

PEOPLE'S PROCESS IN SHELTER RECOVERY

# MULTIPLE STAKEHOLDER PARTNERSHIP

VOLUME 2



UN  HABITAT

### ***People's Process in Shelter Recovery***

is jointly published by the United Nations Human Settlements Programme (UN-Habitat) and the Social Housing Finance Corporation (SHFC) in their effort to encapsulate in a six-volume series the community and household partners' experience with the People's Process during their Post-Yolanda Support for Safer Homes and Settlements project.

This publication is an avenue to share the fruits of practicing People's Process as it promotes strong relationships within the community and various bodies in the project, transforms communities even up until the household level, develops trust through a transparent financial mechanism, lays the groundwork for resilience and sustainability, and creates community leaders.

Through the stories of the people in this publication series, it is our hope that local governments, communities, and other stakeholders realize the viability and value of the People's Process as an empowering principle and sustainable method of recovery and community development in their own localities or contexts.

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## **Post-Yolanda Support For Safer Homes And Settlements: Final Handover Activities June 2015**

# Symbols of Community Empowerment



As a response to shelter needs that resulted from the massive destruction by super typhoon Yolanda (Haiyan), the Post-Yolanda Support for Safer Homes and Settlements project embarked on showing the power of community-driven housing in transforming

communities from devastated sites of victims into dynamic environments of empowered leaders. Supporting the government's call to build back better, the project built back better permanent houses—stronger, faster, cheaper. But beyond the physical structure of the house is the building back of stronger, resilient, and empowered communities.

This publication prominently features photos of the new houses and community infrastructure built under the project, as well as the smiling faces of those who now inhabit and use them. But more than symbolizing safer refuge, these permanent shelters are a living testament to a remarkable confluence of efforts and contributions from several actors who came together to make the project work.

The financial support provided by the Government of Japan directly addressed the need of Yolanda-affected families for better and safer homes. With additional funding from the Department of Social Welfare and Development, more houses were built and more community improvements created a profound difference in the quality of lives of community members beyond those who received housing.

The Social Housing Finance Corporation helped carry out the critical task of identifying families for the project under its Community Mortgage Program, an initiative that provides affordable land access to the underprivileged, and as a result helped ensure the sustainability of the project's success.

The Housing and Urban Development Coordinating Council's mandate as the Yolanda Resettlement Cluster

lead and policy coordinator supported the successful demonstration of the People's Process, proving that empowering people to take charge of their own rehabilitation is key to sustainable recovery.

The technical expertise contributed by the Capiz chapter of the United Architects of the Philippines and the Association of Structural Engineers of the Philippines facilitated the design of the on-grade and on-stilt houses embracing DRR principles.

Hilti Foundation through its local affiliate BASE Bahay, Inc. provided an alternative design using innovative bamboo-based construction technologies for 20 houses in Estancia, Iloilo, showing that resilient shelter can be borne of homegrown natural resources.

The training on financial management as well as the provision of two multipurpose centers by BDO Foundation helped capacitate communities in financial literacy as well as provide community infrastructure that benefit communities as a whole.

Local governments contributed counterpart resources and facilitated processes to expedite the implementation of the projects in their respective localities.

Ultimately, these houses and community infrastructure are a symbol of deliverance of many communities who felt that they had long been left behind; a symbol of commitment of the leaders among them who helped restore people's faith not only in their enablers but more crucially in themselves; a concrete symbol of the power of a people unleashing their inherent energies and resources when given the chance to act, lead, and build their own path to recovery, resilience, and development.

**CHRISTOPHER E. ROLLO**  
Habitat Programme Manager  
UN-Habitat Philippines

# Where to Start (and Restart)



At the wake of super typhoon Haiyan in the Visayas—communities were wiped out, bloated cadavers were scattered everywhere, women and children were desperately seeking food and shelter, and infrastructure and farmlands were extensively damaged—we knew that things would not be “business as usual.”

We at the Social Housing Finance Corporation, small as we are in the government organization, tried to take action in the face of the enormous challenge of post-disaster rehabilitation.

While terms like “synergy”, “development framework”, and “institutional convergence” are important in devising ways to effectively respond to the situation, we had to overcome our obsession with the arcane language many are wont to use when tackling the problem.

Moreover, in order to get things moving, we thought it would not be helpful to participate in the perpetuation of presenting people in the affected communities as perennially vulnerable to disasters and always in need of help. Surely, most of them, particularly the poor, live in areas that are most exposed to life-threatening risks and hazards. But we should not lose sight of their motivation, capacity, and ingenuity to build their resilience and reduce their vulnerabilities. People are solutions.

It was in the Community Mortgage Program or CMP that we saw an opportunity for SHFC to contribute to the rebuilding of lives and communities after Typhoon Haiyan. With its community-driven approach, the CMP proceeds by supporting the People’s Process of effecting change. But the situation called for involving other actors that can enhance the capacities and complement available resources. This led us to work with UN-Habitat through the Post-Yolanda Support


for Safer Homes and Settlements project. As the title of the project suggests, we extended support to the communities rather than take the lead in executing planned interventions.

We piloted the project in Capiz and Iloilo, two provinces where the consequences of the typhoon were not as catastrophic as those experienced in the eastern part of the region but where a significant number of families were rendered homeless.

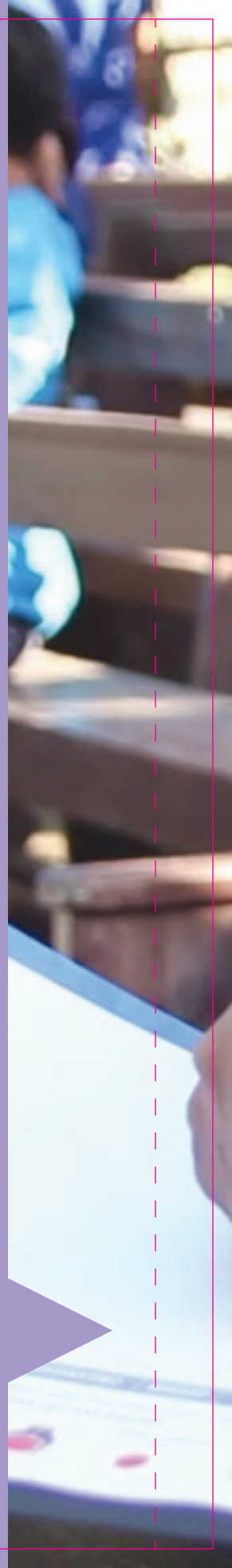
To facilitate the rebuilding of shelters, community members underwent skills improvement training activities and attended learning sessions aimed at enhancing local knowledge about disaster risk reduction. The success of the project, as you will read in the book, made the approach and partnership setup worth replicating in other CMP projects to build resilient communities.

Typhoon Haiyan gave us painful lessons on what we could have done and where we could have done better. Our experience in this project, however, taught us that a good reconstruction policy is to mobilize communities and empower them to participate in rebuilding their lives and communities. They are not mere recipients but partners in formulating policies and in leading in the execution of plans at the community level.

The SHFC shares the optimism of the people and communities that inspired the publication of this book. We are still struggling with the effects of Typhoon Haiyan and we expect other big typhoons to cause loss of lives and damage to properties, but we should not easily despair or, worse, be disillusioned. The grounds for hope are in the communities. We just need to work *WITH* the people.

  
**MA. ANA R. OLIVEROS**  
 President  
 Social Housing Finance Corporation

The Sicad family heard of the government's Community Mortgage Program (CMP) and offered a portion of their property for such development. Around 80 families enrolled in the CMP, building small bamboo houses in what was once part of Sicad's fish farm. There was a subdivision plan, lots were assigned, everything was in order—until Yolanda came along.







Initial community assessment and mapping was done after Yolanda to measure and validate the extent of the damage in the CMP areas. Once the communities were identified, a damage assessment was conducted together with the members of the homeowners associations. A site map was provided and houses that were damaged were marked on the map.

PHOTO: UN-Habitat

In the midst of the horror unleashed by the super typhoon, Capiz Governor Tanco was on top of things at the pre-World War II capitol building, which served as the command center for all relief and rehabilitation efforts. He personally met with the humanitarian and development agencies every afternoon for updates. This hands-on efficient coordination was noted by the United Nations in a report titled *The Capiz Model for Disaster Response*.

PHOTO: UN-Habitat





# MULTIPLE STAKEHOLDER PARTNERSHIP

The Post-Yolanda Support for Safer Homes and Settlements project, implemented with the People's Process, was a triumph of partnerships and alliance-building. It was jumpstarted with initial funding from the Government of Japan. This was augmented with additional finances by the Philippine Government through the Department of Social Welfare and Development (DSWD). But what made the construction of a sizeable number of permanent housing for Yolanda victims possible was that problems with land tenure were addressed early on by the Social Housing Finance Corporation (SHFC), the lead government agency undertaking social housing programmes catering to formal and informal sectors in the low-income bracket. Also brought to the table was the Housing and Urban Development Coordinating Council (HUDCC), the lead government agency in the Resettlement Cluster under the government's Yolanda response program, the Comprehensive Recovery and Rehabilitation Program (CRRP). The Province of Capiz and the Province of Iloilo were active partners, too. The houses were designed by a technical working group in collaboration with the partner families and Capiz chapters of the United Architects of the Philippines (UAP) and the Association of Structural Engineers of the Philippines to ensure their architectural and structural soundness. The Hilti Foundation, a Europe-based charitable foundation specializing in bamboo-based housing designs, was instrumental in building most of the housing units in Estancia, Iloilo through local affiliate BASE Bahay, Inc. The housing designs were submitted to the Department of Public Works and Highways (DPWH) so it could check if the designs were compliant with typhoon-resilient design parameters including resistance to wind speeds of up to 250 kilometers per hour. Harnessing the spirit of volunteerism, as well as its own budget, the BDO Foundation, Inc. (BDOF) constructed multipurpose centers to enhance the public life in partner communities. Private builders, *barangay* units, and local government units (LGUs) went out of their way to provide basic community infrastructure such as drainage systems and footwalks. Cross-community partnerships also prospered.







With the results of the initial damage assessments, UN-Habitat decided to open an office in Roxas City to handle the operations in Capiz and Iloilo for its first-ever shelter project in the country using the People's Process.

PHOTO: UN-Habitat





The project initially aimed to build 610 houses; it was able to build 660 due to additional funds from national government and savings from the project.

PHOTO: UN-Habitat

# EXECUTIVE SUMMARY

Super Typhoon Yolanda (known internationally as Haiyan), one of the strongest storms ever recorded with wind speeds of more than 300 kilometers per hour and storm surge of over 4 meters high, made six landfalls in the Visayas region on 8 November 2013, affecting 1.47 million families in 171 municipalities throughout 14 provinces, displacing approximately 4.4 million people. Over 550,900 houses were totally destroyed and 589,404 houses were partially destroyed.

According to the Department of Social Welfare and Development (DSWD), 132,589 houses in Capiz and 153,755 in Iloilo were affected. Low-income households, most of them living in simple bamboo-frame construction with nipa roofing, were severely affected due to their incapability to build strong houses prior to the disaster.

The Philippine government and international organizations provided some materials during months following the typhoon. But these were insufficient and many families continued to live under unsafe conditions, in half-collapsed houses or rooms without roofing.

Two days after the typhoon struck, UN-Habitat, in partnership with the national and local government, deployed teams on the ground in Regions VI and VIII to assess the extent of the damage. Efforts to rehabilitate disaster-affected provinces since then have ranged from providing assistance to local government units in recovery planning, to holding community workshops for local carpenters and artisans on how to build back safer houses using disaster risk reduction techniques and locally available materials.

Responding to requests by local and national governments for technical assistance, UN-Habitat Philippines' Typhoon Yolanda Response Team rapidly expanded its engagements for post-Yolanda recovery in Capiz and Iloilo in Western Visayas as well as in Tacloban, Ormoc, and Guiuan in Eastern Visayas.

UN-Habitat launched the Post-Yolanda Support for Safer Homes and Settlements project in July 2014 in the provinces of Capiz (Roxas City and the municipalities of Panay and Pontevedra) and Iloilo (municipality of Estancia). Main funding worth USD 2.5 million came from the Government of Japan and an additional PHP42.7 million from the Core Shelter Assistance Program of DSWD.





Turnover of houses took place intermittently throughout the project period as soon as construction was done and the houses were inspected and cleared for moving in. Final handover took place on June 2015.

PHOTO: UN-Habitat





The primary goal of the project was to capacitate affected communities as well as local governments through a community-driven approach called People's Process. The process is hinged on self-recovery of shelter and community facilities by strengthening the community's technical and institutional capacities. Another goal was to advocate and promote the concept of building back safer for shelter and community facilities.

Under the People's Process, the community leads and manages projects with technical assistance and monitoring of UN-Habitat. Projects are implemented through community contracting with legitimate homeowners' associations. Such an approach has been successfully implemented in other countries, notably in Indonesia, the Maldives, and Sri Lanka after the 2004 Indian Ocean tsunami. The People's Process improves the general skill level of community members and enables them to showcase their own creativity and ingenuity as active actors in their own rehabilitation, instilling in them a sense of pride and dignity. It establishes trust and promotes a sense of ownership on the part of the community. UN-Habitat also collaborates with a number of partners both governmental and non-governmental in enabling communities to become disaster-resilient. It is vital to work with local actors so that the communities may continue to keep strong and sustainable relationships with local partners even after UN-Habitat's technical support and presence under the project end.

Through partnership with the Social Housing Finance Corporation (SHFC), the Post-Yolanda Support for Safer Homes and Settlements project in Capiz and Iloilo identified partner communities who were already under the SHFC's community mortgage program (CMP), a programme that provides underprivileged citizens affordable financing to secure tenure on the land they occupy. UN-Habitat provided technical assistance by guiding self-recovery and by empowering communities in ensuring that they build safer houses and more resilient communities. Priority was given to the most vulnerable populations and communities



▲ Infrastructure projects attendant to the housing component such as road improvements flung wide the door to basic services many may take for granted, such as access to public transport, being able to go to the city center, or simply walking without getting ankle-deep in mud.

PHOTO: SHFC

such as those in depressed and underserved areas affected by Yolanda, including informal settlements. Within such communities, households most at need were prioritized, including those living in unsafe premises such as tents and camps, or those residing with host families. Elderly or disabled people with no family support, women-headed households with low income levels, widows, women living in temporary shelters/camps, laborers with low-income levels and who did not have any fixed income, and poor families housing orphans and displaced families were among those identified as the most vulnerable groups.



## WHY THE PEOPLE'S PROCESS?

- 30% cheaper
- Injection of cash into local economy
- Faster construction
- Creates employment and income opportunities

## FIVE STAGES OF THE PEOPLE'S PROCESS:

### 1. SOCIALIZATION AND INTEGRATION

- courtesy call to province, city/municipality, and community leaders
- community orientation and profiling
- discussion with possible design partners
- shelter needs assessment
- design conceptualization
- preliminary schematic drawings.

Courtesy calls were made to introduce the project and the implementing staff to the local government as a first step in establishing a harmonious relationship with LGU partners. These visits were vital in stakeholders' analysis as they were venues for finding out who the stakeholders were, what their stakes were, and how this information can be used for effective project implementation. Courtesy calls were also conducted with the Capiz chapters of the United Architects of the Philippines (UAP) and the Association of Structural Engineers of the Philippines (ASEP). These visits led to partnerships with both organizations.



▲ Community members had equal say as the architects and engineers consulted in the core house design to ensure cultural acceptability of the houses.

PHOTO: UN-Habitat

A strong sense of ownership in the project motivated many members of recipient families to help in the construction of their house.

PHOTO: UN-Habitat/keithabrowndesigns.com









The UN-Habitat implementing team met with the 32 communities under the SHFC's Community Mortgage Program to introduce the project and invite them to partner in the implementation of the programme. Representatives from 28 interested communities wrote letters of intent to partner with UN-Habitat, their first step in joining the community-driven recovery program. Visits and meetings were made with these communities to get better acquainted with its members. During these visits, community members were asked to visualize the community they wanted to build. With the plans they presented, the implementing team designed activities and workshops to empower the community to reach its goals.

The technical team assessed the shelter needs of the community and continually visited the targeted project sites to be aware of and responsive to the community's needs. Initial designs were made and presented to the communities upon which the community provided additional inputs based on their specific needs. These consultations continued until the team and the community partners reached an agreement on the plans and preliminary sketches.

## 2. COMMUNITY PROJECT IDENTIFICATION AND PRIORITIZATION

- a. community action planning
- b. installation of community project committees
- c. shelter household partner profiling
- d. household partner shelter application
- e. household partner validation
- f. community association/household partner posting
- g. community/partners consultation on house design
- h. house technical assessment
- i. drafting of construction drawings, details, work plan.

Community action planning (CAP) is a process where partner communities plan and prepare for project implementation. Due to the project's community-driven approach, the CAP is vital in imparting the necessary skills for community partners to carry out the project independently and self-sufficiently especially since they make majority of project decisions.



Albeit with guidance from the project implementation team, it was the communities themselves that largely determined selection of the house recipients and the kind of community infrastructure projects they needed.

PHOTO: UN-Habitat

The community partners created a developmental plan, complete with strategies on how the community can reach their goals, for their envisioned community, with a five- to ten-year timeframe for implementation.

After the planning, committees were installed for project implementation. Four committees were formed: construction and labor, purchasing, finance, and audit. These committees handled different responsibilities during the construction phase of the project.

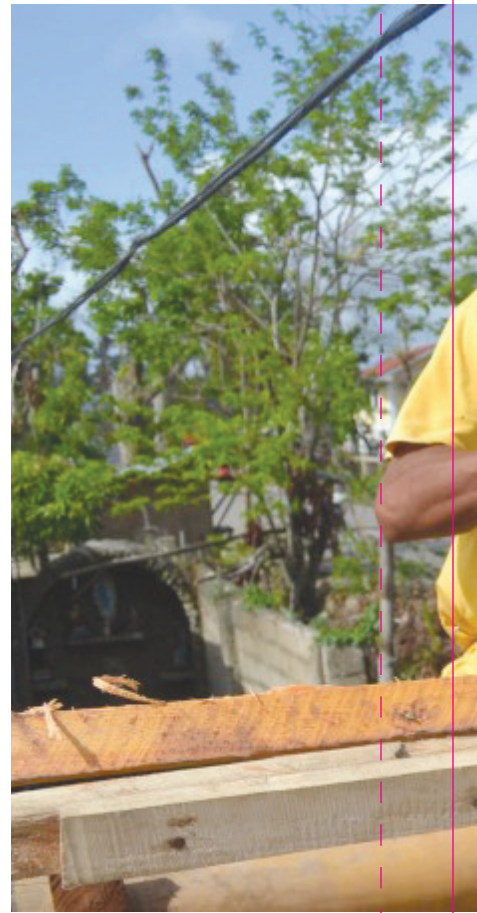
Potential household partners or project beneficiaries were profiled and given application forms. The application process involved a validation or background investigation to verify the information provided by the applicants. After validation, a tentative list of household partners is posted in the community to give way for possible inquiries or objections from community members. The officers of the homeowners association (HOA) decided on and addressed the protests raised, based on the criteria set by UN-Habitat for the project. The HOA was empowered to make critical decisions, with UN-Habitat providing guidance from the sidelines. The household partners were consulted on the house design and their inputs were integrated into the earlier pro-forma design to cater to the specific needs of the community. With the help of UAP and ASEP, the technical team drafted the construction drawings, details, and work plans used in the construction phase of the project.

### 3. COMMUNITY STRENGTHENING

- a. community contracting
- b. finalization of household partner listing
- c. community training on project and financial management
- d. construction of model unit
- e. assessment of model unit
- f. adjustments of design
- g. presentation and approval of the house design.

Community contracts with partner communities are a key component of the project. The contract signifies that the communities tapped are not mere beneficiaries of a shelter recovery program but active participants in their own rehabilitation as project partners.

As stated in the community agreement signed by representatives from UN-Habitat and the partner HOA, the latter will implement the project, while UN-Habitat provides the funds and technical guidance for the project. The HOA will receive funds in tranches based on scheduled work accomplishments with supporting documentation.







- ▲ Of the approximately 350 trained, over 100 carpenters and over 20 foremen were tapped to construct the houses.

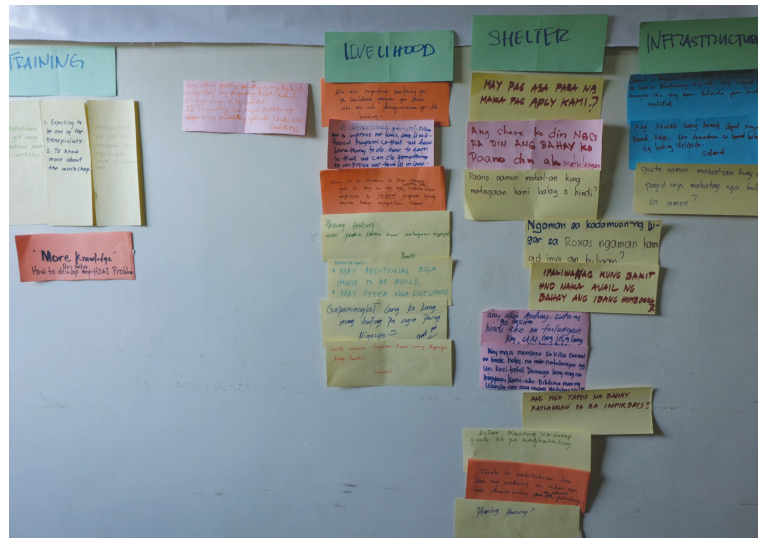
PHOTO: UN-Habitat

- ▲ Many of the community partners learned how to inspect materials to see if they were to specification. Some would even sleep in the warehouse or storage rooms where the materials were kept to guard against theft.

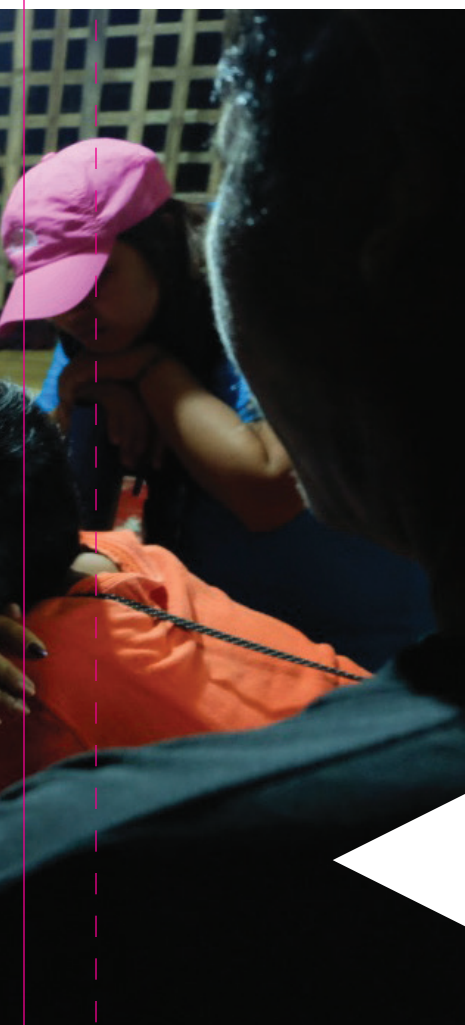
PHOTO: UN-Habitat/  
keithabrowndesigns.com

The inaugural core house was turned over to household partner and first core house owner Emelia Doriendes in August 2014.

PHOTO: UN-Habitat







▲ Once communities and their leaders got a sense of the project's intention to follow itself through via the implementing team's constant site visits, site assessments, and consultations, community action planning sessions, some of them lasting as long as three hours, became well attended and were marked with lively discussion and input.

PHOTOS: UN-Habitat

Houses will be handed over upon 100% completion of total work, together with proper documentation, expenditure sheet, and bank statement.

After the objection period for the household partner listing, the HOA finalizes the list based on the criteria provided by UN-Habitat. The committees, together with some of the HOA officers, were given training on project and financial management. They were taught how to run a project as well as handle finances in preparation for the construction phase. A bank account is opened by selected representatives for the HOA. This account is where funds from UN-Habitat will be deposited. The committees were provided with finance and audit forms and were taught how to use them. While UN-Habitat is a signatory in these forms, decisions on how and where the money will be spent will ultimately be made by the community.

A model unit was built so the design in the construction plans can be implemented on a 1:1 scale. The model unit was assessed on its resiliency, price, and cultural acceptability in the area. Changes to the design were made after the model house was built, assessment was done, and problem areas were identified. Once the requisite changes were made, the revised plan was once again presented to the communities for their approval.

#### 4. PROJECT IMPLEMENTATION AND MONITORING

- a. site preparation
- b. house construction
- c. ocular inspection
- d. workers orientation
- e. site clearing
- f. actual construction
- g. house inspection and punch listing
- h. house turnover
- i. toolbox meetings.

Actual project implementation begins with the preparation of the construction site. This includes the identification of lot boundaries, demolition of existing houses (where applicable), and other preparatory steps before the actual house is built. UN-Habitat and the HOA committees conduct ocular inspections to check the requirements before houses are built. The communities were acquainted with the foremen and workers trained by UN-Habitat. The community chose a foreman from

the pool and contracted him and his team in constructing the houses for their community. The team was oriented on what the HOA expected from them: what work they will be doing, the timeframe, etc.

During construction, the HOA decided on the sequence of tasks, including whose houses will be built first. UN-Habitat teams made regular ocular inspections of the site to ensure that the quality of the work done by the hired carpenters and artisans was acceptable. Over the course of the construction, houses were regularly inspected to see if they are compliant with the DRR requirements for resilient houses. The homeowners, the construction committee, and the foreman were given a checklist of the criteria as basis for checking. Toolbox meetings are a way for information and issues to be shared regarding the everyday activities during construction including incidents, hazards, and work processes. These were held weekly with the household partners, the community, and the workers with UN-Habitat implementing team facilitating. Challenges that arose over the week were discussed and strategies to solve them identified.

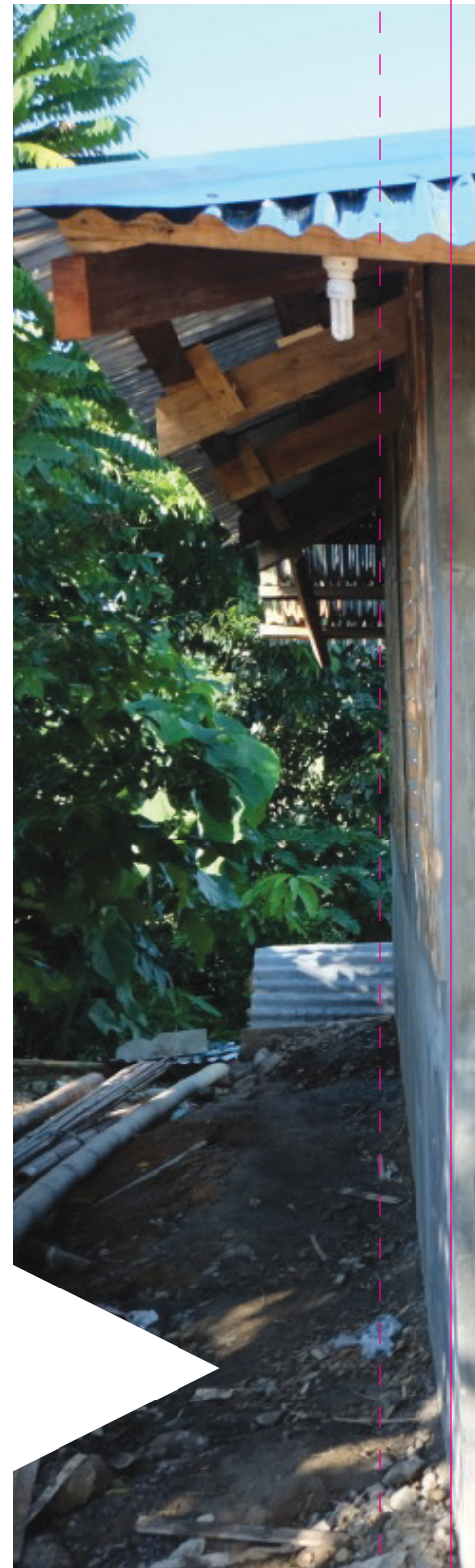
When construction is completed, the house is handed over to the household partner so the family may already move into their new home.

## 5. PARTICIPATORY PROJECT EVALUATION

As the final stage in the People's Process, a consultative evaluation is done with the community to gather their challenges and learnings from the project. This process gauges how empowered community members have become after the whole experience of building their houses as a community. An empowered community is one of the best assurances of sustainability upon culmination of the project partnership with UN-Habitat. The final audit of the funds released to the community is also conducted at this point.

The core houses' lower walls are concrete block while the upper walls are from bamboo infill panels. The structure has a 4-sided hip roof built with a single wooden truss crossing the building diagonally and supporting other rafters. The design incorporates DRR features such as reinforced attachment of structural elements, and its designed to resist up to 250 kph wind loads.

PHOTO: UN-Habitat











Clearances from the Mines and Geosciences Bureau were secured before construction of any of the corehouses began to ensure compliance with government identified regulations on "safe" and "unsafe" zones.

PHOTO: UN-Habitat





## POST-YOLANDA SUPPORT FOR SAFER HOMES & SETTLEMENTS PROJECT

### TARGET



ACCELERATED  
RECOVERY FOR  
20 TARGET  
COMMUNITIES



610 PERMANENT  
HOUSES TO  
BE BUILT FOR  
FAMILIES WHO  
LOST THEIR  
HOMES TO  
YOLANDA



250 SEMI-SKILLED  
ARTISANS TO  
RECEIVE TRAINING  
TO UPGRADE  
CONSTRUCTION  
AND DRR SKILLS





## RESULTS

**From the initial 20 communities, 28 signed on for the project.**

Damage assessments showed a need to extend the reach of the project. More communities under SHFC's Community Mortgage Program were included to accommodate as many Yolanda-affected communities as the project could.

**660 permanent houses built with water, sanitation, and hygiene facilities.**

The total number of houses was increased due to additional funds from DSWD of PHP42.7 million through its Core Shelter Assistance Program.

**323 semi-skilled artisans and 31 foremen were trained.**

With budget savings, the increase in number of houses to be built, and strengthened interest among partners, the project was able to train more people. Of those trained, over 100 carpenters and over 20 foremen were tapped to construct the houses. Others have now been able to get construction jobs outside the project, with their DRR training certificate in hand backed by solid experience in the project.

**TARGET**



**20 IMPROVED  
FACILITIES FOR 20  
COMMUNITIES**



**4,000  
HOUSEHOLDS TO  
BENEFIT FROM  
ENHANCED  
DISASTER RISK  
REDUCTION  
KNOW-HOW**



**INCREASE  
AWARENESS  
FOR BUILDING  
BACK SAFER AT  
NATIONAL AND  
LOCAL LEVELS**



## RESULTS

### **54 community infrastructure projects for all 28 partner communities were completed.**

Additional funds from both government and non-government entities were sourced, and partner LGUs provided counterparts in the construction of infrastructure projects. Panay and Pontevedra LGUs lent heavy equipment to assist in community infrastructure construction. The BDO Foundation provided funding for two multipurpose centers in two communities. The infrastructure component was carried out with the homeowners associations hiring private builders, who eventually built close relationships with the communities that several of them voluntarily delivered more than the agreed specifications as their donation to the community.

### **4,594 households trained and their houses assessed.**

Over 170 volunteer Household Self-Assessors and Guiders were trained to conduct DRR trainings and house assessments in their respective communities, especially for families unable to avail of the new houses under the project. The assessors eventually also trained families outside their own assigned communities.

### **Renewed awareness among other LGUs and organizations of the efficacy of the People's Process in post-disaster recovery and rehabilitation.**

As active champions of their own recovery and rehabilitation, partner communities are now able to articulate the principles of DRR in shelter recovery and the People's Process to other communities. They have welcomed visits from various entities to discuss their experiences and learnings under the project in great detail.

The project was also able to gain attention from media as well as government and non-government organizations. Knowledge products such as this publication have been prepared to serve as resource material for communities interested in replicating the project.

Opportunities for replication and scaling up of the project are under discussion with the National Housing Authority to implement similar projects in identified Yolanda-affected municipalities.



Site and home visits were attendant activities to the final handover event held in June 2015.

PHOTO: UN-Habitat





# MULTIPLE STAKEHOLDER PARTNERSHIP

How success was achieved through solidarity, partnerships, and alliance-building

**S**oy la voz de Dios: I am the voice of God... Thus declares the inscription on the biggest bell in Asia and the third largest in the world—the 9,435-kilogram *dakong lingganay* (big bell) at the Santa Monica Parish Church at the heart of Panay town in the Province of Capiz, in the central Visayas islands in the Philippines.

Cast by the local dentist, metal caster, and blacksmith Don Juan Reina from 70 sacks of gold and silver coins saved up by the townsfolk, the bell—seven feet in diameter and five feet in height—was completed in 1878. It was hoisted up the five-story belfry of the picturesque Baroque-style (with Neo-Classical touches) coral-stone church, where it marked the passing of time, keeping watch over the community and clocking in the changing schedules of the masses and the many rites and rituals of this incipient Catholic outpost.

The voice of God could be heard throughout the land, its sonorous echo carried by the river meandering through the inner villages of the island that was eventually named after this town—Panay Island, southeast of Mindoro and northwest of Negros on the Guimaras Strait, home to the Philippine provinces of Aklan, Capiz, Iloilo, and Panay.

But the bell was also an early-warning device. “It alerted the parishioners to imminent danger,” said Panay’s municipal administrator Rey Cordenillo. “The bell would warn the people of fire, typhoons, earthquakes, and the sighting of strange seafaring vessels that signalled the onslaught of pirates and slave-raiders.”

The bell, now a key element in the church’s reputation as a national historical landmark and a national cultural treasure of the Philippines, may have somehow overlooked its ancient duty to rouse the townspeople in March this year when news of pirates heading their way spread like wildfire.





The community contract for shelter specified the following: number and type of shelters to be constructed, site equipment package to be provided, sum of money to be deposited, conditions on the installment of the funds, bank account details, and responsibilities and liabilities of the homeowner associations.

PHOTO: UN-Habitat



The SHFC's Community Mortgage Program (CMP) assists legally organized associations of depressed areas by providing them affordable financing to secure the lots they occupy. SHFC provided UN-Habitat a list of CMP areas affected by Yolanda, averting land issues that may have arisen otherwise.





When the women at the beachfront village of Camboyayao in Barangay Pawa got wind of this report, they were scared. “They told us the pirates were headed our way,” Gerald B. Ritas said. “They advised us to flee.”

Like most of the women in the village, Ritas is married to a fisherman. Every day the husbands would put out to sea at the crack of dawn, returning at midmorning with pails of *dilis*, *espada* (flying fish), *kasag* (crabs), and *pasayan* (shrimp). And then all too soon they would hop on their motorboats and disappear into the waves once again, reaping their luck in this teeming sea. Depending on the season, they would sometimes spend a week or two beached at home, tinkering in their backyard fish farms alive with *bangus* (milkfish) and *lukon* (prawns). But whatever the season, the husbands left their wives, day after day, to their own devices.

### THE FRAGILE COASTAL VILLAGE OF PAWA

Pawa sits at the northernmost tip of Panay Island. It is the jump-off point to five of Panay town’s island *barangays* (island districts/villages), as well as to Olotayan Island, the sole island *barangay* of nearby Roxas City. When you look out into the sea from the beaches of Pawa on a clear day, you can espy Isla Sapatos Gamay and Isla Sapatos Dako, small islands marking the start of the territory of the island province of Masbate, some six hours away by motorboat. You can also see Sibuyan Island in the island province of Romblon, seven motorboat hours away. Not surprisingly, Pawa got its name from the local word for “brightness.” When the husband-fishers were done with the sea at night, the specks of light from the village signalled the way home. Other seafaring fellows might also find its pinpricks of light welcoming, such as pirates trying to locate a beachhead.

When the news reached them, Ritas and the other women dropped whatever it was they were doing and rushed to find one another. It was late in the afternoon, and their husbands were yet again out at sea. They huddled at what once was the floor bed of a fish farm but was now a beehive of construction activities. They talked in whispers. They were considering the advice to evacuate, abandoning the area so that the pirates would find no one when they made landfall. But as much as they wanted to secure the safety of their families, the women were also adamant that they stayed put. They loathed having to leave. Where they were meeting was where



◀ On November 8, 2014, a year after Yolanda’s onslaught, a memorandum of agreement was signed between BDOF and UN-Habitat for the construction of a 120 sqm multipurpose center for the San Vicente HOA in Barangay Milibili, Roxas City.

PHOTO: UN-Habitat



they were building their new houses, and they wanted to make sure that the lumber, steel bars, bags of cement, hollow blocks, nails, and other construction materials they had bought would not lay vulnerable to the pirates' rampage.

The women, as it happened, were officers of the Pawa homeowners association (HOA). They were a partner community in the Post-Yolanda Support for Safer Homes and Settlements project being implemented by UN-Habitat. Yolanda (international name: Haiyan) was the world's strongest typhoon to ever make landfall. Christopher E. Rollo, UN-Habitat's country programme manager for the Philippines, said, "The project sought to capacitate Yolanda-affected communities in the two provinces of Capiz and Iloilo as well as local government units (LGUs) through a community-driven approach called the People's Process, hinged on enabling a community to champion its own recovery."

## HAVING EACH OTHER'S BACKS

Through the People's Process, the women of Pawa were given hands-on supervision of the construction of their homes. They learned the nitty-gritty of the construction business as they went along. They shopped around for the best deals among the hardware stores. They mastered the art of negotiating with suppliers. Erla A. Bonsato, chair of the association's purchasing committee, said, "We learned how to compute board feet. We

▲ The cost of the community infrastructure projects in Pontevedra was lowered due to the heavy equipment lent by the LGU to the communities.

▶ For a long time, partner communities identified themselves solely as "urban poor." Community leaders have shared that, before the project, amortization payments for CMP were irregular, community meetings were few and far between, and site development was not a priority.

PHOTOS: UN-Habitat





became skilled at buying lumber and nails. We knew the prices in town and in the city. We could not be fooled.”

The women ended up spending entire days in the construction site. “In the morning, I would cook enough food for both breakfast and lunch because I had no more time to come home at midday,” Ritas said. “At night I would arrive at home past dinnertime, too tired to prepare a meal or even sit down to eat. My husband, sometimes my children, had to fend for themselves. My husband began to tease me by addressing me as ‘Architect’ and ‘Engineer.’ I knew he was annoyed that I was no longer taking care of him, even at bedtime.”

It was Ritas who was most anxious when the women heard about the pirates coming to town. She chaired the finance committee. This meant that, upon the direction of the association’s president, Nora Verbo, she managed over PHP11 million in grant money from UN-Habitat. Ritas said, “It was my first time to go to the bank. To my surprise, they were very nice. They explained things. They helped us open an account. They taught us how to fill up a cheque. When I began to write the cheques to pay for the construction expenses, I kept on making mistakes because I was conscious of my handwriting, and I made a lot of spelling mistakes, and most of all, thinking of the amount involved I would be terrified and my hand would start to shake and muddle up my writing. The most money I ever held in my hands before this project was all of PHP20,000 and I thought that was a dream come true. That amount does not compare with the amounts I was now dealing with. I tore quite a number of cheques because of my errors.”

While most of the expenses were dealt with through cheques, there were payments that needed to be made in cash. The carpenters and foremen would have nothing to do with cheques and the hassle, or discomfiture, of going to the bank, and on a weekly basis at that. The supplier for lumber and other wood and bamboo insisted on cash upon delivery. So did the supplier for sand and gravel. Cash on hand was also needed for when the women had to suddenly buy materials from alternative suppliers.

At nightfall when they awaited the arrival of the pirates, Ritas had PHP200,000 cash on hand. There was also a total of PHP600,000 with the other women in charge of the various committees. At the time, they could no longer go to the bank to bring back all these monies. The women did not know what to do. What if the pirates knew they had so much money and they were really coming for them?

Ritas said: “It was getting dark. We were in a state of panic. We felt we had to do something. We gathered all the cash we had and buried it in a plastic bag in the ground. We stood guard over our treasure quietly, without calling attention to ourselves. We took turns keeping watch. We had no sleep that night.”

▼ The project enabled communities to find their voice in asking for assistance from their local governments, the private sector, and other entities.

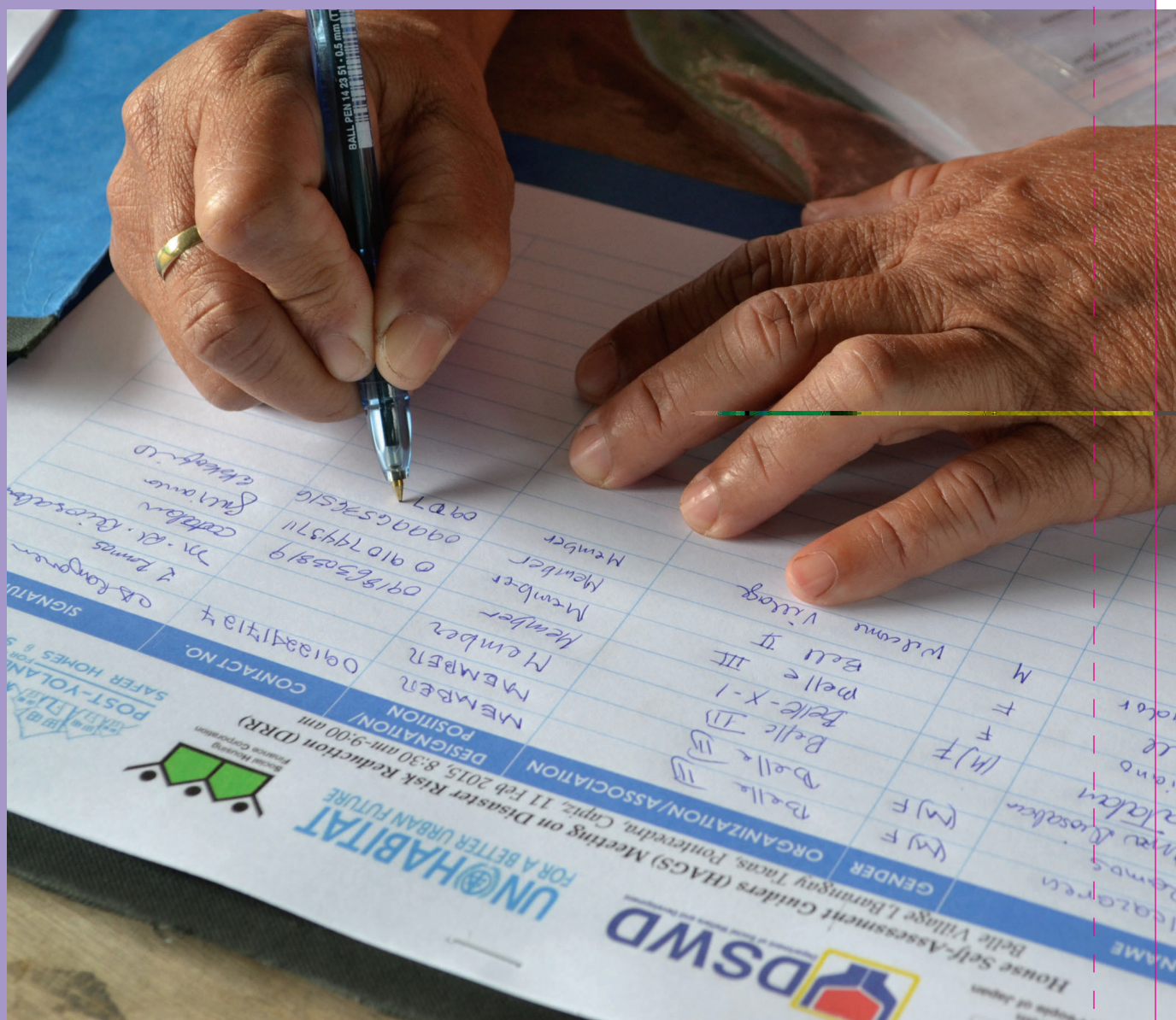
PHOTO: UN-Habitat







SHFC and UN-Habitat held learning exchanges where representatives from CMP communities were trained in community-driven community building and shared their own experience of the People's Process with other communities.





Early the following morning, the police came and reassured them that there were no pirates at all. Police Inspector Peter John D. Pisueña, Chief of Police in the Municipality of Panay, said, “There are no pirates or organized robbers here. This is one of the most peaceful towns in Capiz. There are no mountains, we do not have communist insurgents. We do not have Muslim terrorists. The crime rate is 10 incidents maximum a month, and these are mostly traffic or vehicular accidents—which are settled right away. There are petty thefts of chickens and ducks. But that’s about all. Although we cannot discount that after calamities is the time of hunger.”

The UN-Habitat staff also arrived. The women officers went inside the van, bringing with them their cash on hand. From then on, cash transactions were made at the UN-Habitat office in Roxas City. The women of Pawa had stood their ground. Against all odds, they found strength in solidarity and prayer as they willed to home in on their future.

### WHY CMP WAS A VISION SHARED BY LAND OWNERS

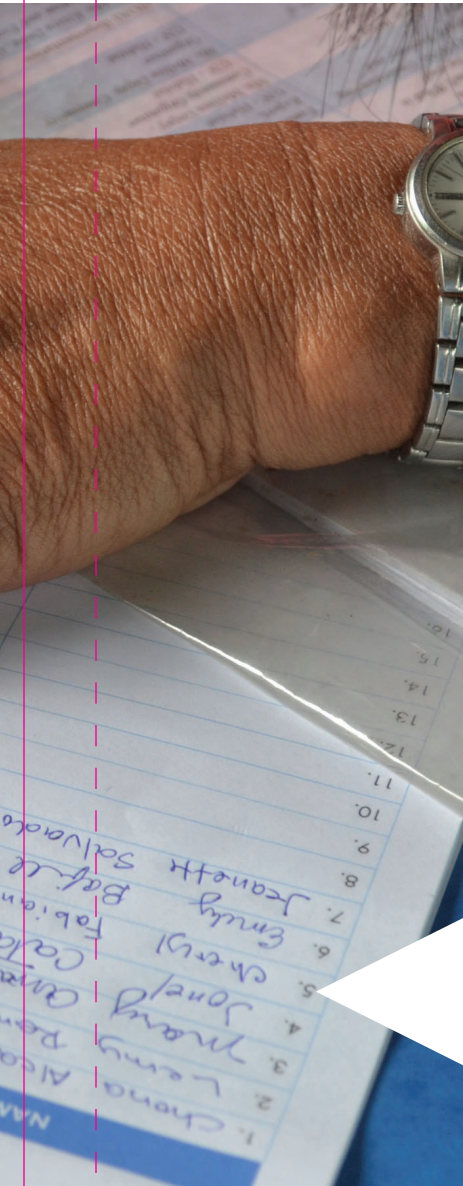
In the early days of the Spanish regime in the Philippines, when the conquistador Miguel Lopez de Legazpi wanted to transfer the embryonic Spanish settlement in Cebu due to food shortages and the danger of attacks from the Dutch, he decided to move it to the safe and strategic village of Panay. “Pan-ay,” after all, meant “There is bread”—it is a place of abundance and food. And then again, Panay was strategically located. From the sea you had to navigate through deltaic islets squatting on mangroves and marshland. The first line of defense would be what is now known as Barangay Pawa, a sliver of sand that gives way to a tricky network of creeks and waterways that serve as tributaries to the Panay River.

“It used to be that we would paddle on a canoe or hop on a motorboat to reach Pawa from the town proper,” said Ernesto Sicad, Jr. “In the 1990s, during the time of Governor Contreras, two bridges were built to connect the beachfront *barangay* to Panay town.”

Sicad’s parents, Dr. Ernesto Sicad Sr. and Dr. Evelyn Bofill-Sicad, owned 60 hectares in Pawa. Most of this was developed into an interconnected fish farm to make use of its location and rich ecosystem. The fish farms yielded plenty of *bangus* (milkfish), mud crabs, King crabs, prawns, and shrimp. “The fish farms are productive even now,” Sicad Jr. said.

◀ Due to the success of the first learning exchange, a second one was held for representatives from Palawan LGU looking into implementing the People’s Process in five of its municipalities. Other exchanges were held with communities from Quezon City, Tacloban, and Cagayan de Oro.

PHOTO: UN-Habitat





He said that in recent years, the family heard of the government's community mortgage program and offered a portion of their property for such development. He said, "Eighty families enrolled in the CMP and they built small bamboo houses in what was once part of our fish farm. There was a subdivision plan, lots were assigned, everything was in order. But then Yolanda came along."

The super typhoon bombarded Barangay Pawa with a powerful storm surge that swept away the bamboo houses, smashed the canoes and motorboats, and destroyed the fishpond dikes, leaving the people in the community homeless and without livelihoods. They all trooped to the Pawa National High School, which became an instant evacuation center. The school sat on land donated by the Sicad family. Those who died during the calamity were buried in the public cemetery a few meters from the main road going back to the town proper. The cemetery lay on land donated by the Sicad family, too.

Sicad Jr. said, "Our family has always been engaged with the community here. We go out of our way to do what we can for them. After Yolanda, the devastation in the community lured many kibitizers to come and take

▲ BDO Foundation not only funded construction of multipurpose centers for some communities but also mobilized some 10 bank employees and 30 community members to volunteer in the initial construction work (e.g., helping haul materials and pour concrete footings and columns for the building).

▶ Japan Embassy's Koji Otani during the final handover ceremony addressed the household partners and urged them to take care of their new homes as though these homes were their children.

PHOTOS: UN-Habitat













photographs. Some of them gave the community people food that they intended to last for several weeks. But our family wrote President Aquino about the plight of the people in Pawa. The Department of Social Welfare and Development (DSWD) responded and came here. The next thing we knew, UN-Habitat included Pawa in the Post-Yolanda Support for Safer Homes and Settlements project. This turned out to be the best thing to happen to the community.”

In fact, the president of the Pawa HOA, Nora Verbo, is an employee at the Sicads’ beach resort in another part of Pawa.

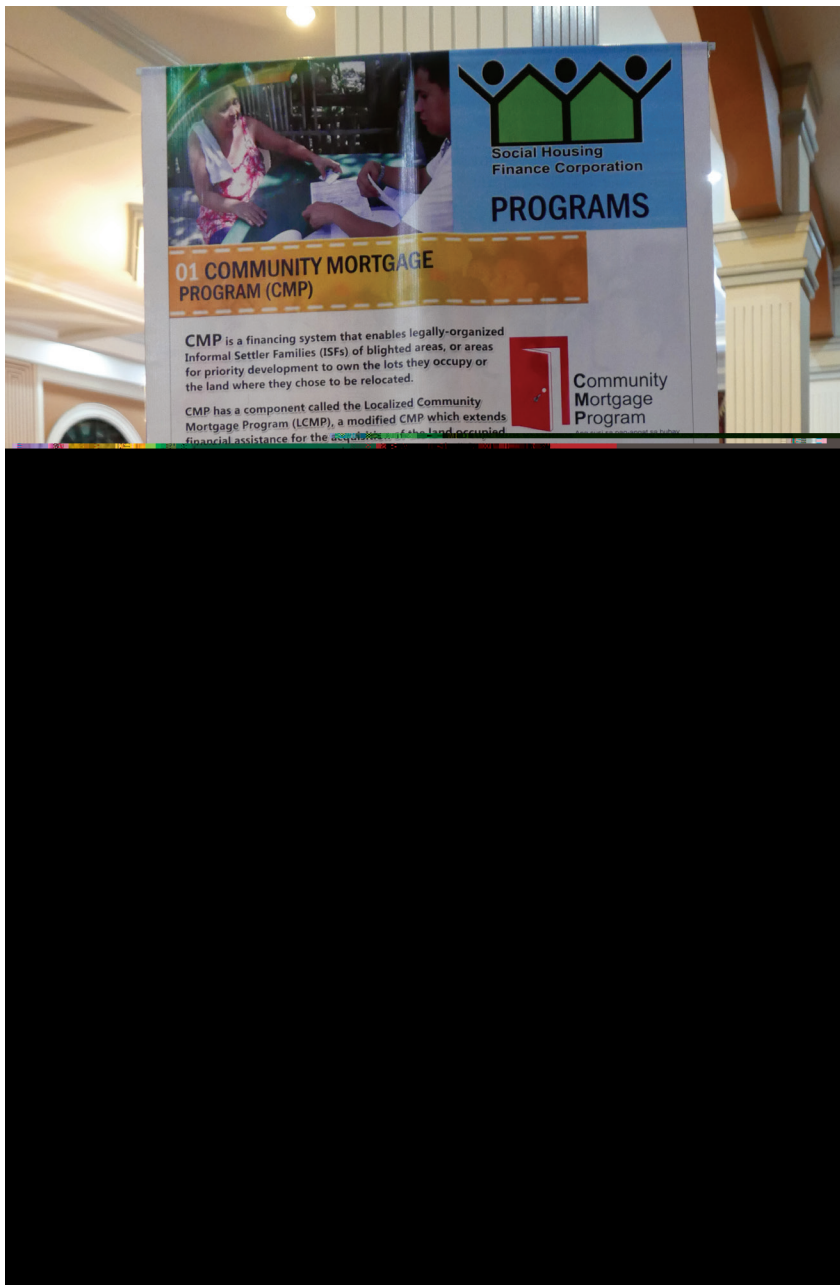
“The women of Pawa are tough. They are fighters. But first of all, they are wives and mothers. They will do anything for their families. Now that the UN-Habitat project had provided them the resources they needed, nothing could stop them from building their honest-to-goodness nests,” said a leading psychiatrist in the area, Dr. Leah Sicad, who happens to be Sicad Jr.’s wife.

The Sicads were in Barangay Pawa in June 26, 2015 to attend the turnover of 70 of the project’s houses to the women-led Pawa community. The on-stilt houses were arranged in neat rows in the floorbed of their former fishpond. The gravelled roads had street names marked on street signs. “This is fantastic,” Sicad Jr. said.



- ▲ Partner agency heads conducted site visits throughout the project period. At the final turnover, many of them were astounded at how lively villages had seemingly sprouted from what looked like wastelands just months back.
- ▲ Three learning exchange events were held with the partner communities to help other vulnerable communities with their sharing on the People’s Process.

PHOTOS: UN-Habitat



- ▲ Aside from project savings, the project was also able to find additional resources from both local government and private entities, enough to raise the number of infrastructure projects from 20 to 54.
- ▶ Several national government agencies have already taken special interest in how the People's Process works towards post-disaster recovery and rehabilitation

PHOTOS: UN-Habitat





The infrastructure component was carried out with the homeowners' associations hiring private builders, who eventually built close relationships with the communities that several of them voluntarily delivered more than the agreed specifications as their donation to the community. The community infrastructure expanded the project impact to include families who were unable to avail of the new houses.





An initial 250 carpenters were supposed to be trained on disaster resilient house construction. But with budget savings, the increase in number of houses to be built, and strengthened interest among communities, UN-Habitat trained 323 semi-skilled artisans and 31 foremen. Of those trained, over 100 carpenters and over 20 foremen were tapped to construct the houses.

PHOTO: UN-Habitat

## HOW PRIVATE ORGANIZATIONS MATTER IN DEVELOPMENT WORK

Genesis B. Ambrocio, Banco de Oro manager for the Roxas Avenue branch in Roxas City, participated in the grand turnover. He said, “The bank employees pooled our Christmas money and volunteered our time and services so we could build, together with the BDO Foundation, community centers in the project’s partner communities.”

Among the guests at the final turnover event was Attorney Maria Rosalie Richa A. Taguian, vice president of the Socialized Housing Finance Corporation (SHFC) for Visayas-Mindanao.

She said, “The Community Mortgage Program celebrated its 25th year last year. The SHFC was established through Executive Order (E.O.) 272 in 2004 and was operationalized two years later. At the outset, we bring all the players to come together. We bring landowners and marginalized communities together. We make sure that the communities are registered with the Housing and Land Use Regulatory Board (HLURB). We do not give out individual loans. We engage only with communities. The amortization is for 25 years at an annual interest of only 6%. We offer those onsite housing partners security of land tenure with no threat of eviction.”

Wearing corporate clothes while tinkering with her laptop computer, Taguian continued: “To be honest, our post-disaster protocols were limited to providing relief goods. But with our engagement with the UN-Habitat project here, we were encouraged to revisit our mandate in housing finance assistance. We are now trying to rethink ourselves as a developmental agency. We are now trying to expand our assistance in terms of DRR, financial responsibility, and financial management. As it happens, most of our CMP-affected communities are in Roxas City. And we realize that it is in our best interests to help our partner communities all the way so that they will be capacitated to face up to their financial responsibilities.”

## HELP FROM ACROSS THE SEA

Also at the community center was a tall young man who was beaming with pleasure. He was Koji Otani, second secretary to the Ambassador of Japan in the Philippines. He said, “I was here in Pawa in November 2014. There was nothing here except fishponds. Now I am surprised to see all these beautiful houses after only eight months. This is a great step forward. I am very happy. The families gifted with these houses must take care of them like their children.”

Otani wanted to stress the importance of disaster education and preparation. He said, “In Japan, that is very basic. But in Japan, we don’t have this kind of project that is community-driven. In Japan, we rely on professionals to build our homes. The most useful point of this project is that the community people learn to build their homes. This way, they will also be conscientious in the maintenance of their homes. That is a very good point I have learned here.”

He continued: “We are very grateful for this project with UN-Habitat. We hope this will be replicated all over the Philippines.”

He spoke during the ceremony, which was also the symbolic turnover of all the 660 resilient houses and 54 community infrastructure projects in 28 communities in Capiz and Iloilo as the Post-Yolanda Support for Safer Homes and Settlements project in Panay Island came to a close.

Launched in July 2014, the project had a startup fund of USD2.5 million from the Government of Japan, later augmented with PHP42.7 million from the Philippine Government through the DSWD.

The primary goal of the project was to capacitate Yolanda-affected communities in the two provinces

► Based on the project’s experience, partner local government units actively and enthusiastically responded to the People’s Process by creating an enabling and expedient environment under which people could move into their new houses.

PHOTO: UN-Habitat





**The Post-Yolanda Support for Safer Homes and Settlements project in the provinces of Capiz and Iloilo was launched through a USD2.5 million grant from the Government of Japan in July 2014, later augmented by DSWD with PHP42.7 million.**

► The project was formally launched with the turnover of the inaugural house on August 2014.

PHOTOS: UN-Habitat















as well as local government units (LGUs) through a community-driven approach called People's Process, hinged on enabling a community to champion its own recovery.

### WHEN HELP BEGETS MORE HELP

The project initially targeted the accelerated recovery for 20 communities, but damage assessment showed a need to extend the reach of the project. Including more communities under an existing national government programme that gives underprivileged communities access to affordable land was done to accommodate as many Yolanda-affected communities as possible. From the initial target of 20 communities, 28 signed on for the project. And the number of resilient core houses to be built was raised from 610 to 660 due to additional funds from DSWD.

The project was also able to find additional resources from both local government and private entities, enough to raise the number of infrastructure projects from 20 to 54. The infrastructure component was carried out with the homeowners associations hiring private builders, who eventually built close relationships with the communities that several of them voluntarily delivered more than the agreed specifications as their donation to the community. The infrastructure projects expanded the impact on the whole community to include families who were unable to avail of the new houses.

▲ One of the salient issues raised at the height of the response for Typhoon Yolanda affected communities was the security of land tenure since majority of the families affected by the typhoon were informal settlers.

▼ UN-Habitat considered land tenure security in project development, resulting in a partnership with the Social Housing Finance Corporation (SHFC).

PHOTOS: SHFC

An initial 250 carpenters were targeted for training on disaster resilient house construction. But with budget savings, the increase in number of houses to be built, and strengthened interest among communities, UN-Habitat was able to train 323 semi-skilled artisans and 31 foremen. Of those trained, over 100 carpenters and over 20 foremen were tapped to construct the houses. Others have now been able to get construction jobs outside the project, with their DRR and construction skills training certificates and solid experience as handy passports to new jobs.

Over 170 household self-assessors and guiders (HAGs) were trained to conduct disaster risk reduction trainings and house assessments for 4,000 households in their respective communities. The HAGs eventually also trained families outside their own assigned communities, reaching over 4,500 households.

“The impact of the Post-Yolanda Support for Safer Homes and Settlements goes well beyond numbers and targets,” said project manager Warren Ubongen. “Communities have come together in working towards common goals – be it lowering construction costs by ordering materials in bulk, or evolving from dormant neighborhoods into active ones through organized activities that promote well-being, dignity, and solidarity.”

The financial transparency mechanisms set by the project helped instill trust of community members in their leaders, and developed financial literacy that enabled the communities’ finance and auditing committee members to manage millions in project funds—a skill that may serve them well outside the project.

People also discovered their voice and can now ask government and even the private sector for assistance in improving their communities. They realize that they can be more than recipients—they can be collaborators. Many of them are now able to articulate the principles of DRR in shelter recovery and the People’s Process to other communities and have welcomed visits from various entities to share their experiences and what they learned in great detail.

“But the major takeaway from the project, which can be carried over in future initiatives, is the full demonstration of how recovery and building resilience thrive best as a shared endeavour—with the communities and families themselves driving the process,” said Christopher E. Rollo, UN-Habitat’s country programme manager for the Philippines.



► The scale of the devastation spawned by Yolanda left hundreds of thousands ill-equipped to rehabilitate their homes. Many were forced to move on with only the broken pieces of what used to be their house and the uncertainty of a future marked by climatic threats.

PHOTO: UN-Habitat











## RECONNECTING COMMUNITIES WITH THEIR LOCAL LEADERS

Governor Victor A. Tanco was among the distinguished guests during the turnover rites in Barangay Pawa, Municipality of Panay, Province of Capiz. He said, “The history of Capiz is now divided into BY and AY—Before Yolanda and After Yolanda. I had never seen so much destruction in my life. It was as if God was punishing us. But After Yolanda, the situation has improved. Partner communities have new resilient housing units. More importantly, communities have been transformed.”

In the midst of the horror unleashed by the super typhoon, Tanco was on top of things at the pre-World War II capitol building, which served as the command center for all relief and rehabilitation efforts. He believed it was the safest place in all of Roxas City because it passed the test of war. And he was proven right: it remained standing despite the battering it received from Yolanda. He made office tables, facilities, and other equipment available to 53 international humanitarian aid agencies at the Hall of Governors on the top floor of the capitol building, housing the various initiatives under one roof. He personally met with them at the hall every six o’clock in the afternoon for updates. This hands-on efficient coordination was noted by the United Nations in a report titled *The Capiz Model for Disaster Response*.

- ▲ The project launch started off with a covenant signing among UN-Habitat, partner government agencies, and partner LGUs. This was followed by the signing of community contracts between SHFC and partner homeowners associations (HOAs). Community contracts were also signed between UN-Habitat and individual HOAs
- ▲ Many of the carpenters and artisans trained on DRR under the project were subsequently able to get construction jobs outside the project, with their DRR and construction skills training certificates and solid experience as handy passports to new jobs.

PHOTOS: UN-Habitat

Wearing oversized spectacles over a serene face seemed wizened by his blob of white hair, and proudly wearing a pin bearing the seal of the League of Provinces in the Philippines on the left collar of his gray *barong* that serves as his official uniform, Tanco cuts a figure of calm and command. He kept to himself his own distress in the wake of the super typhoon. He had chosen to stay at the capitol building in the runup to the disaster, as well as during and in its immediate aftermath, because he did not want any breakdown in governance at a time of calamity. But his family was in the governor's residence quite a distance from the city proper. There was no word from them. There was no way he could communicate with them. When the emergency operations were underway and the rescue and relief system was running smoothly, Tanco set off to find his family.

He said, "At a certain point, I had to go on foot. There was no more road to speak of. There was debris everywhere. I realized I had to abandon the road and wade into the water. I clawed my way through branches of felled trees. I was thinking about my family and why I was not there with them, but I was also thinking about my duty to my constituents and why I had to be at the capitol building. But I knew that I had only myself to blame if something happened to my family. Thank God, I found my family safe at home."

In dividing Capiz history into Before Yolanda and After Yolanda, Tanco stressed the strength of solidarity that made the rehabilitation and rebuilding efforts a success. He organized a festival named after the local word for "solidarity"—*tangkuris*. This, he said, was what they all discovered when they lost everything After Yolanda.

But history will point out that this had always been there way, way back. Once long ago, after Miguel Lopez de Legazpi left Cebu and sought refuge in Panay (he eventually went to Luzon, where he established the seat of Spanish colonial rule in Manila), and the friars began to build churches in Panay that were destroyed by one typhoon after another, the townspeople saved up their gold and silver coins and asked the local dentist to melt them into a bell that would last through the generations. You can see this bell at the heart of town when you visit any day of the week.

In Panay town, the oldest settlement in the island, this bell is respected as the voice of God.

But as the enlightened church knows only too well, *vox populi vox Dei*. The will, if not the welfare, of the people is truly the voice of God.

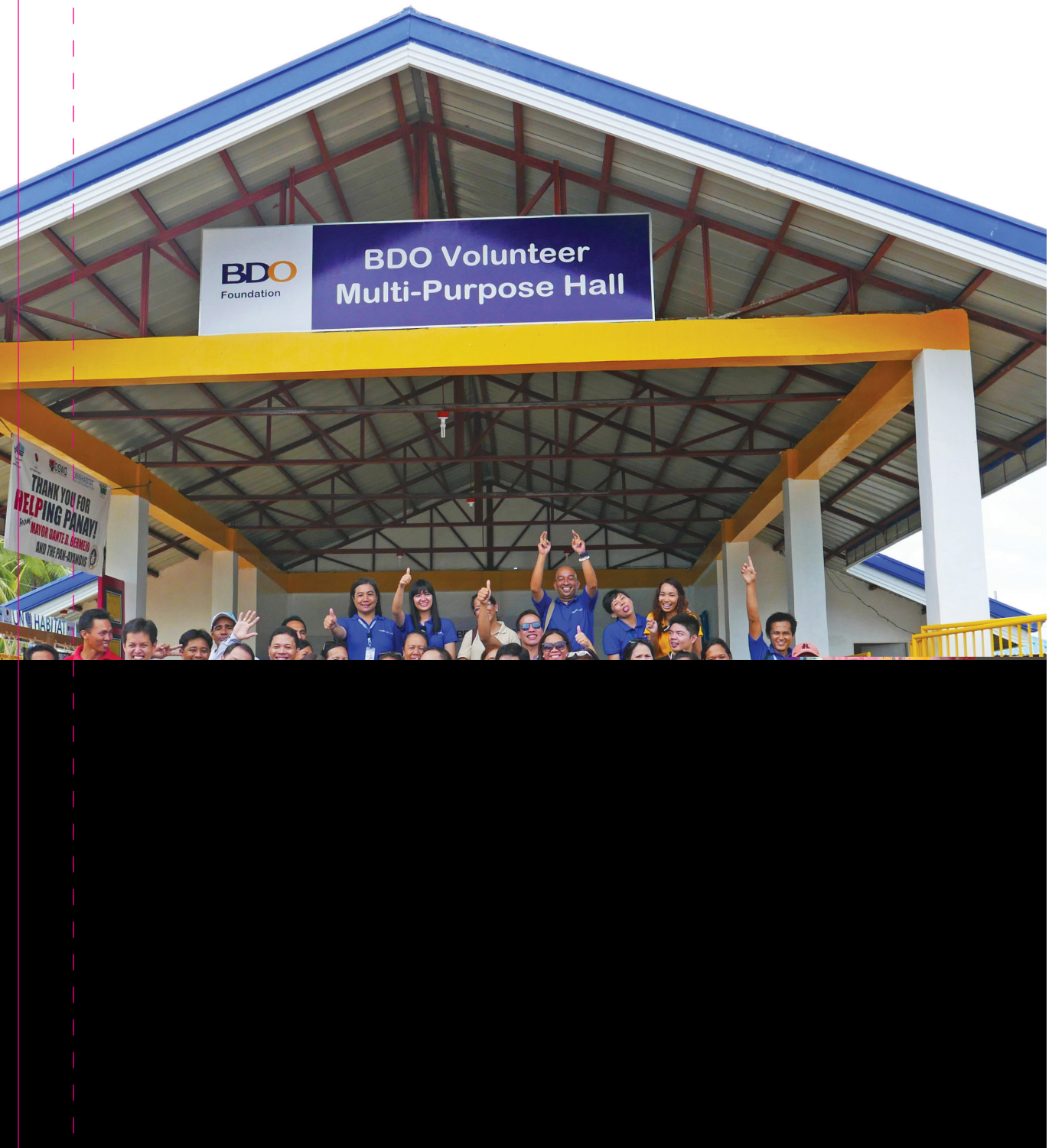


Having been successfully implemented in several countries, notably in Indonesia, the Maldives, and Sri Lanka after the 2004 Indian Ocean tsunami, the People's Process is strongly advocated in the project to sustain post-disaster recovery in the local context.

PHOTO: UN-Habitat













▲ A mural unveiled as a commemorative activity in Pontevedra on the first anniversary of Yolanda visually articulates how building back safer and building resilient communities are best carried out as a collective endeavor.

PHOTO: UN-Habitat



## POST-YOLANDA SUPPORT FOR SAFER HOMES AND SETTLEMENTS

Final Handover Activities June 2015







## United Nations Human Settlements Programme

The United Nations Human Settlements Programme (UN-Habitat) is mandated to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all.

Two days after Typhoon Haiyan struck, UN-Habitat, in partnership with the national and local government, deployed teams for rapid damage assessment. Efforts to rehabilitate disaster-affected provinces initially ranged from providing assistance in recovery planning, to holding community workshops for building back safer. In response to requests by local and national governments for technical assistance, UN-Habitat Philippines entered extensive engagements for post-Haiyan recovery in Roxas City and Pontevedra in Capiz and Estancia in Iloilo, as well as in Tacloban, Ormoc, and Guiuan in Eastern Visayas. The team wrapped up its Japan-funded post-Haiyan shelter recovery project in Capiz and Iloilo on June 2015; but it is looking into other partnerships to implement similar projects in other Haiyan-affected communities and localities.

### UN-Habitat

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## Social Housing Finance Corporation (SHFC)

SHFC is the lead government agency providing flexible, affordable, innovative, and responsive shelter financing solutions to underprivileged communities. Its Community Mortgage Program (CMP) assists legally organized associations of residents of depressed areas to own the lots they occupy, providing them security of tenure and eventually improving their neighborhood and homes to the extent of their affordability. SHFC adopts the community-driven approach to promote community empowerment beyond housing finance.

To support rebuilding efforts in areas hit by Typhoon Haiyan, SHFC worked with UN-Habitat in identifying 28 CMP communities to be trained on community-driven shelter rebuilding. These communities were also introduced to the concept of the People's Process, which enables people to have a say on community development. To date, learning exchange programs with CMP communities from Cagayan de Oro and Tacloban City, Leyte have been conducted. SHFC is now looking at replicating the initiative for communities in Palawan.

### Social Housing Finance Corporation

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