

## In-City Resettlement Across Twenty Years

by

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### Abstract

The pace of urbanization has increased steadily, and for the past half century it has increased exponentially. Urbanization represents real progress in human welfare and productivity, but it also produces a wealth of social problems. One of the most widespread and serious of these is homelessness and what is usually called “Squatting” or “Squatters.” Cities attract people from the rural areas, hoping to increase their well-being with the greater opportunities and excitement the city provides. Too often however the speed and magnitude of migration and the poverty of so many migrants can swamp whatever capacity a city has for building the needed homes. The result is squatter or slum developments. Many governments strive to bring some order to this dynamic, sometimes with repressive relocation schemes that are designed only to get rid of an eyesore. More enlightened programs try to provide the credit and land needed for truly adequate housing. This case study speaks to this broader problem, and provides an example of the more enlightened approach.

**Keywords:** Philippines, Marikina City, Local Governance, Migration

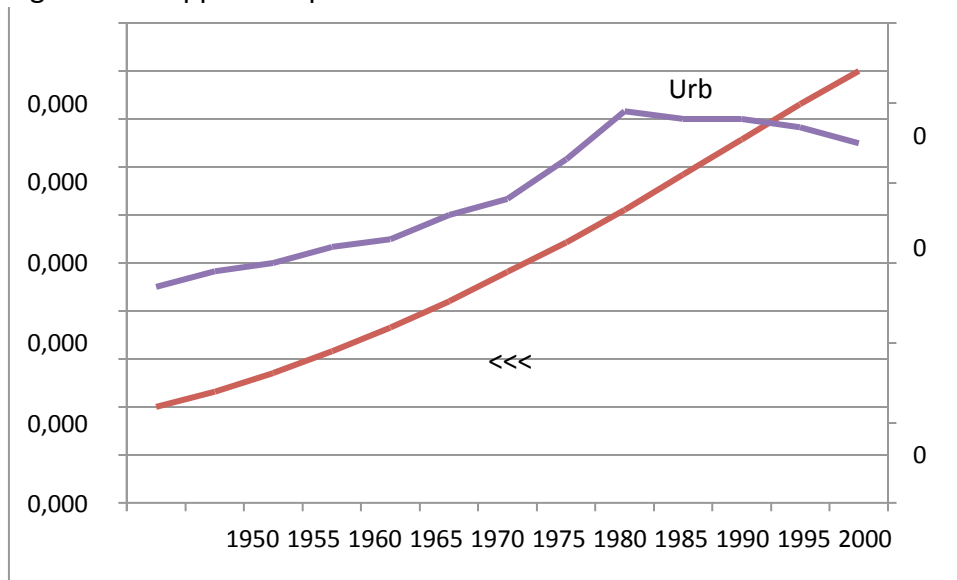
### The Setting

Migration is a type of survival strategy that began thousands of years ago as humans continually searched for a better life and a more favorable environment (IMO 2013). Migration to cities, or urbanization, is also a survival strategy, but of much more recent vintage. Historically, rapid urbanization in the Philippines can be traced to the period immediately after the Second World War. Rapid population growth and a demand for laborers during the post-war recovery period attracted many to the country’s cities. As Figure 1 shows, the population of the Philippines grew from 20 million in 1950 to slightly over 92 million in 2010. At the same time the proportion living in urban areas grew from 20 to near 50 percent, although it has shown a slight decline recently. This means the urban population grew from 5 to 40 million in those six decades. Spontaneous settlements or squatter areas came into existence with this rapid urbanization. (vanNaerssen, 1993).

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Figure 1. Philippines Population Growth and Urbanization



Source: Compiled from United Nations Department of Economic and Social Affairs. World Urbanization Prospects 2011 – 2012.

The movement of people from one space to another is usually associated with a radical shift from pessimistic to optimistic views pertaining to development (Haas 2008), which contrasts with a previous climate of widespread skepticism (Massey 1988). Thus, migration, and especially urbanization, in a developing country can be viewed as a deliberate attempt by social groups to spread income risks to improve their social and economic status, hence to overcome local development constraints (Haas 2008). A positive correlation is generally observed between urbanization, migration, and development and indicates a rising quality of life. However, urbanization can also breed adverse effects, especially in developing countries.

Manila, the capital of the Philippines, has attracted the largest numbers of migrants from both rural areas and other cities. Today it is known as the National Capital Region (NCR). It has grown to become a massive metropolitan area of nearly 12 million people as of the 2010 census (Philippine Statistics Authority 2012), with 17 separate urban administrations, of which Marikina City is one. Adding in the four contiguous urbanized provinces gives a greater metropolitan area of more than 24 million.

Marikina City lies in the Marikina Valley and is bounded by Quezon City and the Marikina River on the west, Pasig City and Canto to the south, Antipolo City in the east, and San Mateo to the north. The 2010 census showed Marikina City had a population of 424,160, with shoemaking being the major industry. The Marikina River is the primary waterway in the city, flowing through the center of the Marikina Valley between the Capitol Hills and the Sierra Madre mountain range. It also flows alongside the Valley Fault Line, which means that Marikina City faces riverine flooding, earthquakes from the fault, and liquefaction along the Marikina riverbanks.

The city was established by Jesuit priests in 1630. By the 19<sup>th</sup> century, the riverbank area had evolved into the most important *hacienda* (farming estate), producing rice and vegetables in great quantities. It was industrialized in the 20<sup>th</sup> century, with a shift in emphasis from

agriculture to shoemaking and heavy industries. With industrialization came population increases and the conversion of rich agricultural land into residential areas. The river became heavily polluted with domestic sewage and industrial waste. Quarrying on the riverbanks led to scouring and erosion. The end result was poor water quality and flooding that claimed lives and destroyed property. Informal settlements along the riverbanks added to the pressures of pollution and flooding.

## **The Problem**

The Philippines, as a developing country, faces serious problems of informal settlers or squatters. They often live in unsafe locations with inadequate public services, and are typically located close to informal employment opportunities. Most local government units (LGU) lack the space and the resources to provide adequate housing. The usual response to the problem is forcible evacuation, destruction of the settlers' houses, and their relocation to distant sites, far from places of employment. This increases transportation costs, further exacerbating their plight.

More than 2,000 households were located on or near the riverbanks in Marikina City by the 1980s. Whether in its normal or flooded state, the river was a hazard to these river communities. The water level rises during heavy rains or typhoons, forcing the settlers to vacate their homes and stay in evacuation centers until the floodwaters recede. In normal times the river was a health hazard for the locals who bathed and washed their clothes and dishes in it.

Sanitation became a major concern since the households either created makeshift toilets near the riverbanks or disposed of their wastes directly into it. They had no access to basic facilities such as potable water and sanitation because of their status as informal occupants of the land. However, what local authorities saw as a root cause of squatting was the issue of land ownership.

## **The Intervention**

Marikina City, as one of the booming cities in the National Capital Region, faced the same problem of informal settlers as other places. What is remarkable and noteworthy, however, is how it solved the problem of informal settlers by its innovation of in-city relocation while not sacrificing the welfare of those resettled<sup>2</sup>.

### *Origins of the Intervention*

In 1992 Marikina's Mayor Bayani Fernando visited Singapore and was deeply impressed with the work of its Housing and Development Board. It was building high quality subsidized housing to serve the population while keeping labor costs low in order to attract foreign investment. It was widely viewed as successful and providing excellent services for the population.

From this experience, Mayor Fernando conceived the idea of a squatter-free Marikina City, not by moving settlers out but by relocating them within the city. Despite space limitations

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<sup>2</sup> An earlier study (Baac & Librea, 2006) addressed forced resettlement in Marikina City. This case study updates that earlier work and addresses different aspects of the resettlement process.

this program took off as a progressive development program. The Mayor wanted to replicate the housing program being implemented in Singapore and so promoted Marikina as the "Little Singapore."<sup>3</sup>

### *Organization and Actions*

The Marikina Squatter-free Program is an in-city resettlement program created under the personal leadership of then-Mayor Bayani Fernando. The Program began by immediately prohibiting new settlers from establishing squatter homes. Then it worked to relocate squatters to land that they would own and on which they could construct houses complete with urban services

Efforts had already begun by late October 1992 to identify priority locations for the resettlement, although the Marikina Settlement Office (MSO) was not officially formed under the Mayor's office until February 1993. The MSO had the mission of providing decent shelter to the underprivileged and homeless citizens in urban and settlement areas whose lives were generally marked by economic insecurity and whose occupancy on the land was uncertain.

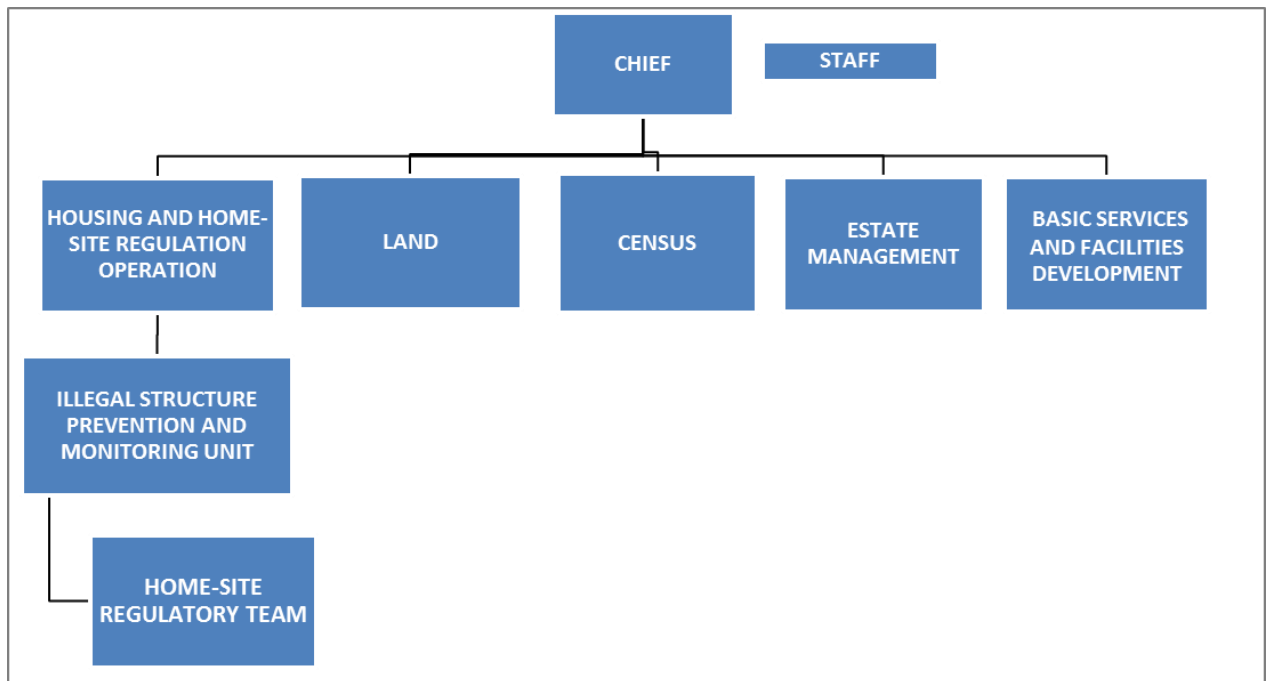
The MSO's work began with a citywide census in 1993 to identify the Informal Settler Families. The MSO initiative was in response to the worsening housing shortage in the country and the relentless increase of squatter colonies. There were 13,771 families (roughly 68,850 persons) illegally living on private lands (Chuico-Tordecilla, 1998). This initiative also was in recognition of the fact that 1/3 of the population (about 120,000 people, or 24,000 families) of Marikina resided in roughly 114 depressed areas where most residents are not landowners (MSO 2014). The MSO focused on the development of new communities for the urban poor of Marikina and the upgrading of slums and blighted areas in the town.

The Marikina Settlement Office has a distinct line and staff organization and employs a horizontal governance approach. The head of the unit is the Chief of Settlement. Under him are five co-equal units (Figure 2).

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<sup>3</sup> For a review of the Singapore process see (Lee 2000). Lee was Singapore's first Prime Minister and the architect of its highly successful development processes.

Figure 2. Marikina Settlement Office Organization



The Housing and Home-site Regulation Operation has two implementing sub-units.

- Illegal Structure and Monitoring Unit whose function is to monitor construction that violates the Memorandum of Agreement between the community association and the MSO; and
- Home-site Regulatory Team whose function is solely to monitor development of and violations of the relocated families with respect to the provisions they are obliged to fulfill as beneficiaries of the program.

The Land Office surveys available lands for future settlements.

Census conducts an annual census on informal settlers in Marikina, including those who are to be displaced and are situated within the permanent danger zone areas.

Estate Management processes and facilitates the Community Mortgage Program (CMP) with the Social Housing Finance Corporation (SHFC), National Housing Authority (NHA) and other Non-Government Organization (NGO) partners.

Basic Service and Facilities Development develops and upgrades facilities installed in relocation sites. It is also concerned with the maintenance of other services, such as clearing and cleaning of community sites, de-clogging of drainage, and free standard housing design concepts.

The office hired some of the resettlement program beneficiaries as project officers for specific tasks:

- liaise with barangay officials and community leaders;
- monitor the building of illegal structures within their areas of assignment;
- serve as watchdogs of the community in case of emergency or of any other problems;
- organize associations where necessary; and
- ensure that all other problems resulting from the relocation of the community were answered (Chuico-Tordecilla, 1998 p10).

At the same time (1992), the national government of the Philippines passed the Urban Development and Housing Act (UDHA), or Republic Act 7279. This law required all LGUs to conduct a census of informal settlers, something Marikina had already done. Section 2, paragraph 2.12, "Resettlement Areas," refers to areas within their jurisdictions that are identified by the appropriate national agency or by an LGU to be used for the relocation of underprivileged homeless citizens.

In line with this national mandate, and to complement the local housing program, the City Council of Marikina enacted various legislative measures pertaining to land resettlement and housing. Among these was the codification of City Ordinance No. 116, known as "Marikina Settlement Code of 2001" (Marikina City 2001). This was introduced by Hon. Councilor Marcelino R. Teodoro and approved by the City Council on June 27, 2001. It was signed by City Mayor Bayani F. Fernando.

In addition to conducting surveys, the MSO began a series of dialogues with the informal settlers. This was to help them understand how the program would provide them with land on which to build and with accessible urban services. Originally some settlers resisted their relocation, essentially because of their distrust of government. The discussions and the reality of MSO assistance managed to overcome most resistance. The MSO won the settlers' confidence by making good on its promises.

The MSO continued to monitor illegal settlements after relocations. It hired field inspectors in different *barangays* (city wards) to monitor housing to ensure it was legal. When the MSO identified an illegal settler, it advised the settler that the land must be vacated and it helped settlers find suitable locations and financing. It also referred settlers to the city's Department of Social Welfare to help them find employment and a place to live. In the final analysis, however, MSO had the power to demolish structures that are illegally built on private land.

The MSO also adopted two major policies for the Squatter-Free Program. These are (1) the containment of squatter dwellers within the relocation locality, and (2) the provision of a 25-50 square meter lot for each settler structure owner. The subsequent development of a framework to achieve the goals of these two policies is central to promoting Marikina urbanization and industrialization. Later, in the Outcomes section, we will see how this has been achieved over the past two decades.

Once a property is allotted to its respective beneficiaries, the intervention of the MSO is limited to the maintenance of communal facilities installed in the area of settlement as well as

cleaning and de-clogging drains, maintenance of the roads and streetlights, and assistance in administrative requirements for electric and water metering processes.

### *Community Associations*

The Marikina Settler Office required all 11 relocation sites to form a community association of homeowners under the CMP. The association serves as a bridge to the MSO whenever a member has a concern or wants to obtain basic services or assistance, such as home repairs. Beneficiaries are also allowed to directly request any services from the MSO as long as they first secured a certification from the association. Community associations also were formed in order to monitor the settlers' payments of their mortgage payments.

The Community Associations program also has a more fundamental aim. A guiding principle of the program is that it should not be focused on resettlement alone but also reach beyond to a form of community development where resettlement areas are catalysts for change. This fits with an emerging trend in developing countries, often called the bottom-up approach to development. This approach encourages the community to set its own goals, find ways to achieve those goals and create metrics to measure the results (Chaitrong 2009). It envisages these associations taking leading roles in the city to promote a broad based economic development. In the early years of the MSO, for example, one of its functions was to provide training in financial literacy. Ms. Connie Layosa, former MSO livelihood coordinator, noted that between 2005 and 2010 the MSO provided extensive training to the Community Associations under the Community Mortgage Program (personal interview<sup>4</sup>).

### *Financing*

The Marikina Settlement Office approached private landowners and persuaded them to convert their lots to resettlement sites. They would be paid through the Community Mortgage Program (CMP) under the Social Housing Financing Corporation (SFHC). The CMP is a mortgage-financing program of the SHFC that provides the residents of community sites loan servicing assistance to purchase the lot they occupy. The city government of Marikina, through the MSO, acts as an originator that facilitates the application and delivery of loans under the CMP.

Under the Community Mortgage Program, the Social Housing Finance Corporation buys the property from its owner through a Memorandum of Agreement between the SHFC and the Community Association. Part of the Memorandum of Agreement is designed to attract private lot owners with incentives given to them by the city government, such as exemption from paying Real Property Taxes and Capital Gains Taxes. Squatter families do not deal directly with the seller. Through this agreement court litigation is avoided between the landowner and squatter families because the latter are given the first priority to purchase the property. Ultimately this process helps the government in providing security of land tenure to informal settlers. This, in effect, uses the Mortgage and Financing resources to upgrade urban slums.

The mortgage program gives settlers a guaranteed mortgage, for which the settler pays 250 pesos (about USD 6) per month to the Social Housing and Finance Corporation (SFHC). The

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<sup>4</sup> The personal interviews in this report took place on December 15-18, 2015 at the Marikina Settlements Office, Marikina City Hall.

mortgages run for 25 to 30 years. The Social Housing and Financing Corporation, as a participant in the transaction, guarantees that the private owner will be paid.

Mr. Arvin Santos, head of the MSO, also noted that in the Agreement the community must form an association that will assist the beneficiaries in their transactions with the MSO (Personal interview). At first the land title would be communal in nature, given to the Community Association. After paying the total obligation, the title would be transferred to the new resident beneficiary. Since the program is under the Community Mortgage Program of the Social Housing and Financing Corporation it will pay the private lot owner while the beneficiaries or the Association will pay their obligations to the SHFC. The year of the transfer to individual owners is called the year of individualization, or the year of take-out.

If the original beneficiary sells his house to another person, it is necessary for him to inform the MSO that this is what he is doing. "Substitution" is the term referring to the process of transferring ownership to another individual. It is a process developed by the MSO to avoid illegal operations.

#### *Livelihood Assistance*

Under the Community Mortgage Program and the Memorandum of Agreement, the LGU provides livelihood assistance programs to the beneficiaries. The goal is to help the beneficiaries have a source of income for the payment of the mortgages. The livelihood program started in 2005 by asking the communities about their interests. The Marikina Settlement Office, in partnership with the Technical Education and Skills Development Authority (TESDA), offered training in dressmaking, beauty salon operation, therapy, massage, baking and pastries, and food processing.

The program produced trainers and created jobs for the beneficiaries who passed the training programs and tests. Fifteen trainers who, with the assistance of community organizations, taught their technical skills to the community were produced under the program. Unfortunately, the Marikina Settlement Office failed to document the program's effectiveness; therefore, in the year 2010 this function was transferred to the office of the Marikina Center for Excellence.

## **The Outcomes**

#### *Measures of Success*

Overall the program has been a substantial success. Roughly one-third of Marikina's population consisted of landless squatters in the 1990s. In 1992 the city counted 13,771 families (roughly 68,850 persons) living illegally on private land. That number more than doubled to over 37,000 in 2014. MSO reports, tabulated in Table 1, provide the data to assess the magnitude of resettlement. These data show that by 2014, 28,039 households, with an estimated population of 140,195, had been resettled in 11 relocation areas within the city.



Table 1. Resettled Households by Relocation Area within Marikina City (2014)

Relocation Area	Households
Malanday	6,361
Tumana	5,935
Fortune	4,937
Nangka	3,266
Marikina Heights	2,595
Doña Petra	2,078
Industrial Valley	956
Parang	860
Santo Niño	561
Concepcion I	336
Concepcion II	154
Total-Marikina City	28,039
Estimated Population	140,195

Source: Marikina City, 2013, City Planning and Development Office "Facts and Figures."

Tables 2, 3, 4 and 5, show how the total resettlements were distributed among four different programs: Individualized Housing Projects (40%), Community Mortgage Program (20%), Other programs (28%), and the Land Tenure Project (12%).

Table 2. Individualized Housing Projects (1999-2014)

Year	Housing Projects
1999	38
2000	152
2001	0
2002	46
2003	828
2004	78
2005	135
2006	224
2007	0
2008	652
2009	219
2010	269
2011	0
2012	0
2013	441
2014	8,064 <sup>5</sup>
Total	11,146 (40% of resettlements)

Source: Marikina City, 2013, City Planning and Development Office "Facts and Figures."

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<sup>5</sup> The number of individualized housing projects escalates from 441 in 2013 to 8,064 in 2014 because after 15 years of paying their amortization to the Social Housing Finance Corporation through their community association, the rights of ownership had been awarded to these individual households. Although the loan can be paid up to a maximum of 25 years, the individual households had opted to pay it in a shorter term since the amount is very affordable.

Table 3. Community Mortgage Program (2000-2014)

Year	CMP Take Out <sup>6</sup> (Households)
2000	56
2001	20
2002	404
2003	346
2004	467
2005	260
2006	21
2007	204
2008	122
2009	524
2010	737
2011	0
2012	342
2013	929
2014	1145
Total	5, 577

(20% of resettlements)

Table 4. Households with Formal Settlement and Secured Land Tenure Using Other Programs

Classification	Community Associations	Households
Direct purchase	18	973
NGO- Oriented CMP Project	15	1119
National Housing Authority Project	11	2711
Emergency Relocation Center-Permanent Relocation Site	12	2304
Other Accredited Homeowner's Association	6	415
Donated Land	3	242
Public Land	1	81
TOTAL	66	7,845

(28% of resettlements)

Source: Marikina City, 2013, City Planning and Development Office "Facts and Figures."

<sup>6</sup> Take out means that the loan had been paid off by the individual household through their community association. Therefore, individual proof of ownership had been awarded to them. These particular loans were paid prior to the full 25-year term of the loan.

Table 5. Most recent 2014 Land Tenure Projects

Classification	Community Associations	Households
For Letter of Guarantee Approval	5	528
For Purchase Commitment Line Preparation/Documentation	4	662
For Re-MOA	10	961
For MOA	14	1320
TOTAL	33	3,471
		(12% of resettlements)

Source: Marikina City, 2013, City Planning and Development Office "Facts and Figures."

Table 6 shows nearly ten thousand families are yet to be relocated. Overall this implies that some three-quarters of settlers have been relocated. This is, to be sure, not totally squatter-free, but it has come a long way. It shows what remains to be done as of the end of 2014. There are still 9,712 families (48,560 persons) living as informal settlers. The number may grow. The Philippines population is still growing at just under 2 percent per year, and urbanization continues. The National Capital Region, of which Marikina is a part, is now over 11 million.

Table 6. Remaining Informal Settlers as of 2014

Classification	Community Associations	Households
Potential Community Mortgage Program beneficiaries	68	8,685
Informal settlers in privately owned areas	14	732
With court evictions outstanding	1	33
Living within the permanent danger zone	7	262
Total	90	9,712
Estimated Population		48,560

Source: Marikina City, 2013, City Planning and Development Office "Facts and Figures."

Over the next two decades it is expected to add another 5 million and rise to over 16 million. Much of this will come from the natural increase of surplus births over deaths, but perhaps a fifth will come from continued in-migration (Ogena, 2005). Marikina City will continue to receive landless migrants and will have to continue its efforts to accommodate them. The country has experienced some economic development, but not enough to alleviate the basic problems of poverty and homelessness. Whatever success Marikina City has achieved will continue to be tested in the future.

One the other hand, table 6 shows a more optimistic picture. Of the 9,712 landless families, the great majority, 8,711, are eligible for the Community Mortgage Program. Only a very small number, 33, will be evicted from their squatting places. Unfortunately, some 262 families still live in danger zones and another 732 remain informal settlers on private land. The City's informal settler problems are not over, but it has shown a great capacity in the past to address those problems. That gives hope for the future.

#### Little Singapore

The dream of creating a little Singapore in Marikina City has not been realized. From the beginning, Singapore built multi-level apartments to accommodate its growing population. At first these were six and eight story buildings; they have grown to 20-40 high-rise buildings. Clusters of these high-rise apartment buildings, drawn together like small communities, dot the Singapore landscape.

None of this can be found in Marikina. Singapore had from the beginning far greater resources than Marikina. Its Employment Provident Fund allowed Singapore to amass substantial capital from the roughly five percent savings rate on worker wages (Central Provident Fund Board 2015); and in Singapore the great majority of working age people have always been wage and salary earners. Marikina City lacks this rich resource. Moreover, Marikina's settlers apparently strongly prefer to keep their feet, and their homes, on the ground. There is little demand for high-rise living. Land scarcity is a growing problem for the city, however, and it may well be that future programs will be forced to grow upward rather than outward. The dream may yet become a reality.

#### *Lessons Learned*

Typical of many cities, the economic growth of Marikina City was planned holistically, taking into consideration the rapidly increasing squatter colonies within its jurisdiction (Baac and Librea, 2006). It adopted its own formula for the resettlement of squatters *vis-a-vis* the available resources of the city government for housing.

The "In-City Resettlement Program of Squatters" in Marikina City is an example of best practices in community development and economic growth. The program is integral to the urban renewal and development not only in Marikina but possibly in other parts of Metro Manila as well. It may also prove a useful idea elsewhere as well, since the city government demonstrated considerable effectiveness in using all the local and national resources at its disposal.

In retrospect, however, there are some things that might have been done differently. First, at the onset of the program, there was no consultation or dialogue by the local government. The program implementation was carried out based on the city government's directives. That is why no association or group had helped to provide needed information to those targeted for relocation. This resulted in some violent reactions by the groups, such as throwing stones at the demolition teams. It was only in the later stages that the process became consultative and participatory.

To deal with the community resistance to the demolition of their shanties, the local government of Marikina, headed by then Mayor Bayani Fernando, employed a strong political will to implement demolition and relocation. To pacify the resisting communities, he adopted a more

consultative and participatory approach, conducting dialogues and hiring some of the prospective beneficiaries of the program into significant positions.

A distinctive feature of the housing program of Marikina City is the hiring of some beneficiaries of the relocation program as project officers. Community needs and demands were brought to the attention of the city government through these project officers. They also helped manage Community Housing Associations by coordinating and working with the local administrative officials and association leaders in the organization and monitoring of all activities in their designated areas. This mechanism directly linked the community with the city government, making the latter more responsive to community problems and concerns.

The mechanism of this consultation is non-traditional in the sense that communities did not need to go through the bureaucratic process of bringing their concerns to the government's attention. This was conceived to ensure that issues and problems were brought to the attention of the MSO and corresponding actions were taken with dispatch. This practice was effective in managing resistance and conflict in the resettlement areas. Project officers were deployed in the areas and provided daily reports to the MSO regarding issues and concerns. The project officers were diligent and were usually able to resolve conflicts and problems in the community. When they were not able to resolve the issues on-site, they referred them to the MSO for action the following day (Chuico-Tordecilla 1998).

The second thing that would have been valuable was for the program to have been identified more as belonging to the city government rather than a pure initiative of the Mayor. Overall, the success of this specific relocation project lies in the basic philosophy adopted by Mayor Del R. De Guzman, *Tunay na Kaunlaran* (Genuine Progress for the People). This philosophy was translated into action by the "7K" program: progress in Health, Education, Peace and Order, Livelihood, Environment, Housing and Good Governance. However, he faced criticism for his "assertive style" of management. Moreover, the creation of the MSO should have been legislated earlier through a city ordinance, making it a function of city government- housing rather than under the Mayor's office. This would have produced a more participative and broader-based representation in decision-making, by which the Mayor and the MSO would have avoided much of the criticism.

Since the late 1990s, some 28,000 families have been relocated to adequate housing. Clearly, the challenge continues. The city still has nearly 10,000 illegal settlers, and the population continues to grow. Urbanization ensures that new migrants will arrive, in search of a better life, for the foreseeable future.

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