



INNOVATIVE URBAN TENURE IN THE PHILIPPINES

SUMMARY REPORT

CHALLENGES,
APPROACHES AND
INSTITUTIONALIZATION

SECURING LAND AND PROPERTY RIGHTS FOR ALL

INNOVATIVE URBAN TENURE IN THE PHILIPPINES
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SUMMARY REPORT

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EXCHANGE RATE (As of September 2012): 1 United States Dollar (USD) = 41.1 Philippine Pesos (PHP)

ACRONYMS/ABBREVIATIONS

ADB	Asian Development Bank	NCR	National Capital Region
APD	Area for Priority Development	NSCB	National Statistical Coordination Board
BIR	Bureau of Internal Revenue	NGC	National Government Centre
CELA	Certificate of Entitlement to a Lot Allocation	NGCHC	National Government Centre Housing Committee
CLA	Certificate of Lot Award	NGO	Non-government organization
CMP	Community Mortgage Program	NHA	National Housing Authority
CTR	Certificate of Title Reservation	NHMFC	National Home Mortgage Finance Corporation
DENR	Department of Environment and Natural Resources	PBSP	Philippine Business for Social Progress
DPWH	Department of Public Works and Highways	PCL	Purchase Commitment Line
EO	Executive Order	PCUP	Presidential Commission for the Urban Poor
FTI	Food Terminal Incorporated	PHILSSA	Partnership of Philippine Support Service Agencies
GK	Gawad Kalinga (literal translation – “provision of care”)	PHP	Philippine pesos
GSHAI	Golden Shower Homeowners’ Association Inc.	PIAC	Project Inter-Agency Committee
GSIS	Government Service Insurance System	RA	Republic Act
HDMF	Home Development Mutual Fund or Pag-IBIG	SHFC	Social Housing Finance Corporation
HFHP	Habitat for Humanity Philippines	STEP-UP	Strategic Private Sector Partnership for Urban Poverty Reduction
HGC	Home Guaranty Corporation	UDHA	Urban Development and Housing Act
HOA	Homeowners’ Association	ULAP	Ugnayang Lakas ng mga Apektadong Pamilya sa Baybaying Ilog Pasig (translated: United Forces of Affected Families along Pasig River)
HUDCC	Housing and Urban Development Coordinating Council	ULRTF	Urban Land Reform Task Force
JFPR	Japan Fund for Poverty Reduction	UPA	Urban Poor Associates
LGU	Local Government Unit	UPAO	Urban Poor Affairs Office
LHB	Local Housing Board	UP-ALL	Urban Poor Alliance
LIAC	Local Inter-agency Committee	UPSURGE	Urban Partnership for Sustainable Upliftment, Renewal, Governance, and Empowerment
LOG	Letter of Guaranty	VMSDFI	Vincentian Missionaries Social Development Foundation, Inc.
MRI	Mortgage Redemption Insurance		
MTPDP	Medium Term Philippine Development Plan		
NATCCO	National Confederation of Cooperatives		

FOREWORD



One of the most serious problems of urbanisation in the Philippines is the lack of tenure security.

In a country where it is projected that 70 per cent of the population will be living in towns and cities in the next decade, achieving security of land tenure will be a complex and costly process, especially for the poor.

The problem is especially acute in the capital, Metro Manila, where according to the National Housing Authority the slum population stands at some 2.7 million people.

This publication shows how the broader land community now recognises that various types of tenure security exist along a continuum of land rights. It also shows how different strategies may be used to secure each type.

It is generally agreed that while full tenure security may be the goal, there are other immediate objectives. These include protection from eviction, access to services and different types of tenure which are achievable in the short term.

Problems like security of tenure need creativity and innovative thinking if we are to go beyond a status quo which blocks progress and makes little provision for the poor.

In the Philippines, a system for dealing with housing and tenure has been developed. There are some innovative strategies for implementing alternative tenure approaches from which other communities can learn. This publication focuses on three important

areas: the Community Mortgage Programme, Presidential Proclamations, and the use of usufruct agreements.

At their Rio de Janeiro summit in June 2012, world leaders placed the urban challenge high on the global agenda. In endorsing the outcome document, The future we want, they recognised the need to strengthen existing cooperation mechanisms, partnerships and agreements for concrete, global implementation of the Habitat Agenda for sustainable urban development.

In the Philippines, this means that the urban future we all want can come from their call for an integrated approach to planning and building sustainable cities, better support for local authorities, better public awareness and involvement, especially of the poor, in the decision making. This approach was reaffirmed at the Sixth session of the World Urban Forum in Naples in September 2012.

UN-Habitat, the Global Land Tool Network and their partners are committed to sharing resources, increasing capacity and focusing on solutions to achieve those collective aims.

I believe this publication is an important contribution to these aspirations.

A handwritten signature in black ink, reading "Joan Clos". The signature is fluid and cursive, with a long horizontal stroke at the end.

Dr. Joan Clos,
Under-Secretary-General of the United Nations,
Executive Director UN-Habitat.

EXECUTIVE SUMMARY

In many poor and developing countries, land markets, prevailing policies, practices and institutions limit many of the working poor's access to secure tenure and adequate land for housing. The Philippines is one such country, where patterns of urban growth and development make it difficult for the poor to remain in the cities where employment and other opportunities exist.

Given the size of the urban poor population, a major challenge confronting development agencies, policymakers and social actors concerned with addressing poverty is how to provide better access to secure tenure and housing. Tools and strategies to increase the poor's access to secure land and housing tenure need to be devised. The overall aim of this study is to contribute to the crafting of these alternative tools and strategies.

This publication is a summary report of a study

The publication also underscores the advantages of designing and implementing simple, intermediate tenure instruments for providing the urban poor with access to land at different levels. While the study acknowledges the successful implementation of these approaches, it also recognizes that there are continuing challenges associated with implementing such alternative approaches. Finally, the publication suggests ways toward institutionalizing alternative secure tenure approaches.

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