

Report No: AUS13470

Republic of the Philippines

Housing and Urban Development Summit

Closing the Gap in Affordable Housing in the Philippines:
Policy Paper for the National Summit on Housing and Urban Development

June 14, 2016

GSU08

EAST ASIA AND PACIFIC



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CLOSING THE GAP IN AFFORDABLE HOUSING IN THE PHILIPPINES: POLICY PAPER FOR THE NATIONAL SUMMIT ON HOUSING AND URBAN DEVELOPMENT

This document provides a description of the National Summit on Housing and Urban Development activities and processes, and presents a summary of the analyses, policies, and other recommendations which are discussed fully in the following policy briefs: “Addressing Constraints to Mobilization of Land” by Land and Governance Innovations, Inc. (LGI), “Rethinking Urban Housing Policy in the Philippines” by Toby C. Monsod of the University of the Philippines School of Economics, “Enabling Local Rental Housing Market” by Marife Ballesteros of the Philippine Institute of Development Studies, and “Refining Stakeholder Roles and Relations toward Inclusive Urbanization” by Anna Marie A. Karaos of the John J. Carroll Institute on Church and Social Issues. The present paper, for the most part, contains edited extracts and direct quotations from the policy briefs as well as suggestions culled from the various consultations held during the National Housing Summit. For facility in reference, it cites the papers using standard reference citation format, thus: LGI 2016, Monsod 2016, Ballesteros 2015, and Karaos 2015.

**Manila, Philippines
June 2016**

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 by *Anna Marie A. Karaos*

Acronyms and Abbreviations

| | |
|----------|--|
| BSP | Bangko Sentral ng Pilipinas |
| CLUP | Comprehensive Land Use Plan |
| CMP | Community Mortgage Program |
| CREBA | Chamber of Real Estate and Builders Associations, Inc. |
| DENR | Department of Environment and Natural Resources |
| DILG | Department of the Interior and Local Government |
| DOJ | Department of Justice |
| DOST | Department of Science and Technology |
| DPWH | Department of Public Works and Highways |
| DSWD | Department of Social Welfare and Development |
| EO | executive order |
| HDH | High Density Housing program |
| HGC | Home Guaranty Corporation |
| HLURB | Housing and Land Use Regulatory Board |
| HUDCC | Housing and Urban Development Coordinating Council |
| ISF | informal setter families |
| KSA | key shelter agency |
| LCP | League of Cities of the Philippines |
| LGU | local government unit |
| LRA | Land Registration Authority |
| LSP | local shelter plan |
| MC | memorandum circular |
| MFI | microfinance institution |
| NAPC | National Anti-Poverty Commission |
| NCR | National Capital Region |
| NEDA | National Economic and Development Authority |
| NGA | national government agency |
| NGO | nongovernment organization |
| NHA | National Housing Authority |
| NHMFC | National Home Mortgage Finance Corporation |
| NUDHF | National Urban Development and Housing Framework |
| OSHDP | Organization of Socialized Housing Developers of the Philippines |
| Pag-IBIG | Home Development Mutual Fund |
| PCUP | Presidential Commission for the Urban Poor |
| PIDS | Philippine Institute for Development Studies |
| PO | people's organizations |
| SHDA | Subdivision and Housing Developers of the Philippines, Inc. |
| SHFC | Social Housing Finance Corporation |
| UDHA | Urban Development and Housing Act |

Glossary

Executive Order (EO) - “Acts of the President providing for rules of a general or permanent character in implementation or execution of constitutional or statutory powers shall be promulgated in executive orders.” Administrative Code of 1987, Book III, Chapter 2, Section 2

Memorandum Circular (MC) - “Acts of the President on matters relating to internal administration, which the President desires to bring to the attention of all or some of the departments, agencies, bureaus or offices of the Government, for information or compliance, shall be embodied in memorandum circulars.” Administrative Code of 1987, Book III, Chapter 2, Section 6

“**Presidential Decrees** were an innovation made by President Ferdinand E. Marcos with the proclamation of Martial Law. They served to arrogate unto the Chief Executive the lawmaking powers of Congress. Only President Marcos issued Presidential Decrees. In the Freedom Constitution of 1986, President Corazon C. Aquino recognized the validity of existing Presidential Decrees unless otherwise repealed.”
<http://www.gov.ph/section/laws/executive-issuances/presidential-decrees-executive-issuances/>

Proclamations - “Acts of the President fixing a date or declaring a status or condition of public moment or interest, upon the existence of which the operation of a specific law or regulation is made to depend, shall be promulgated in proclamations which shall have the force of an executive order.” Administrative Code of 1987, Book III, Chapter 2, Section 4

Republic Act (RA) – “A Republic Act is a piece of legislation used to create policy in order to carry out the principles of the Constitution. It is crafted and passed by the Congress of the Philippines and approved by the President of Philippines. It can only be repealed by a similar act of Congress.”
<http://www.gov.ph/section/laws/republic-acts/>

CLOSING THE GAP IN AFFORDABLE HOUSING IN THE PHILIPPINES: POLICY PAPER FOR THE NATIONAL SUMMIT ON HOUSING AND URBAN DEVELOPMENT

I. Introduction

1. The Philippines is one of the fastest urbanizing countries in the Southeast Asian Region. Since the 1950s, millions have migrated from rural areas to the cities in search of better job opportunities. The country is now 50 percent urban, and by 2025, this proportion is expected to be 80 percent. During the 2000-2010 period, Metro Manila added an additional 2 million people. While the country has more than 200 urban areas, Metro Manila would continue to dominate (with 50 percent of GDP being generated by the greater Metro Manila area alone¹) and absorb more people around its periphery.

2. With unprecedented rate of in-migration came surges in demand for jobs, housing, and basic services in major cities. The government has been unable to address the increased demand, resulting in an enormous gap in infrastructure and basic services, affordable housing, and jobs, as well as traffic congestion. As cities fail to keep pace with rapid urbanization, the number of informal settlements and informal settler families (ISFs)² have grown especially in Metro Manila, widening and deepening urban poverty. While it is difficult to capture the accurate number of ISFs, the estimates range from over 250,000³ to approximately 600,000⁴ in Metro Manila alone. The upper estimate of 600,000 ISFs or 3 million informal settlers translates to about one out of every four people in Metro Manila residing in informal settlements with no security of tenure. As the number of ISFs grows, the absolute number of poor families also increases, causing “urbanization of poverty.”

3. The issue of ISFs is a manifestation of the grave challenge the Philippines faces to achieve inclusive growth. They suffer from lack of security of tenure, access to basic services, and access to productive formal jobs. They struggle with chronic poverty, poor living conditions, and high exposure to natural disasters, especially flooding. They are seldom integrated into the broader communities and face higher incidence of crime and violence. Philippines cannot achieve inclusive growth without addressing the precarious situation of ISFs and providing solutions to lift them out of poverty.

4. The Philippine Government has made efforts to address the ISF issue, but has not been able to come up with institutional reforms and interventions that could meet the demand. It has developed and implemented a number of housing programs to respond to the challenge, from highly centralized government-led approaches to a more market-oriented and participatory strategies. These efforts, however, have not curbed the increasing informality in the urban centers.

¹ Webster, Corpuz, and Pablo 2003.

² Informal settlers are defined more broadly by the National Housing Authority (NHA) as households occupying: (i) lots without the consent of the owners; (ii) danger areas along river banks, railways, under the bridge and others; (iii) areas designated for government infrastructure projects; (iv) protected/forest areas except for indigenous people; (v) areas for priority development; and (vi) other government/public lands or facilities not intended for human habitation

³ Based on the 2010 Census of Population and Housing and 2012 Family Income and Expenditure Survey.

⁴ Based on Metro Manila city reports as of 2011 (Gaurano 2011).

5. The Aquino administration signed a 16-point “Social Contract with the Filipino People,” promising “inclusive urban development where people of varying income levels are integrated in productive, healthy, and safe communities.” Among others, the government accelerated the provision of shelter, particularly for low-income groups and the urban poor. It launched the *Oplan Likas Program: Lipat para Iwas Kalamidad At Sakit* (Operational Plan: Evacuation to Prevent Calamity and Sickness), which was aimed at relocating over 104,000 ISFs out of danger areas. It allocated PHP50 billion (approximately US\$1.15 billion) over 5 years from 2011 to 2016 to finance land acquisition and housing construction costs. Taking global and national best practices into account, *Oplan Likas* advocated for in-city relocation within the vicinity of ISFs’ livelihoods, leaving off-city relocation as a last resort.⁵ Yet, due to lack of affordability, land constraints, and institutional challenges, among other factors, about 67 percent of the resettlement under *Oplan Likas* by April 2015 had been off-city under the National Housing Authority (NHA).⁶

6. To help address the constraints in the provision of affordable housing, with priority being in-city where people can have ready access to livelihood and basic services, the House of Representatives’ Committee on Housing and Urban Development and the Senate Committee on Urban Planning, Housing and Resettlement (hereafter referred to as the Joint Committee) decided to convene the National Summit on Housing and Urban Development. The Joint Committee requested assistance from the World Bank to provide technical inputs to the summit.⁷

II. The National Housing Summit

A. Objectives, Activities, and Processes

7. The housing summit sought to bring together all stakeholders in the housing sector – government, private sector, academia, and the civil society – to collaborate toward identifying key policy reforms needed to close the gap in affordable housing and effect immediate interventions to address the shelter needs with particular focus on Metro Manila. The summit was purposefully designed as a consultative process where all housing sector stakeholders would be engaged. Such a process was deemed essential in fostering political consensus and ownership of the policy recommendations and proposed reforms.

8. Discussions were structured around four interrelated themes essential in making affordable housing provision more effective: (1) land and housing, (2) housing finance, (3) participatory governance, and (4) inclusive urbanization. A working group was constituted for each theme, with leads and co-leads from government, civil society, private sector, and academia. These included: the Department of Environment and Natural Resources (DENR), Land Registration Authority (LRA) of the Department of Justice (DOJ) and a ten-person team from civil society groups, for land and housing; Housing and Urban Development Coordinating Council (HUDCC) and Philippine Institute for Development Studies (PIDS) for

⁵ Draft Joint Memorandum Circular on “Policy Guidelines on the Operationalization and Utilization of the P50 Billion Housing Fund for ISFs in Danger Areas of the NCR” (Republic of the Philippines 2013). Part I, Policy Guidelines Article 1 states that “relocation of the affected ISFs shall be on-site, near-city, and in-city” and that “off-sites shall only be resorted to in accordance with the People’s Plans after adequate and genuine consultation, or when directly requested by the affected ISFs themselves.”

⁶ As of April 2015, NHA had completed 46,077 units, of which 25,049 units were occupied. Some 96 percent of the occupied units are in off-city sites. By end of May 2015, the Social Housing Finance Corporation (SHFC) had approved construction of about 11,000 units under its High Density Housing (HDH) program, all of which are in-city.

⁷ The World Bank’s key contributions to the National Housing Summit include: (1) mapping of ISFs and available land in Metro Manila; (2) a glossary of housing terminologies; and (3) policy paper and policy briefs that offer recommendations for immediate and longer-term policy and program reforms in closing the gap in affordable housing in the Philippines.

housing finance; Department of Interior and Local Government (DILG), League of Cities of the Philippines (LCP), and a representative (Chamber of Real Estate and Builders Associations, Inc. or CREBA) of private sector groups, for participatory governance; and National Economic and Development Authority (NEDA) and Housing and Land Use Regulatory Board (HLURB), for urban development. The thematic working groups (TWGs) were supported by the technical experts and an event management team engaged by the World Bank. (Figure 1 shows how the national summit was organized.)

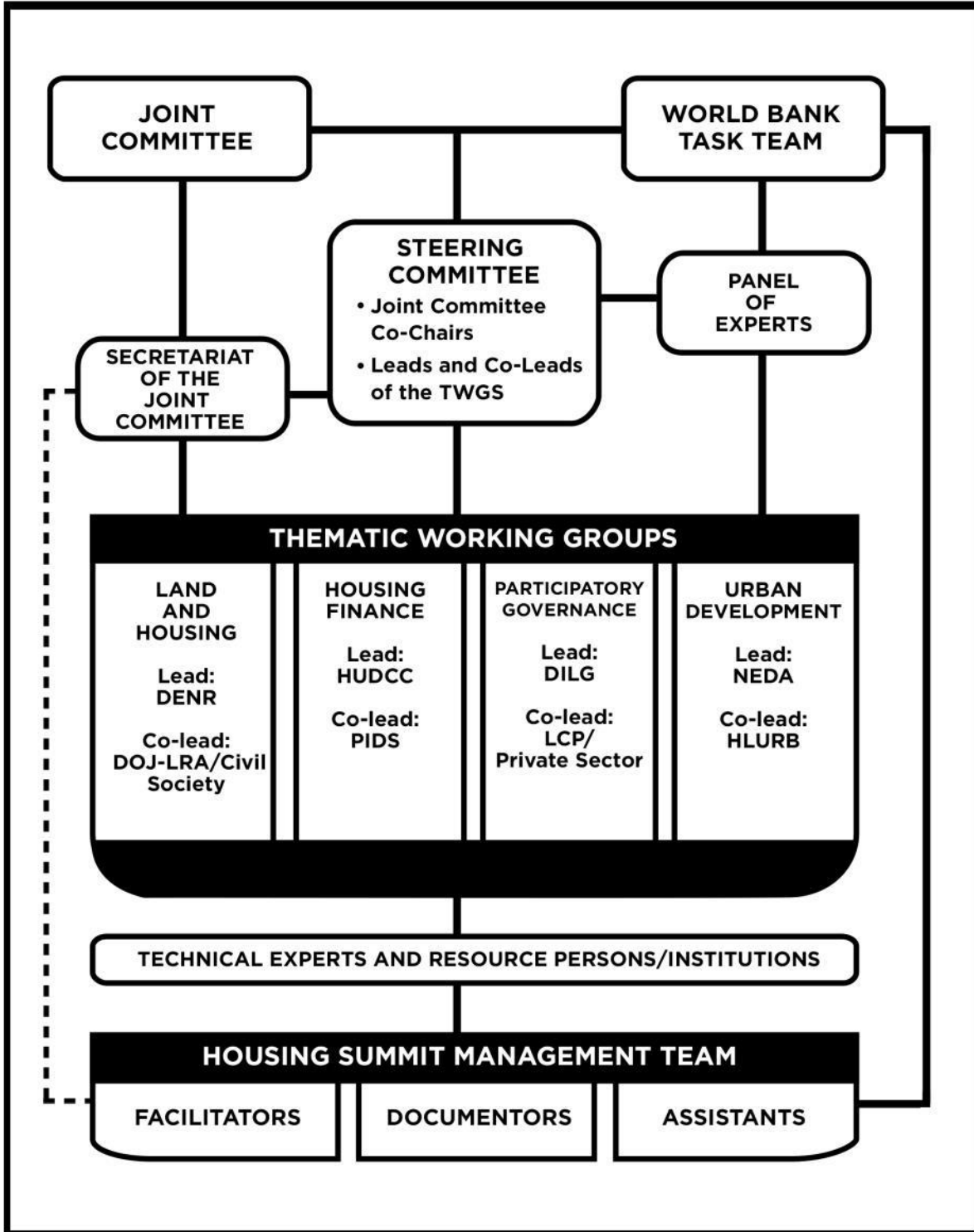
9. Since its launch in May 2015 until its conclusion in May 2016, nearly 40 consultations involving 125 organizations and some 500 participants took place. (See Appendix B for a list of the topics presented during the various major sessions and Appendix C for a list of the participants). Four Joint Committee meetings/ hearings were also conducted.

10. In addition to their regular plenary meetings, the TWGs conducted small group sessions. TWG Land and Housing convened the most number of small meetings, focusing on: land inventory and identification of lands for in-city housing for ISFs; housing design, standards, and planning regulations; 20 percent balanced housing and other innovative mechanisms to mobilize land for in-city housing; and policies and laws. TWG Land and Housing also initiated a pilot activity on mapping the location of informal settlements and idle lands. The activity was carried out for Quezon City and was attended by over 70 city and barangay officials and representatives of people's organizations (POs), nongovernment organization (NGOs) representatives, and national government agencies.⁸

11. Members of the technical team prepared draft policy briefs, which articulated long-term and immediate actions to address the problems that surfaced in the different sessions as well as from their own review of the literature. These papers were first presented to the Joint Committee and subsequently discussed in sectoral meetings with civil society, private sector groups, NGAs, and local government units (LGUs). These sectoral gatherings formally closed the housing summit deliberations though small group meetings with specific groups and sectors continued as the policy and other recommendations were being refined. On 4 April 2016, the Joint Committee gathered the housing summit participants for a culminating activity in which a Unity Statement was presented and signed. (The Unity Statement is in Appendix A.)

⁸ This activity formed the basis for a recommendation (see "Institutionalizing Participatory Governance," below) concerning the ground validation of the inventory of lands and informal settler families and communities in Metro Manila.

Figure 1: Working Arrangement of the National Housing Summit



12. As part of inputs to the summit, the European Space Agency provided the Joint Committee with satellite maps indicating, among others, built-up areas so that identification of ISFs in Metro Manila could be facilitated. Subsequently, a memorandum circular signed by the Executive Secretary formalized the inventory of government lands through the creation of an interagency task force chaired by DILG (see section on “Unlocking Land for Informal Settlers,” below).

13. HUDCC spearheaded the preparation of the Glossary of Housing Terminologies, with the aim of providing all stakeholders of the housing and urban development sector, particularly key shelter agencies (KSAs), with a common understanding and usage of housing terminologies. This was regarded as among many steps “toward addressing their collective housing and urban development problems and challenges” (from a HUDCC presentation to the Joint Committee). In a series of meetings, selected participants of the housing summit as well as international experts mobilized by Cities Alliance assisted in finalizing the glossary.⁹ It was presented and deliberated on by the Joint Committee during a meeting on 7 December 2016 and subsequently submitted as House Joint Resolution 38.

B. Civil Society Participation and the People’s Summit

14. In various TWG sessions, different community cases and experiences were presented by people’s organizations (POs) and NGOs. These provided distinct faces and voices to housing issues and concerns.¹⁰ Several themes run through their presentations – the lengthy, cumbersome, and expensive process of land acquisition even for ISF communities desiring to purchase private lands; the tenure uncertainties of ISFs even in proclaimed lands; the constant threats of eviction; and the dire situations former ISFs (particularly women and children) find themselves in predominantly off-city resettlement sites, many of which lack basic facilities and services.

15. To many ISF communities, a disappointing experience concerns the implementation of the DILG-led *Oplan Likas* program (the PHP50 billion fund allocated in 2011-2016 by the government for the resettlement of ISFs residing in danger areas). Many believe that the use of the one-time fund could have become a template for addressing the housing needs of the urban poor. With the assistance of their NGO partners, a number of POs undertook community planning and submitted their outputs (the “People’s Plans”) to DILG and housing agencies concerned. Some of these plans were eventually implemented through the Social Housing Finance Corporation’s (SHFC) community mortgage program (CMP) and high density housing (HDH) program as well as in National Housing Authority’s (NHA) in-city projects using medium-rise buildings. Because of in-city land constraints and the need to accelerate *Oplan Likas* implementation, however, many of the resettlement became off-city resettlement, some of which were very distant from the original communities and characterized by incomplete facilities and services.¹¹

⁹ The World Bank facilitated a peer review by the Cities Alliance of the definition of terms used globally.

¹⁰ The presentations from POs and NGOs on community experiences and cases during TWG meetings were reiterated and supplemented by additional cases during the second people’s summit.

¹¹ The problems and issues concerning resettlement sites were discussed at length during consultative forums organized in September and October 2015 by the Joint Committee and the Presidential Commission on the Urban Poor (PCUP) and attended by representatives of 20 *Oplan Likas* resettlement sites and their partner NGOs. *Oplan Likas* is a relocation program that began in 2012 and is being implemented by DILG, in conjunction with LGUs, NHA, PCUP, and DSWD (Department of Social Welfare and Development), involving ISFs residing along identified waterways for priority cleanup in Metro Manila. The national government allocated PHP50 billion for in-city and off-city relocation of the affected ISFs. Some 25,000 ISF had been relocated in 2015-16 to 20 in-city and off-city resettlement sites, mostly administered by NHA. A small number of ISFs are relocating to in-city and near-city sites adopting a “people’s plan” approach, with housing finance provided by SHFC.

16. In some civil society presentations, specific problems raised by community participants were given immediate attention by the government agency concerned, for instance, by setting up dialogues, meetings, or site visits so that solutions could be found. Such interactions, along with the opportunity to engage in multi-sectoral dialogues and network building, became a valuable aspect of the housing summit process.

17. Aside from their attendance in TWG meetings, POs and their partner NGOs also organized what they termed as “People’s Summit,” the purpose of which was to enable POs to effectively participate in the national summit discussions and present their positions on the different proposals.¹² They convened three such gatherings: (1) in July 2015 as the housing summit was just taking off so that they could put together a list of issues they wished to be discussed; (2) in October 2015, for a presentation of community and other cases they deemed in need of immediate resolution as well as for further TWG discussions and policy formulation;¹³ and (3) in February 2016, to engage in a discussion of the policies and other recommendations being proposed in the housing summit. As an output of the people’s summit, a list of requests/demands of the urban poor was drawn up by Urban Poor Associates (the member-head of the TWG Land and Housing co-lead team) and presented to the House Committee on Housing and Urban Development (see Box 1).

¹² Considered as a parallel activity of the housing summit, the people’s summit also received support from the Joint Committee and World Bank.

¹³ Also invited to this second people’s summit were representatives of KSAs and LGUs. Efforts were made during the gathering to address or answer some of the POs’ concerns. In some cases, follow-up meetings were organized between the POs and NGAs or LGUs concerned.

Box 1
“Urban Poor Requests/Demands”*

1. Poor People’s Right to Live in the City

- The poor have a right to live in the city, where they have access to jobs, services, and social networks.
- All evictions out of the cities should be made illegal.

2. People’s Planning and People’s Planning Bureau (PPB)

- **People’s Planning:** All government agencies involved in socialized housing programs should take genuine consultation and people’s participation seriously and put mechanisms that will ensure these are undertaken properly.
- **PPB:** Establish a separate agency that will cater to the poorest of the poor who do not qualify or cannot afford the amortization required in the regular social housing programs.

3. Subsidies

- The poorest ISFs cannot afford to pay the existing in-city socialized housing programs. Revisit the existing market-driven approach, and discuss appropriate levels of subsidies/grant vis-a-vis ISFs’ affordability.
- Housing is a basic human right.

4. Upgrading of Existing Resettlement Areas.

- Government has obligation to improve the lives of the poor who were transferred to distant off-city resettlement sites, especially in access to basic services and jobs.

5. Proclamations

- There should be no revocation of presidential proclamations for socialized housing (e.g., Manggahan Floodway [PP 1160], Lupang Arenda [PP 704]). Proclamations must be made permanent in nature. If they can be easily altered, the purpose of the proclamation is defeated.
- Implement Proclamations in BASECO (PP 145), Manggahan Floodway (PP 458), and in West Rembo, Makati (PP 518).
- Proclaim Isla Putting Bato and Slip Zero.

6. Eviction

- Outlaw evictions [relocation?] outside the city.
- Reexamine the evictions along waterways.
- Prepare in-city relocation sites.

7. Land Acquisition/Land Banking

- Open all government lands for socialized housing.
 - Insist that all LGUs identify land in their cities for the poor.
 - NGAs and LGUs should exercise their police power by expropriating privately owned land for socialized housing.

- All land owned by government without improvements for 10 years or more shall be given freely to poor people's housing (possibly on a usufruct arrangement).
- Give 10 percent of the reclaimed land from Laguna Lake C-6 dike project to the poor.
- Think outside the box.
 - Government should hand over its five golf courses occupying 50 hectares in Metro Manila for socialized housing.

8. UDHA Amendments

- House Bill 5144 is a welcome development, but requires further revisions to guarantee the benefit of the poor and the marginalized. Proposed amendments include:
 - Clarify the definition of "danger zone/high risk areas"
 - Remove hierarchy on the modes of land acquisition for socialized housing
 - A court order should be a requisite prior to carrying out evictions or demolitions
 - Establishment of a quasi-judicial body that will hear housing issues
 - Imposition of the 20% Balanced Housing requirement for all land developments
 - Clarify the definition of "consultation" and "resettlement sites"
- Pass amendments stated above for HB 5144 in the Senate and ratify into law
- Deliberate in both Houses and ratify into law the other proposed amendments to RA 7279.

9. Jobs

- Land and housing must be accompanied by jobs for all poor families, e.g., public-private projects to construct manufacturing plants that employ the poor.

*Extracted from "A Presentation of Urban Poor Requests/Demands as of November 25, 2015," prepared by Urban Poor Associates and submitted to the House Committee on Housing and Urban Development.

III. The National Shelter Program: Context, Challenges, and Considerations

18. The past decades saw the introduction of various attempts at addressing the problems of the country's growing localities particularly its primate cities.¹⁴ These evolved from the introduction of measures to improve overcrowding and sanitation of buildings to the establishment of public housing corporations with different mandates including housing production, financing, provision of guaranties, and regulation. In 1978 an urban land reform was enacted (through Presidential Decree 1517) with the aim of regulating "the existing pattern of land use and ownership in urban and urbanizable areas."

¹⁴ The creation of the Metropolitan Manila Commission in 1975 through PD 824 also formally established Metro Manila. A subsequent decree (PD 1396 of 1978) declared Metro Manila as the National Capital Region. At that time, it was composed of four cities (City of Manila, Quezon City, Caloocan City, Pasay City) and thirteen municipalities (Las Piñas, Makati, Malabon, Mandaluyong, Marikina, Muntinlupa, Navotas, Parañaque, Pasig, San Juan, Taguig, Valenzuela, and Pateros. At present, all municipalities are independent cities, except Pateros, which remains a municipality.

A. Context

19. Since the 1980s, housing policy has been embodied in a national shelter program that features a “total systems approach to housing finance, production and regulation,” and is characterized by an interacting network of implementing housing agencies.¹⁵ Led by the Housing and Urban Development Coordinating Council (HUDCC), the key shelter agencies are the National Housing Authority (NHA), the sole government agency engaged in direct shelter production with focus on housing assistance to the lowest 30 percent of urban income earners; National Home Mortgage Finance Corporation (NHMFC), envisioned to operate a viable home mortgage market and attract private institutional funds into long-term housing mortgages; the present Home Guaranty Corporation (HGC), which provides guaranties and other incentives; Housing and Land Use Regulatory Board (HLURB), which regulates land use planning and housing development; and Social Housing Finance Corporation (SHFC), a wholly-owned subsidiary of NHMFC which develops and administers social housing finance programs for low-income formal and informal households. Three contractual savings institutions – the Home Development Mutual Fund, also known as the Pag-IBIG Fund, Social Security System (SSS), and Government Service Insurance System (GSIS) – are also mandated by Executive Order 90 to help ensure the availability of funds for long-term housing loans.

20. The overall goal of the national shelter program has been to increase the access of target households to decent, affordable, and secure shelter. “Target households” pertain to the first three income deciles living in urban areas while “secure shelter” is a house, a lot, or both.

21. In the 1990s two landmark legislations on housing were enacted, the Urban Development and Housing Act of 1992 (RA 7279 or UDHA) and the Comprehensive and Integrated Shelter Financing Act of 1994 (RA 7835 or CISFA). UDHA declares that “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 . . . which shall (a) 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; (b) Provide for the rational use and development of urban land in order to bring about the following: (1) 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; (2) Optimization of the use and productivity of land and urban resources” (Art. 1, Sec 2).

22. Through UDHA, the government articulated its focus on socialized housing as a primary concern and, as such, included a system of balanced housing development; mandated the identification of lands for socialized housing; and prescribed the conditions for decent socialized housing and resettlement areas, taking into consideration their degree of availability of basic services and facilities, their accessibility, and proximity to jobs and other economic opportunities. CISFA increased and regularized yearly appropriation of the major components of the national shelter program, augmented the authorized capital stock and paid-up capital of NHMFC and HIGC, and identified other means of mobilizing funds for housing.

23. The earlier Local Government Code (LGC) of 1991 (RA 7160) provides the statutory framework for the devolution of local public administration and service delivery responsibilities as well as revenue

¹⁵ Executive Order 90 essentially reiterated the National Shelter Program first formulated in 1978.

mobilization powers to the local government units (LGUs). The LGC also provided the framework for the roles of LGUs in the national shelter program.

24. In the next decade and a half, the national shelter program continued the same pattern set in the past. In 2001, Executive Order (EO) 20 was issued, reaffirming mass housing as a center piece program for poverty alleviation; in 2004, EO 272 created the Social Housing Finance Corporation. In 2006, RA 9397 was enacted amending Section 12 of UDHA.¹⁶

25. These attempts, however, have fallen short of making a significant dent in housing provision, more so in the improvement of the situation of urban poor communities and informal settlements. The current housing program remains inadequate and unable to provide the scale and quality needed to match the magnitude of the housing problem. In her policy brief Monsod (2016) specifies the significant number of unmet need for improved and additional housing in the Philippines. Citing the 2010 Census of Population and Housing, she notes: “there is an accumulated ‘backlog’ of 1.225 million units as of 1 January 2011. . . 787,731 units are households in ‘unacceptable housing’ . . . and another 437,612 are households doubling up in acceptable structures. There is also a ‘future need’ of 2.25 million for new household formation and 1.93 million for inventory losses over the period 2011-2016, although ‘future need’ does not constitute a housing shortfall per se.”¹⁷

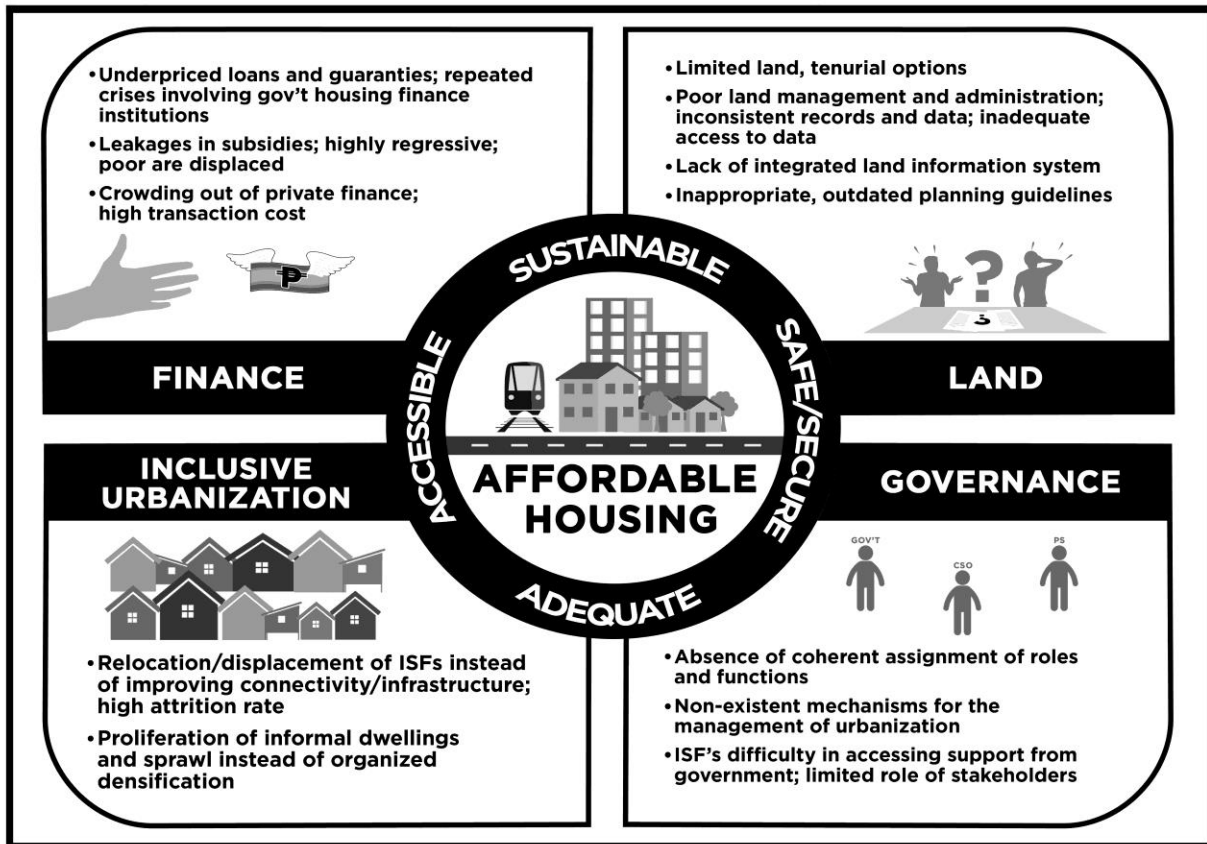
26. The figures will inevitably increase as the country’s good macroeconomic performance results in higher demand for land and housing in urban and urbanizing areas. Since the supply of urban land is finite and has intensifying competing demands, its allocation and use becomes a critical focus of public policy. The dysfunctions of land and property markets and the gravely inadequate transportation system are not strategically addressed. This suggests a formulation bereft of an urbanization framework that should have informed the national and local development planning and investment decision making. HUDCC, the agency in charge of coordinating such functions, has limited powers to influence the urbanization process. The government’s development planning and budgeting are done more on a sectoral manner, with the priorities of cabinet-level agencies taking precedence over coordinative and intersectoral initiatives and mechanisms. As Monsod (2016) points out, provincial governments are limited in their powers and capacities for planning and integration. “Provinces are themselves crippled by their lack of effective planning integration authority over component cities/municipalities (i.e., central government funding can bypass provinces and go directly to component cities and municipalities) and, perversely, have no administrative or fiscal authority over highly urbanized cities within their geographical boundaries.”

27. The factors that resulted in and further aggravated the housing problem in the country may be summarized in Figure 2. This framework, a result of presentations and deliberations during housing summit meetings, synthesizes the many issues and concerns raised regarding affordable housing. It uses the four major themes of discussions and places affordable housing and its desired characteristics – i.e., accessible, adequate, safe and secure, and sustainable – at the core.

¹⁶ The UDHA amendment reads: “Disposition of Lands for Socialized Housing - The National Housing Authority, with respect to lands belonging to the National Government, and the local government units with respect to the other lands within their respective localities, shall coordinate with each other to formulate and make available various alternative schemes for the disposition of lands to the beneficiaries of the Program. These schemes shall not be limited to those involving transfer of ownership in fee simple but shall include lease, with option to purchase, usufruct or such other variations as the local government units or National Housing Authority may deem most expedient in carrying out the purposes of this Act.” Moreover, Section 12 of RA 9397 further states: “Consistent with this provision, a scheme for public rental housing may be adopted.”

¹⁷ Those in “unacceptable housing” are “on lots without consent of owner, in predominantly makeshift housing, in living quarters not meant for human habitation, in dilapidated or condemned structures” (Monsod 2016).

Figure 2: Major Issues and Concerns



B. Challenges

28. There are four strategic areas where major blocks exist and prevent effective solutions to the housing problem. These are land, financing, governance, and the urbanization processes. Urbanization is the context by which the housing problem has to be appreciated. Clearly, urban development in many cities and localities are not properly planned and managed. Near-city and off-city relocation and displacement of ISFs become doubly problematic or complicated because of the lack of connective infrastructure. Transportation systems are absent or badly planned. Poor investments in the improvement, expansion, and management of transportation infrastructure prevent lagging localities from participating in the development of urban centers. Relocation is still the dominant approach despite high attrition rate in government resettlement projects. There is a proliferation of informal dwellings; instead of organized densification, more spaces are utilized without following a coherent land use plan. Planning coordination among LGUs is lacking or weak, compromising land use compatibility or integration across localities and resulting in inefficiency of basic services for transportation and traffic management.

29. Land is another key area that requires serious attention. There is limited land and tenurial options for shelter provisioning. Poor land management is manifested in institutional and regulatory failures in land markets. For instance, land use planning and land use regulations are powers originally vested in

cities and municipalities yet important land management and administration functions are also lodged in at least seven national government agencies and the courts. What is lacking is a clear integrated framework that guides their functioning and coordination. An integrated information system, inventory of, and policy on government lands, and appropriate and improved planning guidelines and standards are, at best, written up as issuances but not operationalized. Unavailable or inconsistent records and data as well as conflicts in land classification and other regulatory issues push up transaction costs. The cost for securing, registering, and transferring property rights becomes a difficult hurdle, hindering infrastructure investments and increasing costs of servicing land. Adding to the complexity is the practice of land hoarding, absence of a national standard for real property valuation, and weak enforcement of real property taxes.

30. In the housing summit sessions, both housing developers and community associations cited existing construction codes and subdivision restrictions as constraints to improving housing supply. These regulations are too complex and not easily understood, and result in making the transaction cost prohibitive. *Batas Pambansa (BP) 220*¹⁸ is not supportive of existing housing sites or self-help, incremental housing. LGI (2015) in its policy brief points out that standards in the Revised Fire Code of the Philippines (RA 9514) are unnecessarily stringent for socialized housing, significantly adding to the cost. Moreover, securing all requirements for new development could take around 18 months for private developers. Community associations, particularly ISFs with limited resources, could not afford such delays.

31. In the area of housing finance, signals of its dysfunction include the underpricing of loans and guaranties in a situation of an underdeveloped mortgage market. The existing housing finance approach is prone to leakages in government subsidies, since it is expected to solve a problem better framed within a social policy, i.e., the affordability issue of those in the lowest income deciles. It is also a highly regressive system whereby the poor, in effect, are displaced by middle income households. The existing approach also has a crowding out effect on private finance aside from the high transaction cost that is a deterrent to its entry into the housing finance market.

32. In a number of housing summit discussions, the different stakeholders recognized that addressing the housing requirements of the lower-income households would require that middle and lower-middle income households be assisted in accessing formal finance. At present, housing market fails to do this, as manifested by the fact that many of these households also reside in informal settlements or urban poor communities. As Monsod points out (2016), not all dwellers in informal settlements are income poor. Nationwide, it is estimated that only 21.8 percent of households living on lots without consent are income poor while 78.2 percent of households are not poor. In the National Capital Region (NCR), only 6.5 percent of households in informal housing without consent are income poor while 93.5 percent of households are not poor.

33. And lastly is the area of governance, not only at the national level but also at the local levels – regional, provincial, city, and municipality. In general, a coherent assignment of institutional roles and functions in managing the urbanization processes is lacking or totally absent. The current institutional arrangement for planning and implementing off-city resettlement is extremely inadequate in that no government agency takes responsibility for the provision of basic services in NHA resettlement sites.¹⁹ The

¹⁸ “An Act authorizing the Ministry of Human Settlements to establish and promulgate different levels of standards and technical requirements for economic and socialized housing projects in urban and rural areas from those provided under Presidential Decrees numbered [957, 1216, 1096, and 1185].”

¹⁹ NHA explains that the provision of services is not its mandate and that the subdivision developers that construct the housing units are not compelled and do not have the resources to put up the infrastructure for basic services (e.g., water or power lines

mixed outcome of government resettlement sites under *Oplan Likas* is a testament to the dysfunctionality of the existing institutional setup. Relocated ISFs have encountered a myriad of problems, with those in off-city sites experiencing the most serious ones. Poor coordination between DILG and NHA, on the one hand, and host LGUs, on the other, during the planning stage of the resettlement has brought about negative impacts on the quality of life of the resettled ISFs, such as lack of adequate and timely access to basic services. Mechanisms for establishing inter-LGU urban development and planning systems are created on a case-by-case basis, resulting in unevenness in levels of effectiveness and efficiency and heavy dependence on resource allocation, the availability of which is beyond the control of the participating and affected entities.

34. LGC and UDHA spell out that local governments have the primary responsibility for providing housing assistance and are specifically mandated to conduct an inventory of lands and identify sites for socialized housing. These are but a few of several local government mandates that have not been implemented by many LGUs. Multiple responsibilities coupled with limited land and institutional capacity, made more pronounced by their dependence on national government for logistics and finances, overburden a majority of them. Hence LGU constituents, most of all the ISFs wanting to be engaged in their development process, find difficulty accessing technical and logistical support from government. They too encounter limitations in mobilizing their own resources and those of their partners, thus affecting their efforts for effective claim-making.

35. Concrete cases would show nonetheless that when given technical support, LGUs are able to effectively carry out their planning roles as demonstrated by initiatives such as the Citywide Community Upgrading Strategy (Citywide) piloted in three LGUs in Metro Manila.²⁰ Participation of civil society organizations and organized communities in the Citywide process has also engendered increased social capital at the local level which can be harnessed by LGUs toward advancing their development and housing initiatives.

36. In order to make inroads in the provision of affordable housing, government has to reframe its understanding of the housing problem. Government needs to rethink its role in housing finance, delink housing social assistance from finance markets, and turn its attention to fundamental supply side and urban governance issues. It has to remove barriers that make land inaccessible for housing to many. If not systematically eliminated, these will continuously drive up the price of land and housing, and will deteriorate further the situation of the communities where the poor reside. It has to determine clearly its role in housing finance and regard housing for the very poor as part of its social program. It also has to improve its governance so that all stakeholders could effectively and efficiently perform their roles in delivering a shelter program. Government's preferred approach of prioritizing housing production and highly subsidizing its cost simply addresses the symptoms and not the root causes of why the housing system fails. Monsod (2016) explains how this inability is manifested by repeated episodes of insolvency experienced by government's housing finance corporations, high attrition rates at resettlement sites, and

to connect the resettlement sites to the main lines of the water and power companies). The host LGUs for their part are not prepared and financially able to put up the needed infrastructure. This begs the question of how the location of the resettlement sites is determined in the first place, and why the cost of the installation of this needed infrastructure is not included in the budget of site development. This cost can in fact be subsidized by the national government as this is a public good necessary for poverty alleviation.

²⁰ A program spearheaded by the World Bank, the Citywide provides technical assistance to LGUs and builds multi-stakeholder partnerships at the city level toward addressing the housing needs of poor communities. The pilot LGUs are Muntinlupa City, Barangay 177 of Caloocan City, and District 6 of Quezon City.

handling of public subsidies. She further suggests that the manner by which these subsidies are used present a challenge to the entry of private finance in the mortgage market.²¹

C. Considerations

37. A number of principles and considerations inform the recommendations contained in the following sections. First concerns the role of government in its avowed goal of increasing “access to decent, affordable, and secure shelter.” This stems from the principle that housing is a basic human right and the state, being the main institution entrusted with the responsibility of promoting the common good and rights of its people, has to make housing as broadly accessible as possible.

38. Housing or shelter provision must be embedded in the higher goal of inclusive and sustainable urbanization. Housing as used here is not just about the physical structure but also the development of thriving neighborhoods and communities where capital (social, physical, and other forms) are created, making them conducive venues for people to be fully human and alive. Thus, the unit of measure in an effective and efficient shelter program is not the number of houses produced or the loans taken out but should be the number of improved communities.

39. Yet, the mandate of inclusive urbanization has to take numerous factors into consideration. As Karaos (2015) explains: “The housing market in turn responds to spatial, demographic, economic, and other signals. Urbanization policy and management, including zoning ordinances, local development use plans and the placement (or absence) of mass transportation systems, infrastructure and social services is one source of signals. Government creates incentives and disincentives to encourage actions or behavior on the part of certain actors to achieve desired development outcomes, such as making urbanization as inclusive as possible and increasing private sector production of housing for low income sectors.”

40. Through a package of interventions the state has to set the stage in order to attract market players to engage actively and productively. Achieving inclusive urbanization requires it to perform its role of ensuring that no social group is systematically excluded from the advantages resulting from progress, including access to secure shelter and employment. It could not single-handedly provide for the shelter needs of the lowest income households more so the entirety of its population. Other sectors, notably the communities, civic groups and NGOs, and the private sector, have important roles to play in making affordable housing in adequate and safe neighborhoods.

IV. Key Directions for Policy Reforms in Closing the Gap in Affordable Housing in the Philippines

41. The following recommendations are grouped according to the housing summit’s three thematic areas: land and housing, housing finance, and participatory governance. As explained above, inclusive urbanization and making shelter affordable for the disadvantaged provide an overarching framework in these recommendations.

²¹ In her policy brief, Monsod (2015) discusses in depth the issue of government subsidies.

A. Unlocking Land for Informal Settlers²²

42. Based on the analysis of satellite imagery provided by the European Space Agency, ISF communities occupy about 3,000 hectares of land in Metro Manila. The estimated number of ISFs in Metro Manila range from 163,094, based on the 2010 Census (Magtulis and Ramos 2013), to 250,895, based on FIES (Family Income and Expenditure Survey) 2012 (Monsod 2016), to 584,524, compiled from Metro Manila city reports (Gaurano 2011).

43. While not having an accurate figure of ISFs is a problem altogether, the magnitude of the ISFs poses significant challenges for LGUs and key shelter agencies (KSAs) in their efforts to provide secure land and housing for ISFs in Metro Manila where land values are very high and where there are competing demands for land, e.g., for vital public infrastructure, settlements, open spaces, and support services to a continuously growing population. The challenges from climate change likewise call for urgent solutions to improve substandard housing and/or resettle ISFs occupying “danger zones.”

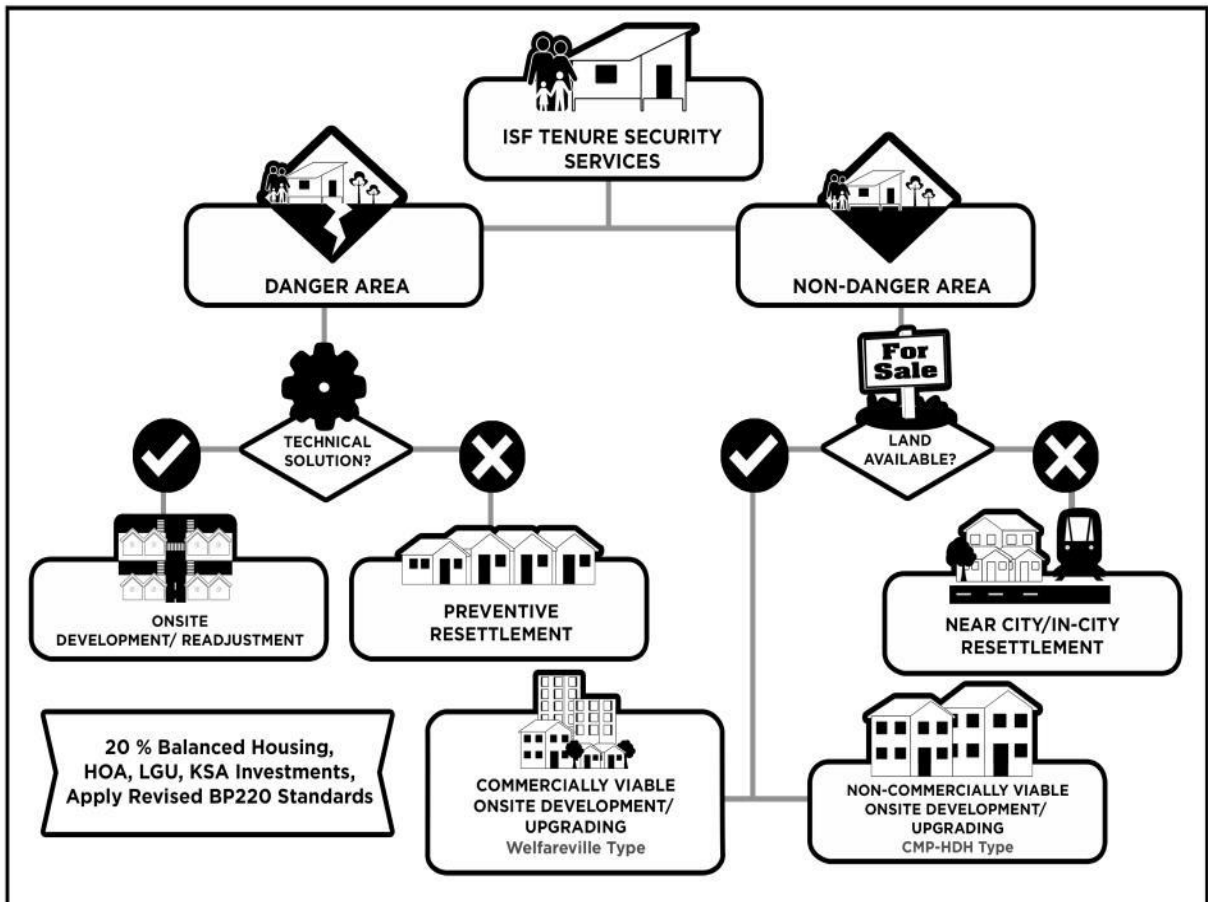
44. Identifying pathways to land mobilization

- So that options for the possible mobilization of land can be identified, it is important to unpack the issues that constrain its availability. This would require distinguishing constraints according to the type of land currently occupied by ISFs, recognizing that a different approach to mobilization may apply to each. The first step is fundamental to assuring tenure security while giving significance to the safety of the settlement to residents, i.e., whether these are on danger (at-risk) or non-danger areas (see LGI 2016). Those which put people’s lives at risk may further be classified into those for which technical solutions may be considered and those which require preventive resettlement of the occupants. Certainly, finding technical solutions, and thus allowing onsite upgrading, has to be tempered by the costs involved in development readjustments (see Figure 3).

- For non-danger zones, the key questions pertain to whether the land is privately owned or government property and, in either case, whether or not it is available for disposition. For non-danger zones, the key questions pertain to whether the land is privately owned or government property and, in either case, whether or not it is available for disposition. Those that are not available for onsite development will entail in-city or near-city resettlement for the occupants. Two paths are possible for lands that are offered for disposition: for commercially viable areas (i.e., large tracks of land), the recommendation is to adopt mixed use development to optimize use of prime land), recognize private sector efficiency in land development and management and, at the same time, integrate informal settlers in the overall development of the area through onsite redevelopment. Onsite redevelopment is also possible for small and non-commercially viable areas through direct purchase, community mortgage, or other programs.

²² Much of this section is from LGI 2016.

Figure 3: Pathways to Mobilizing Land



45. **Establishing a program on integrated land and ISF information system for Metro Manila**

- There is no updated and complete inventory of ISFs in Metro Manila, their locations, and the status of the land they occupy. Available information on land and ISFs is kept in different formats and different information systems. This has constrained the speedy efforts of LGUs and KSAs to identify land that could potentially be used for socialized housing and other public purposes. It has also affected their ability to identify ownership; remove the uncertainties related to spurious counter claims, syndicates and fake titles; and facilitate the discharge of administrative remedies to acquire lands through forfeiture of delinquent properties and expropriation of idle lands. Compounding this issue is the lack of information-sharing mechanism among land-related agencies, which has slowed down the land acquisition process and has substantially increased transaction costs. At the root of this issue is the complex land administration and management system, which breed overlaps in the discharge of land administration and management functions by national government agencies.

- It is recommended that the Office of the President issue an Executive Order to establish a program on integrated land and ISF information system for Metro Manila be issued. The intent is to establish a program management office with dedicated funding, resources, and timetable to:

- Conduct an inventory of existing tenure status of ISFs and prepare citywide land tenure improvement plans;
 - Identify available land for ISF in-city resettlement or onsite development;
 - Establish information system link between government agencies and LGUs;
 - Make land information more accessible to all users; and
 - Institutionalize land data sharing between and among LGUs and NGAs, including the implementing rules and regulations (IRR) of Section 209 of LGC.
- In essence, the program will be dedicated to addressing problems of tenure formalization of Metro Manila’s urban poor, consistent with the intent of UDHA. It will help dissect the issues and needs, for example, of the following: (a) those who have acquired land but need support to complete onsite development; (b) those who are still seeking the owners of the private property they occupy; (c) those whose owners have agreed to sell but where land records have issues that prevent the purchase from taking place; and (d) those who are residing in government proclaimed lands but are having problems with the disposition of these properties. It is fundamental for proper planning and management of response to understand and take stock of the needed information so that a well-coordinated and appropriate shelter program can be developed, and corresponding budgets and resources can be programmed. Without these, the current response has been to treat all ISFs as having the same issues, thus running the risk of “one-size-fits-all” solutions. National land agencies and LGUs would have to progressively share their records for this program to be successful.
 - HUDCC shall be the lead agency for the implementation of this program, through a supplemental budget coupled with institutional strengthening to carry out this program over the long term.

46. Completing an inventory of idle government lands that could be made available for ISF in-city resettlement

- UDHA identifies idle government lands as priority for land acquisition for resettlement of ISFs, but, as noted above, information is not updated and incomplete. It is therefore important to come up with a complete inventory of idle government land important to fully exhaust land mobilization for ISFs. The recommendation is for the Office of the President to issue a Memorandum Circular (MC) mandating inventory of idle government lands.²³ The Circular will have provisions that will:
 - Mandate government agencies to submit an inventory of their idle lands and provide information as to the purpose for which it has been reserved and its status;
 - Instruct LGUs through DILG to conduct an inventory of government-owned and private idle lands appropriate for use as settlement in their respective territories;
 - Require DENR to make available, at no cost, its land records, including approved subdivision plans and cadastral maps to DILG and LGUs; and

²³ This MC was signed by the Executive Secretary on 1 December 2015.

- Instruct LRA to make available, at no cost, maps, approved subdivision surveys, title information, and abstracts of registry to DILG and LGUs.

47. Resolving issues in the implementation of a large number of problematic proclamations, which cannot proceed with disposition to *bona fide* ISFs

- Proclamations of government lands have remained problematic for a long time, owing to the mandated bureaucratic process and weak due diligence in land investigation work before issuance. This constrains the availability of government lands for ISFs. There seems to be no easy resolution in sight, in the absence of a concerted effort to exhaust all means possible in addressing the problems through the joint action of all agencies concerned.

- The recommendation is for the Office of the President to issue an Executive Order establishing a Presidential Interagency Task Force (including the Metro Manila Development Authority and cities concerned) to resolve issues in the implementation of proclaimed lands. The Task Force shall:

- Review proclamations that have implementation issues, were revoked, amended, or held in abeyance;
- Resolve and decide on all issues affecting implementation of proclamations that cannot be resolved at the operational level;
- Call on other government agencies and institutions to support the implementation of proclamations;
- Serve as oversight body in the implementation of proclamations/projects;
- Review, assess, and recommend options to improve the systems and procedures in the pre- and post-proclamation processes of affected agencies;
- Investigate and recommend to the President the filing of appropriate cases pertaining to causes of delay or non-implementation of proclamations/projects; and
- Identify and recommend areas for the issuance of Presidential Proclamations.

48. Establishing clear guidelines on administration and disposition of lands proclaimed for ISFs.

There are no clear guidelines on the administration and disposition of lands proclaimed for ISF. This has resulted in wide variability in the instruments for disposition, absence of timetable to dispose of the property, and reluctance of the affected agency to release the land to NHA or any designated agency identified to administer the land. The impact is that many proclamations cannot be implemented or are left incomplete. It is recommended that an Executive Order be issued to standardize guidelines for administration and disposition of proclaimed lands for ISFs that shall:

- Clarify the basis for valuation;
- Address proclaimed lands without titles;
- Ensure smooth conveyance of titles to designated administrator of property;
- Address concerns about inclusion (or exclusion) of ISFs not currently occupying the land which is the subject of a new proclamation; and
- Make provisions for budget from the Department of Budget Management for every proclamation.

49. **Streamlining the process for issuance of special patents.** The very long process of proclamations in government lands and the eventual issuance of Special Patents over these have affected the pace of housing and tenure provision. Prior to the enactment of the Residential Free Patent Law (RA 10023), it could take 20 years or more to have a proclamation signed by the President, and almost the same amount of time to issue the Special Patent. The specific provision of RA 10023 could be used to streamline the process for titling government lands if the IRR can be issued. A draft IRR for Special Patent was prepared during the housing summit. The recommendation is for DENR to review and issue the IRR.

50. **Improving access by ISFs to compliance housing projects and mechanisms per Section 18 of UDHA.** LGUs and ISF do not have full access to information on the nature, location, and types of compliance project by subdivision developers. Moreover, there is no mechanism that matches ISF housing and financial needs that could be possibly responded to by the compliance projects. The proposed solution is to develop a Joint DILG-HLURB Memorandum Circular that specifies procedures that will ensure sharing of information on compliance projects with ISFs and LGUs. This could be done in the process of securing development permits from LGUs and in the evaluation of compliance projects by HLURB. Moreover, considering that there are very few subdivision projects in Metro Manila and other highly urbanized cities, the recommendation is to support the draft Bill or the draft EO, which expands application of balanced housing to condominiums.

51. **Studying the feasibility of exempting foreclosed properties used for socialized housing from capital gains tax payment.** Many LGUs are already undertaking administrative recourse in case of default in payment of real property taxes. Most private property owners in default own properties that have been occupied by ISFs for many years, and may no longer have the incentives to keep the land. LGUs are not able to mobilize these lands because of the huge capital gains tax (CGT) that needs to be paid to the Bureau of Internal Revenue before transfers of these properties can be effected. Thus LGUs are unable to use these lands for public purposes, including award to ISFs. It is recommended that DILG and the Department of Finance study the feasibility of exempting these properties from the CGT if the purpose is for ISF housing.

52. **Addressing issues relating to Batas Pambansa 220**

- The standards embodied in BP 220 are more applicable to private sector-initiated housing projects that target the middle- to low-middle income formal market rather than the specific circumstances of ISF. In particular, BP 220 and its IRR are limited mainly to development of new sites (off-site) and regulatory process designed for private sector developers and government. Moreover, they do not easily accommodate other emergent housing solutions and approaches, and do not encompass planning guidelines to encourage development of flexible and affordable solutions for and by ISFs. They are also not appropriate to community-initiated/self-help projects. This explains why ISF communities are having difficulties complying with the standards, and why LGUs are also having a hard time enforcing these planning requirements.

- It is recommended that planning and building guidelines and standards be prepared through an addendum to or a separate IRR for BP 220 that will:

- Strengthen and provide a more holistic approach to planning and implementation of shelter and settlements development for ISF communities;

- Encourage involvement of a broader range of stakeholders, especially ISF communities, in settlement and shelter planning and implementation;
- Make guidelines and standards more flexible and appropriate, in order to encourage generation of affordable housing solutions and technologies adaptive to current housing situation and existing programs;
- Specifically, (a) guide the planning and implementation of onsite development projects, (b) allow for incremental development of sites and housing construction, (c) promote and encourage alternative technologies, (d) allow for conditional non-spatial compensatory measures in site/subdivision planning especially for onsite development, (e) consider disaster resilience and adaptation in planning and design, and (f) provide parameters that would aid ISF communities and other implementers in selecting appropriate and affordable housing solutions; and
- Establish coverage and timeframe of the guidelines, especially for onsite development, so as not to encourage further illegal occupancy; hence, the need for a database and mapping of all existing ISF-occupied areas.

- Relatedly, it is also recommended that a regulatory audit of BP 220 and other existing building and subdivision codes and planning guidelines be undertaken. This audit should focus on the impact of these laws and other legal framework on transaction costs for ISFs and private developers, and thus the unit cost of land and housing and the implication on owning or rental and access to formal markets.

53. **Providing clarity and consensus on the definition of danger zones and coming up with corresponding policies and guidelines.** There has been clamor, particularly from the ISFs and civil society for government to clarify the definition of danger zones and to issue corresponding policies and guidelines. The Joint DENR-DILG-DOST-DPWH Memorandum Circular 2004-01 entitled, “Adoption of Hazard Zone Classification in Areas Affected by Typhoon Yolanda (*Haiyan*), and Providing Guidelines for Activities Therein” could be used as starting point in discussions on an area’s acceptability from the social, technical, and economic perspectives. This could also serve as a guide should it be deemed immediately necessary to relocate ISFs in identified danger zones.

B. Addressing Housing Finance Challenges²⁴

54. A functioning housing market is one in which a household’s need for quality housing can be made a reality. This requires the following: financing, property market information, improved mortgage systems, and mechanisms for dealing with credit risks and transaction costs. In the absence of these, lenders will hesitate to offer their services to the market, more so to the riskier or poorer segments. Investors, on the other hand, will confront the risks of tying their funds for long periods and of inherent uncertainties. If the markets do not offer reasonable protections against these risks, e.g., insurance, investors will not go into new developments, maintenance, or upgrading, leading to fewer supply, excess demand, and higher market rates. To correct market failures, government has the option to introduce regulations, taxes and subsidies, and the direct provision of goods and services. Aside from economic reasons, government’s intervention can also be motivated by social considerations such as redistribution and ensuring that minimum housing standards are followed.

²⁴ Much of this section is from Monsod 2016.

55. In the case of the Philippines, redistribution and efficiency or the expansion of formal market are not significantly achieved. Housing acquisition in the country is largely self-financed either through savings or incremental construction or directly financed, i.e., borrowings from family, friends, and associations. The required conditions for an efficient primary mortgage market such as credit bureau information and professional appraisal services are inadequate if not lacking. “Dependence on direct finance results in cities that are built as they are financed, with a considerable and visible proportion of self-construction and slum proliferation” (Lea 2009, quoted in Monsod 2016).

56. As cited in Monsod’s paper (2016) “The first priority, and a prerequisite to the creation of a more competitive and effective housing finance system, is the elimination of the (often hidden) subsidies to state housing finance institutions or, alternatively, to provide access to these subsidies by all qualified actors in the sector or reorient these subsidies to leverage private sector participation” (Hoek-Smit 2009:433).” It is with this lens that the government’s housing finance institutions have to be assessed. How have HGC, NHMFC, and Pag-IBIG enabled the mortgage market to perform better?

57. As earlier stated, addressing the housing requirements of the lower-income households would require that middle and lower-middle income households be assisted in accessing formal finance. This should not be limited to economic or financial interventions, such as reducing interest rates, but could include programs to encourage savings as well as improve employment and safeguards against loss of earnings. Interventions in making communities safe and disaster resilient lessen the risks to households.

58. Households that will not be served by the mortgage market have to be provided with a different program that falls under the welfare policy of the government. The best option is to support ways to secure property rights and for public investments to improve the provision of services and infrastructures. International experiences have shown that regulatory reforms generate better results than increased budget for housing production. Including the budget for housing social assistance in government’s welfare program and making it transparent constitutes a twin approach to reforming housing finance.

59. Moreover, house ownership is a major investment decision and not all households are ready to invest and will opt for rental housing. The complexity of rental housing requires more information to design context-specific programs and policies, particularly for those in the low-income segments. What may be the better option is the general improvement of urban infrastructures and community services to improve housing quality and the quality of life of low-income renters. These may include complying with basic sanitation and safety codes and access to microfinance to enable landlords to comply.

60. A transformed policy on housing begins from a rethinking of the government’s role in housing finance. This necessarily starts from an appropriate diagnosis and change of mindset from simply engaging in housing production and providing subsidies.

61. Three major groups of long-term and immediate actions are being recommended: (1) enabling the down-market expansion of formal housing finance to middle-income and lower-middle income groups, (2) reaching the lowest income groups, and (3) increasing investment in and supply of rental housing (Monsod 2016, Ballesteros 2015).

B.1. Expanding the reach of mortgage and non-mortgage finance (to and within middle-income and lower-middle income households)

62. Many households in the 4th to 8th deciles have incomes that could be enough to access modest formal markets (rental or otherwise). Yet they remain in substandard or informal housing in large part because of the unavailability of appropriate finance products and services. Expanding housing finance systems down-market will require system subsidies, or interventions to make the housing finance system more efficient. It will likewise entail subsidies that address specific constraints of households at the margin in accessing credit to become formal homeowners.

63. Priority system subsidies would focus on (1) removing barriers to entry, innovation, and price competition; (2) reducing credit risk or collateral risk for mortgage lending, (3) reducing the high transaction costs for loan origination and servicing, and (4) supporting efforts to expand the take-up and reach of market-based housing microfinance. Priority subsidies for households at the margin would depend on the specific binding constraint (i.e., saving, employment and earnings volatility, housing or neighborhood risk). The immediate first steps are the following:

- **Issuance of an Executive Order mandating an independent review of the operations and privileges of subsidized state-sponsored housing finance institutions** – Pag-IBIG, HGC, NHMFC, SHFC – as well as NHA, measuring both benefits and explicit and implicit costs of government’s objectives and involvement in housing finance markets and housing production. The last such review was in 1997. The review should take into account links with the financial sector including contractual saving sector, and will require the leadership of the Bangko Sentral ng Pilipinas (BSP), Department of Finance (DOF), and Governance Commission for Government-Owned or Controlled Corporations. This is particularly opportune in the case of NHA, whose charter ends in 10 years.

- In tandem with the above, parallel executive action to **assess options for an alternative use of public funds, in particular to the array of possible system subsidies** that may mitigate the various risks attendant to lending down-market. Among the options are providing short-term support for alternative types of lenders (housing microfinance institutions) through liquidity funding or capacity building; and subsidies to borrower education and to “public good” data and research on property and credit markets (e.g., comprehensive property information), research in standardization of mortgage procedures, new credit instruments, and house price trends. Another option is support for the development of improved/standardized underwriting and user friendly servicing systems. Alternative use could also be complementary household subsidies to those at the margin of finance markets such as direct and transparent grants to alleviate down payment, title and closing costs, mortgage insurance, home-maintenance education, or matching grants from central government agencies to local government units to incentivize the installation and/or upgrading of infrastructure and services. If private lending to marginal neighborhoods is to be expanded government action on neighborhood investment planning/plans is critical.

- As such a review is being undertaken, it is recommended that new subsidy investments (such as in high density housing and relocation projects of NHA) as well as equity investments (in NHMFC, HGC, and NHA) are carefully disbursed to avoid further lock-in to the status quo. Legislation is needed to rationalize budget allocation for housing, taking into consideration the recommendations on expanding the mortgage system and providing for transparent and on-budget allocation for an improved shelter program.²⁵

²⁵ Any new comprehensive shelter financing, similar to RA 7885 or CISFA, has to be in harmony with the requirements of the present policy reform recommendations.

B.2. Reaching the lowest income groups and household social assistance

64. It is likely that government has to play a more direct role in increasing general housing consumption for the segment since incomes are too low to access formal sector housing or financing, even for incremental improvements. **This is best served by support for securing property rights and public investments to improve access to urban services and infrastructure** (Hoek-Smit 2009 cited in Monsod 2016)

65. **In the immediate term therefore, addressing real side constraints** is the necessary first step and priority action by local and national government. Correcting real side distortions would also encourage private construction and development into the segment.

66. Additionally, **household social assistance** is almost always necessary. For purposes of GAA (Government Appropriations Act) sourcing, the components below can be considered and costed in lieu of the current non-market finance/production programs (and vis other non-housing social assistance programs), with the exception of CMP. These are:

- **Grants in the form of serviced land with or without a core house**, which households can then complete incrementally. If already onsite, active support in **securing property rights** and upgrading, both within and around the community, e.g., matching grants from central government agencies to local government units for upgrading.
- **Home-improvement grants**, including for rental extensions of the house. These grants can reach households that do not qualify for loans or microcredit.
- Support for the **establishment of community-based support systems to acquire building materials in bulk and provide quality control**.
- Support for support **community savings and counseling programs** that would complement efforts to expand the reach of housing microfinance.

B.3. Growing the rental housing market

67. Attracting more investors and increasing the supply of formal rental units requires in the first instance a removal of rent control and any unduly restrictive and non-tenure neutral regulation, taxes, or subsidies which discourage rental investment in favor of ownership investment (Hoek-Smit 2009 cited in Monsod 2016).

68. More information may be needed to design context-specific interventions to incentivize investments into different segments, particularly investment into the low-income rental segment, and to improve the tenure security and quality of housing of low-income renters. Encouraging local governments to design and test approaches would be key.

69. In the meantime a rental policy for the low income sector may be “best focused on the general improvement of urban infrastructure and neighborhood services, which would improve the quality of life of low-income renters more than almost any other government measures” (Hoek-Smit 2009:442 quoted in Monsod 2016). Housing quality and the quality of life would also be improved by better compliance with basic sanitation and safety codes. Access to microfinance could assist landlords improve sanitation and other low-income rental housing services.

C. Institutionalizing Participatory Governance²⁶

70. Responding effectively to the challenges of inclusive urbanization and providing affordable housing to the disadvantaged demands a twofold major shift in the governance of the housing sector. One focuses on refining the mandates of key shelter agencies and LGUs, with the latter exercising fully its roles and responsibilities as prescribed in UDHA and LGC; the other concerns the need for an authoritative body that will monitor, support, and serve as enabler in local development planning and inclusive urbanization.

71. The specific recommendations concerning the transformation of the key shelter agencies are discussed in the section on housing finance, above, and more fully in Monsod (2016). With regard to LGUs and the need for boosting institutional support, the long-term recommendations are, as follows (Karaos 2015):

- Through executive directives (EOs and Department Orders), institutionalize and strengthen the urban development role of DILG so that its enabling role vis-à-vis city and municipal governments is made effective. A concrete step could be the creation of a bureau within DILG for assisting and monitoring LGUs in the performance of their urban development functions and mandates.

- The 16th Congress attempted to legislate the creation of a Department of Housing and Urban Development (DHUD). There is now an opportunity to determine the most appropriate institutional setup for overseeing and guiding urbanization processes, of which housing is only one element, and enabling LGUs, especially provinces, to perform their mandated roles. The four options presented by Karaos (2015: 4) could provide a starting point for studying and deciding on the most suitable institutional setup.

- In her policy brief, Monsod (2016) offers another option, emphasizing that “monitoring and supporting inclusive urbanization is by nature a coordinative task [and thus] it is not, and should not be, the work of any one department. Rather than a department of housing and urban development (which has long been proposed), a more feasible and, perhaps, efficient strategy to redirect policy and reenergize the sector would be to **reconfigure HUDCC to include DILG and NEDA as co-chairs**, as well as make HUDCC a co-chair of the RDCom [Regional Development Committee], expanding focus of the latter to explicitly include urbanization (i.e. Regional Development and Urbanization).”²⁷

- Through a legislative act, create or designate a state agency that will provide community development assistance to the most needy in urban poor communities and capacity building assistance to community organizations to enable them to engage effectively with LGUs in local shelter and development planning and budgeting and to access housing subsidies and other resources from both public and private institutions to meet their shelter needs. This can be done by creating a CODI (Thailand’s Community Organizations Development Institute)-like institution or creating a special unit and program

²⁶ This section is mostly from Karaos 2015.

²⁷ A reconfiguration would also involve **assigning to HUDCC control over the design and allocation of state subsidies** for housing production, finance, and urban development, including how these subsidies could be channeled, i.e., by different providers – private, nongovernment, central government agency, local government unit – of which the housing corporations would only be one option.

within the Department of Social Welfare and Development (DSWD) focused on community development for accessing shelter and basic services.

72. LGUs' roles and responsibilities in shelter provision are expansive – involving land inventory, mobilization, and disposition; land use and investment planning; issuance of permits and regulations; mobilization of resources and financing; provision of basic services; enforcement and monitoring; and registration of beneficiaries and mobilization of community participation. For the immediate or short-term, and so that pressing issues and problems are resolved, the following are being recommended:

- Provide technical assistance to DILG to study the best way to provide the logistical and other support to LGUs to enable them to carry out their mandated task of land inventory, registration of social housing beneficiaries, and identification of social housing sites.
- Promote and expand a citywide community upgrading strategy among LGUs, including to those that serve as host LGUs of resettled ISFs, to enable these LGUs to make shelter plans through a participatory process, and to systematically program their shelter interventions, tapping onto the shelter programs of the key shelter agencies.
- Issue an EO to expand the pilot project for undertaking the ground validation of the inventory of land and ISF undertaken in Quezon City to the remaining 16 LGUs of Metro Manila. This expansion of the pilot can also be coordinated by DILG and the resulting database will be kept by DILG and shared with HUDCC. A mechanism for updating the database must be provided as well as the needed resources which can come from budgetary appropriations.
- DILG to develop and implement a pilot program to test different ways of incentivizing LGUs to institutionalize participatory local shelter planning in the context of development and physical plans of the regions/provinces where they are located. This pilot program must include LGUs outside Metro Manila. One type of incentive could be funds for local development projects shown to be part of or consistent with provincial/regional development and physical plans. There needs to be a mechanism for checking the coherence of the components of the plan and LGUs will be rewarded for outcomes.
- Develop the capacity within DILG to guide and assist LGUs in developing urban development plans that would deal with the challenges of urbanization, including the provision of infrastructure and transport, basic, and social services including shelter.
- Review the roles, functions, and mandates of state-owned shelter institutions vis-à-vis the evolution of the banking sector and microfinance institutions with a view to fine-tuning their housing finance programs and interventions so that they complement and not displace the private sector in providing needed financing for housing.
- Provide technical assistance to HUDCC toward strengthening its role in monitoring urbanization trends and impacts and developing an urbanization framework that would guide local and regional development plans so that these will be proactive and responsive to people's needs in housing, transport, infrastructure, and services.
- Create a mechanism for providing capacity building and technical assistance to ISF community organizations for shelter planning, savings, financial management, and accessing government housing

programs. The mechanism can be agency-based (e.g., integrated into agency programs like CMP and HDH programs of SHFC). Study how best to institutionalize such a mechanism (e.g., unbundle the housing finance and capacity building functions of SHFC and strengthen its community development and capacity building roles or create a unit within DSWD to engage in community development specifically for shelter provision).

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Appendices

- A Unity Statement
- B List of Presentations in National Summit Sessions
- C List of National Housing Summit Participants
(not included in this set but available when needed)



UNITY STATEMENT

UPHOLDING THE RIGHT TO ADEQUATE, DECENT AND AFFORDABLE HOUSING

We, leaders and representatives of various agencies and institutions from the government, civil society, people's organizations, business groups and international development organizations, call for the adoption of a viable housing policy agenda to address the country's problems on housing and urban development.

We are bound by our conviction that government should continue to uphold the people's right to adequate, decent and affordable shelter. We call on the government to ensure that in-city housing and people's planning process is the preferred option on shelter delivery and to recognize that enabling a wide range of options for decent and affordable housing should be a priority agenda in the State's goal to achieve inclusive growth.

We are united by the participatory process of the National Housing and Urban Development Summit which provided a venue for all stakeholders to extensively discuss present issues on housing and to come up with solutions agreed upon by all stakeholders.

We therefore call on the government and other stakeholders to address the issues affecting housing and urban development and adopt the policy proposals of the National Housing and Urban Development Summit.

Signed in the City of San Juan, on the 4th of April 2016.

HOUSING SUMMIT RECOMMENDED LEGISLATIVE AND EXECUTIVE ACTIONS

A. LAND AND HOUSING

Executive

- a. Establish an integrated land and ISF information system and institutional arrangement for information sharing.
- b. Develop new regulations making settlement planning and building guidelines and standards more flexible and appropriate, to encourage affordable, disaster-resilient housing solutions and technologies for settlements upgrading/on-site incremental housing.
- c. Prioritize the resolution of outstanding issues affecting lands proclaimed as housing sites and standardize the guidelines for administration and disposition of proclaimed lands to intended ISFs.
- d. Issue a Joint DILG-HLURB Memorandum Circular specifying procedures to ensure sharing of information on compliance projects under Sec. 18 of Republic Act 7279 or the Urban Development and Housing Act (UDHA) with ISFs and LGUs.
- e. DENR to review and issue revised Implementing Rules and Regulations (IRR) of the Special Patent Law (RA 10023) to address the lengthy special patents issuance process.
- f. Issue an Executive Order providing for a private sector-led vertical socialized housing program as one of the priority options in urban centers.
- g. Include the implementation of vertical socialized housing in the Philippine Development Plan.

Legislative

- a. Enact a housing policy that promotes the right of the people to access housing within the city, as a preferred option, and institutionalizes the people's planning process as a critical element in the implementation of housing projects.
- b. Amend Sec. 18 (Balanced Housing provision) of Republic Act No. 7279 or UDHA, to include condominiums and recognize vertical socialized development as another mode of compliance
- c. Issue a Joint Resolution on Housing Terminologies for clarity and consensus on the definition of significant housing terms.
- d. Institutionalize vertical development as one of the priority approaches in providing socialized housing in urban centers.

- e. Review and pursue all pending bills related to unlocking government lands for socialized housing and other related housing policies.
- f. Exempt forfeited properties, except raw land, from payment of Capital Gains Tax and related transfer taxes if said properties are to be mobilized for ISF housing.

B. FINANCING

Executive

- a. Assess options for alternative use of public funds, in particular, for system subsidies that may mitigate the various risks attendant to lending down-market. (Options: borrower education, strengthening credit guarantees, strengthening of the Credit Bureau, support to microfinance or complementary household subsidies).
- b. Evaluate alternative modes of household social assistance such as grants in the form of serviced lands with or without a core, home improvement grants, community-based support systems to acquire building materials in bulk and provide quality control, community savings and counseling programs
- c. Review the functions and programs of state-owned shelter institutions vis-à-vis the banking sector and micro-financing institutions.
- d. Formulate and issue uniform procedures in availing of tax incentives for private sector participants in socialized and low cost housing, including vertical socialized and low cost housing, consistent with the provisions of RA 7279 and EO 226 or the Omnibus Investments Code.
- e. Promote and increase supply of rental housing.
- f. Provide adequate funding support for community development programs for ISF communities and resettlement sites.

Legislative

- a. Regulatory audit of rent control and other policies, taxes and subsidies, that may be unduly restrictive and non-tenure neutral.

C. GOVERNANCE AND INCLUSIVE URBANIZATION

Executive

- a. Review the mandates of key shelter agencies in the context of establishing a clear value chain among the agencies and strengthening the housing sector towards the creation of a Department of Housing and Urban Development.

- b. DILG, in consultation with relevant stakeholders, to formulate clear guidelines and provide the necessary support to LGUs in carrying out their mandated tasks on socialized housing.
- c. DILG to develop and implement a program that incentivizes LGUs to institutionalize participatory city-wide local shelter planning and implementation of socialized housing programs.
- d. Update the Implementing Rules and Regulations for Sec. 28 of UDHA to integrate the social preparation protocol.

Legislative

- a. Enact a law creating a Department of Housing and Urban Development with a clear mandate for enabling housing provision and coordinating urban development policy and management, in accordance with the National Urban Development and Housing Framework and the Philippine Development Plan.
- b. Strengthen DILG's institutional structure to assist and monitor LGUs in the performance of their functions and mandates pertaining to urban development and socialized housing.
- c. Enact a resettlement policy clarifying the roles and distribution of resources of receiving and sending LGUs and other government agencies in ensuring adequate access to basic services of resettled communities. as well as establishing minimum standards in the formulation of the Relocation and Resettlement Action Plan (RRAP) and procedures for social preparation.
- d. Enact a law streamlining the process for granting permits, licenses and clearances.
- e. Incorporate housing programs in the development of masterplans for economic growth centers or areas.

Presentations in National Summit Sessions

| Presentation | Presenter, Session, and Date |
|--|--|
| TWG on Land and Housing | |
| Land and related constraints in socialized housing provision in Metro Manila | LGI (Local Governance Innovations, Inc.), Learning Session, 4 June 2015 |
| Suggested next steps on BP 220 | LGI, Learning Session, 8 June 2015 |
| 20 percent balanced housing development | LGI, Learning Session, 8 June 2015 |
| Alternative tenure arrangements | LGI, Learning Session, 8 June 2015 |
| The Philippine housing industry roadmap: 2012-2030 | SHDA (Subdivision and Housing Developers Association, Inc.), Learning Session, 22 June 2015 |
| Overview of the housing sector composition, plans, and programs | HUDCC (Housing and Urban Development Coordinating Council), Learning Session, 25 June 2015 |
| Land and related constraints in socialized housing provision in Metro Manila | LGI, TWG Land and Housing, 17 August 2015 |
| ISFs on private land: CMP case | SHFC (Social Housing Finance Corporation), TWG Land and Housing, 17 August 2015 |
| Community experience in land acquisition | HPFPI (Homeless People's Federation Philippines, Inc.), TWG Land and Housing, 17 August 2015 |
| APOAMF housing project | NHA, TWG Land and Housing, 3 September 2015 |
| Building Sustainable Community: Bistekville 2 | PHINMA, TWG Land and Housing, 11 November 2015 |
| TWG on Housing Finance | |
| Levelling off on the housing finance problem | Toby C. Monsod, TWG Housing Finance, 24 August 2015 |
| Government shelter delivery systems | HUDCC, TWG Housing Finance, 24 August 2015 |
| NHA subsidies in the NCR in-city housing program | NHA (National Housing Authority), TWG Housing Finance, 3 September 2015 |
| SHFC's housing finance subsidy | SHFC, TWG Housing Finance, 3 September 2015 |
| Rental housing for affordable shelter | PIDS (Philippine Institute for Development Studies), TWG Housing Finance, 5 November 2015 |

| Presentation | Presenter, Session, and Date |
|--|--|
| Pag-IBIG Fund home financing | HDMF (Home Development Mutual Fund), TWG Housing Finance, 5 November 2015 |
| Role of NHMFC in the housing sector | NHMFC (National Home Mortgage Finance Corporation), TWG Housing Finance, 5 November 2015 |
| Role of HGC in the housing sector | HGC (Home Guaranty Corporation), TWG Housing Finance, 5 November 2015 |
| Quezon City's Housing, Community Development, and Resettlement Department | Quezon City Government, TWG Housing Finance, 5 November 2015 |
| Karanasan ng ULAP Manila sa pag-gamit ng PHP50 billion na pondong pabahay | ULAP Manila (Ugnayan Lakas ng Apektadong Pamilya sa Baybaying Ilog), TWG Housing Finance, 24 August 2015 |
| Akses sa pondong pabahay para sa people's plan ng apat na estero | Nagkakaisang Mamamayan ng Legarda, TWG Housing Finance, 24 August 2015 |
| Bangko Sentral ng Pilipinas and housing microfinance | BSP (Bangko Sentral ng Pilipinas), TWG Housing Finance, 5 November 2015 |
| Socioeconomic survey of ULAP Manila | ULAP, TWG Housing Finance, 3 September 2015 |
| <i>Apat na prayoridad na estero</i> (Four Priority Waterways) | Nagkakaisang Mamamayan ng Legarda, TWG Housing Finance, 3 September 2015 |
| Proposed PPP (public-private partnership) socialized housing program for informal settlers in Metro Manila | SHDA (Subdivision and Housing Developers Association), TWG Housing Finance, 5 November 2015 |
| Perspectives, gaps, and learning on private sector housing finance | OSHDP (Organization of Socialized Housing Developers of the Philippines), TWG Housing Finance, 5 November 2015 |
| CREBA's proposed legislative measures in support of its 5-point agenda for housing | CREBA (Chamber of Real Estate and Builders Association), TWG Housing Finance, 5 November 2015 |
| TWG on Participatory Governance | |
| LGU roles in shelter provision as mandated by LGC, UDHA, CISFA, and related policies | Angie Umbac (DILG), TWG Participatory Governance, 24 August 2015 |
| Enabling environment for scaling up affordable housing provision | Marilyn Tolosa-Martinez, Small meeting on Participatory Governance, 25 November 2015 |
| House Bill 6194 for the Creation of the Department of Housing and Urban Development | Marites E. Pempena, Committee Secretary of the House Committee on Government Reorganization, Small Meeting on Participatory Governance, 25 November 2015 |
| NHA relocation and resettlement program | NHA, TWG Participatory Governance, 21 September 2015 |

| Presentation | Presenter, Session, and Date |
|--|--|
| Community Mortgage Program and High Density Housing Program | SHFC, TWG Participatory Governance, 21 September 2015 |
| Harmony Hills residences: A sustainable township project of the National Government Center Housing and Development Project | NHA, TWG Participatory Governance, 21 September 2015 |
| Experiences with projects supporting people's plans | SHFC, TWG Participatory Governance, 12 November 2015 |
| Adopting the Citywide Development Approach for social housing | SHFC, TWG Participatory Governance, 12 November 2015 |
| Urban regeneration: Philippine models (1974-2015) | NHA, TWG Participatory Governance, 23 November 2015 |
| Eviction monitoring report (January 2015-July 2015) | UPA (Urban Poor Associates), TWG Participatory Governance, 24 August 2015 |
| Karanasan ng Slip Zero sa pagharap ng banta sa demolisyon dahil sa imprastrakturang proyekto (North Modernization Project) | Samahang Magkakapitbahay sa Slip-0, TWG Participatory Governance, 24 August 2015 |
| FDUP experience with Ernestville Homeowners' Association in Barangay Gulod, Quezon City | FDUP (Foundation for the Development of the Urban Poor), TWG Participatory Governance, 12 November 2015 |
| Experiences with the Citywide Development Approach in Quezon City | ALTERPLAN (Alternative Planning Institute), TWG Participatory Governance, 12 November 2015 |
| Citywide Development Approach: Muntinlupa City | TAMPEI (Technical Assistance Movement for People and Environment Inc.), TWG Participatory Governance, 12 November 2015 |
| TWG on Urban Development | |
| Proposed legislation processed by the Committee on Housing and Urban Development | CHUD (Committee on Housing and Urban Development Committee Secretariat), House of Representatives, Learning Sessions, 25 June 2015 |
| Towards sustainable urban development | NEDA, (National Economic and Development Authority), TWG Urban Development, 3 August 2015 |
| Quest for quality cities and quality of life: Sustainable urban development and redevelopment | NEDA, TWG Urban Development, 27 August 2015 |
| Inclusive urbanization: Insights from the 7 th PHDR and World Development Report, 2009 | Toby C. Monsod, TWG Urban Development, 27 August 2015 |
| Case of Golden Horizon, Barangay Hugo Perez, Trece Martires City | AKKAP (Ang Karapatan ng Kabataan Ating Protektahan), TWG Urban Development, 27 August 2015 |

| Presentation | Presenter, Session, and Date |
|--|---|
| Resettlement validation | UPA (Urban Poor Associates), TWG Urban Development, 27 August 2015 |
| Southville 1, Cabuyao Laguna | UPSAI, TWG Urban Development, 27 August 2015 |
| Metro Manila Mapping and Maps | The World Bank Task Team, TWG Urban Development, 21 September 2015 |
| Achieving sustainable urban development: Some parameters to consider in planning the growth of your city | UN-Habitat, TWG Urban Development, 23 November 2015 |

Participants of the National Summit on Housing and Urban Development²⁸

National Government Agencies

Bureau of Internal Revenue (BIR)

Atty. Greg M. Buhain [1][2]²⁹
Assistant Division Chief, Regular Local Tax Audit Division III

Mr. Rex Paul Recoter [1]
Assistant Chief Officer-in-Charge, Audit Information, Tax Exemption, and Incentives Division

Board of Investments (BOI)

Ms. Elena D. Legaspi [2]
Senior Investment Specialist, Infrastructure and Services Industries Service

Ms. Mary Ann Raganit [2]
Division Chief, Infrastructure and Services Industries Service

Mr. Rafaelito H. Taruc [5]
Director, Strategic Management Services Department

Bangko Sentral ng Pilipinas (BSP)

²⁸ This list – covering the sessions from the organizational meeting on 9 July 2015 to the presentation-discussion of the draft policy paper in February 2016, but excluding task group meetings of the Thematic Working Group on Land and Housing (TWG-LH) as well as the People’s Summits – was prepared with the assistance of the Institute of Philippines of the Ateneo de Manila University’s School of Social Sciences, the management team of the housing summit.

We apologize to housing summit participants whose names are not included or are listed as among those who attended only one meeting. They might have missed signing the meetings’ attendance sheet.

²⁹ The number after the participant’s name indicates the following:

- [1] – considered as member of and attended more than one TWG-LH as well as other meetings
- [2] – considered as member of and attended more than one TWG-HF (Housing Finance) as well as other meetings
- [3] – considered as member of and attended more than one TWG-PG (Participatory Governance) as well as other meetings
- [4] – considered as member of and attended more than one TWG-UD (Urban Development) as well as other meetings
- [5] – attended only one TWG or other meetings

We apologize to participants of housing summit meetings whose names are not included or are listed as among those who attended only one meeting. They might have missed signing the meetings’ attendance sheet.

Mr. Eduardo Jimenez [2]
Microfinance Consultant, Monetary Operations

Mr. Augusto C. Lopez-Dee [5]
Managing Director, Monetary Operations

Ms. Pia Roman-Tayag [2]
Director, Inclusive Finance Advocacy Staff

Ms. Christina Simbulan [2]
Bank Officer III, Inclusive Finance Advocacy Staff

Ms. Rochelle Tomas [5]
Bank Officer, Inclusive Finance Advocacy Staff

Commission on Audit (COA)

Mr. Mariano D. Arong [5]
State Auditor III, Corporate Government Sector, COA-NHA

Ms. Carmen A. Cabreza [5]
State Auditor IV, Corporate Government Sector, COA-NHA

Cooperative Development Authority (CDA)

Mr. Pedro T. Defensor, Jr. [2]
Director, Cooperative Project Development and Assistance Division

Mr. Samuel Gimpayan [5]
Community Development Specialist II, Cooperative Project Development and Assistance Division

Department of Budget and Management (DBM)

Ms. Elena Regina S. Brillantes [5]
Acting Director III, Budget and Management Bureau-F

Ms. Eleanor Sia [5]
Chief Budget and Management Specialist

Development Bank of the Philippines (DBP)

Ms. Kristina Adecera [2]
Senior Manager

Ms. Aurora Maghirang [2]
Senior Assistant Vice President

Atty. Ernesto R. Purugganan [5]
Vice-President

Mr. Ramil Sinocruz [5]

Senior Manager

Department of Environment and Natural Resources (DENR; TWG Land and Housing Lead Agency)

Atty. George S. Katigbak [1]
Policy Advocacy Officer

Ms. Jocelyn P. Lachica [5]
Administrative Officer II, Office of the Regional Director, National Capital Region (NCR)

Ms. Marylin Menguin [1]
Head, Legal Department

Engr. Rolando Pablo [5]
Chief, Land Management Bureau

Engr. Henry Pacis [5]
Assistant Director, Land Management Bureau

Ms. Erma Quirimit [1]
Chief of Staff/Assistant Director, Land Management Bureau

Ms. Ma. Victoria T. Somera [5]
Assistant, Legislative Affairs Office

Atty. Emelyne V. Talabis [1]
Director, Land Management Bureau

Atty. Analiza R. Teh (TWG Land and Housing Lead) [1]
Undersecretary and Chief of Staff

Mr. Nelson Tenioso [5]
Special Investigator II, Land Management Bureau

Ms. Lourdes Wagan [5]
Regional Director, National Capital Region

Department of Interior and Local Government (TWG Participatory Governance Lead Agency)

Mr. Joey Abad [5]
Project Development Officer, ISF Project Management Office

Mr. Kennedy Gallardo [5]
Project Development Officer, ISF Project Management Office

Mr. Cid Jacobo [1][2][3]
Project Development Officer, ISF Project Management Office

Ms. Mary Joy Maraat [3]
Project Development Officer, ISF Management Office

Ms. Clarion Paz-Tanghal [2][3][4]

Local Government Operations Officer V

Mr. Camal N. Punut [5]
Project Development Officer, ISF Project Management Office

Ms. Angie Umbac (TWG Participatory Governance Lead) [3][4]
Program Manager, ISF Project Management Office

Department of Finance (DOF)

Mr. John Andrew Azares [2]
Financial Analyst II, Corporate Affairs Group

Ms. Joanna Castillo [5]
Director III, Corporate Affairs Group

Ms. Roselyn Salagoste [2]
Financial Analyst, Corporate Affairs Group

Ms. Natalie C. Victorino [5]
Financial Analyst V, Corporate Affairs Group

Department of Finance – Bureau of Local Government Finance (DOF-BLGF)

Mr. Don Rommel D. Dais [1]
Local Assessment Operations Officer IV, Local Assessment Operations

Ms. Mercy Santos [1]
Division Chief, Local Assessment Operations

Department of Transportation and Communications (DOTC)

Mr. Armi dela Cruz [4]
Attorney II, Legal

Department of Public Works and Highways (DPWH)

Mr. Rogelio O. Ang [5]
Project Manager, Unified Project Management Office – Flood Control Management Center
Engr. Lida C. Aureus [5]
Engineer II, National Capital Region

Mr. Tiburcio L. Canlas [4]
Assistant Regional Director, National Capital Region

Engr. Rochelle Anne A. Garcia [4]
Engineer II, Project Preparation Division, Planning Service

Ms. Dolores B. Hipolito [4]
Project Manager, Flood Control and Sabo Engineering Center

Ms. Eliza G. Hortaleza [4]

Department Legislative Liaison Specialist

Engr. Leonila R. Mercado [5]
Engineer V, Unified Project Management Office – Flood Control Management Center

Atty. Rochelle Melliza [5]
Legal Officer, National Capital Region

Engr. Maximo Ewald M. Montaña II [4]
Division Chief, Project Preparation Division, Planning Service

Atty. Erwin A. Paat [4]
Attorney III, National Capital Region

Engr. Alejandro Soliven [5]
Supervising Environmental Management Specialist

Department of Social Welfare and Development (DSWD)

Mr. Lean Purawan [5]
Community Development Officer III, Interim Shelter Fund

Ms. Mae Roselle Talaue [5]
Executive Assistant III, Interim Shelter Fund

Home Development Mutual Fund (HDMF)/Pag-IBIG Fund

Ms. Anella Marie L. Allena [2]
Department Manager III, Officer-in-Charge, Research and Development

Atty. Darlene Berberabe [5]
President

Atty. Robert John S. Cosico [5]
Senior Vice President for Administrative Services and Chief Legal Counsel

Ms. Jobelle Galvez [5]
Research Specialist

Mr. Acmad Rizaldy P. Moti [5]
Deputy Chief Executive Officer

Engr. Elmer Gabriel D. Tugade [2]
Department Manager III

Home Guaranty Corporation (HGC)

Mr. Frank Lloyd C. Gonzaga [2][3]
Department Manager III, Business Development and Accounts Evaluation Department

Mr. MJ Talens [2]
Division Chief, Guaranty Group
Housing and Land Use Regulatory Board (TWG Urban Development Co-Lead Agency)

Atty. Angelito Aguila [1][2]
Attorney IV, Policy Development Group

Ms. Nora Diaz (TWG Urban Development Co-Lead) [1][3][4]
Director, Policy Development Group

Ms. Evelyn D. Gatchalian [2][3][4]
Housing and Homesite Regulation Officer V, Project Committee, Policy Development Group

Atty. Linda Malenab Hornilla (TWG Urban Development Co-Lead) [1][4]
Commissioner, Policy Development Group

Mr. Balmar S. Lasam, Jr. [5]
Housing and Homesite Regulation Officer III, Policy Development Group

Ms. Julie Murita A. Torres [1]
Housing and Homesite Regulation Officer IV, Policy Development Group

Housing and Urban Development Coordinating Council (HUDCC; TWG Housing Finance Lead Agency)

Mr. Zacarias Abanes [2]
Director, Coordination, Monitoring and Evaluation Group

Undersecretary Celia S. Alba (TWG Housing Finance Lead) [2][3]
Secretary General

Ms. Ivy Joan Cananea [5]
Project Development Officer, Asset Reform Group

Ms. Cecile Castillo [2][3][4]
Project Evaluation Officer, Policy Development, Legislation and Special Projects Group

Atty. Alvin T. Claridades [1]
Director IV, Asset Reform Group

Ms. Jeannette E. Cruz [4]
Director, Administrative, Finance and Knowledge Management Group

Ms. Corazon P. de Leon [1]
Project Development Officer IV, Asset Reform Group

Ms. Celia Festin [3]
Officer-in-Charge, Community Development Group

Ms. Josephine C. Hottle [5]
Consultant

Ms. Marie Antoinette Manalo-McStay [3][4]
Project Development Officer IV, Regional Operations Group

Ms. Ana Liza M. Mirador [1][2][3][4]

Project Executive Officer II, Policy Development, Legislation and Special Projects Group

Ms. Emmy M. Molo [5]
Project Executive Officer, Policy Development Group

Ms. Doris L. Orpilla [5]
Performance and Evaluation III Coordinator, Asset Reform Group

Ms. Mylene Rivera [3]
Director, Regional Operations Group (ROG)

Mr. Wilson A. Tabuton [4]
Project Evaluation Officer IV, Policy Development, Legislation and Special Projects Group

Ms. Keith Tan [2][4]
Project Evaluation Officer, Policy Development, Legislation and Special Projects Group

Atty. Avelino Tolentino III [1][2]
Director, Policy Development, Legislation and Special Projects Group

Land Registration Authority (LRA; TWG Land and Housing Co-Lead Agency)

Atty. Ryan Arrieta (TWG Land and Housing Co-Lead) [1]
Attorney IV, Legal Service

Atty. Norman Carreon [5]
Attorney II, Legal Service

Atty. Ma. Rosario Mariñas [5]
Attorney III, Legal Service

Engr. Ser John Pastrana [5]
Chief, Information and Communications Technology Division

Metro Manila Development Authority (MMDA)

Ms. Airene Margarette B. Lozada [5]
Project Evaluation Officer II

Mr. Jose Reynaldo B. Lunas [3][4]
Acting Director, Physical Planning and Special Development Services

Mr. Joaquin Santos [5]
Project Officer II

National Mapping and Resource Information Authority (NAMRIA)

Mr. Benjamin Balais [1][3]
Officer-in-Charge, Assistant Director

Mr. Jose Cabanayan, Jr. [1]
Deputy Administrator
National Anti-Poverty Commission (NAPC)

Mr. Eduardo Magahis [5]
Director, Project Office on Informal Settler Families

Ms. Cristina Roperez [2][3][4]
Senior Technical Officer II, Project Office on Informal Settler Families

National Economic and Development Authority (NEDA)

Ms. Myrna Clara Asuncion [5]
Assistant Director, Social Development Staff

Ms. Xarina Dominique David [5]
Economic Development Specialist, Social Development Staff

Mr. Ramon Paul M. Falcon (TWG Urban Development Lead) [1][2][3][4]
Chief Economic Development Specialist, Housing and Human Settlements Division

Ms. Aretha Janina Garcia [5]
Economic Development Specialist I

Ms. Christine Mamuyac [1][2]
Economic Development Specialist I

Ms. Dulce Paloma [1][4]
Social Development Staff, Housing and Human Settlements Division

Ms. Loida G. Panopio [2][4]
Supervising Economic Development Specialist

Mr. Dennis Villarta [5]
Senior Economic Development Specialist

National Housing Authority (NHA)

Mr. Pepito Abon [5]
Principal Draftsman B, National Capital Region Area Management Office (NCR-AMO)

Ms. Agnes R. Agay [5]
Corporate Planning Chief, Corporate Planning Office

Ms. Visitacion M. Alobba [1][2][3]
Division Manager, Corporate Planning Office
Ar. Francisco V. Alican [4]
Department Manager A, Northwest Sector

Ar. Geronima B. Angeles [1][2]
Division Manager A, Southeast Sector

Mr. Carmelo C. Arceo [5]
Principal Architect A, Southern Luzon-Bicol (SLB)

Mr. Karlo Artieda [1][4]

Office Staff, National Capital Region - AMO

Engr. Victor C. Balba [1][2]
Group Manager, National Capital Region – AMO

Ms. Sylvia L. Briones [5]
Division Manager A, Community Relations and Information Operations Department

Ms. Eufemia N. Doctor [5]
Senior Project Planning and Development Officer, Community Relations and Information Operations
Department

Engr. Maria Otelia Eclavea [5]
Department Manager, Project Operations and Support Services

Ms. Evangelina I. Equipaje [2][3][4]
Department Manager, Livelihood Development Department

Ms. Edith Gapuz [2][3][4]
Corporate Planning Specialist, Corporate Planning Office

Atty. Evangeline Ong Gomez [5]
Attorney III, Legal Department

Mr. Kristiansen Gotis [5]
Senior Architect, National Government Center Housing and Development Project

Ms. Myrna A. Guarin [3]
Estate Management Specialist, Legal Department

Ms. Prudencia B. Gugol [2]
Division Manager and OIC, Accounting Department

Ms. Denesse Handuman [5]
Resettlement and Development Officer A, Resettlement and Development Services Department

Ms. Wilma D. Hernandez [2]
Department Manager, Finance Management

Engr. Eduardo S.J. Herrera [5]
Principal Engineer A, Housing and Technology Department

Mr. Roderick T. Ibañez [5]
Assistant Development Manager, National Government Center Housing and Development Project

Ms. Paulina Evella D. Josen [5]
Community Relations Chief, Community Relations Division, Southern Luzon and Bicol - AMO

Engr. Cesar A. Jonos [5]
Supervising Engineer, National Government Center Housing and Development Project

Mr. Froilan R. Kampitan [1][2][3][4]

Assistant General Manager

Mr. Joel D. Macalincag [3]
Division Manager, Office of the Assistant General Manager

Mr. Dante V. Malay [5]
Civil Engineer, National Government Center Housing and Development Project

Ar. Marissa B. Maniquis [2][3][4]
OIC Department Manager, Corporate Planning Office

Ms. Ivanswenda V. Marquez [3]
Department Manager, Community Relations and Information Operations Department

Ar. Susan V. Nonato [1]
Officer-in-charge, Southern Luzon and Bicol - AMO

Ar. Ma. Teresa P. Oblipias [1][2][3][4]
Division Manager/Deputy Area Manager, NCR-AMO

Ar. Maria Benita Ochoa-Regala [1][4]
Department Manager, Housing Technology and Development Office

Atty. Sinforoso Pagunsan [5]
General Manager

Ms. Meredel A. Peralta [1][4]
Acting Project Planning and Development Officer, Technical Services Unit

Ar. Lorna D. Plata [5]
Division Manager, Mindanao Management Office

Ms. Nida Pugahan [5]
Division Manager, Estate Management Department

Mr. Rodolfo Razon [2]
Estate Management Chief, Estate Management Department

Mr. Jerry Remo [5]
Senior Engineer, National Government Center Housing and Development Project

Ms. Elena E. Rimonte [5]
Division Manager, Financial Planning and Analysis Division, Financial Management Division

Ms. Elsie B. Trinidad [3]
Department Manager, Resettlement and Development Services Department

Engr. Rommel R. Trinidad [5]
Principal Engineer A, South Sector II, Maharlika Village Project

Ms. Teresita Valderrama [3]
Division Manager A, Resettlement and Development Services Department
Ar. Ma. Alma T. Valenciano [5]

Group Manager, Mindanao Management Office

Ms. Ma. Rosario L. Villanueva [5]
Department Manager, Estate Management Department

National Home Mortgage Finance Corporation (NHMFC)

Engr. Rubirosa M. Alvarado [5]
Officer-in-charge, Asset Valuation Division

Dr. Felixberto U. Bustos, Jr. [2]
President

Ms. Pia Bustos [5]
Chief Executive Officer II

Engr. Jeffrey Calimlim [5]
Officer-in-charge, Administrative Department

Atty. Siegfrid E. G. Lapasaran [1][2][3][4]
Corporate Secretary

Atty. Dante M. Patapat [5]
Attorney V, Office of the Board Secretary

Ms. Jaena Rosal [2]
Officer-in-charge, Corporate Planning Division

Presidential Commission for the Urban Poor (PCUP)

Mr. Kreeger Bonagua [1][2][3]
Deputy Lead Coordinator

Mr. Jonathan Chua [5]
Project Coordinator

Mr. Ric Domingo [1][3]
Commissioner-in-charge, PCUP ISF Program

Mr. Ryan Lachica [5]
Technical Assistance Officer

Dr. Melissa Quetulio Navarra [1][3]
Lead Coordinator, ISF Program

Dr. Lourdes Ronidel [5]
Head, Policy and Special Concerns Unit

Mr. Jerico Torres [3]
Project Evaluation Officer I, ISF Program

Social Housing Finance Corporation (SHFC)

Mr. Florencio Carandang, Jr. [5]
Manager, Planning Department

Ms. Jessica Caraso [5]
Manager, Accreditation Department

Mr. Eric V. Galang [1]
Technical Staff IV, Loan Processing Group – Visayas and Mindanao

Engr. Felman R. Gilbang [5]
Manager, Trust Administration Department/High Density Housing Unit

Mr. Eduardo Manicio [2]
Executive Vice President

Atty. Jose Melgarejo [5]
Vice President, Office of the Board Secretary and Corporate Legal Counsel/Compliance Officer

Ms. Ma. Ana Oliveros [5]
President

Atty. Junefe G. Payot [4]
Corporate Executive Officer

Ms. Celia L. Sevilla [3]
Division Chief III, Project Individualization Department

Ms. Myrna G. Sipcon [5]
Management Officer IV, Planning Division

Atty. Maria Rosalie Richa Taguan [1]
Vice President, Loan Processing Group – Visayas and Mindanao

Atty. Tristan Frederick Tresvalles [3]
Compliance Officer

Ms. Annicia Villafuerte [1]
Vice President, Loan Processing Group – NCR and Luzon

Local Government Units

Caloocan City

Mr. Dennis R. Arzadon [5]
Project Evaluation Officer, Urban Poor Affairs Office

Ms. Aurora Ciego [4]
Coordinator, City Planning Office

Mr. Christian Costo [5]

Staff, Urban Poor Affairs Office

Atty. Sikini C. Labastilla [1]
Assistant City Administrator

Ms. Thelma D. Maravilla [5]
Job Order Worker, Human Resources Management Office

Ms. Sharon Rose I. Santos [2][3][4]
Assistant Head, Urban Poor Affairs Office

Ms. Madonna Vasayllaje [2][3]
Project Evaluation Officer III, Urban Poor Affairs Office

Las Piñas City

Ms. Merly Maria P. Legaspi [2][4]
Head, Urban Poor Affairs Office

League of Cities of the Philippines (LCP; TWG Participatory Governance Co-Lead)

Mr. Godofredo Cualteros [5]
Junior Policy Officer, Policy and Legislation Unit

Ms. Veronica Hitois (TWG Participatory Governance Co-Lead) [1]
Deputy Executive Director, Policy Programs & Projects

Makati City

Mr. Jay-r Advincula [5]
Staff, Makati Social Welfare and Development Office

Atty. Juris Iris M. Ayong [5]
Attorney IV, Legal Department

Ms. Laurice B. Cuarteros [4]
ISF Division, Makati Settlement and Development Office

Ms. Rachell Dignos [2][3][4]
Project Officer I, Urban Redevelopment and Housing Board
Engr. Martin Espiritu [5]
Project Evaluation Officer II, Urban Redevelopment and Housing Board

Ms. Maria Luisa H. Javier [5]
ISF Division, Makati Settlement and Development Office

Mr. Juanito Tan [2][3][4]
Project Officer III, Urban Redevelopment and Housing Board

Ms. Michelle Villas [5]
Legal Assistant II, Legal Department

Ms. Sarah Jane A. Yee [5]

Psychologist I, Makati Social Welfare and Development Office

Malabon City

Mr. Carlos H. Diaz [5]
Administrative Aide II

Mandaluyong City

Mr. Franklin M. Cabotaje [5]
Head, Housing Development Board

Mr. Manuelito Cruz [5]
Staff, Housing Development Board

Mr. Ronald Esguerra [5]
Staff, Housing Development Board

Mr. Gaylord Gallardo [1][2][3]
Housing and Homesite Regulation Assistant, Housing Development Board

Ms. Susan Gasilao [4]
Project Development Officer II, City Planning and Development Office

Mr. Arthur Guillartes [3]
Housing and Homesite Regulation Assistant, Housing Development Board

Ms. Dolores B. Laguyo [2]
Staff, Housing Development Board

Mr. Crisaldo Lanza [4]
Project Development Assistant, City Planning and Development Office

Ms. Teresita Palermo [5]
Staff, Housing Development Board

Ar. Roberto Tolentino [4]
Assistant Department Head, City Planning and Development Office

City of Manila

Mr. Pablito Abejero [1][2][3]
Planning Division OIC, Urban Settlement Office

Ms. Victoria S. Clavel [1][2][3]
Head, Urban Settlement Office

Ms. Bea Fenomeno [2][3]
Housing and Homesite Regulation Officer V, Urban Settlement Office

Atty. Socrates G. Maranan [5]
Head, Legal, Urban Settlement Office

Marikina City

Mr. Ceasar L. Fazon [5]
Assistant Operations Officer, Marikina Settlement Office

Ms. Lilia C. Ramos [5]
Coordinator, Land Management Group, Marikina Settlement Office

Mr. Rolando Salazar [5]
Staff, Marikina Settlement Office

Mr. Arvin R. Santos [5]
Head, Marikina Settlement Office

Mr. Lito Seña [1][2][3]
Project Assistant, Land Management Group, Marikina Settlement Office

Mr. Jose O. Taniegra, Jr. [2]
Community Development Officer I, Land Management Group, Marikina Settlement Office

Ms. Filomena V. Tiglao [1][2][3]
Section Head, Land Management Group, Marikina Settlement Office

Muntinlupa City

Ms. Shienna P. Hernandez [5]
Project Development Officer, Urban Poor Affairs Office

Ms. Alita A. Ramirez [3]
Department Head, Urban Poor Affairs Office

Naga City

Atty. Angel R. Ojastro III [5]
City Legal Officer

Navotas City

Mr. Perfecto Cruz, Jr. [5]
City Administrator

Mr. Roberto M. Cruz, Jr. [4]
Planning Officer, City Planning and Development Office

Mr. Daniel Francis Pascual [5]
Staff, City Planning and Development Office

Mr. Emmanuel Sacramento [2][3]
Private Secretary I, Mayor's Office

Parañaque City

Mr. Marlon Balbastro [1][4]
Staff, Urban Mission Area Development Office

Ms. Mila S. Beduya [5]
Staff, Urban Mission Area Development Office

Mr. Ross M. Belmonte [5]
Computer Programmer I, Local Housing Development Office

Engr. Allen Gavilan [1][4]
Engineer I, City Planning and Development Coordinator's Office

Pasay City

Mr. Earl Potian [1][4]
Planning Officer I, Urban Development and Housing Office

Atty. Paul S. Vega [5]
Head, Urban Development and Housing Office

Pasig City

Mr. Manuel S. Cervantes [5]
Staff, City Planning and Development Office

Atty. Reynaldo P. Dionisio [5]
City Administrator

Ms. Socorro G. Moreno [4]
Officer-in-Charge, City Planning and Development Office

Municipality of Pateros

Mr. Edgardo U. Labine [5]
Head, Urban Poor Affairs Office

Mr. Antonio Villanueva [5]
Board Member, Federation of Urban Poor Coordinating Council of Pateros

Quezon City

Mr. Anchie Alvarado [5]
Housing and Homesite Regulation Officer II, Housing, Community Development and Resettlement Division

Mr. Jeff Casil [5]
Area Coordinator, Housing, Community Development and Resettlement Division

Mr. Paulo Cortez [1][4]
Planning Officer II, City Planning and Development Office

Mr. Eduardo P. Giologon [5]

Housing and Homesite Regulation Officer VI and Division Head, Housing, Community Development and Resettlement Division

Mr. Albert Laude [5]
Tax Mapper III, City Assessors Office

Mr. Noel Nuncal [5]
Housing and Homesite Regulation Officer II, Housing, Community Development and Resettlement Division

Ms. Minelea Quiseo [2]
Housing and Homesite Regulation Officer IV

Ms. Ging L. Simon [2][5]
Housing and Homesite Regulation Officer II

Mr. Danilo Sumayod [1][2][3]
Housing and Homesite Regulation Officer II, City Planning and Development Office

San Jose del Monte City, Bulacan

Ms. Annie Marie Rolle [5]
Head, Urban Poor Affairs Office

Ms. Mylene Dacanay [5]
Staff, Urban Poor Affairs Office

San Juan City

Engr. Emmalou Aytin [4]
Project Development Officer II, City Planning and Development Office

Ms. Eden Azarcon [5]
Housing and Homesite Regulation Officer IV, Urban Poor Affairs Office

Mr. Ronaldo A. Lumbao [5]
Chief, Urban Poor Assistance Office

Mr. Manuel R. Nivera, Jr. [5]
Planning Officer III, City Planning and Development Office

Taguig City

Mr. Benjie S. Asan [2]
Staff, Urban Poor Affairs Office

Mr. Agapito M. Cruz [2]
Officer-in-Charge, Urban Poor Affairs Office

Mr. Ferdinand Flordeliza [5]
Head, City Planning and Development Office

Municipality of Taytay

Mr. Billy Jay Cruz [5]
Staff, Urban Poor Affairs Office

Ms. Rosario Zapanta-Cruz [1][3]
Officer-in-charge, Urban Poor Affairs Office

Union of Local Authorities of the Philippines (ULAP)

Mr. Norbert Peter Indunan [1][3]
Technical Officer

Valenzuela City

Ms. Mylene A. Deato [5]
Staff, Housing and Resettlement Office

Ms. Mariconn M. dela Obeña [1][2][3]
Staff, Housing and Resettlement Office

Ms. Aurea A. Ferrer [5]
Staff, Housing and Resettlement Office

Ms. Elenita M. Reyes [1][2][3]
Head, Housing and Resettlement Office

Nongovernment Organizations

Alternative Planning Initiatives (ALTERPLAN)

Ms. Sarah Bianca D. Arrojado [5]
Research Assistant

Mr. Niño H. Buenaventura [1]
Research Assistant

Ar. Sarah Redoblado [1][2][3]
Executive Director

All Together in Dignity (ATD) Fourth World

Ms. Catherine R. Calaguas [3][4]
Full-time Volunteer

Ms. Anne-Sylvie Laurent [3][4]
Full-time Volunteer

Ms. Vanessa Malfait [5]
Program Coordinator

CMP Congress (TWG-LH Co-Lead)

Ms. Ana Teresa L. Prondosa [1][2][3][4]
Secretary

Community Organizers Multiversity (COM; TWG-LH Co-Lead)

Ms. Francia Clavecillas [5]
Training Director

Ms. Luz O. Domingo [5]
Community Organizer

Mr. Ramon Espeña [5]
Community Organizer

Mr. Julius Jimenez [1]
Community Organizer

Mr. Bryan Lee [1][2]
Community Organizer

Ms. Lucila Malibiran [1][3]
Executive Director

Mr. Ibarra Malingo [5]
Board Member

Community Resources for the Advancement of Capable Societies (CoRe-ACS)

Mr. Noel Panelo [5]
Chief Finance Officer

Mr. Rolando O. Villanueva [2]
Interim CEO

Center for Popular Empowerment (CPE)

Mr. Renato A. Llorin [5]
Deputy Executive Director

Foundation for Development Alternatives (FDA)

Ms. Lita Asis-Nero [1]
Executive Director

Gawad Kalinga (GK)

Mr. Emer Guingon [1]
Building Innovator, Center for Social Innovation

Habitat for Humanity – Philippines

Ms. Brenda Perez Castro [3][4]
Manager, Urban Development Manager – Asia Pacific Regional Office

Mr. Rommel Corro [2][3][4]
Operations Manager

iHome Greater Metro Manila (iHome GMM)

Ms. Carmen Sarmiento [1]
Chairman, Resource Development Committee

Institute for Philippine Cooperative Social Enterprise Development (IPCSED; TWG-LH Co-Lead)

Ms. Maria Jeresha A. Ador [1][2][3][4]
Policy Research and Advocacy Associate

Mr. Anthony L. Gutierrez [1][3][4]
Executive Director

Institute for Popular Democracy (IPD; TWG-LH Co-Lead)

Mr. Ricky Gonzales [5]
Housing Officer, Local Governance Program

Mr. Erik Villanueva [1][2][4]
Program Director, Local Governance Program

John J. Carroll Institute on Church and Social Issues (JJCISI)

Mr. Gerald M. Nicolas [1][2]
Project Officer, Urban Poverty and Governance Program

LinkBuild, Inc.

Ms. Precious Lopez [5]
Intern

Ar. May Domingo Price [2]
Executive Director

Microfinance Council of the Philippines, Inc.

Mr. Allan Robert I. Sicat [5]
Executive Director

Muntinlupa Development Foundation (MDF)

Ms. Tessie de Galicia-Robles [5]
Project Coordinator

National Confederation of Cooperatives (NATCCO)

Ms. Noelyn Mae D. Candelario [1][3]
Intern

Ms. Natasha Erika Jane Siaron [5]
Project Manager, Development of Housing Cooperative, Enterprise Development Center

Partnership of Philippine Support Service Agencies (PHILSSA)

Ms. Rhea Kristine Aguilar [2][3][4]
Partnership Coordinator

Mr. Benedict O. Balderrama [1][3]
National Coordinator

Mr. Ferdinand Escoton [5]
Project Coordinator

Save the Children

Mr. Benigno Balgos [3][4]
Advisor, Child Rights Governance

Ms. Shiela Carreon [5]
Child Participation Officer

Ms. Maria Joy Vanessa Guerrero [3][4]
Program Officer, Child Rights Governance

Technical Assistance Movement for People and Environment, Inc. (TAMPEI)

Ms. Annelene Gyn P. Alfaro [5]
Intern Architect

Ms. Lunalyn Cagan [5]
Intern Architect

Mr. Christopher Ebreo [3][4]
Regional Director

Ms. Avigail D. Galman [4]
Intern Architect

Ms. Roberta M. Gonzales [2]
Finance Officer

Ms. Villa Mae Libutaque [1]
Executive Director

Ms. Bernadeth Timoteo [4]
Intern Architect

TAO Pilipinas

Ms. Arlene Christy D. Lusterio [5]
Executive Director

Urban Poor Associates (UPA; TWG-LH Co-Lead)

Mr. Arwin Atentar [1][2][3][4]
Community Organizer

Ms. Princess Esponilla [1][3]
Media Advocacy Officer

Mr. Orlando Gamata [5]
Community Organizer

Ms. Ma. Cristina Jurado [1][2][3][4]
Community Organizer

Mr. Denis Murphy [1][4]
President

Ms. Celia Santos[†] [1][2][3][4]
Advocacy Officer

Ms. Angela R. Sierra [5]
Community Organizer

Mr. Dan Dave Tanael [5]
Community Organizer

World Vision

Ms. Kathrine Yee [5]
Advocacy Manager

People's Organizations

Ang Karapatan ng Kabataan Ating Protektahan (AKKAP)

Members

Ms. Jovelyn Cahayag [5]

Ms. Sherlyn Canonigo [3]

Ms. Shiela Canonigo [5]

Ms. Angelica Carreon [5]

Mr. Lemuel D. Militante [3]

Ms. Marvielyn P. Mogara [5]

Ms. Abegail Salamatín [5]

Ms. Reynalyn Suico [5]

Mr. Paul Andrew Tablan [3][4]

Ms. Margareth A. Ulbata [5]

Alliance of People's Organizations along Manggahan Floodway (APOAMF)

Mr. Arris Aquino [5]
Member, Board of Directors

Mr. Bernard Belmonte [5]
President

Alliance of People's Organizations in Lupang Arenda (APOLA; TWG-LH Co-Lead)

Mr. Vicente Barlos [1]
President

Ms. Victoria R. Diamzon [1][2][3][4]
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Ms. Elsie A. Misa [5]
Vice Chairman

Barangay Sta. Ana, Taytay

Mr. Lucio M. Tumenio [5]
Coordinator

Damayan ng Maralitang Pilipinong Api (DAMPA)

Ms. Maria Veronica A. Alerta [1][2][3][4]
Administrative Officer

Ms. Emma A. Manjares [1][2][3][4]
Secretary General

Estero de P. Casal

Ms. Cristina O. Labad [2][3]
Member

Estero de Quiapo

Mr. Frederick Lopez [5]
Community Leader

Ms. Ma. Emma L. Rico [1][2]
President

Estero de San Sebastian

Ms. Angelita R. Marasigan [1][2]
President
Ms. Albina Quiseo [5]

Community Leader

Homeless People's Federation of the Philippines (HPFPI; TWG-LH Co-Lead)

Ms. Ofelia Bagotlo [1][2][3][4]
National President

Ms. Ruby P. Haddad [1][3]
National Capital Region Coordinator

Ms. Analiza P. Serrano [5]
Secretary

Kilos Maralita (TWG-LH Co-Lead)

Mr. Emmanuel Manato [5]
National Coordinator

Mr. Ronald Reyes [5]
Member

Mr. Nestor Yaranon [5]
Coordinating Council Member

Kongreso ng Pagkakaisa ng Maralitang Lungsod (KPML)

Mr. Anthony Barnedo [5]
Member

Koalisyon ng mga Organisadong Samahan sa Maynila (KOSMA; TWG-LH Co-Lead)

Mr. Jeorgie Tenolete [1]
President

Masaganang Sakahan

Mr. Daniel R. Agustin [5]
Member

Nagkakaisang Mamamayan ng Legarda (NML)

Ms. Evangeline B. Andres [5]
Community Leader

Ms. Dolores G. Arteche [5]
Member

Ms. Merly C. Cabibijan [1][2][3]
Treasurer

Ms. Filomena G. Cinco [1][2][3]
Chairperson

Mr. Rosalio A. Obnamia [1][2][3]

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Member

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Ms. Thelma D. Gloria [5]
President

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Ms. Roberta Abrea [1][2]
Member

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Chairman of the Board

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Member

Ms. Susan Ladan [1][2][3][4]
Secretary

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Vice President

Parola Water Association

Mr. Ruben Gutlay [5]
President

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Ms. Lila D. Tafalla [5]

Quiapo Sola Extension Neighborhood Association

Ms. Delia C. Sala [5]
Member

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Ms. Amanda Pejoles [1][3]
Board Member

Ms. Bernadeth Sabalza [1][2][3][4]

President

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Ms. Jocelyn Arucan [5]
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Ms. Selina Berra [5]
Ms. Imelda Borres [1][3][4]
Ms. Emily D. Fernando [5]
Mr. Emmanuel Fuentes [1][3]
Ms. Roche D. Gosiaco [5]
Ms. Charilyn S. Iglesia [5]
Ms. Agnes A. Jorillo [5]
Ms. Vilma D. Lanzan [5]
Ms. Myra Mabolis [5]
Ms. Christine C. Mapalo [5]
Ms. Elizabeth Nicolas [1][2][3]
Ms. Ana Rosie N. Padaboc [5]
Ms. Elena Parena [2][3]

Ugnayang Lakas ng Apektadong Pamilya sa Baybaying Ilog Pasig (ULAP; TWG-LH Co-Lead)

Ms. Pilar Bayron [1][3]
Secretary, ULAP-Doña Imelda

Mr. Noeh Bencito [5]
Member

Ms. Jenilyn David [5]
Member, ULAP-Manila

Ms. Bella C. dela Rosa [1][2][3][4]
Vice President

Ms. Claire V. Fajardo [1][2][3]
Assistant Secretary, ULAP-Manila

Ms. Grace B. Horfinele [3]
Member

Ms. Maria Luisa A. Monforte [5]
Member, ULAP-Makati

Mr. Jose Morales [5]
Chair, Advocacy Committee

Urban Land Reform Movement (ULRM; TWG-LH Co-Lead)

Mr. Percival Chavez [5]
Adviser

Mr. Adelino Lavador [5]
Chairman

Urban Poor Associates – People’s Organization (UPA)

Members

Ms. Teresita Casilog [5]
Mr. Bernie Concino [5]
Ms. Jenelyn O .Sala [5]
Ms. Luz C. Sudueste [5]

United 311 Chris-lam Association

Mr. Ricardo C. Narcilla, Jr. [2][3]
President

Urban Poor Alliance (UP-All)

Ms. Maricel Genzola [4]
Convenor

Urban Poor Southville Association Inc. (UPSAI)

Ms. Estrella Terencio [5]
President

Ms. Alice Valencia [5]
Member

Valenzuela People’s Organization Network (VALPONET)

Ms. Suzette Billones [1][3]
Secretary

Ms. Nilda Jabonete [3]
Board Member

Zone One Tondo Organization (ZOTO)

Mr. Manuel Toribio [5]
Secretary General

Private Sector Groups

Bankers Association of the Philippines (BAP)

Mr. Arnel Almaden [5]
Associate Director

Chamber of Real Estate and Builders' Associations (CREBA; TWG Participatory Governance Co-Lead)

Ms. Sharmin C. Albacete [2][3]
Executive Director

Mr. Noel M. Cariño [3]
National President

Mr. Charlie A.V. Gorayeb [4]
Chair, Board of Directors

Atty. Albino Paranada [1][2][3][4]
Legal Counsel

Chamber of Thrift Banks (CTB)

Ms. Suzanne I. Felix [2]
Executive Director

Mr. June Javier [5]
Loan Manager, Card SME Bank

Mr. Manolo Martinez [5]
Assistant Vice President, Marketing Department, Card SME Bank

Mr. Benjamin Yambao [5]
Consultant to the Board

Land Registration Systems, Inc. (LARES)

Mr. Ernesto Camarillo, Jr. [5]
Vice President

Organization of Socialized and Economic Housing Developers of the Philippines (OSHDP)

Engr. Edgar Bautista [5]
Freedom to Build Officer and OSHDP Member

Mr. Santiago Ducay [5]
Public Relations Officer

Ms. Maryline Lim [5]
Director

Mr. Marcelino Mendoza [1][2][3][4]
Vice President

Atty. Gerwin Panghulan [1][2][3][4]
Executive Director

Engr. George F. Siton [1][2]
National President

Atty. Christopher Ryan Tan [2]
Chairman

Ms. Cheryll Valderrama [5]
Assistant Project Development Manager, PHINMA Properties

Rural Bankers Association of the Philippines (RBAP)

Ms. Michelle Reyes [4]
Research and Communications Head

Subdivision and Housing Developers Association, Inc. (SHDA)

Ms. Armenia Ballesteros [2]
National President

Ms. Yvonne Basa [1][2][4]
Regulatory Strategy Assistant

Ms. Shella Marie Buñales [2][3][4]
Strategic Assistant, Committee Support

Mr. Bansan C. Choa [5]
Board Adviser

Mr. Eleuterio Coronel [5]
Governor

Ms. Charm D.V. Escorpiso [5]
Legal Assistant, Convergence Realty and Development Corporation

Atty. Beth Lampas [1][2][3][4]
Executive Director

Mr. Victorino Macazo, Jr. [1][3][4]
Legislative Assistant, Committee Support

Engr. Rodel Racadio [1]
First Vice President

Ms. Fely Ramos [1][4]
Second Vice President

Ms. Lily Reyes [1][3]
Corporate Secretary

Ms. Joan Soliveres [5]
Legal Assistant, Convergence Realty and Development Corporation

Mr. George T. Siy [5]
Governor

Mr. Wilfredo M. Tan [2]
Governor

Mr. Paul Tanchi [5]
Board Advisor

Academe and Professional Associations

Ateneo de Manila University (ADMU)

Ms. Creselda O. Doble [5]
Senior Research Associate, UNIID-SEA Development Studies Program

Ms. Aileen Laus [5]
Senior Research Associate, UNIID-SEA Development Studies Program

Association of Structural Engineers of the Philippines (ASEP)

Engr. Adam C. Abinales [5]
President (2009-2010)

Development Academy of the Philippines (DAP)

Ms. Dorothea C. Boy-Navarro [5]
Research Fellow I, Center for Sustainable Human Development

Ms. RL Jerlyn Oliva [3]
Technical Staff

Engr. Myra Nazarrea [5]
Project Officer III

De La Salle University (DLSU)

Mr. Mark Anthony Velasco [1][2][3][4]
Research Apprentice, Jesse M. Robredo Institute of Governance

Environs Systems Group, Inc. (ENVIRONS)

Ms. Victoria Rialp [5]
President

Geodetic Engineers of the Philippines (GEP)

Engr. Ruben M. Aringo [5]
NCR President
Engr. Godofredo Artieda [5]
President

Engr. Basilia A. Norada [5]
Regional President (2004-2005) – NCR

Philippine Institute for Development Studies (PIDS)

Dr. Marife Ballesteros, PhD (TWG Housing Finance Co-Lead) [1][2][3]
Senior Research Fellow

Ms. Jasmine Magtibay [3][4]
Research Specialist

Ms. Tatum Ramos [5]
Research Specialist

Philippine Institute of Environmental Planners (PIEP)

Ms. Veronica Arcilla [5]
Director

Ms. Karima Patricia V. Palafox [5]
Vice President

Ms. Larisa Glenda Togonon-de Castro [5]
President

United Architects of the Philippines (UAP)

Ar. Cesar E. Aris, Jr. [4]
District Director-QC-Silangan

University of Asia and the Pacific (UA&P)

Dr. Roberto de Vera [5]
Assistant Professor, School of Economics

University of the Philippines – National College of Public Administration and Governance (UP-NCPAG)

Mr. Allan Grand A. Sobrepeña [2]
University Research Associate, Center for Policy and Executive Development

University of the Philippines – Planning and Development Research Foundation, Inc. (UP-PDRF)

Dr. Tabassam Raza [5]
Adviser, Disaster Risk Reduction and Climate Change Adaptation

York University

Mr. Kenneth Cardenas [5]
Doctoral Student, Graduate Programme in Geography

Development Partner

UN-Habitat

Mr. Reiner Flores [2][4]
Project Coordinator

Mr. Cleto Gales, Jr. [3][4]
Governance and Institutional Development Specialist

Mr. David Garcia [5]
Urban Planner, Geographer, and Field Coordinator

Mr. Christopher Rollo [1][4]
Country Programme Manager

Mr. Warren Ubongen [5]
Project Coordinator

Congress of the Philippines

Office of Representative Anthony G. del Rosario

Mr. Vercingetorix Nidea [5]
Political Affairs Officer IV

Office of Representative Edcel B. Lagman

Ms. Nilda L. Sevilla [5]
Consultant

Office of Representative Jose Christopher Belmonte

Mr. Hussein Myron R. Paule [1][2][3]
Researcher, District 6 Shelter Plan

Office of Representative Sherwin T. Gatchalian

Ms. Zai Papandayan [1][2][4]
Paralegal

Joint Committee Secretariat

Mr. Joseph Peter S. Sison
Consultant

Office of Congressman Alfredo B. Benitez

Mr. J. Roberto L. Abling
Chief of Staff, Congressman Alfredo B. Benitez
Ms. Katrina Eugenio
Program Assistant

Mr. Rodeo Labanta
Office Assistant

Ms. Ethel Mendiola
Political Affairs Officer

Atty. Brian Benson Tango
Political Affairs Officer

Office of Senator Joseph Victor Gomez Ejercito

Mr. Roberto Alvarez
Consultant

Mr. Arman Clemente
Staff

Ms. Ria Manuel
Media Officer

Atty. Jaye Loren Rondal
Legislative Staff Officer

Mr. Christian Sanza
Staff

Congress Committee on Housing and Urban Development

Ms. Febes A. Almeda
Supervising Legislative Staff Officer

Mr. Isagani Amoncio
Supervising Legislative Staff Officer

Ms. Marissa Benzon
Supervising Legislative Staff Officer

Ms. Nenita Garcia
Supervising Legislative Staff Officer

Ms. Mary Rea-Dancel
Supervising Legislative Staff Officer

Mr. Nelson Rendon
Legislative Committee Secretary

Ms. Teresita Venturanza
Supervising Legislative Staff Officer

Senate Committee on Urban Planning, Housing and Resettlement

Ms. Kathleen Tan
Legislative Staff Officer

Ms. Rachel Yuayan
Committee Secretary

Technical Experts

Dr. Marife M. Ballesteros, PhD
Philippine Institute for Development Studies

Dr. Anna Marie A. Karaos, PhD
John J. Carroll Institute on Church and Social Issues

Dr. Toby Melissa C. Monsod, PhD
UP School of Economics

Local Governance Innovations, Inc. (LGI)
Mr. Godofredo Amper
Ms. Floradema Eleazar
Atty. George Katigbak
Mr. Bonapart V. Masangcay
Ar. May Domingo Price

World Bank Task Team

Ms. Yan Zhang, Task Team Leader
Ms. Makiko Watanabe, Task Team Leader

Mr. Miguel Ferido
Ms. Puri Gamon
Ms. Maria Anna De Rosas Ignacio
Mr. Nikko Mercader
Ms. Bernice Soriano
Ms. Marilyn Tolosa-Martinez
Ms. Cynthia C. Veneracion

Housing Summit Management Team

Mr. Skilty C. Labastilla

Team Leader

Advisers

Dr. Marita Concepcion Castro Guevara, PhD
Dr. Mary Racelis, PhD (hon.)

Facilitators

Mr. Charlie Ayco (TWG Housing Finance)
Ms. Ma. Cecilia M. Genzola (TWG Land and Housing)
Ms. Anna Maria M. Gonzales (TWG Urban Development)
Dr. Anna Marie A. Karaos, PhD (TWG Participatory Governance)

Documentors

Ms. Leslie Advincula-Lopez (TWG Land and Housing)
Ms. Ma. Erlinda N. Dailisan (TWG Urban Development)
Ms. Yasmin Gatal-Hashimoto (TWG Housing Finance)
Mr. Gerald Nicolas (TWG Participatory Governance)

Videographers

Ms. Chie Corre
Ms. Nancy Pe Rodrigo
Mr. Ralphe Joy Roxas

Project Assistants

Ms. Isabella Louise A. Abustan
Mr. Vincent Christopher A. Santiago
Ms. Bianca Nicole S. Vinoya