

PEOPLE'S PROCESS IN SHELTER RECOVERY

RISING FROM THE **SLUMS**

VOLUME 3



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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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

**Welcome Village
started as an informal
settlers' colony that
drew in seasonal
workers and migrants
who wanted to try
their luck.**





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 was able to train 323 semi-skilled artisans and 31 foremen.

PHOTO: UN-Habitat



When the high tide rushed in during heavy rain, which was usually the case, the river would breach its banks, and in this cinematic flooding of the entire slum area, canoes would skim through the grass thickets and quietly reach the edge of the nearby cemetery so they could disgorge some unidentified, or unidentifiable, corpse.

PHOTO: UN-Habitat

RISING FROM THE SLUMS

Among the marginalized communities engaged by the Post-Yolanda Support for Safer Homes and Settlements project were overcrowded colonies of informal settlers. Poverty, unemployment, and lack of access to basic services and opportunities typify these neighborhoods. At Welcome Village, Barangay Tabuc in the Capiz town of Pontevedra, the original residents were seasonal workers and migrants from as far as Luzon, lured by the then lucrative fish farm industry in nearby Roxas City. Inhabitants of out-of-the-way island *barangays* (island districts/villages) were drawn to the edge of land that became Belle Village 1 Extension, also in Pontevedra, but in the swath of mangroves and marshlands just before the Panay River reaches the sea. Fishers elbowed each other for a roof over their heads in the neighborhood known as SUMaMa, an acronym for Samahang Urban ng Maralitang Mamamayan (Association of Urban Poor Citizens), in the contiguous districts of Villaluna, Sto. Niño, and Plantanians in Zone 1, Barangay Poblacion at the thriving fish port of Estancia in Iloilo province. The people in these communities lived in squalor in flimsy patched-up dwellings that were vulnerable to natural and man-made calamities. When Yolanda struck, many of these informal settlers were rendered homeless. But because they had the prescience to enroll their communities in the Community Mortgage Program (CMP) of the Social Housing Finance Corporation, which afforded them affordable financing so they could secure tenure on the land they occupied, they were considered eligible for permanent housing assistance under the Post-Yolanda shelter project. From slums, these communities have proven themselves champions of the People's Process, facilitating their transformation into more active communities. Over a year after the world's strongest typhoon, Philippine slums rise from the rubble—but not as they were.





What is now known as Belle Village I was the backwaters where shady characters went into hiding or went to conduct their business. Weeds grew as tall as the tiny makeshift huts that clustered here and there. There were no roads, only pathways that were narrow and muddy and difficult to find. Every day, there was trouble which would often be settled with fists. Or knives. And guns. Bodies would end up in the mud.

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 km/h and storm surge of over 4m 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.

- 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

- a. courtesy call to province, city/municipality, and community leaders
- b. community orientation and profiling





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.

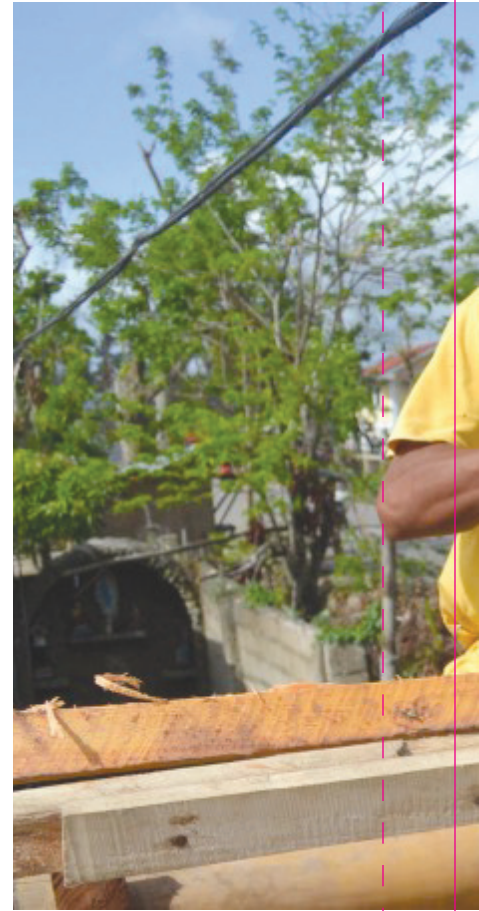
Potential household partners or project beneficiaries were profiled and given application forms. The application process involved a validation or background investigation to verify the information provided by the applicants. After validation, a tentative list of household partners is posted in the community 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

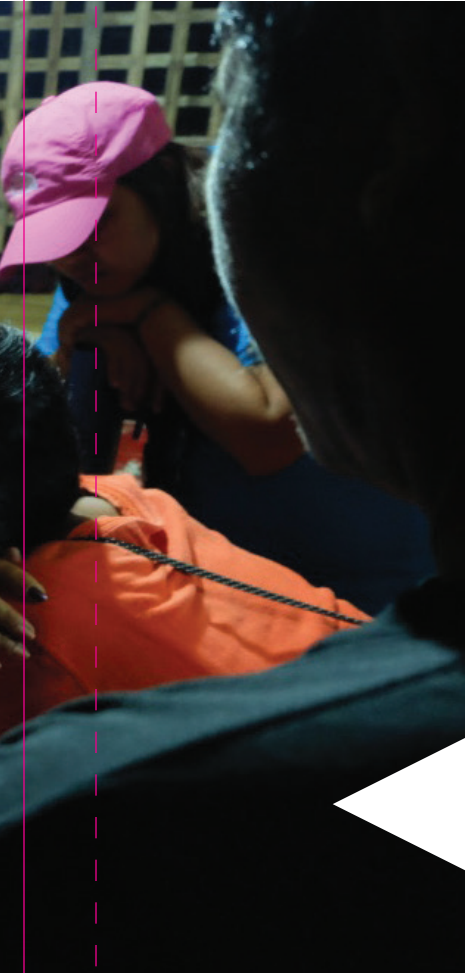
- ▲ Many of the community partners learned how to inspect materials to see if they were to specification. Some would even sleep in the warehouse or storage rooms where the materials were kept to guard against theft.

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.

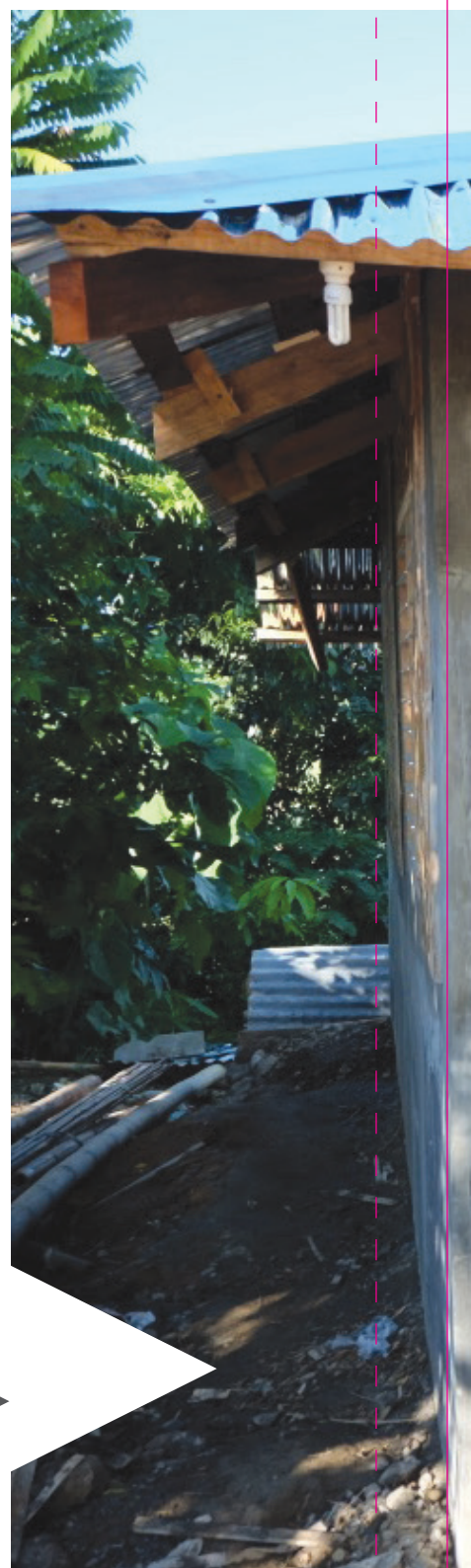
When construction is completed, the house is handed over to the household partner so the family may already move into their new home.

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 is designed to resist wind loads of up to 250 kilometers per hour.

PHOTO: UN-Habitat







In its campaign for sustainable self-recovery among vulnerable populations that were affected by Typhoon Haiyan, the project conducted a series of three-day trainings on disaster-resilient shelter construction for craftsmen in Roxas City and the municipalities of Panay and Pontevedra in Capiz Province.

PHOTO: UN-Habitat



POST-YOLANDA SUPPORT FOR SAFER HOMES & SETTLEMENTS PROJECT

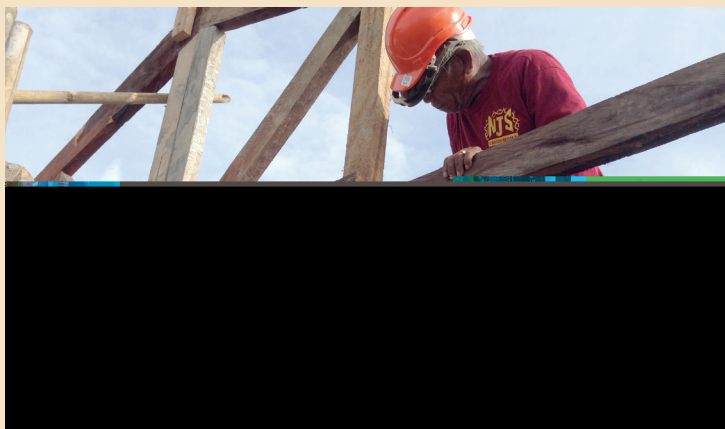
TARGET



**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.



An intangible benefit of the project is the sense of dignity and value as a collaborator that many communities gained from being consistently consulted on major decisions throughout the project period.

PHOTO: UN-Habitat



RISING FROM THE SLUMS

Over a year after the world's strongest typhoon, Philippine slums rise from the rubble—but not as they were

Even now, Aiza Buenconsejo, a young, slender, long-haired mother of two boys and an infant girl, bursts into tears when she remembers how her neighbors referred to her dwelling-place: *peryahan*. A circus.

Her lean-to was built of scraps—flattened cardboard boxes, leftover pieces of wood and plastic, used tarpaulin, and other found objects. After a bout of rain or a wallop of wind, the fragile enterprise would break apart, and she and her life partner, Jimboy Villanueva, a freelance laborer, would pick up the pieces of their home and lives back together again. The morning after, their house would essay a new look: the cardboards, plywood, plastics, tarpaulin, and whatnot rearranged into yet another flimsy installation, with newfound objects snuck into the tangle of nails and strings and rope and wire that they hoped would keep it all together until the next storm.

“After heavy rains and strong winds, we would all troop to take a look at the latest version of Jimboy and Aiza’s quarters,” says Joselito Acevedo, a public school elementary teacher who lives a few steps away. “It was never the same, and yet it was somehow just the same.”

Depending on who’s talking, this neighborhood habit of checking up on the hapless couple’s domicile in the wake of calamities may have been a dig at—or a salute to—Aiza and Jimboy’s rudimentary survival skills, never-say-die creativity, and stubborn determination to carry on come what may.

For Acevedo, who is also the homeowners association (HOA) president of Welcome Village, Barangay Tabuc in Pontevedra, Capiz, looking at the various versions of the couple’s house provided relief to the whole neighborhood.



What used to be swamplands ridden with tall grass, impassable roads, and unsavory outsiders is now a bright neighborhood with communal organic vegetable gardens and active waste segregation initiatives.

PHOTO: UN-Habitat

“All the humanitarian aid and developmental agencies were in Tacloban City, and that is understandable because it was where Haiyan made landfall. But the strongest typhoon in the world to ever hit land swept across more than 100 cities and municipalities on several of the central Philippine islands, such as Leyte, Samar, Cebu, Panay, Mindoro, and Palawan.”

— CHRISTOPHER E. ROLLO, Country Programme Manager,
UN-Habitat Philippines



“Some may have considered it comic relief,” he says, “but it was certainly a thorough relief to note that we all survived once again. The reincarnations of Jimboy and Aiza’s hut served as our community’s symbol of our spirit of survival against all odds.”

Not that the couple were an oddity in the village. Their neighbors were mostly farmhands hired on a daily basis, with no prospects of regular employment. Many of their houses were makeshift, too. “We are used to a life of hardship,” Acevedo said.

In fact, Welcome Village started as an informal settlers’ colony that drew in seasonal workers and migrants who wanted to try their luck. Nearby, Roxas City was gaining popularity as the “Seafood Capital of the Philippines.” The *hacienderos* (farm owners or farm landlords) had converted their vast tracts of agricultural land into a merry maze of fishponds where they fattened crabs and prawns and milkfish. So bountiful was the harvest and so successful were the businessmen-landowners that one celebrated street in the city’s main district boasted the presence of all the nationally reputable banks one could think of at the time.

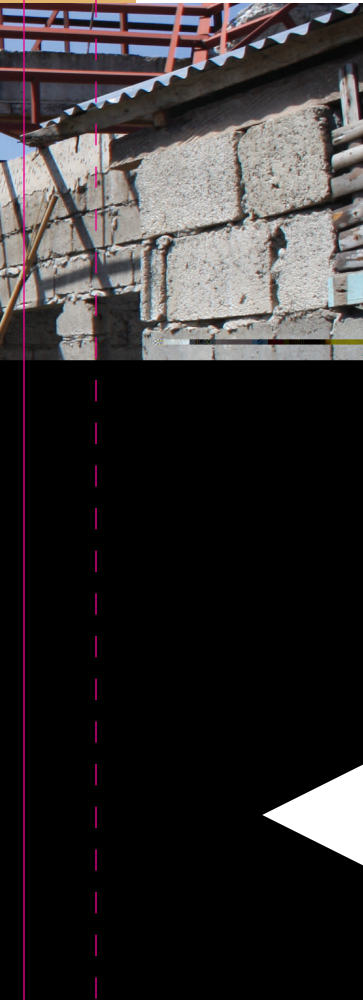
Acevedo’s parents moved their seven children from Manila to Capiz in 1974. “I grew up here,” he said. “But I soon learned that life here is difficult. Sometimes you eat, sometimes you don’t. And the following day can be worse.”

How it happened, no one knew with certainty, but the fishponds all too suddenly yielded a harvest of dead crabs, prawns, and milkfish. It was a horror story shared by all the previously exultant fishpond owners. The story goes that feeds bought from a neighboring country which was also pushing for its own seafood industry may have brought about this devastation. And just like that, the fish farm industry in the area was wiped out.

“I became a school teacher,” Acevedo said.

From his earnings, he built a modest wooden two-story house at Welcome Village. It is well-known in the community for the some 100 plants of *kalamansi* (sour lemons) surrounding the small lot. Acevedo grew them because he wanted his family to have their daily protection of Vitamin C. “We cannot afford to get sick,” he said.

When super typhoon Haiyan was rushing toward the Philippines in November 2013, where it was known as Yolanda, Acevedo had the foresight to wrap his thatch roof with fishnet. He covered the walls of his house with all sorts of tarpaulin. And he placed sacks of gravel on the upper floor in the hope that the added weight would keep his house in place.



◀ The partner construction workers—most of whom were accustomed to traditional construction methods—were also taught a critical yet often overlooked skill: reading structural plans.

PHOTO: UN-Habitat



Acevedo's house withstood the super typhoon's onslaught. But the rest of the village all but disappeared. Jimboy and Aiza could not even rebuild their shanty because its hundred and one jigsaw pieces were blown away and were nowhere in sight. This time, the neighborhood could no longer gawk at Aiza's periphery because the circus was finally out of town.

A HOUSE THAT'S NOW A HOME

But this is just the beginning of our story. Where the many iterations of Jimboy and Aiza's lean-to once stood now rises a newly constructed house that can withstand rains, winds, and even super typhoons. "Welcome," Aiza smiled as she ushered in visitors to her new home.

Her recently finished house is a sturdy mix of concrete and wood. Its 4.4 by 5.9-meter floor area is in solid concrete. So are the four corner columns and four mid-wall stiffener columns that are strong enough to hold the reinforced concrete roof beam.

The lower walls of the house are made of hollow, or cinder, blocks. These give way to upper walls featuring bamboo slats interlocked one into the other in a back-to-back fit, neatly tied up in wooden frames. The bamboo allows air to filter through and cool the inside of the house.

▲ The project trained 172 House Assessment Guiders (HAGs) who examined their own and neighboring communities to measure the typhoon-resistance of the houses.

▶ HAGs raised the awareness of 4,594 households on how they can implement DRR-related improvement in their houses by disseminating and explaining the produced information education communication (IEC) materials.

PHOTOS: UN-Habitat



Clear-glass jalousie windows provide further ventilation, as well as natural lighting.

The well-planned house has provisions for electricity as well as plumbing and sanitation systems for kitchen and toilet facilities. Apparently, the utility area at the back may be utilized for future expansion.

What catches the attention of first-time visitors to Aiza's house, though, is the intricate four-sided roof.

"This is the 'uatro aguas,' designed to resist wind loads of up to 250 kilometers per hour," says architect Socorro Traviña of the United Architects of the Philippines (UAP)-Capiz Chapter. "Note that the roof has a wooden truss supporting the hip and wooden rafters. This ensures further structural integrity."

Traviña said that Aiza and Jimboy's new house is among the 36 permanent housing units built at Welcome Village through the Post-Yolanda Support for Safer Homes and Settlements project of UN-Habitat and partners. Traviña is the technical officer of UN-Habitat for the project.

"It is a collective endeavor that seeks to facilitate shelter recovery and rehabilitation in Haiyan-affected communities in Capiz and Iloilo," says Christopher E. Rollo, UN-Habitat's country programme manager for the Philippines.

Launched in July 2014, the project had a startup fund of USD2.5 million from the Government of Japan, with augmentation of PHP42.7 million from the Philippine Government through the Department of Social Welfare and Development (DSWD).

"All the humanitarian aid and developmental agencies were in Tacloban City, and that is understandable because it was where Haiyan made landfall," Rollo says. "But the strongest typhoon in the world to ever hit land swept across more than 100 cities and municipalities on several of the central Philippine islands, such as Leyte, Samar, Cebu, Panay, Mindoro, and Palawan."

Official estimates peg the number of houses destroyed or damaged in the Haiyan/Yolanda corridor at 1.1 million.

Rollo pointed out that what makes the UN-Habitat project different from other shelter initiatives is not just that the focus is on the construction of permanent housing. "At the heart of the project is the community-driven approach," he says. "This means that the people in the communities we engage with handle the construction management, including finance, purchasing, construction, and audit. They make decisions on which families will get new houses. They source out suppliers. They hire the builders, among others. We have done this in other countries, notably

▼ Every assessed household, even those who were unable to avail of the core house, was given an informative poster originally written in Hiligaynon (the local dialect of the region). This was done to prevent language barriers and to effectively inform the vulnerable members of the communities.

PHOTO: UN-Habitat





“We no longer act as individuals but, rather, as a community. Before, we were self-absorbed in our hand-to-mouth way of living. Today, we realized that, to achieve success, we need to pool our resources and strengths. We need to act as one.”

— Joselito Acevedo, homeowners association president, Welcome Village, Pontevedra





in Indonesia, the Maldives, and Sri Lanka after the 2004 Indian Ocean tsunami. We call it the People's Process.”

Warren Ubongen, project manager of the Safer Homes and Settlements project, explained that he and his team guided the partner homeowners' associations in the selection of beneficiaries (their preferred term is “household partners”). He said, “We suggested three criteria. First, the household partners must be Haiyan victims. Second, they must have a certain level of security with regard to land tenure. This is because we are talking about permanent, not transitional, housing. Third, the selected household partners must be deemed not to have the capacity to rebuild their destroyed homes.”

Luckily, Welcome Village is enrolled in the Community Mortgage Program (CMP) of the Social Housing Finance Corporation (SHFC), a government corporation that helps communities acquire land through shared community ownership and responsibility. Over the years, the community's residents, including Aiza and Jimboy, have paid with their blood, sweat, and tears so they could own the plot of land they have been living in. UN-Habitat saw that they were qualified to be household partners.

▲ In partnership with SHFC, UN-Habitat successfully conducted three learning exchange events. These events were participated in by local government officials and community members from areas that were also battered by Typhoon Yolanda and even past typhoons that devastated the Philippines.

◀ With the project's surpassed accomplishments and distinctive components, resource mobilization efforts emerged while the project was still being implemented.

PHOTOS: UN-Habitat



HAVING SHELTER LIGHTENS THE LOAD OF WORRYING ABOUT THE BASICS

Welcome Village is one of the 28 CMP communities in Panay Island engaged with the project, which in its one-year project timeline resulted in the construction of 660 permanent housing units.

Joselito Acevedo, the school teacher and president of the homeowners' association in the village, is happy to note three major changes in the community.

He said, "Before, our place was disorderly and dirty. The houses, such as they were, were easily knocked down by weather disturbances. Today, many of us have sturdy houses, thanks to the project. And we have planted flowers and vegetables in our home lots, as both beautification and income-generating initiatives. The savings we generated from the housing project have allowed us to build concrete roads and conduct re-gravelling in the side streets. We have even availed of a cash-for-work grant from one of UN-Habitat's institutional partners, the DSWD, so we could build a reliable drainage system."

Acevedo, who is not a household partner (his house endured Haiyan's wrath) but whose commitment to the housing project ensured its success

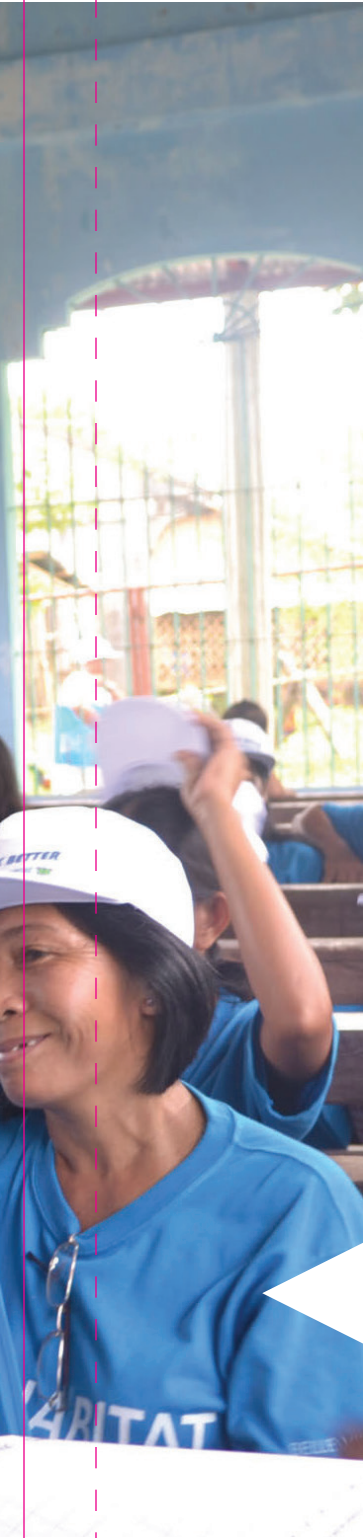
▲ Future projects are also in the pipeline as a result of various government and non-government agencies' successful site visits in the partner communities.

▶ The general aura of the communities has changed from lazy to buzzing, with people actively participating in the rehabilitation and recovery of their families and their communities.

PHOTOS: UN-Habitat







in his community, continued: “More importantly, our experience with the People’s Process strengthened our community. We no longer act as individuals but, rather, as a community. Before, we were self-absorbed in our hand-to-mouth way of living. Today, we realized that, to achieve success, we need to pool our resources and strengths. We need to act as one. Now, there is a lot of caring for one another. The People’s Process has enriched our community life.”

Furthermore, he said: “It used to be that we were worried about three things—our houses, our food for the day, and what to wear. Now, with our new sturdy houses, one problem is out of the way. We just have to worry about food and clothing. Because housing was our biggest and most money-consuming worry, now we can probably begin to have some savings. Perhaps when the feast of our patron saint, Nuestra Señora de la Candelaria, comes up next February, we may have some extra cash to prepare our tables for the fiesta.”

As for his neighbor Aiza, she spends a lot of time at home these days. She takes care of her three children. She still finds the time to weave *nipa* leaves into roofing material and sells 100 pieces of woven *nipa* for PHP80. But she no longer depends on this livelihood for her children’s food, milk, and medicines. Bursting in tears, but this time apparently in joy, she said, “Jimboy took part in the carpentry training of UN-Habitat. He is now working in a construction project in Manila. He sends us PHP1,000 a week. With our house no longer a topsy-turvy circus that amuses people every time we put it up, that is more than enough blessing.”

NO LONGER A NEIGHBORHOOD OF STRANGERS AND APATHY

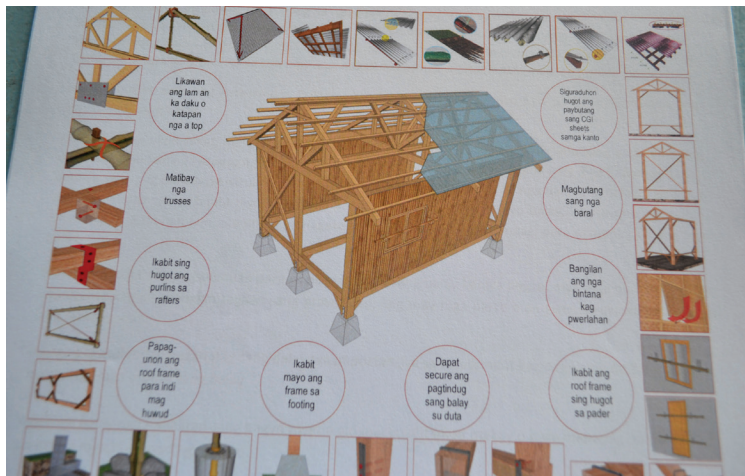
In another part of Povedra town, in the murky estuary where the long-winding Panay River fans out grudgingly into the sea, there are more *nipa* leaves to weave. But for the people who live in these picturesque but treacherous riverbanks, they do not have time for banal circus jokes. They may not even have been to the circus at all. For many years, their worries pertained to life and death—namely, theirs.

Wedge in between a maze of fishponds and the wilderness of mangroves and marshlands, this was the backwaters where shady characters went into hiding or went to conduct their business. Weeds grew as tall as the tiny makeshift huts that clustered here and there. There were no roads, only pathways that were narrow and muddy and difficult to find if you were an outsider.

But if you were an outsider, you would not even dream of coming here. Every day,

◀ During site visits, partner households proudly show visitors the achievements of the project in their community. Community meetings have also become a routine, with or without the project implementors’ presence.

PHOTO: UN-Habitat



there was trouble. More often than not, the trouble would be settled with fists. Or knives. And guns. Bodies would end up in the mud.

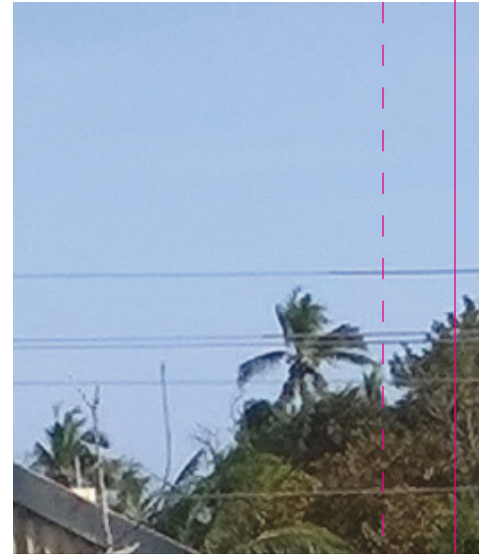
When the high tide rushed in during heavy rain, which was usually the case, the river would breach its banks, and in this cinematic flooding of the entire slum area, canoes would skim through the grass thickets and quietly reach the edge of the nearby cemetery so they could disgorge some unidentified, or unidentifiable, corpse.

In 1998, the municipal government of Pontevedra initiated the enrollment of the area into the SHFC's Community Mortgage Program. Ramil A. Bertoldo remembered that this prompted him to move into the place. Like many of the area's denizens, he was not from there. He had just started to work in a police precinct elsewhere in town. To stay in a place that would eventually be yours by paying a minimal amount every month over a number of years—that was quite a bargain.

Tall and bulky, with a deep voice that instantly commands respect, Bertoldo recalled that people from the island *barangays* (island districts/villages) at the time went ashore and decided to join the CMP, too. More makeshift huts mushroomed. In fact, the area suddenly had a name, Belle Village 1 Extension, after the landowners' name, the Belo family.

- ▲ The core house is designed to resist wind loads of up to 250 kilometers per hour and features a hip roof (cuatro aguas) with a wooden truss supporting the hip and common rafters, CGL roofing with extra perimeter nailing and ridge roll, lower walls comprised of concrete hollow blocks, and upper walls made of split bamboo with wooden frames.

PHOTOS: UN-Habitat





UN-Habitat defines a slum settlement as households that cannot provide any of the following basic living characteristics:

- **Durable housing of a permanent nature that protects against extreme climate conditions.**
- **Sufficient living space, which means not more than three people sharing the same room.**
- **Easy access to safe water in sufficient amounts at an affordable price.**
- **Access to adequate sanitation in the form of a private or public toilet shared by a reasonable number of people.**
- **Security of tenure that prevents forced evictions.**





Community development has been a major aspect in the growth of the partner communities. It may be noted that, throughout the project, women were always at the front and center of it.

PHOTO: UN-Habitat

“But the place lived up to its notorious reputation,” Bertoldo said. “It felt like we were living with the enemy. We were wary of each other.”

In the aftermath of the super typhoon, the devastated village was handpicked by UN-Habitat for its Post-Yolanda Support for Safer Homes and Settlements project. The People’s Process drew the community closer to one another. Bertoldo, who headed the purchasing committee, made sure that there would be enough savings so that they could construct community infrastructure, such as cement roads, a drainage system, street lights—and street signs.

Showing first-time visitors around the newly rehabilitated village, he said, “Now, the future seems to have arrived. We have sturdy houses. The streets are clean. They have names marked on street signs. At night, the streets are well-lighted. The children just rush out into the streets to play.”

At the lip of land that splish-splashes into the brackish shallows, some village folk strode forth to cast their *bentols* into the river. These nets, with bait entangled in the mesh, catch a generous serving of fish. Earlier, some village lads had waded across into the tangle of mangroves and they were now triumphantly coming back with their pails and half-sacks heaving with crabs, prawns, oysters, and shellfish.

“These days, people share their day’s catch with their neighbors. We are more mindful of one another,” Bertoldo said.

Bertoldo paused and then continued: “We have even made plans to develop our community further.”

That’s the very thing that Elvira Duka, UN-Habitat’s community mobilization and training officer, wanted to highlight. “This former slum now enjoys a sense of

structure,” she said. “They live in structurally sound houses lined up in neat rows defined by cement roads. This physical transformation brings about a realization of some kind of social structure. Leaders emerge in the community, like Ramil Bertoldo. This is a positive impact of the People’s Process, where the community people made decisions about the whole housing project. They have come to understand that they have the power to change their lives.”

Bertoldo walked ahead and greeted everyone on a first name basis. He approached a bunch of guys drinking rum on the stairs of someone’s new home, bantering with them about this and that. They guffawed and offered him a shot. He begged off, saying he had to take care of his guests. But he said he would like to see them in the upcoming community meeting. They shouted back, yes, they look forward to the community meeting. They offered a toast to that. Bertoldo waved at them, grinning. Moving along on the cemented main road that wrapped about Belle Village 1 Extension, he went on showing his visitors around the nice, friendly neighborhood.

HOW ESTANCIA’S LITTLE ALASKA CAME OUT OF ISOLATION

That their long-time disreputable address is now considered a nice neighborhood, even by—or especially among—themselves, still makes Charita P. Guatche shake her head in disbelief.

Ate (elder sister) Cha, as she prefers to be called, is the president of the homeowners’ association called the Samahang Urban ng Maralitang Mamamayan (Association of Urban Poor Citizens), better known as SUMaMa, an acronym that means “Join.” This association has members spanning the three

► Many homemakers have been transformed into laymen experts in shelter construction who, according to them, can identify materials by sight, read perspectives and shelter plans, as well as oversee other construction projects in the future.

PHOTO: UN-Habitat



The spanking new cement road that goes up the SUMaMa community is wide and sturdy enough for even dump trucks and fire trucks to traverse and then maneuver a turnaround.





Community savings played a big role in the implementation of community infrastructure projects. Several communities were able to add to what was funded by UN-Habitat through their savings from the shelter component of the project.

PHOTO: UN-Habitat



Communities seldom ask help from LGUs when it comes to community development. Mainly due to a lack of coordination, potential improvement through LGU intervention was not tapped for a long time. The project opened the door for public-private partnerships between the LGU and the homeowners associations.

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

PHOTOS: UN-Habitat



contiguous districts of Villaluna, Sto. Niño, and Plantanians in Zone 1, Barangay Poblacion at the popular fishing town of Estancia in Iloilo province.

This is a strategic neighborhood. Plantanians, after all, refers to the lone ice plant that provided the cold chain requirements of the town's fishing industry. Plantanians is the area at the back of the old ice plant. This is where the SUMaMa neighborhood begins, up a steep slope from the highway and then creeping through a spider web of pathways and alleys and side streets and dead-ends.

This hillock teemed with migrants, many of them from the nearby Visayan islands of Masbate and Bantayan. They were lured by the economic dynamism of Estancia, the fish port that regularly supplies fresh and dried seafood to the discriminating hotels and restaurants in tourist-laden Boracay Island and the vibrant wet markets in the cities of Roxas, Cebu, Bacolod, and Manila, among others.

"Estancia is called Little Alaska because the fish catch is plentiful and varied," said Ate Cha. "We're talking of all kinds of fish, small fish, big fish. And all kinds of shells, seaweeds, everything. The men would return from their daily fishing trips with at least ten kilos of everything."

She continued: "When I first arrived here from my hometown in Leyte, the women here would be very busy while their husbands went out into the sea. They would process dried fish—slicing the fish and flat-drying them under the sun on a sea of *kapil*, or nito mats. The women were so enterprising they also made use of the otherwise throwaway fish insides and sold them as *dayok*, an exotic delicacy, for PHP50 per bottle. They would gather fish eggs, too, and offer them up at PHP20 per fistful."



She was emphatic: “And to think that the cost of living was such that you could have a meal consisting of mixed vegetables soup, fried fish, and sour-stewed fish, with rice, for only PHP50.”

You can just imagine the packs of migrants finding their way into the SUMaMa hillock. The place became a riot of sheds and outbuildings. Every available space became some kind of dwelling. There was hardly elbow room even for footpaths. Wherever you went, you bumped right smack into someone’s private, if makeshift, quarters.

There was, in truth, no privacy at all. Everybody heard, saw, and smelled what everyone else was doing. The place was one festering brew of packed humanity. The trick was to see no evil, hear no evil, and speak no evil. It was this ethic, if it could be called such, that allowed criminals and outlaws to live among them. Fear became the community’s currency.

When the Iloilo People’s Habitat Foundation organized the community so that it could be enrolled into the Community Mortgage Program of what was then known as the National Mortgage Corporation, the precursor of the Social Housing Finance Corporation, the community members went along without question, afraid to be driven away by the authorities.

But then they realized they could actually afford the 25-year monthly payment of PHP308.38. “We dutifully gave PHP310 each month and did

- ▲ The project also served as an eye-opener for both parties regarding the LGU’s role in the development of the community associations. Through this knowledge, some communities were able to source funds from the government to procure a drainage system for the community and were able to construct footwalks in areas that were not covered by the secondary road regravelling component of the project.
- ▶

PHOTOS: UN-Habitat/keithabrowndesigns.com









not bother with the loose change,” Ate Cha said. As it turned out, this was the best decision the SUMaMa homeowners made.

Estancia lay in the direct path of the super typhoon. The residential enclave of SUMaMa, a perfect hit due to its elevation facing the bay, was badly battered. “We were left with knee-deep layer upon layer of wood planks, crumpled GI sheets, no-longer-usable household items, felled electric posts, and uprooted trees. We lost our homes, our things, our trees such as tamarind, star apples, *atis* (custard apples), and *tisa* fruit. I got dizzy facing such devastation,” said Divinia Bactasolo, SUMaMa’s treasurer. “We thought God had unleashed the Apocalypse.”

UN-Habitat included SUMaMa in the Post-Yolanda Support for Safer Homes and Settlements project. Today, even the community members are amazed at the transformation of their community.

Said Ate Cha: “Before, this was very congested, smelly, muddy, with itchy grass having the run of the place. There were no streets. We just walked through doorways and kitchens and tiptoed in between cottages. At night, it was scary to venture out. We were imprisoned by our fear. But now, we have honest-to-goodness homes. We can sleep soundly. We are no longer scared when the rain comes. We have concrete roads, too. There has been re-gravelling of the inner alleys. A drainage system is being finished.”

For UN-Habitat’s Duka, the most important transformation lies within each of the community people. She said, “They were empowered by the People’s Process. The SUMaMa association members put up a united front. Armed with the proper

- ▲ Communities have changed from convoluted mazes of makeshift houses to neighborhoods with paved roads, more space, and permanent houses.
- ▲ Several national agencies worked with UN-Habitat in the implementation of the project.

PHOTOS: UN-Habitat

documents, they asked those who were not enrolled in the Community Mortgage Program to leave the place. They found their strength and policed their ranks.”

Ironically, one of the belligerent residents was a former SUMaMa officer, whose house stood in the middle of what should have been the main road. “We talked to him,” Ate Cha said. “We talked to him again. And we talked to him yet again and again. He would not budge. But when he saw the new houses rising from the rubble, he realized we meant serious business and he eventually agreed to move his house out of the way. We helped him dismantle his house and rebuild it in his proper home lot. Today, he rides the tricycle all the way from the highway, up the main road, to his new house in this hill. If he did not heed our injunction, he would not be able to enjoy door-to-door transportation service.”

In fact, the spanking new cement road that goes up the SUMaMa community is wide and sturdy enough for even dump trucks and fire trucks to traverse and then maneuver a turnaround.

Ate Cha said, “We are thankful because we have been super blessed with a new lease on life. Now we are busy sending our children to school. And they come home bringing their classmates with them. It amuses us that they are showing off their new homes. It means that they are proud of where they live.”

During such moments, when children bring their schoolmates to SUMaMa, the pleased parents would offer the gang something to eat. Sometimes, it would be squid rings, the crunchy, tasty treat the town is known for. But, really, the parents just want to know how their children are doing in school. It means the world to them.

► Household partners have shared that the project served as the jump-off point for other community development initiatives that communities were confident would be sustained even after the end of the project.

PHOTO: SHFC









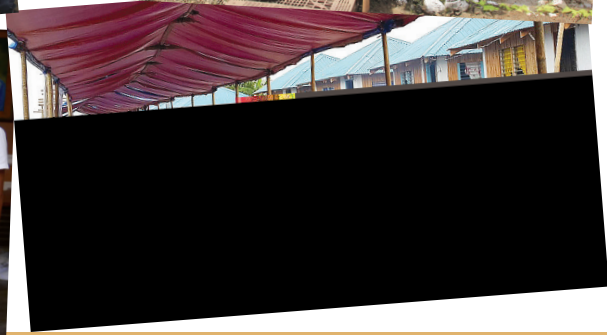
▲ A mural unveiled as a commemorative activity in Pontevedra on the first anniversary of Yolanda visually articulates how building back safer and building resilient communities are best carried out as a collective endeavor.

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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