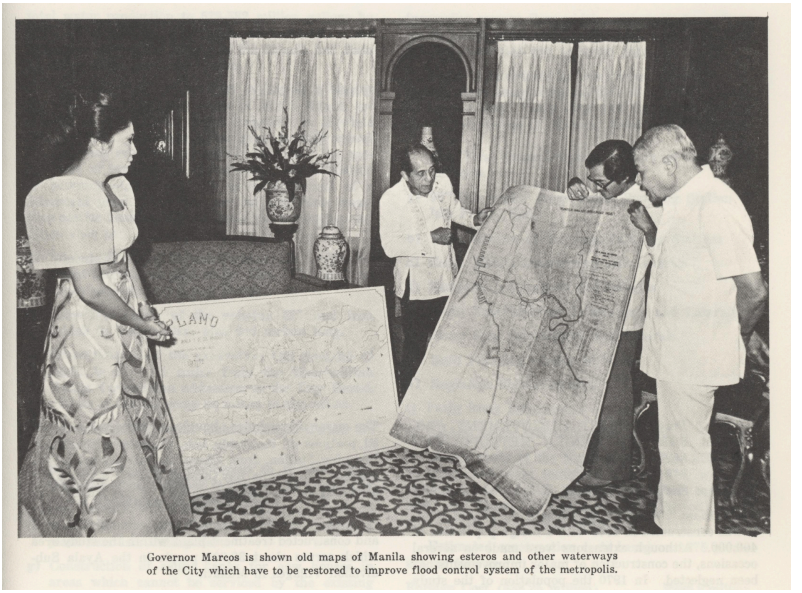
As the governor of Metro Manila, Imelda Marcos responded to the proliferation of urban poor communities and the housing crisis by covering them (enclosing informal settlements with white fences, shielding them from the view of foreigners and tourists) or removing them (using eviction and relocation) (Bello and Bielaski 1982). This was evident in the removal

of approximately 100,000 slum dwellers to accommodate the Miss Universe pageant in 1974 and an additional 60,000 for the International Monetary Fund (IMF)-WB Conference in 1976. Slum clearing efforts accelerated significantly due to Imelda Marcos's desire to 'beautify' Metro Manila in preparation for the 1976 IMF-WB conference (Wurfel 1977). As Wurfel (1977, 17) described, slum dwellers were

> commonly dumped in a field by army trucks, given some building materials, and told, 'this is home.' Sometimes there was not even any running water within easy walking distance.

These individuals were involuntarily relocated to resettlement sites approximately 32 kilometers outside Metro Manila (Bello and Bielski 1982). The housing projects in resettlement sites often prioritized land availability rather than its appropriateness regarding proximity to employment opportunities and essential social services; simultaneously, informal settlements were subjected to eviction without housing provisions (Yeh 1984). Forcibly relocated slum dwellers were given homelots, but the distance and high transport costs to employment sources forced many to return to the city or face unemployment (Wurfel 1977).

Moreover, during the Marcos administration, there was a strong emphasis on flood control projects in Metro Manila, which disproportionately targeted urban poor families living along waterways. These families were framed as primarily culprits for the flooding. Slum dwellers along waterways were among those victimized by the administration's slum clearing, deemed both unsightly and incompatible with efforts, primarily of Imelda Marcos, to 'beautify' Metro Manila (Pante 2020).



Governor Marcos is shown old maps of Manila showing esteros and other waterways of the City which have to be restored to improve flood control system of the metropolis.

Fig. 14a (Top): Imelda Marcos examines historical maps of Metro Manila for the administration's flood control program. *Source: Metropolitan Manila and the Magnitude of Its Problems by Imelda Romualdez Marcos and Ileana Maramag (Ed.), 1976*

Ambitious urban development plans are nothing unusual for the administration. By 1977, the Marcos Sr. administration enacted Proclamation No. 1637 which established a 20,312 hectare reserved area in the municipalities of Antipolo, San Mateo, and Rodriguez for the Lungsod Silangan Townsite Reservation—a planned development intended for public use, socialized housing, and other settlements. This project, conceived under the idea of a New Town Development (JICA 1983), was meant to absorb population overspill and decongest Metro Manila, and was envisioned to relocate the city eastward and farther inland (Lico 2003).



On first day in office, Governor Imelda Marcos points to squatters along creek that hamper drainage of city. Slums have to be cleared to beautify Manila.

Fig. 14b (Bottom): Imelda Marcos in one of her inspections of urban poor communities situated along Metro Manila's waterways. These inspections were framed by the Marcos administration as part of flood control and beautification efforts in Manila. Source: Metropolitan Manila and the Magnitude of Its Problems by Imelda Romualdez Marcos and Ileana Maramag (Ed.), 1976

A JICA (Japan International Cooperation Agency) report in 1983, *The Master Plan Study for Infanta-Real Module Urban Development*, provided a more detailed plan of this vision, which featured four modules built along Marcos Highway (now Marikina-Infanta Road), with the first module situated approximately where the reservation area was described in 1977. The fourth module, located in Infanta, Quezon Province, was meant to be the center of growth in the east coast of Luzon, and will serve as a site for a new Export-Processing Zone (EPZ) (JICA 1983) for minerals, logs, and other related products (Episcopal Commission on Tribal Filipinos 1983). Such intention aligned with the country's then thrust towards export-oriented industrialization reliant on foreign technology and capitalization (ECTF

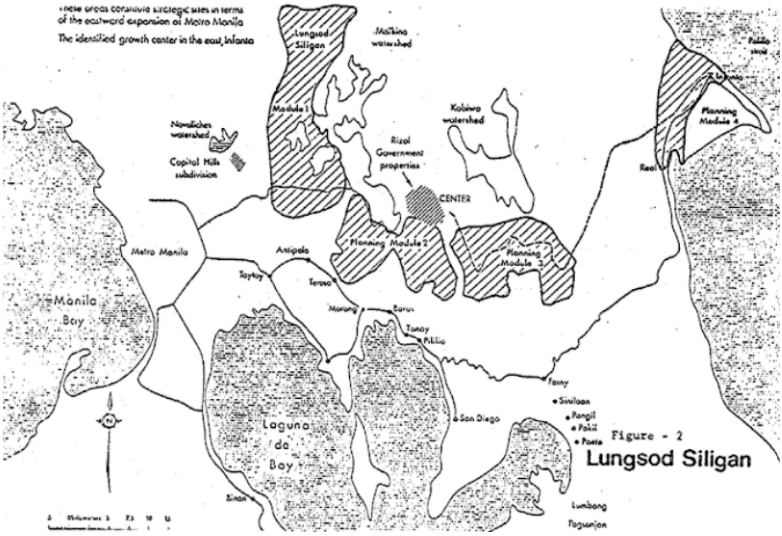


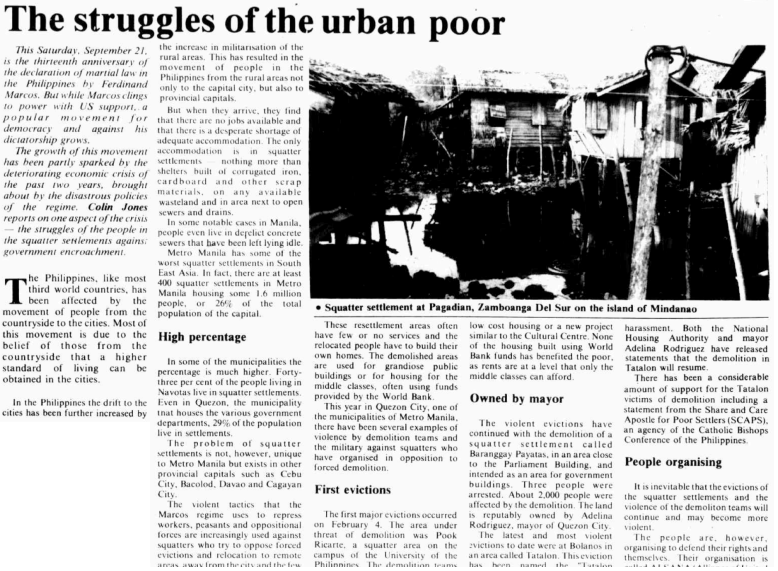
Fig. 15: Diagram by JICA showing the four planned modules for the Lungsod Silangan development. Source: JICA. 1983. The Master Plan Study for Infanta-Real Module Urban Development. *Via openjicareport.jica.go.jp*

1983). This megaproject[6] was not fully implemented due to its scope and cost (Lico 2003).

Due to the ineffectiveness of forced relocations (as relocatees returned to urban poor communities), the Philippine government occasionally considered implementing the "Return to the Province Program." This initiative aimed to discourage rural families from moving to Metro Manila. The strategy involved issuing identity cards to current residents in the urban center, distinguishing them from individuals the government deemed as unauthorized newcomers (Bello and Bielski 1982).

6 Several administrations post-Marcos Sr. attempted to reactivate the project, as seen in Ramos's Lungsod Silangan Task Force (through the issuance of Administrative Order No. 120) and Arroyo's designation of Lungsod Silangan Townsite for government employee housing (through issuance of the Executive Order No. 698). The vision of developing eastward persisted, which was evident in major resettlement projects initiated during the Ramos and Estrada administrations in the late 1990s, the most prominent of which was Erap City in Rodriguez, Rizal. However, it faced significant problems at the time of its construction, including environmental and land use issues and amortization cost (Florentino-Hofilena 2000).

Evictions of informal settlements during the regime of Marcos Sr. was driven not only by the Philippine government's ambition of a world-class Metro Manila but also by an agenda of quelling a potential uprising from the urban poor (Ortega 2016).



The struggles of the urban poor

This Saturday, September 21, is the thirteenth anniversary of the declaration of martial law in the Philippines by Ferdinand Marcos. But while Marcos clings to power with US support, a popular movement for democracy and against his dictatorship grows.

The growth of this movement has been partly sparked by the deteriorating economic crisis of the past two years, brought about by the disastrous policies of the regime. ***Colin Jones*** *reports on one aspect of the crisis — the struggles of the people in the squatter settlements against government encroachment.*

The Philippines, like most third world countries, has been affected by the movement of people from the countryside to the cities. Most of this movement is due to the belief of those from the countryside that a higher standard of living can be obtained in the cities.

In the Philippines the drift to the cities has been further increased by the increase in militarisation of the rural areas. This has resulted in the movement of people in the Philippines from the rural areas not only to the capital city, but also to provincial capitals.

But when they arrive, they find that there are no jobs available and that there is a desperate shortage of adequate accommodation. The only accommodation is in squatter settlements — nothing more than shelters built of corrugated iron, cardboard and other scrap materials, on any available wasteland and in area next to open sewers and drains.

In some notable cases in Manila, people even live in dejelict concrete sewers that have been left lying idle.

Metro Manila has some of the worst squatter settlements in South East Asia. In fact, there are at least 400 squatter settlements in Metro Manila housing some 1.6 million people, or 26% of the total population of the capital.

High percentage

In some of the municipalities the percentage is much higher. Forty-three per cent of the people living in Navotas live in squatter settlements. Even in Quezon, the municipality tnat houses the various government departments, 29% of the population live in settlements.

The problem of squatter settlements is not, however, unique to Metro Manila but exists in other provincial capitals such as Cebu City, Bacolod, Davao and Cagayan City.

The violent tactics that the Marcos regime uses to repress workers, peasants and oppositional forces are increasingly used against squatters who try to oppose forced evictions and relocation to remote areas, away from the city and the low cost housing or a new project similar to the Cultural Centre. None of the housing built using World Bank funds has benefited the poor, as rents are at a level that only the middle classes can afford.

• Squatter settlement at Pagadian, Zamboanga Del Sur on the island of Mindanao

These resettlement areas often have few or no services and the relocated people have to build their own homes. The demolished areas are used for grandiose public buildings or for housing for the middle classes, often using funds provided by the World Bank.

This year in Quezon City, one of the municipalities of Metro Manila, there have been several examples of violence by demolition teams and the military against squatters who have organised in opposition to forced demolition.

First evictions

The first major evictions occurred on February 4. The area under threat of demolition was Pook Ricarte, a squatter area on the campus of the University of the Philippines. The demolition teams

Owned by mayor

The violent evictions have continued with the demolition of a squatter settlement called Baranggay Payatas, in an area close to the Parliament Building, and intended as an area for government buildings. Three people were arrested. About 2,000 people were affected by the demolition. The land is reputably owned by Adelina Rodriguez, mayor of Quezon City.

The latest and most violent evictions to date were at Bolanos in an area called Tatalon. This eviction has been named the "Tatalon harassment. Both the National Housing Authority and mayor Adelina Rodriguez have released statements that the demolition in Tatalon will resume.

There has been a considerable amount of support for the Tatalon victims of demolition including a statement from the Share and Care Apostle for Poor Settlers (SCAPS), an agency of the Catholic Bishops Conference of the Philippines.

People organising

It is inevitable that the evictions of the squatter settlements and the violence of the demoliton teams will continue and may become more violent.

The people are, however, organising to defend their rights and themselves. Their organisation is

Fig. 16: An article from the Tribune (Sydney, NSW), "The Struggles of the Urban Poor," released 18 September 1985, narrated instances of evictions in Pook Ricarte, Tatalon, and near the designated National Government Center in Payatas. Source: Trove, National Library of Australia



• Waiting for a demolition team to arrive at a squatter settlement at Cubao, Metro Manila

Fig. 17: A photograph from the same article showing a picket protest in Cubao, mounted as a response to the impending demolition. Source: Trove, National Library of Australia

By the mid-1970s, collective resistance from different marginalized sectors had reached considerable strength. Confronted with this, the Philippine government initiated tokenistic efforts in producing mass housing. It established several new government agencies to oversee these housing projects. (Bello and Bielski 1982; Angeles 1985), including the National Housing Authority (NHA) in 1975 which had the following objectives (NHA 2015):

> *(a) To provide and maintain adequate housing for the greatest possible number of people;*
> *(b) To undertake housing, development, resettlement or other activities as would enhance the provision of housing to every Filipino; and*
> *(c) To harness and promote private participation in housing ventures in terms of capital expenditures, land, expertise, financing and other facilities for the sustained growth of the housing industry.*

With the NHA taking over for the PHHC, the 6 government agencies namely, the PAHRA, TFDA, CITRUS, PRECHUR, SPDC, and the Inter-Agency Task Force to Undertake the Relocation of Families in Barrio Nabacaan, Villanueva, Misamis Oriental, were all abolished and integrated the functions of these agencies to the NHA. In this period, several government agencies were created: the Task Force on Human Settlements and the Inter-Agency Task Force on Nabaooan Relocation in 1973; the Tondo Foreshore Development Authority in 1974; the Human Settlements Commission (HSC) in 1976 but was re-named as the Human Settlements Commission in 1978 (HSRC) and later re-established as the Housing and Land Use Regulatory Board (HLURB) in 1987; the Home Development Mutual Fund (HDMF) in 1978; and the National Home Mortgage Finance Corporation (NHMFC) in 1979.

Moreover, under the Presidential Decree (PD) 1472 issued in 1978, NHA was given the powers to undertake summary evictions in the following cases: urban poor communities in NHA-owned public land, housing projects in resettlement sites owned by NHA, and awardees of NHA housing projects whose right to occupy or lease has been rescinded due to violation of the conditions of the award agreement.

While Imelda Marcos viewed the urban poor simply as eyesore and hence, an impediment to the beautification and modernization of Metro Manila, the WB considered them more as potential "sources of disruption" that must be pacified. From this perspective, the WB, in its pursuit to render Metro Manila integrable to the international monopoly capitalist system,had come to the realization that aggressive eviction and relocation were detrimental to this (Bello and Bielski 1982; Kwak 2018). In response, the WB presented to the Philippine government a different approach: "slum upgrading in situ." This approach to mass housing aimed to improve urban poor communities by reblocking or re-organizing the informal settlement, providing basic services like water and electricity, and offering

the beneficiaries the option to rent or buy the housing (Bello and Bielski 1982).

This WB prescription of slum upgrading, however, was not immediately adopted by the Marcos administration. However, a series of large-scale protests from the urban poor, opposing the eviction and relocation strategy eventually persuaded them to reconsider (Bello and Bielski 1982). This shift led to the implementation of programs like the Slum and Improvement Resettlement (SIR) Program and the Zonal Improvement Program (ZIP) (Porio and Crisol 2004) in the mid-1970s.

The slum upgrading approach of the WB, however, had several significant contradictions which the WB chose to overlook when they prescribed this to the Philippine government (Bello and Bielski 1982). Despite the WB's claims that their projects were intended to benefit the very poor, they implemented the principle of cost-recovery, meaning that each project had to be financially self-sustaining. This shifted the financial burden of improvements onto urban poor families, forcing them to sell their 'entitlements' to housing to more affluent middle- and lower-middle-class families from other areas (Ruland 1985). As Wurfel (1977) pointed out, these projects were largely unaffordable for slum dwellers.

Moreover, given that urban poor families already struggle to meet their basic needs, such as food, clothing, education, and healthcare, the slum upgrading projects of WB effectively displaced them and pushed them outside the metropolitan areas about 20 to 40 km from the urban centers (Bello and Bielski 1982).

While the WB asserted that their slum upgrading would be accomplished with only minimum relocation, the reality was quite different. As noted by van Naerssen (1993): it was not only the very poor that were 'priced out' but also the ordinary poor. Furthermore, the relocation process placed additional financial burdens on urban poor families as they had to cover the

costs of land in the relocation site, along with increased cost in transportation to reach their workplaces in the urban center (van Naerssen 1993). Very few urban poor communities underwent the WB slum upgrading (Porio and Crisol 2004; Hutchison 2007) and had very little impact (Oberai 1993).

Until the mid-1970s, government housing projects were highly limited, with the majority of benefits primarily directed towards middle-income groups (Yeh 1984). Bello and Bielski (1982, 108) also observed that "for the most part, these government housing projects were expensive, middle-class oriented, and ineffective."

The final housing initiative of the Marcos dictatorship in the early 1980s, the Bagong Lipunan Sites and Services Program (BLISS), reflected these shortcomings. BLISS consisted of two types: rural and urban (Domingo 2001). The program, particularly the Urban BLISS, faced significant criticism due to its unaffordable rent costs and an alleged patronage system that disproportionately benefited military personnel and higher government officials (van Naerssen 1989; Galam 2010; Runald 1989 quoted in Berner 1997). Intended to create a mixed-income housing development, BLISS ultimately resembled another middle-class-oriented housing project (Bello and Bielski 1982).

Both slum upgrading and sites and services inevitably involve the Philippine government in land acquisition. However, acquiring land has become more difficult due to the (1) inefficient tax collection; (2) corruption, leading to continued rise of land price in Metro Manila despite a land price freeze directive issued in 1979 (Yeh 1984; Werlin 1999). Presidential Decree No. 1640 designated Metro Manila as an urban land reform zone, with the objective of curbing the escalation of land prices in the urban center and advancing the goals of urban land reform.



Fig. 18: One of Marcos Sr. administration's major housing programs undertaken was the Bagong Lipunan Improvement of Sites and Services (BLISS), intended to provide self-sufficient model communities for low- to middle-income families on a lease-to-own basis (Lico 2003). Image Source: John Paul 'Lakan' Olivares

However, despite this directive, land in Metro Manila continued to be sold at inflated prices throughout the 1980s (Werlin, 1999).

When the National Shelter Program (NSP) was formulated in 1978, it was recognized as the Philippine government's comprehensive strategy to assist homeless low- and middle-income families in meeting their housing needs through affordable housing options (NEDA and UP PLANADES 2018). The NSP has 3 main components that incorporate a variety of policy instruments related to housing: production, finance, and regulation.

- Regulation. This component involves an ongoing process of refining building standards and regulations pertaining to housing construction and subdivision development. The primary of which is to safeguard potential buyers of housing units from dishonest developers and sellers.

- Production. This component mainly entails the accreditation and franchising of private developers, constructors, fabricators, and suppliers who will directly engage in the actual construction of housing projects.

- Finance. This component operates through two major schemes: development financing (in which loans are provided to developers for construction of housing and subdivision developments) and end-user financing (in which loans are provided to prospective homebuyers of a housing unit).

Over time these components were carried out by various Key Shelter Agencies (KSAs). Along with NSP, the Philippine government established the Ministry of Human Settlements (MHS) in the same year (1978) to manage the NSP, acting as the overarching body for all the government housing agencies. (Yeh 1984; Ballesteros 2005). This results in NHA taking the primary role of overseeing slum upgrading and sites and services initiatives, while the MHS is tasked on supplying housing for low and middle-income groups, often in the form of low-rise apartment buildings that are typically beyond the means of the low-income groups. These efforts, however, are not enough as the growth number of the urban poor has been surpassing that of the beneficiaries of the Philippine government's housing projects (Yeh 1984).

As Angeles (1985) pointed out, the growing number of government housing agencies led to significant confusion as there was very little coordination amongst them. As a result, the Philippine government was not able to accomplish a comprehensive and sustained housing program.

In the following year, in 1979, the WB introduced the Structural Adjustment Loan (SAL) at the IMF-WB[7] annual meeting. This was intended to address the economic crises faced by Global South countries due to escalating levels of external debt (from the multilateral financial institutions) and the international recession. Unlike the conventional project loans issued by the WB, the SAL was a program loan designed to encompass entire economic sectors like agriculture, industry, or energy (Broad and Bello 1982).

Shortly after the IMF provided two loans to assist the Philippine government in managing external debt issues, the Philippines under Marcos Sr. again received SAL from the WB in 1979, becoming the first country in Asia and second in the world to receive it. It is important to note that SALs were viewed skeptically by many borrowing governments. By the mid-1980s, only 4 countries (one of them being the Philippines) were open to accepting the conditions that came with the WB loans. Despite this, in 1984, the Philippine government again received SAL (Broad and Bello 1982; IBON Foundation 2021).

Bello et al. (2004) and Jimenez-Tan (2009) notes the following as the specific (neoliberal) prescriptions that came with the WB loans:

> *(1) easing of restrictions on foreign investments and reducing tariffs on the importation of surplus foreign consumer goods (trade liberalization);*

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[7] The World Bank (WB) and the International Monetary Fund (IMF) are financial institutions established at the Bretton Woods Conference, which laid the foundation for the post-World War II international (capitalist) economic system that is dominated by the US. In both of these neoliberal multilateral institutions, the US wields majority voting power, giving the US effective veto power over most decisions made by these institutions (Woods 2003).

These two institutions, the WB and the IMF, maintain a close working partnership. The IMF supplies medium-term credits (ranging from 1 to 3 years) to help bridge temporary shortfalls in foreign exchange resulting from adverse shifts in a country's balance of payments. In contrast, the World Bank provides long-term loans (spanning from 5 to 20 years) for development projects (Bello and Bielaski 1982).

Initially focused on financing the reconstruction of war-devastated Europe, the WB transitioned to providing for development project loans in the Global South in the 1950s, and later on to providing program loans in the late 1970s.

(2) selling off of government-owned assets (public utilities and services) and government-owned and operated corporations (privatization);

(3) eliminating government regulations on economic activity (deregulation); and

(4) opening the Philippines' raw materials and labor to further exploitation.

Broad and Bello (1982, 167) characterized SAL and its loan conditionalities as "a final offensive against protectionism" hurting the remaining local industries and leading to increased reliance on imports (worsened import-dependency) while establishing export-oriented industrialization (Bello et al. 2004; Jimenez-Tan 2009; IBON Foundation 2021). This resulted in an import-dependent and export-oriented economy constrained by Structural Adjustment Loans (SALs) and further exacerbated by the primary focus on debt serving. This pattern of ongoing depletion of government resources by way of debt repayments to international creditors (IMF-WB) and the reduction of capital expenditures (for welfare and social services) persisted (Bello et al. 2004).

To achieve this neoliberal (characterized by trade liberalization, privatization, and deregulation) economic restructuring, the Philippine government played a key role in repressing marginalized sectors who were standing against further subordination of the Philippine economy to the US interests. The martial law marked the crucial first move in fashioning this (Bello, Kinley, and Elinson 1982b).

In the midst of intensified political repression and neoliberal economic restructuring, the resistance and calls for genuine economic development from the marginalized and also of the middle class grew stronger. In 1986, millions of Filipinos participated in a series of mobilizations that was called

the EDSA Revolution, which led to the downfall of the Marcos Dictatorship. This historic moment was the culmination of years of organized efforts and the raising of public awareness, combined with spontaneous demonstrations driven by the Filipinos' strong desire to safeguard civil liberties (Jimenez-Tan 2009).

After the EDSA Revolution, while there was an apparent restoration of democracy, it is crucial to recognize that power merely shifted back to other factions of the ruling class (Bello et al. 2004). Since the Philippine independence, the political system in the country has been characterized by factions of the ruling class taking turns in power to control the government and distribute the gains to supporters (Bello, Kinley, and Elinson 1982b). Hence, even with the end of the Marcos dictatorship, the chronic crises in the Philippine economy was not resolved (Bello et al. 2004).

While the Marcos regime is frequently singled out as a cause of underdevelopment in the Philippines, the post-EDSA administrations have played an equally significant role. The prevailing economic model of neoliberal policies such as trade liberalization, privatization, and deregulation was maintained by the subsequent administrations. The Philippines continues to have close ties with the US and aligns with IMF-WB (and later the WTO) that have become alternative channels through which the US could exert influence over authoritarian regimes or elite democracies. With the increasing influence of these multilateral financing institutions, the United States also bolstered its control over the economic development of the Philippines (Bello, Kinley, and Elinson 1982b; Bello et al. 2004; Jimenez-Tan 2009).

According to Bello et al (2004), the restructuring of the Philippine economy through the SALs can be divided into approximately three distinct phases:

- *The first phase (1980 to 1983), was characterized by a primary emphasis on trade liberalization.*
- *The second phase (1983 to 1992), marked a shift in focus towards debt repayment.*
- *The third phase, (1992 to 1999) was characterized by a comprehensive transition to an all-encompassing free-market model, characterized by rapid deregulation, privatization, and the liberalization of trade and investment.*

With the IMF-WB's intervention in the Philippine affairs being driven by the agenda to further integrate the country's economy into the international monopoly capitalist system, through their loan conditionalities, they compelled borrowing governments to adopt the neoliberal urban management theory and practice that "views the role of cities as engines of globally-oriented manufacturing-led economic growth" (Shatkin 2004, 2475) and champions privatization[8] mainly through public-private partnerships (PPPs) (Bello et al. 2004; Mouton and Shatkin 2019). According to Bello et al. (2004), This can be seen with the Marcos Sr. regime as well as the post-EDSA administrations (e.g. Aquino, Ramos, Estrada, Arroyo) arguing for privatization and cited the same reasons for privatizing government-owned assets:

> *privatization would make industries efficient; the profit from the sale of these assets would help augment the government's budget; the sale of assets would eliminate government subsidies and lessen the drag on the national budget (Bello et al. 2004, 196).*

These IMF-WB prescriptions have significant implications for urban development in the Philippines: there is an enhanced role for the private sector while the government's role is diminished. Mouton and Shatkin

[8] Bello et. al (2004) defines privatization as the transfer of ownership of assets from the public sector to the private sector (Bello et al. 2004). According to him, the disposal of these assets can take different forms: (1) outright sale; (2) build-operate-transfer schemes; or (3) joint venture partnerships/agreements (e.g. public-private partnerships).

(2019) noted the resurgence of the private sector, particularly the large developers, in shaping the urban landscape while the government's efforts to develop urban centers were largely shaped by the WB-IMF (through its loan prescriptions as well as debt servicing responsibilities).

IBON International (2017, 6) accurately describes this as a "reorientation of government priorities towards private sector aims." Moreover, urbanization intensified along with the construction of major infrastructure such as ports and highways funded through loans from WB (Hutchison 2007).

Through the Executive Order (EO) 90 issued in 1986, the Philippine government undertook

> *(1) a rationalization of the government housing structure, dissolving the MHS, creating the Housing and Urban Development Coordinating Council (HUDCC) in its place, and identifying the KSAs to implement the National Shelter Program (NSP);*
>
> *(2) a shift from the direct strategy of the Philippine government in the housing production (for middle-income groups) to an 'enabling' strategy that is focused on housing for the urban poor (Porio et al. 2004; Ballesteros 2005).*

Table 1 highlights the institutional evolution of key shelter agencies (KSAs) responsible for implementing the National Shelter Program (NSP) in the Philippines during three critical periods: the late 1970s (prior to the EDSA Revolution), the late 1980s (post-EDSA Revolution), and post-2019 (marked by the establishment of the Department of Human Settlements and Urban Development, which consolidated housing and urban development functions under a centralized authority). It identifies the primary umbrella agency overseeing the NSP and details the roles of other KSAs in regulation, housing production, and financing.

Table 1. Institutional Changes of Key Shelter Agencies implementing the NSP			
NSP Component	*Late 1970s*	*Late 1980s*	*Since 2019*
Umbrella Agency	Ministry of Human Settlements (MHS) created in 1978	Housing and Urban Development Coordinating Council (HUDCC) created in 1986	Department of Human Settlements and Urban Development (DHSUD) created in 2019
Regulation	Human Settlements Commission (HSC) but renamed to Human Settlements Regulatory Commission (HSRC) created in 1976 but renamed in 1978)	Housing and Land Use Regulatory Board (HLURB) (formerly the HSRC and HSC) renamed in 1986	*HLURB merged with the HUDCC forming the DHSUD in 2019
Production	National Housing Authority (NHA) created in 1975		
	Human Settlements Development Corporation (HSDC) created in 1978	-	-
Finance	Home Development Mutual Fund (HDMF) or Pag-IBIG Fund created in 1978		
	National Home Mortgage Finance Corporation (NHMFC) created in 1977		
	Home Financing Corporation (HFC) created in 1979	Home Guaranty Corporation (HGC) (formerly the HFC) re-established in 1986	HGC was merged with another GOCC and removed from the government housing structure[9] in 2018
	-	-	Social Housing Finance Corporation created in 2004

Note: Consolidated by the authors from Angeles 1985; Ballesteros 2005; and DHSUD n.d.

The 1987 Philippine Constitution allowed the participation of people's organizations (POs) and/or community-based organizations (CBOs), and

[9] Starting 2018, the Home Guaranty Corporation was merged with the Philippine Export-Import Credit Agency, effectively renaming it to Philippine Guarantee Corporation and placing it under the Department of Finance.

non-governmental organizations (NGOs) in government functions; however, this also included the participation from the private sector.

In 1991, the Local Government Code (LGC) initiated a process of political and administrative decentralization and devolution, transferring national responsibilities to local government units (LGUs) (Rebullida, Endriga, and Santos 1999), providing them with greater political and fiscal autonomy.

As noted by Rebullida, Endriga, and Santos (1999) and Atienza and Go (2023), the LGC afforded the following to the LGUs:

> *(1) power to generate revenues through taxation;*
> *(2) increase in LGUs' share of internal revenue allotment to 40%;*
> *(3) introduction of sectoral representation within the legislative councils of LGUs;*
> *(4) formation of local development councils that include representatives from civil society, LGUs, local departments, and congressional representatives; and*
> *(5) authority to engage in credit to fund development projects based on approved local development plans and public investment programs.*

The LGC also stipulated provisions for the integration of POs and NGOs in local development councils in various domains such as city development, housing, etc. The urban poor movement broadly composed by urban poor POs, NGOs, civic groups with progressive church leaders in the Philippines skillfully harnessed the newfound opportunities for political engagement Their efforts bore significant fruit, leading to the establishment of the Urban Development and Housing Act (UDHA), passed in 1992 (Karaos 1993; Porio 2002; Rebullida 2003). While the UDHA was a result of lobbying efforts of civil society, Hutchison (2007, 861) explains that the LGC was "a child of United States Agency for International Development (USAID) recommendations". Rebullida (2003, 54) notes that “the impact of

the urban poor movement can be clearly seen in the policy content of UDHA" particularly in its pronounced objectives:

- uplift the conditions of the underprivileged and homeless citizens in urban areas and in resettlement areas by making available to them decent housing at affordable cost, basic services, and employment opportunities (Section 2a);
- provide for the rational use and development of urban land in order to bring about the following (Section 2b):

    - equitable utilization of residential lands in urban and urbanizable areas with particular attention to the needs and requirements of the underprivileged and homeless citizens and not merely on the basis of market forces;
    - reduction in urban dysfunctions, particularly those that adversely affect public health, safety and ecology; and
    - [allowing] access to land and housing by the underprivileged and homeless citizens;

- provide for an equitable land tenure system that shall guarantee security of tenure to Program beneficiaries but shall respect the rights of small property owners and ensure the payment of just compensation (Section 2d);

The central role of LGUs in planning and delivery of housing is reinforced in the UDHA by compelling LGUs to undertake essential responsibilities such as

- conducting land inventory of residential lands, government-owned lands (including lands of government agencies, government-owned or government-controlled corporations and its subsidiaries), unregistered or abandoned/idle lands (Section 7);

- updating of the land inventory every 3 years (Section 7);
- identifying and acquisition of land for socialized housing[10] and resettlement areas for immediate and future needs of the underprivileged and homeless in urban areas, taking into consideration and degree of availability of basic services and facilities, their accessibility and proximity of jobs sites and other economic opportunities (Section 8 and Section 22);
- creating a priority criteria in the acquisition of lands for socialized housing in which government-owned lands are given priority, followed in order, by alienable lands of the public domain, unregistered or abandoned/idle lands, and lastly, privately-owned lands (Section 9);
- identifying and registering the qualified beneficiary of UDHA (Section 17); and
- creating a participatory mechanism to include the beneficiaries in the decision-making process over matters involving the protection and promotion of their legitimate collective interest (Section 23).

Despite the LGC and UDHA providing legal bases for the relegation of housing provision roles to LGUs, and strengthening of civil society participation in housing and urban development at the local level, the rights-claiming of urban poor POs and NGOs, several substantial impediments persist. As Porio (2002) indicates, decentralization shifted decision-making authority to LGUs in areas like land use, taxation, and valuation. While this might imply improved accessibility, particularly for urban poor POs/NGOs who are asserting their claims for land, housing, and social services, the reality has presented a greater challenge, especially

[10] Socialized housing refers to "the housing projects covering houses and lots or homelots undertaken by the Philippine government or the private sector for the underprivileged and homeless citizens which shall include sites and services development, public rental housing, long-term financing, liberalized terms on interest payments, and such other benefits" (RA 7279 Section 3g).

These should be within the affordability level of low-income (and average income) earners which is deemed to be the 30% of the gross family income (BP 220).

in profit-oriented contexts. Ballesteros (2009) notes a key issue: the political will of the LGUs to undertake these roles. She explains that most LGUs (1) lack financial resources and may (2) have other priorities. Porio et al. (2004), meanwhile, also points to other issues: (3) lack of LGU's technical capacities, and the (4) absence of effective monitoring of LGU compliance.

A prominent challenge revolves around the constrained fiscal resources at the disposal of LGUs. Their primary revenue sources stem from the internal revenue allotment (IRA) and revenue generated from local property taxes. Consequently, financially disadvantaged LGUs, especially those with less land of high value, face limitations in resource mobilization to fund housing projects. The mounting pressure to generate their own revenue along with the aforementioned financial constraints make land use, taxation, and valuation and urban development become crucial and have emerged as significant domains of negotiation and contention amongst LGU authorities, developers, and urban poor POs/NGOs (Porio 2002; Hutchison 2007). These drive LGUs towards developing investment plans to engage in PPPs with the private sector (primarily developers) to raise the necessary funds (Shatkin 2004; Ballesteros 2005; Ortega 2018).

What ensues is a lopsided competition for valuable land between developers who push for developments for high-end markets and for urban poor POs/NGOs who wish to use it for affordable housing - in which the interests of the private sector are stronger (Porio 2002; Hutchison 2007). LGUs welcome these developments from the private sector not only for their revenue potential but also because they symbolize progress and modernization (Porio 2002). Porio et al. (2004, 68) explains that "many local politicians and businessmen only favour housing and relocation programmes for the poor if they are related to other enterprise plans or real estate development projects."

Furthermore, the allocation of responsibilities for housing delivery between the national government's KSAs and LGUs remains inadequately defined, resulting in ambiguity (Ballesteros, Ramos, and Ancheta 2022) and, from the perception of the urban poor, becomes an excuse for both not to assume responsibility. Although some LGUs have endeavored to allocate resources for housing projects, these tend to be sporadic and extend only to employees of the LGU (Ballesteros, Ramos, and Ancheta 2022).

The significant mobilization of urban poor POs/NGOs have heightened the awareness among LGU authorities regarding the demands of the urban poor sector (Porio 2002; Rebullida 2003). However, in light of profit-oriented considerations and the maximization of land resources, most LGUs have, at best, introduced consultative mechanisms in their project implementations. These mechanisms are often implemented by LGUs only for compliance to the requirement of people's participation and legitimization of their housing projects (Porio 2002).

Although the UDHA provided a degree of legal protection and legitimacy to the urban poor's land and housing struggles (Hutchison 2007), numerous provisions within the UDHA and its subsequent amendment run counter to its stated positive objectives.

> 1. [Section] 2. Declaration of State Policy and Program Objectives — It shall be the policy of the State to undertake, in cooperation with the private sector, a comprehensive and continuing Urban Development and Housing Program hereinafter referred to as the Program, which shall:
>
> > (b) Provide for the rational use and development of urban land in order to
> > bring about the following:
> >
> > > (2) Optimization of the use and productivity of land and urban resources;

(3) Development of urban areas conducive to commercial and industrial activities which can generate more economic opportunities for the people;

2. [Section] 3. Definition of Terms. — For purposes of this Act:

(c) "Blighted lands" refers to the areas where the structures are dilapidated, obsolete and unsanitary, tending to depreciate the value of the land and prevent normal development and use of the area.

(m) "Professional squatters" refers to individuals or groups who occupy lands without the express consent of the landowner and who have sufficient income for legitimate housing. The term shall also apply to persons who have previously been awarded homelots or housing units by the Government but who sold, leased or transferred the same to settle illegally in the same place or in another urban area, and non-bona fide occupants and intruders of lands reserved for socialized housing.

3. [Section] 10. Modes of Land Acquisition. — The modes of acquiring lands for purposes of this Act shall include, among others, community mortgage, land swapping, land assembly or consolidation, land banking, donation to the Government, joint-venture agreement, negotiated purchase, and expropriation

4. [Section] 13. Valuation of Lands for Socialized Housing. — Equitable land valuation guidelines for socialized housing shall be set by the Department of Finance on the basis of the market value reflected in the Zonal valuation, or in its absence, on the latest real property tax declaration.

For sites already occupied by qualified Program beneficiaries, the Department of Finance shall factor into the valuation the blighted status of the lands as certified by the local government unit or the National Housing Authority.

5. [Section] 16. Eligibility Criteria for Socialized Housing Program Beneficiaries — To qualify for the socialized housing program, a beneficiary:

(a) Must be a Filipino citizen;

(b) Must be an underprivileged and homeless citizen, as defined in Section 3 of this Act;

(c) Must not own any real property whether in the urban or rural areas; and

(d) Must not be a professional squatter or a member of squatting
syndicates.

6. [Section] 18. Balanced Housing Development[11] — The Program shall include a system to be specified in the Framework plan whereby developers of proposed subdivision projects shall be required to

(1) develop an area for socialized housing equivalent to at least fifteen percent (15%) of the total subdivision area or subdivision project cost; and

(2) at least five percent (5%) of condominium area or project cost,

at the option of the developer, within the same city or municipality, whenever feasible, and in accordance with the standards set by the Housing and Land Use Regulatory Board and other existing laws.

[11] Amendments to Section 18 of UDHA through the ratification of the Republic Act 10884 (Balanced Housing Program Amendments Act) in 2016 have been reflected in this.

The balanced housing development as herein required may also be complied with by the developers concerned in any of the following manner:

(a) Development of socialized housing in a new settlement;

(b) Joint-venture projects for socialized housing with the local government, housing agencies, or another private developer or accredited NGO by the HLURB but if the developer has failed to complete the development of the project, the owner and/or developer of the main subdivision or condominium project shall be solidarily liable only to the extent of compliance to the balanced housing requirement regardless of the provisions of their joint venture agreement; and

(c) Participation in a new project under the community mortgage program.

7. [Section] 20. Incentives for Private Sector Participating in Socialized Housing — To encourage greater private sector participation in socialized housing and further reduce the cost of housing units for the benefit of the underprivileged and homeless, the following incentives shall be extended to the private sectors:

(a) Reduction and simplification of qualification and accreditation requirements for participating private developers;

(b) Creation of one-stop offices in the different regions of the country for the processing, approval and issuance of clearances, permits and licenses: Provided, That clearances, permits and licenses shall be issued within ninety (90) days from the date of submission of all requirements by the participating private developers;

(c) Simplification of financing procedures; and
(d) Exemption from the payment of the following:

(1) Project-related income taxes;
(2) Capital gains tax on raw lands used for the project;
(3) Value-added tax for the project contractor concerned;
(4) Transfer tax for both raw completed projects; and
(5) Donor's tax for lands certified by the local government units to
have been donated to socialized housing purposes.

8. [Section] 21. Basic Services — Socialized housing or resettlement areas shall be provided by the local government unit or the National Housing Authority in cooperation with the private developers and concerned agencies with the following basic services and facilities:

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

The provisions of other basic services and facilities such as health, education, communications, security, recreation, relief and welfare shall be planned and shall be given priority for implementation by the local government unit and concerned

agencies in cooperation with the private sector and the beneficiaries themselves.

9. [Section] 24. Consultation with Private Sector — Opportunities for adequate consultation shall be accorded to the private sector involved in socialized housing projects pursuant to this Act.

10. [Section] 26. Urban Renewal and Resettlement. — This shall include the rehabilitation and development of blighted and slum areas and the resettlement of Program beneficiaries in accordance with the provisions of this Act.

On-site development shall be implemented whenever possible in order to ensure minimum resettlement of the beneficiaries of the Program from their existing places of occupancy shall be undertaken only when on-site development is not feasible and after compliance with the procedures laid down in Section 28 of this Act.

11. [Section 27]. Action Against Professional Squatters and Squatting Syndicates — The local government units, in cooperation with the Philippine National Police, the Presidential Commission for the Urban Poor (PCUP), and the PCUP-accredited urban poor organization in the area, shall adopt measures to identify and effectively curtail the nefarious and illegal activities of professional squatters and squatting syndicates, as herein defined.

Any person or group identified as such shall be summarily evicted and their dwellings or structures demolished, and shall be disqualified to avail of the benefits of the Program. A public official who tolerates or abets the commission of the

abovementioned acts shall be dealt with in accordance with existing laws.

For purposes of this Act, professional squatters or members of squatting syndicates shall be imposed the penalty of six (6) years imprisonment of a fine of not less than Sixty thousand pesos (P60,000.00) but not more than One hundred thousand pesos (P100,000), or both, at the discretion of the court.

12. [Section] 28. Eviction and Demolition — Eviction or demolition as a practice shall be discouraged. Eviction or demolition, however, may be allowed under the following situations:

(a) When persons or entities occupy danger areas such as esteros, railroad tracks, garbage dumps, riverbanks, shorelines, waterways, and other public places such as sidewalks, roads, parks, and playgrounds;

(b) When government infrastructure projects with available funding are about to be implemented; or

(c) When there is a court order for eviction and demolition.

In the execution of eviction or demolition orders involving underprivileged and homeless citizens, the following shall be mandatory:

(1) Notice upon the affected persons or entities at least thirty (30) days prior to the date of eviction or demolition;

(2) Adequate consultations on the matter of settlement with the duly designated representatives of the families to be resettled and the affected communities in the areas where they are to be relocated;

(3) Presence of local government officials or their representatives during eviction or demolition;

(4) Proper identification of all persons taking part in the demolition;

(5) Execution of eviction or demolition only during regular office hours from Mondays to Fridays and during good weather, unless the affected families consent otherwise;
(6) No use of heavy equipment for demolition except for structures that are permanent and of concrete materials;

(7) Proper uniforms for members of the Philippine National Police who shall occupy the first line of law enforcement and observe proper disturbance control procedures; and

(8) Adequate relocation, whether temporary or permanent: Provided, however, That in cases of eviction and demolition pursuant to a court order involving underprivileged and homeless citizens, relocation shall be undertaken by the local government unit concerned and the National Housing Authority with the assistance of other government agencies within forty-five (45) days from service of notice of final judgment by the court, after which period the said order shall be executed: Provided, further, That should relocation not be possible within the said period, financial assistance in the amount equivalent to the prevailing minimum daily wage multiplied by sixty (60) days shall be extended to the affected families by the local government unit concerned.

13. [Section] 29. Resettlement — Within two (2) years from the effectivity of this Act, the local government units, in coordination with the National Housing Authority, shall implement the relocation and resettlement of persons living in danger areas such as esteros, railroad tracks, garbage dumps, riverbanks, shorelines, waterways, and in other public places as sidewalks, roads, parks, and playgrounds. The local government unit, in coordination with the National Housing Authority, shall provide relocation or resettlement sites with basic services and facilities and access to employment and livelihood opportunities sufficient to meet the basic needs of the affected families.

14. [Section] 30. Prohibition Against New Illegal Structures — It shall be unlawful for any person to construct any structure in areas mentioned in the preceding section. After the effectivity of this Act, the barangay, municipal or city government units shall prevent the construction of any kind of illegal dwelling units of structures within their respective localities. The head of any local government unit concerned who allows, abets or otherwise tolerates the construction of any structure in violation of this section shall be liable to administrative sanctions under existing laws and to penal sanctions provided for in this Act.

15. [Section] 35. Transport System — The local government units, in coordination with the Department of Transportation and Communications; [Department of] Budget and Management, [Department of] Trade and Industry, [Department of] Finance, and [Department of] Public Works and Highways, the Home Insurance Guaranty Corporation, and other concerned government agencies, shall device a set of mechanisms including incentives to the private sector so that a viable transport system shall evolve and develop in the urban areas.

> 16. [Section] 44. Moratorium on Eviction and Demolition — There shall be a moratorium on the eviction of all program beneficiaries and on the demolition of their houses or dwelling units for a period of three (3) years from the effectivity of this Act: Provided, That the moratorium shall not apply to those persons who have constructed their structures after the effectivity of this Act and for cases enumerated in Section 28 hereof.

Upon closer inspection of the UDHA, three features detrimental to the urban poor's rights-claiming emerge: (1) Exclusion of the Urban Poor and Legalization of Evictions; (2) Transfer of Provision of Housing, Basic Utilities, and Transportation to the Private Sector; and (3) Urban Development through Elite Accumulation[12].

> *(1) Exclusion of the Urban Poor and Legalization of Evictions.* Section 3-m vilifies slum dwellers who have been forcibly evicted and relocated to far-flung resettlement sites but subsequently return to informal settlements. This is explicit in the continued use of terms in UDHA like "professional squatter" and "squatting syndicates" which obscures the genuine concerns of forced relocatees. Moreover, in Section 16 and Section 27, the so-called "professional squatters" (and "squatting syndicates") are disqualified from being beneficiaries of subsequent housing programs and are also subject to summary eviction, further penalizing them.
>
> Although Section 28 states that eviction should be discouraged, it is permitted when urban poor communities are in (1) danger zones, (2) public lands in which there is an approved government

[12] This section is directly lifted from the work of Dimalanta, Beltran, and Telen (2024), published by Inklusibo as *Resisting Evictions of the Urban Poor: A Resource for Housing Rights Advocates.* The original publication is available at: https://www.inklusibo.org/resisting-evictions-of-the-urban-poor-a-resource-for-housing-rights-advocates/.

project with available funding, and (3) private lands in which landowners have secured a court order. In such cases, there are requirements in place to ensure the observance of proper and humane relocation and resettlement procedures in the eviction and relocation process that are detailed in the implementing rules and regulations (IRR) of Section 28. According to Ballesteros (2009) and Mabilin (2014), non-compliance to the guidelines are not monitored, and as a result, violations in the conduct of the eviction and relocation process committed by government agencies are done without any reprimand.

Frequently, notices of demolition which are standard procedure to eviction processes are not handed over in due time so as to impede any organizing and planning from the end of the ISF community to resist. Ortega (2020) highlighted that in large urban poor communities with active militant organizing, police, military, and security personnel are deployed to survey the area, intimidate residents, and impose movement restrictions.

Moreover, Ortega (2020) and Recio and Dovey (2021) underscore the severity of evictions affecting urban poor communities, contingent upon the dynamics of negotiations and resistance involving government instrumentalities vis-a-vis the residents. These evictions manifest in spectrums of aggression against the urban poor especially during a scheduled demolition, ranging from forced home invasions, confrontations marked by gunshots, firing of teargas, and hitting of truncheons and ballistic shields.



Fig. 19: A resident of the Corazon De Jesus urban poor community in San Juan City, Metro Manila, is violently arrested by authorities while defending their homes from demolition carried out in 2012. Photo source: Manila Today.



Fig. 20: Police arrest an urban poor resident of Silverio Compound in Parañaque City, Metro Manila, who sustained injuries during the demolition carried out by authorities in 2012. The demolition resulted in one fatality, over 36 injuries, and 33 arrests. Photo source: Tudla Productions.

To quell the resistance through community barricades, authorities employ incremental demolitions in small areas of an urban poor community or "pocket demolitions" in which they coerce residents to 'voluntarily-demolish' their housing (Recio and Dovey 2021) - such was the case for large urban poor communities like Sitio San

Roque in Quezon City, Metro Manila.



Fig. 21: Pocket demolitions carried out by authorities in collaboration with private developers in the Sitio San Roque urban poor community, Quezon City, Metro Manila. The demolition was to make way for a high-end mixed-use commercial and residential development. Photo source: Inklusibo/Save San Roque Alliance.



Fig. 22: Following the pocket demolitions, private developers cordon off the areas where homes had been demolished to facilitate construction in these areas. Photo source: Inklusibo/Save San Roque Alliance.

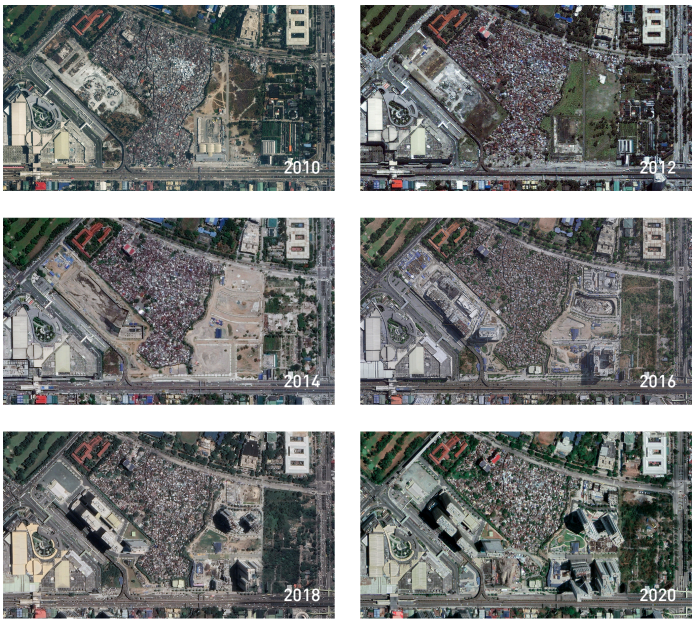


Fig. 23: Evolution of Sitio San Roque and its environs' urban morphology in two-year increments, from 2010–2020. A significant number of households on Agham Rd. side (north of satellite image) were demolished in 2014. On the other hand, demolition of certain portions of the community on EDSA side (south of satellite image) were gradual, which can be observed through changes in building footprint presence between 2012, 2014, and 2020. Source: Historical satellite imagery from Google Earth.

In essence, evictions of urban poor communities are legalized through the (1) establishment of these specific guidelines for eviction, and (2) provision of relocation to resettlement sites as pointed out by Atty. Ephraim Cortez of the National Union of People's Lawyers[13] (NUPL) in an interview with Ellao (2011) and echoed by Mabilin (2014), Ortega (2016, 2020), Viliran (2016), and Arcilla (2018). Urban poor communities were merely spared from arbitrary evictions but no protections were given to them against eviction for resettlement (Lazaro and Tuyor 2008).

[13] The National Union of Peoples' Lawyers (NUPL) is a nationwide voluntary organization of human rights lawyers and law students providing pro bono legal services especially to the marginalized sectors.

Gloria Arellano, the Chairperson of Kalipunan ng Damayang Mahihirap (KADAMAY)[14], and Atty. Cortez of NUPL, in separate interviews, has highlighted a critical issue regarding the inclusion of danger zones in cases where eviction is allowed by UDHA: who should wield the authority to define which areas qualify as 'danger zones'? Their concern centers on the potential manipulation by the Department of Environment and Natural Resources of this classification to favor eviction proponents. The concept of 'benevolent eviction,' as introduced by Alvarez (2019), emerges as a covert mechanism employed by government agencies. This mode of eviction disguises the expulsion of informal settlers from danger zones as benevolence. Specifically, it operates within the context of Metro Manila, where thousands of families are left with no choice to reside in waterways.

Moreover, there are limitations to the coverage of the "proper and humane" eviction and relocation process. While structures constructed in informal settlements before the UDHA's effectivity in 1992 are covered, those which are built after are subject to summary eviction as reiterated in Section 30 and Section 44. This is because it is unlawful to construct new structures, and hence, are not covered by the moratorium implemented 3 years after the effectivity of UDHA. In essence, the UDHA only recognized the rights of the urban poor before its enactment and ceased to acknowledge their rights after its implementation. As such, even with the eventual repeal of Presidential Decree 772 in 1997, eviction of informal settlements persisted (Porio and Crisol 2004).

[14] Kalipunan ng Damayang Mahihirap (National Alliance of the Urban Poor) is an urban poor mass organization that engages in interrelated issues concerning the urban poor sector: land, housing, human rights, livelihood, wages, and others.



Fig. 24: This photograph shows the aftermath of a 2017 demolition of the urban poor community at Manggahan Floodway in Pasig City, Metro Manila. Photo source: KJ Dumapit/Manila Today.



Fig. 25: Residents of the urban poor community at Manggahan Floodway sift through the debris, attempting to salvage their belongings after the demolition of their homes. Photo source: KJ Dumapit/Manila Today.

(2) Transfer of Provision of Housing, Basic Utilities, and Transportation to the Private Sector. Sections 2 and 10 empower the private sector to partake in housing provision and urban development alongside the Philippine government. In Sections 21 and 35, the private sector is involved in providing basic utilities in the resettlement sites and is encouraged to develop transport systems in urban areas. There is also a dedicated section, Section 24, aimed at reaffirming the importance of "adequate consultation" with

private developers involved in socialized housing projects. Sections 18 and 20 provide various methods to incentivize private sector participation in housing provision; these mechanisms include direct fiscal incentives in the form of income tax holidays and tax exemptions as well as the imposition of "inclusionary zoning" requirements on private developers such as the balanced housing development.

Emerging from these is a predominant mode of PPP in socialized housing production that is heavily reliant on private developers for the construction, with the KSAs (primarily the NHA) acquiring the developed lots and completed housing units using public funds, and serving as a regulatory body and mortgage provider (Ballesteros 2005; IBON Foundation 2017; Arcilla 2018).

Socialized housing, then becomes an afterthought or by-product of profit-driven urban development. According to Arcilla (2018), private developers earn from socialized housing production mainly from:

(1) Sale of socialized housing units. In PPP schemes, the private developer participates in shelter production, allowing them to generate profits from the purchase of these housing units by the Philippine government using public funds.

(2) Utility retailing. Due to challenges in accessing individual electric and water connections in far-flung resettlement sites, private developers come in to build and sell these to beneficiaries, providing another opportunity for profit.

Ortega (2020) explains that socialized housing as resettlement is a lucrative business venture for private developers. Those private developers accredited by NHA are given various tax incentives, future opportunities for socialized housing projects, and a secured target market (the ISFs that are to be evicted and relocated). Receiving LGUs, the socialized housing projects are opportunities to increase tax base and political clout; for sending LGUs, it is a key to enter into PPPS on prime urban land as it demolished ISF communities previously occupying it. Consequently, the Philippine government counts the socialized housing built by developers as an accomplishment. Essentially, UDHA allowed for the private sector to reach and profit off the largely untapped market of informal settlers through construction of socialized housing (IBON Foundation 2017; Arcilla 2018; Ortega 2020).

Although the compliance to the balanced housing development may seem like an ideal approach to compel private developers to construct additional socialized housing units, its effectivity is doubtful (Ballesteros 2005) and falls short in practice ACHR (2018):

- Every aspect of the housing process, from design and production to location and allocation, is entirely overseen by the private developers, and as result, have not added to the supply of socialized housing (ACHR 2018).

- Ballesteros (2005, 31) notes that "in most cases, developers simply buy into the developed projects of socialized housing developers to comply with this requirement."

- The compliance requirement can also be fulfilled elsewhere in the country, allowing developers to opt construction of socialized housing in off-city resettlement sites (Ballesteros and Llanto 2015; Ballesteros, Ramos, and Ancheta 2022).

- Moreover, the monitoring of balanced housing compliance has been insufficient (Ballesteros 2009).

(3) Urban Development through Elite Accumulation. Sections 2b-2 and 2b-3 provided the grounds for the utilization of urban land for enhanced profitability by making explicit the objectives to optimize the use and productivity of land and to make urban areas conducive for commercial and industrial activities. Meanwhile, Sections 3c and 13 stipulate that dilapidated, unsanitary, and outdated structures, particularly those in urban poor communities, have a detrimental impact on land value and hinder the land use yielding the highest profit possible. According to Berner (2000), the occupation of urban land by Informal Settler Families (ISFs) results in a substantial depreciation of its value since it becomes unavailable for regular market transactions. Furthermore, he notes that the dictation of land prices is feasible only when the landowner has effectively asserted control over the land. In the context where urban land has become a valuable asset for elite accumulation, profitable projects (that are often through PPP) serve as a mechanism that instigates the violence against the ISFs and their dispossession of their communities (Ortega 2016). Arcilla (2018, 94) also points out that "the UDHA provision for the rational and optimal use of urban land and resources underpinned the highest and best use framework dominant in urban planning".

Despite Section 26 stipulating 'on-site development whenever possible,' this is often undermined by the highest and best use framework and profit-driven motives. When on-site development for slum dwellers is implemented, the value of the land and its adjacent area typically reduces and those with profit motives (e.g. LGUs, KSAs, or private developers) fail to fully capitalize on the potential profitability of an urban land.
According to Shatkin, urban development particularly in Metro Manila is

> shaped by intense fiscal and external pressures on government to concede influence over urban development to private sector actors, and by a local political economy that has fostered the political power of elite families (2008, 398).

The outcome of this interplay is a mode of urban development that Shatkin (2008) aptly labels as the privatization of urban planning. Ballesteros (2001, 2) also notes that in the whole country "most land developments are undertaken by the private sector". In this context, the transformation of the urban landscape becomes primarily oriented toward corporate profit. Business districts stand out as a vivid manifestation of privatization of urban planning (Shatin 2008). Although in the past (prior to the advent of neoliberalism), business districts were predominantly privately developed on landed estates owned by elite families, the current regime often involves collaborative efforts through PPPs (Ortega 2015). Ortega explains how the profit-seeking developments such as business districts are materialized through PPP schemes:

> Development councils and master plans are joint venture initiatives between the state and developers, usually through a commissioned planning firm. Since the state

> holds vast tracts of urban land, the government (local, national agency, government-owned corporation, etc.) usually provides the land in public–private partnerships, along with policy and legal arrangements.
>
> Development firms are in charge of the capital, construction and security of the area. When informal settlers reside on the land, the local government and allied agencies (e.g. NHA) are held responsible for evicting and relocating residents (2015, 41).

Shatkin (2008) elucidates the ramifications of the privatization of planning to urban poor communities. Informal settlements, especially those of substantial size, predominantly occupy public lands. As such, their security of tenure or continued residence on these lands hinges significantly upon the tolerance exhibited by the Philippine government toward their presence, as well as the perceived utility of these communities to the landowners. Many LGUs or KSAs that own public land merely await the potential entry of PPPs, all while anticipating future land appreciation, essentially, informal settlements the targets for new urban development.

UDHA came without mechanisms for redistribution of land; regulation of land speculation Hutchison (2007); and control of land prices. Moreover it did not provide a national standard for land valuation or guidelines on the use of public land for housing of the urban poor (Ballesteros 2005). Because of the absence of these measures, there persists a shortage of housing supply, hoarding of urban land for profit maximization, and an increase in land prices. This situation, as noted by Blunt (1993), Porio (2002), and Ballesteros (2009), contributes to the housing crisis in the country and contradicts the goal of providing decent affordable housing in proximity to employment, other sources of livelihood, and basic services.

After the shift to an enabling approach to housing that was initiated through EO 90 in 1986, the UN formally introduced this concept in 1988 during the launch of its Global Strategy for Shelter to the Year 2000 (UN Habitat 2011). The WB further endorsed this approach in 1993 through the release of its influential paper entitled, "Housing: Enabling Markets to Work" that advised governments to "abandon their role as producers of housing" and manage the housing sector as a "major economic sector" (WB 1993, 1).

This approach is characterized by the (1) collaboration of diverse stakeholders, including KSAs, LGUs, NGOs/POs, and the private sector (developers, contractors, landowners); and (2) diminished role of the Philippine government shifting from provider to enabler (Rebullida 2003; UN Habitat 2011; NEDA and PLANADES 2018). Thus, the Philippine government's role is essentially an "enabling" one—by way of "creating an appropriate legal, institutional and regulatory environment; and ensuring availability of housing finance; providing facilitative measures and incentives for housing action to be carried out to a greater degree by all the actors in the housing process" (UN Habitat 2011, 16). Essentially, this shift advocates 'enabling markets to work', viewing the housing sector as a market in which the Philippine government facilitates.

This change in housing approach meant that the (1) NSP focused on facilitating access to home financing (for low and middle-income groups) finance while direct production via sites and services and slum upgrading was reduced remarkably, and that (2) the market forces increasingly shaped housing assistance. Housing policy instruments such as the Community Mortgage Program in 1988 (this will be discussed below), LGC in 1991, UDHA in 1992 (Alonzo 1994; Porio and Crisol 2004; Hutchison 2007) solidified the 'enabling' approach to shelter prescribed by the UN and WB. As highlighted by Ballesteros (2005) and UN Habitat (2011), the Philippine government's housing approach emphasizes market-oriented housing programs led by the private sector.

Since the establishment of the NSP, it has become the overarching housing strategy of the Philippine national government in addressing the housing needs of the country, with a particular focus on providing affordable housing to the bottom 30% of income earners (Rebullida, Endriga, and Santos 1999; Ballesteros 2009; NEDA and UP PLANADES 2018).

At present, there are 3 programs[15] for this purpose: (1) The HDMF's End-User Financing/Housing Loan Program (EFP); (2) the Social Housing Finance Corporation's Community Mortgage Program (CMP); and (3) the NHA's Resettlement Program (RP).

(1) The Home Development Mutual Fund (HDMF) functions as a social security fund, funded through mandatory contributions from employees and their employers; and voluntary contributions from individuals in both the formal and informal sector. Being a member of HDMF provides eligibility to access housing loans from the fund. It aims to encourage both its members and the private sector to achieve homeownership through mortgage financing, and to build socialized housing projects, respectively (Angeles 1985; Ballesteros 2009).

However, issues arise concerning the access of low-income groups to the HDMF's EFP: (a) its limited impact to the poor due to a membership-based approach to housing loan access, and (b) the fact that the majority of low-income HDMF members are unable to access housing loans despite their contributions.

The impact of HDMF's EFP is extremely limited because access to housing loans from the HDMF is exclusive to its members. The majority of which are either formally employed or self-employed, no longer falling under the category of underprivileged.

[15] The parts discussing the CMP (Community Mortgage Program) and RP (Resettlement Program) draws from Dimalanta and Bautista (2024).

Non-members, particularly those who are homeless and underprivileged—the EFP program's primary targets— are rendered ineligible and cannot access housing loans. Although those not formally employed can enroll to become members, membership is still reserved for those with regular income and the capacity to pay (Ballesteros 2009; IBON Foundation 2017; NEDA and UP PLANADES 2018). Ballesteros (2009, 5) further emphasizes that this approach is "more suited to those in the formal sector or salaried workers," noting that the majority of the poor derive their income from the informal sector economy.

While the HDMF aims to provide housing to low-income families, the reality is that its EFP fails to adequately reach the target beneficiaries even among the HDMF members. Findings in different periods from Angeles (1985), Ballesteros (2005), and NEDA and UP PLANADES (2018) reveal that a very small percentage of low-income HDMF members can access housing loans from the EFP. Given that a large portion of the HDMF membership comes from low and middle-income groups, it is apparent that unintentionally they are aiding high-income groups to secure more housing through the EFP. Despite contributing to the fund, the majority of members do not qualify for accessing housing loans from it. As pointed out by Angeles (1985, 76): "Poor families are deprived of [HDMF] housing loans not [simply] because there are explicit rules against their borrowing but because of their low incomes, high housing prices and some implicit barriers in the lending process itself". Angeles (1985) and the NEDA and UP PLANADES (2018) attribute these implicit barriers to the stringent process that involves numerous steps in the processing of a housing loan (which may consume the working hours of the ordinary employee), and the relatively high amortization rate of the loan.

(2) The Community Mortgage Program (CMP), administered by the Social Housing Finance Corporation (SHFC), is a financing scheme designed to enable informal settler families (ISFs) residing on public or private lands to obtain funds for land acquisition, site development, and housing improvement through long-term mortgage loans. Unlike conventional loan systems, which are primarily tailored for formal sector wage earners, the CMP aims to extend housing loan accessibility to individuals within the informal sector economy (Ballesteros, Ramos, and Magtibay 2017). Under this program, the land title is initially held by the Homeowners Association (HOA), with the potential for later individualization of ownership.

Informal Settler Families (ISFs) are organized into Homeowners Associations (HOAs), each comprising a maximum of 200 households. These HOAs act as the community's legal entities, registered under the Housing and Land Use Regulatory Board (HLURB). They are responsible for entering into agreements with landowners, the Social Housing Finance Corporation (SHFC), and the loan originator, typically an NGO or LGU accredited by the SHFC (Ballesteros, Ramos, and Magtibay 2017). The role of the CMP-Mobilizer, or loan originator, extends beyond mere facilitation of loans; it includes assisting ISF communities in organizing and preparing for their participation in the CMP, supporting HOAs in landowner negotiations, and providing technical assistance such as land surveying, site and housing planning, and legal consultations (Berner 2001; Ballesteros 2005; Ballesteros, Ramos, and Magtibay 2017).

Porio et al. (2004, 57) describe the CMP as fundamentally aimed at "legalizing squatters and informal settlements," through either on-site development or voluntary relocation. The CMP operates on an incremental development principle, with housing loans disbursed in distinct phases: Phase 1 involves land acquisition to

secure tenure; Phase 2 focuses on site development and the installation of communal infrastructure services such as pathways, water supply, drainage, and sanitation systems; Phase 3 encompasses housing improvements, including enhancements to housing units and the addition of stories. Construction in Phases 2 and 3 is typically undertaken by the private sector (Lee 1995; Ballesteros and Vertido 2004; Ballesteros, Ramos, and Magtibay 2017).

Despite being internationally recognized as an innovative and responsive solution to the housing needs of low-income groups in the Philippines (Lee 1995; Porio et al. 2004; Hutchison 2007), the Community Mortgage Program (CMP) encounters several challenges that impede its effectiveness in addressing urban poor housing issues. The CMP is predicated on the assumption that HOAs can exert peer pressure and negotiate land purchases with landowners. This process involves HOAs purchasing land from private landowners at market rates, facilitated by government assistance through the CMP. However, many HOAs struggle to access the CMP because purchasing land at market rates, particularly in urban centers, makes the cost prohibitively expensive (Shatkin 2002). Landowners often seek the highest possible selling price, further complicating negotiations (Ballesteros 2005).

Additionally, the CMP imposes a ceiling on the loan amount per borrower in each phase. For example, the loan amount for land acquisition is fixed at Php 100,000. For an HOA with 200 members, this totals Php 20,000,000. If the land price exceeds this amount, HOAs must raise additional funds for equity—the portion not covered by the loan (Ballesteros, Ramos, and Magtibay 2017). This loanable amount often falls short of covering the total land cost in urban areas, especially in Metro Manila. The equity amount varies based on the deficit between

the land's selling price and the total loanable amount. SHFC currently lacks mechanisms to monitor how HOAs raise this equity, which typically involves members borrowing from social networks or finding additional income sources.

Moreover, SHFC's role in land acquisition negotiations is limited to financing, guiding, and regulating the CMP and ensuring that the HOA adequately pays the landowner. The passive role of SHFC, combined with HOAs' difficulties in successfully negotiating land purchases due to high land prices and additional equity requirements, restricts the CMP's reach and often leaves it stagnant at the land acquisition phase (Lee 1995; Ballesteros, Ramos, and Magtibay 2017).

To succeed in participating in the Community Mortgage Program (CMP), Homeowners Associations (HOAs) often inadvertently exclude the poorest individuals by establishing criteria for membership. Only those who can meet the requirements for land purchase from the landowner and for loan repayment to the Social Housing Finance Corporation (SHFC) are permitted to join the HOA. In cases of non-payment or failure to pay for at least three consecutive months, members are replaced through a process of substitution, where the rights and membership of a non-paying member are transferred to a new member. This new member is then required to update the loan and settle arrearages, a condition typically only well-off households can meet.

CMP-Mobilizers, acting as loan originators, also play a significant role in the inclusion or exclusion of HOAs. They only commit to allowing HOAs into the CMP that are prepared to borrow from SHFC, which entails having an existing purchase agreement with the landowner. This requirement often means that the HOAs have already raised the necessary equity and demonstrated the capacity to repay the SHFC loan, factors closely linked to the financial

capacity of the HOA members (Ballesteros, Ramos, and Magtibay 2017).

As a result, the CMP tends to divide the Informal Settler Family (ISF) community into those with the capacity to pay and those without. The poorest are often expelled from the HOA, segregated within the community if the CMP is on-site, or left behind if the CMP involves relocation. This division exacerbates intra-community conflicts, pitting the urban poor against each other (Berner and Phillips 2000; Berner and Phillips 2005).

It is evident that CMP beneficiaries do not represent the poorest segments of society and the program has not effectively addressed the needs of its intended target beneficiaries (Ballesteros, Ramos, and Magtibay 2017). Instead, it primarily reaches the upper segments of the low-income group and the lower segment of the middle-income group, with the latter comprising the majority of CMP beneficiaries (Porio et al. 2004; Ballesteros 2005). As Porio et al. (2004) emphasize, the poorest of the poor, those without a regular source of income, cannot access social housing without substantial subsidies.

Ultimately, the CMP serves the needs of relatively better-off households in ISF communities on private land, where the landowner may be willing to sell at a negotiated price. The situation is different when public land is involved (Hutchison 2007).

(3) NHA's Resettlement Program (RP), under EO 90, the National Housing Authority (NHA) is the sole key shelter agency (KSA) mandated to directly provide housing for the lowest 30% of urban income earners. In alignment with this directive, the NHA administers five housing programs: resettlement, slum upgrading, sites and services, core housing, and medium-rise housing.

Among these, the Resettlement Program (RP) has been the primary initiative for housing provision (Ballesteros and Egana 2013). According to Ballesteros and Egana (2013), the RP is implemented through various modalities distinguished by method and location.

> In terms of method, the RP can be categorized into (a) Completed Housing Resettlement Projects or Developer-Constructed; (b) Home Material Loan or Incremental Housing; or (c) LGU-NHA joint venture scheme or Resettlement Action Plan (RAP)-LGU.
>
> In terms of location, the RP projects can either be (a) In-city meaning that resettlement sites are within the same LGU; or (b) Off-city pertains to resettlement sites that are outside the LGU that has jurisdiction of the land being occupied by an ISF community, and are often 20 to 30 km away from the original settlement of ISFs.

In the Greater Manila Area, encompassing Metro Manila/National Capital Region and the provinces of Rizal, Bulacan, Pampanga, Cavite, and Laguna, the predominant approach is off-city completed housing or developer-constructed projects (Ballesteros and Egana 2013; Ortega 2020). In this modality, accredited private developers sell completed housing units and developed lots in off-city resettlement areas to the NHA (Ballesteros and Egana 2013). These housing units are then sold to ISF 'beneficiaries' through a subsidized loan, with repayment structured over a graduated 30-year amortization schedule (Arcilla 2019).

Resettlement projects employing the developer-constructed approach typically go through three distinct phases. Phase 1

encompasses the Pre-Relocation Phase involving social preparation activities such as beneficiary identification and acquisition and development of resettlement sites. Phase 2 encompasses the Relocation phase involving the removal of the ISFs from their settlement and transfer to the resettlement site. Phase 3 encompasses the Post-relocation Phase involving the relocatees being assisted by the sending and the receiving LGU[16], and turnover of the site cleared of ISFs to the relevant NGA or KSA.

Arcilla (2019) highlights the predominance of private sector involvement in off-city resettlement as the central component of the Philippine government's socialized housing strategy. This approach, however, introduces several critical issues:

> Following the UDHA, the RP is implemented when the Philippine government initiates development projects through PPPs. This program involves providing housing for informal settler families (ISFs) who are evicted from land designated for more profitable uses and relocating them to resettlement sites (Ballesteros 2009; Mabilin 2014; Ballesteros and Egana 2016). Additionally, the RP is employed to 'rescue' ISFs from imminent danger in disaster-prone areas, in preparation for upcoming government projects (Alvarez 2019; Collado and Orozco 2020). Essentially, the RP serves to displace ISF communities to facilitate mixed-use and large-scale infrastructure projects (Ortega 2020), effectively turning ISFs into what Kothari (1996) describes as 'victims of development,' as they are uprooted from their

[16] In the typical arrangement of relocation to off-city resettlement sites, the two LGUs play distinct roles: one serves as the sending LGU, from which urban poor families originate, while the other functions as the receiving LGU, having provided consent for the resettlement site under its jurisdiction.

communities under the guise of 'development' (Cernea 2006).

The welfare of informal settler families (ISFs) is compromised by the selection process for resettlement sites, which is primarily controlled by private developers. In the prevailing socialized housing program, namely developer-constructed off-city resettlement, the National Housing Authority (NHA) has no influence over site selection. According to the Terms of Reference (TOR), this responsibility falls to private developers, who are not required to evaluate the economic viability of the chosen sites. Due to the high cost of urban land, private developers often opt for the cheapest sites, which are typically far from city centers (Ballesteros and Egana 2016; NEDA and UP Planades 2018; Arcilla 2019).

Although the NHA promotes its Community-based Initiative Approach (CBIA) as fostering community involvement and enabling ISFs to make informed decisions during the resettlement process, this approach merely facilitates visits to pre-selected sites. ISFs are often presented with only a few options, which are predominantly off-city sites offered by NHA-accredited private developers (Ballesteros and Egana 2016). Moreover, participation in the RP is generally limited to structure owners, excluding renters and sharers who do not own any physical property subject to demolition (NHA 2015; NEDA and UP PLANADES 2018).

A primary issue experienced by relocated informal settler families (ISFs) is the lack of livelihood opportunities in off-city resettlement areas. These sites are typically situated far from the economic centers where relocatees

previously worked, resulting in significant disruption to their income sources. This geographical displacement has led to a decline in employment rates among relocated ISFs (Ballesteros and Egana 2016; NEDA and UP PLANADES 2018; Collado and Orozco 2020).

As reported by NEDA and UP PLANADES (2018), a new household dynamic often emerges post-relocation. Working members of the household, including wives, may be compelled to stop working to manage household responsibilities and care for children or elderly family members. Meanwhile, husbands often remain in the city or nearby urban poor communities to maintain their employment, avoiding the increased transportation costs and time associated with commuting from the resettlement site. This situation reduces the number of income earners within the household and increases financial burdens due to travel expenses or maintaining a dual household setup (Ballesteros and Llanto 2015).

Relocated ISFs frequently experience a decline in expenditure on basic needs such as water, electricity, and food, indicating limited access to essential utilities and worsening food insecurity (Ballesteros and Llanto 2015). Additionally, there is a noted decrease in school attendance among children of relocated families.

Despite the Urban Development and Housing Act (UDHA) stipulating that resettlement sites should offer employment opportunities, this provision has not been effectively implemented for many relocatees. Although skills training and livelihood programs are often provided, these do not translate into actual job creation within the resettlement areas. Consequently, participants

continue to face challenges in securing stable employment. Furthermore, the National Housing Authority (NHA) lacks a robust system for monitoring and evaluating the effectiveness of livelihood support provided in these resettlement sites (Ballesteros and Egan 2016; NEDA and UP PLANADES 2018).

The quality of housing and infrastructure in resettlement sites is widely acknowledged as inadequate and problematic. According to NEDA and UP PLANADES (2018), resettlement sites are often characterized by substandard living conditions. The housing units provided to relocated informal settler families (ISFs) are typically 'core housing,' which includes only the essential structural components such as walls, roofs, and basic door and window openings (Ortega 2020). These core units frequently lack complete doors, windows, and in some cases, even basic fixtures like toilet bowls (Viliran 2016). This minimalistic construction imposes additional financial burdens on relocated ISFs, who must incur further costs to make these units habitable.

The issue of inadequate housing quality is compounded by the lack of essential utility services such as water and electricity in many resettlement areas (Viliran 2016; Arcilla 2018; NEDA and UP PLANADES 2018; Ortega 2020; Collado and Orozco 2020). Villarin (2016) notes that utility providers often delay service initiation until a sufficient number of housing units are occupied, leaving many relocated ISFs, particularly those who move in earlier, without access to basic utilities. As highlighted by NEDA and UP PLANADES (2018, p. 28), the provision of essential social services in these resettlement sites largely relies on the financial capacity and generosity of

the local government units (LGUs), which are expected to supplement the services provided by the National Housing Authority (NHA).

The Resettlement Program (RP) has exacerbated the marginalization and insecurity faced by relocated informal settler families (ISFs). Off-city resettlement, rather than improving welfare, often exacerbates poverty due to significant economic and social dislocation (Ballesteros and Egana 2016; NEDA and UP PLANADES 2018; Collado and Orozco 2020).

Relocated ISFs frequently encounter severe living conditions, including substandard housing units lacking essential utilities and social services. These conditions impose additional financial burdens, such as increased transportation costs for family members who remain in urban centers and expenses related to incomplete or inadequate housing (Arcilla 2019). Arcilla (2019, 5) notes that, in the context of ISFs living far from their sources of livelihood, "low-priced units may remain unaffordable given reduced incomes and higher living costs."



Fig. 26: This 2014 photograph shows the housing units in Kasiglahan Village, Rodriguez, Rizal Province allocated to informal settler families evicted from different urban poor communities in Metro Manila. This relocation site is far from their sources of livelihood, with poor housing quality and lacking basic utilities such as water and electricity. Photo source: Janess Ann Ellao/Bulatlat.



Fig. 27: The aftermath of Typhoon Ulysses in 2020 at the Kasiglahan Village relocation site in Rodriguez, Rizal Province. Families forcibly relocated from "danger zones" to this site describe their new conditions as a "death zone," facing not only a lack of social services and livelihood opportunities but also risks from floods and landslides. Photo source: Bryan Carlo Teodosio/Community Organizers Multiversity.



Fig. 28: Hazard Map of Rodriguez, Rizal. Included in the map are the five-year flood hazard levels and the approximate location of the east-west segments of the Marikina Valley Fault System. Huge portions of Kasiglahan Village and other resettlement subdivisions, located north of the river, are noticeably within the high flood hazard area. Map source: Jose Ibarra Cunanan. 2018. Montalban Livelihood and Community Center. *Map re-rendered in 2024.*

As a result of these conditions in relocation sites, some relocated families are compelled to abandon or sell their resettlement housing units and return to city centers, seeking accommodation in other informal settlements closer to employment opportunities (Ballesteros 2009; Ballesteros and Egana 2016).

Despite claims that the RP enhances tenure security (NEDA and UP PLANADES 2018), the fear of eviction persists among relocatees. The additional financial burdens they face undermine their ability to meet monthly amortization payments, leading to ongoing anxiety about the temporary nature of their housing situation and the potential for future displacement (Viliran 2016).

In 2019, the enactment of Republic Act (RA) 11201 led to the establishment of the Department of Human Settlements and Urban Development (DHSUD), designating it as the as the sole and main entity in program coordination, performance monitoring, regulatory, and planning and policy-making for all housing, human settlement and urban development concerns. This included the consolidation of the roles previously held by HUDCC and HLURB into DHSUD except for adjudication as this is now assigned to another attached agency, the Human Settlements Adjudication Commission (HSAC). Reconstituted from HLURB, HSAC functions purely as a quasi-judicial entity with the specific mandate to address disputes related to real estate development, homeowner associations, and appeals from decisions made by local and regional planning and zoning bodies. It has also created three bureaus that primarily perform advisory, regulatory, and policy development functions: the Environmental, Land Use and Urban Planning and Development Bureau; the Housing and Real Estate Development Regulation Bureau; and Homeowners Association and Community Development Bureau (HSAC n.d.; DHSUD n.d.)

Furthermore, DHSUD exercises supervisory functions over its attached agencies: the NHA, serving as the country's primary shelter production arm; HDMF, which a focus on a national savings program for mortgage financing; SHFC, dedicated to social housing programs targeting low-income groups (whether in formal or informal settlements); and the NHMFC, which works on increasing the availability of housing loans to homebuyers through the operation of an active secondary market for home mortgages (DHSUD n.d.). Some of the noteworthy provisions of RA 11202 include:

- it also acknowledges the People's Plan[17] initiative of urban poor POs and NGOs (Section 3f);

[17] The People's Plan is described as "an alternative shelter planning approach that exemplifies the bottom-up principle in development planning" (DILG 2014, 4).

- it strengthens the push for creating local housing boards (LHBs) and formulating local shelter plans (LSPs), and ensuring LGUs' compliance with housing and urban development laws, as well as encouraging LGUs to utilize socialized housing tax and other funding sources for housing through the provision of assistance by DHSUD (Section 5II-b).

However, these positive provisions are overshadowed by other provisions in RA 11201:

> [Section] 2. Declaration of Policy — The State shall ensure that poor dwellers in urban and rural areas shall not be evicted nor their dwelling demolished, except in accordance with law.
>
> [Section] 2. Declaration of Policy — The State shall, by law and for the common good, undertake, in cooperation with the private sector, a continuing program of housing and urban development which shall make available at affordable cost, decent housing and basic services to underprivileged and homeless citizens in urban centers and resettlement areas.
>
> [Section] 2. Declaration of Policy — The State shall pursue the realization of a modern, humane, economically-viable, and environmentally-sustainable society where the urbanization process is manifest in towns and cities being centers of productive economic activity and is led by market forces [..].
>
> [Section] 5. Powers and Functions — The Department shall exercise the following powers and functions:
>
> > III. Housing and Real Estate Development Regulation
> > (a) Develop mechanisms and implement programs, in coordination with attached agencies and concerned

> agencies, that will initiate and promote the establishment of estate and new towns, new settlements, urban renewal programs, and prototypes of housing and urban development interventions, including the people's plan approach, while encouraging the participation therein of local government partnerships with civil society organizations, non-government organizations, private groups and communities;
>
> [Section] 5. Powers and Functions — The Department shall exercise the following powers and functions:
>
> V. General Powers
> (a) Enter into contracts, joint venture agreements or understanding, public-private partnerships, and memoranda of agreement or understanding, either domestic or foreign, under such terms and conditions as the Department may deem proper and reasonable subject to existing laws;
>
> [Section] 23. Housing One-Stop Processing Center — [..] the respective ceilings for socialized, low cost/economic and middle-income housing shall be jointly determined by the Department and NEDA (National Economic Development Authority): Provided, further, That at any time, but not more than once every two (2) years, such ceilings may be reviewed or revised to conform to prevailing economic conditions.

RA 11201 reaffirms aspects already present in RA 7279, namely the legalization of evictions of urban poor communities and the encouragement of private sector participation in housing provision and urban development (both in Section 2). Moreover, it advocates for market-oriented housing by allowing periodic adjustments to ceiling prices

(Section 23). While initially articulated in Section 2 of Batasang Pambansa (BP) 220 (OF 1982), stipulating that the price of socialized housing would be periodically reviewed by NEDA, Section 14 of RA 8763 (OF 2000) institutionalized the revision of the ceiling price 'not more than once every two years' to align with prevailing market conditions.

In RA 8763, the evaluation process was to be carried out not only by NEDA but with HUDCC. This was merely reiterated in RA 10884 (2016). Under RA 11201 (2019), the determination of the ceiling price[18] shifted from HUDCC to DHSUD, alongside NEDA.

While there are reiterations in RA 11201, it introduces new elements that pose risks to the rights-claiming of the urban poor as it further solidifies features emerging from RA 7279. RA 11201 notably introduces

> *(1) an explicit definition of urban development being guided by market forces, endorsing the establishment of townships, new settlements, and urban renewal projects; and*
>
> *(2) allowing foreign corporate entities to participate in PPPs with the Philippine government, expanding beyond domestic corporate entities.*

Meanwhile provisions in RA 7279, known as the UDHA, were strengthened in RA 11201, which created the DHSUD (Department of Human Settlements and Urban Development) (See Table 2 below).

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[18] These price adjustments involve the evaluation of various factors, including the Consumer Price Index, Construction Materials Wholesale Price Index, changes in labor wages, affordability for the target market, and proposals from private sector organizations (HUDCC 2015) such as Subdivision and Housing Developers Association (SHDA) and Organization of Socialized and Economic Housing Developers (OHSDP).

Notably, even in setting the ceiling price, the input of the private sector is considered, as the housing laws explicitly solicit their active participation in the implementation of housing programs.

Through RA 11201, key features of RA 7279 were reinforced or institutionalized, particularly the mechanisms that prioritize private developer-led and market-driven housing strategies; facilitate profit-oriented public-private partnerships for housing development; allow for legal and administrative frameworks enabling evictions.

RA 11201 deepens the neoliberal provisions of RA 7279 by embedding them within the institutional mandate of the DHSUD, which plays a central role in shaping urban development and housing programs and policies. The establishment of DHSUD consolidates priorities that favor profit-oriented, market-driven, and private sector-led approaches to housing and urban development, further entrenching the marginalization of urban poor communities.

Table 2. Strengthening of features from RA 7279 reflected in RA 11201

	RA 7279	RA 11201
(1) Exclusion of the Urban Poor and Legalization of Evictions	Vilification of slum dwellers who have been forcibly evicted and relocated by labeling them as professional squatters (Section 3-m) Penalization of professional squatters by disqualifying them from subsequent housing programs (Sections 16 and 27) Legalization of evictions through creation of guidelines for carrying it out, and provision of relocation to resettlement sites (Section 28) Banning and allowing summary eviction of informal structures built after the effectivity of UDHA (Sections 30 and 44)	Reiteration of the legalization of evictions as long as it is in accordance with existing laws (Section 2)
(2) Transfer of Provision of Housing, Basic Utilities, and	Promotion of private sector participation in the following: housing provision (and urban development) (Sections 2 and 10);	Reiteration of the encouragement of private sector participation in housing provision and urban

Transportation to the Private Sector	basic utilities in resettlement sites (Section 21); as well as development of transport systems in urban areas (Section 35)	development (Section 2) Reiteration of the promotion of market-oriented housing through constant adjustment of ceiling prices for socialized housing that are based on prevailing market conditions (Section 23) Introduction and institutionalization of urban development that is led by market forces (Section 2) and that is characterized by establishment of townships, new settlements, and urban renewal projects (Section 5III-a) Introduction and Institutionalization of public-private partnerships between Philippine government instrumentalities (whether NGAs, LGUs, or KSAs) and domestic as well as foreign corporate entities (Section 5V-a)
(3) Urban Development through Elite Accumulation	Adoption of the highest and best use framework in land use paving the way for PPP projects and subsequent evictions of ISF communities (Sections 2b-2 and 2b-3; and Sections 3c and 13) Stipulation of 'on-site development [in the implementation of housing] whenever possible' (Section 26) rendered meaningless in the face of private sector-driven and profit-oriented land use planning and development of urban areas	

Note: Consolidated by the authors

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