

Chapter 6. URBAN SHELTER

I. Introduction

1. This chapter focuses on Philippine urban shelter. It aims to provide a general picture of the shelter situation in the country; a deeper look into the major issues confronting the country as it faces the growing demand for shelter brought about by rapid urbanization; a set of recommendations on how to address its millennium goal of providing shelter to its urban dwellers; and an action agenda that will guide the pursuit of the country's strategic goal of sustainable cities by 2030.

2. Urban shelter is a need shared by every resident in an urban area and is, no matter what income group. The chapter's approach though is to emphasize the situation and requirements of the poor in the city, those residing in informal settlements and slum communities. Urban shelter is not limited to housing alone or homeownership but referred to here as security and access to decent shelter, enough to afford the dwellers to dream of their place in the city. It basically subscribes to the analysis and recommendations put forward by a United Nations report.¹

3. This chapter presents data provided by various Philippine government agencies and non-governmental organizations (NGOs). Cases and examples used should help the readers appreciate ongoing efforts to address the need for urban shelter and which could well contribute to achieving the goal of sustainable cities. To the extent possible, the most updated data were used included in this chapter.

A. Sustainable Urban Shelter: A Global Challenge

4. Access to shelter is a basic human right, but providing security of tenure and adequate housing to the urban poor remains a big challenge. The UN Habitat defines "sustainable shelter" as shelter that takes into account environmental, social, and economic sustainability. It is environmentally sustainable because it is in a location that will maintain the health of the people and the environment. It is socially sustainable because it encourages interactions and the creation of support networks. It is economically sustainable for the residents if it is adequate and affordable²; and acquiring and maintaining it will not be overly difficult to the users/owners. It is also organized in such a way that it encourages and supports the economic activities of the dwellers and the community.

5. Contrast this to the prevailing global situation. The world population is fast growing to be predominantly urban. In a UN-Habitat Feature article³, it is estimated that by 2030, about three billion people will need housing and basic services. This would mean producing 4,000 housing units an hour in order to address this demand. The need for large-scale and

¹ Pietro Garau, Elliott D. Sclar, and Gabriella Y. Carolini, "A Home In The City: UN Millennium Project Report On Improving The Lives Of Slum Dwellers", March 2006.

² Paragraph 60 of *The Habitat Agenda* states that "adequate shelter means more than a roof over one's head. It also means adequate privacy; adequate space; physical accessibility; adequate security; security of tenure; structural stability and durability; adequate lighting, heating and ventilation; adequate basic infrastructure, such as water-supply, sanitation and waste-management facilities; suitable environmental quality and health-related factors; and adequate and accessible location with regard to work and basic facilities: all of which should be available at an affordable cost. Adequacy should be determined together with the people concerned, bearing in mind the prospect for gradual development."

³ UN Habitat Global Settlement Report on Financing Urban Shelter, 2005

sustained effort is most evident and compelling. Presently, around a billion or one sixth of the entire global population, live in informal settlements with inadequate housing structures, water and sanitation and other basic services. In South Eastern Asia only 49% - 67% of its population has access to safe drinking water and sanitation.⁴ Severe poverty and its consequent effects is a reality in these slum communities. The number of people living in these conditions will double by 2030 and the accompanying problems are to compound many times over.

6. With this as backdrop, improving the lives of 100 million slum dwellers while preventing the formation of new slums has become Target 11 of the Millennium Development Goals (MDGs). Attaining this goal will require an investment of almost \$300 billion over a span of 15 years⁵. Garau, Sclar and Carolini (2006) provide a concise list of the reasons why addressing the plight of the urban poor is pivotal to a city's development: (a) all share a common urban future with the poor; (b) the world's slum population is huge; (c) urban poverty is severe, pervasive, and largely unacknowledged; (d) there is a high degree of exclusion in cities; (e) urban poverty is often underestimated; (f) the urban economy's benefits reach beyond city boundaries; and, lastly, (g) recognizing the urban context is critical to meeting all the MDGs.⁶ This is often repeated in many writings and discourses on urban development, that decent and adequate shelter is a precondition to and a strategy for attaining sustainable economic and social development.

B. Confronting the Challenge by Building Communities and Cities

7. Although not yet fully and extensively accepted, abounding empirical evidence proves the substantive contribution of the poor in the creation of wealth in the cities. If the cities are regarded as engines of growth of nations, then the poor's role has to be fully recognized and harnessed. The reality is that the poor exist in the very fabric of economic, political, and social life of the cities. As such, governments, both national and local, have to include the urban poor in the cities' development plans as a strategic concern and partner. Slum communities are then made "building blocks" of the cities, not mere recipients or objects of improvement and beautification programs.

8. Shelter provision has to be regarded as an investment. The multiplier effect of investing in housing construction is often cited as a rationale for government spending in this sector, using it as a major strategy for jumpstarting economic activities. Many other industries benefit from a construction boom, be they the erection of multi-storey residential buildings, low-cost housing, or access roads and drainage system for slum communities. The economic activities spurred by shelter provision extend to the rural sector, increasing agriculture-based products and requiring improvements in infrastructure networks in transportation and communication.

9. The provision of adequate and affordable shelter to existing slum dwellers and options for future urban poor would require almost US\$20 billion a year till year 2020.⁷ Considering this amount as unproductive expense runs counter to the recognized fact that shelter provision in developing countries can account for 2 to 8% of its gross national product and 10 to 30% of gross capital formation. Housing, if viewed as an asset, makes up 20 to 50% of the reproducible wealth of most countries⁸

⁴ Millennium Development Goals Indicators, UN Report 2006

⁵ UN Habitat Global Settlement Report on Financing Urban Shelter, 2005.

⁶ Pietro Garau, Elliott D. Sclar, and Gabriella Y. Carolini, 2006

⁷ Pietro Garau, Elliott D. Sclar, and Gabriella Y. Carolini, 2006

⁸ Robert M. Buckley and Jerry Kalarickal, "Shelter Strategies for the Urban Poor: Idiosyncratic and Successful, but Hardly Mysterious", World Bank Policy Research Paper 3427, October 2004.

C. Urban Shelter in Context

10. Urban shelter is not to be taken out of the context of urban governance and development. It is but one aspect of the myriad needs requiring a complexity of approaches and strategies in various levels and dimensions. The challenge of providing shelter to the urban residents of the country is impacted on by the cities' existing forms and patterns, established infrastructures for utilities, transportation and communication, availability of basic services, quality of environment, and governance. As one writer puts it, "housing as a private good cannot be consumed in isolation from other element necessary for the creation of a dwelling environment, such as the existence of basic good like water and electricity, accessibility of income opportunities, availability of social services and even recreation center."⁹

11. Providing adequate and affordable urban shelter for the poor in the cities has to take into account other dimensions of urban management which include planning and design, policy framework and governance, economy and finance, environment, energy and culture. Taken separately, each of these dimensions present its own complex and interwoven issues. This chapter attempts to include these various dimensions as they relate to urban shelter. The immediate section on the Philippine shelter situation establishes the arena that the succeeding sections on recommendations and action agenda intend to address.

II. Current Status and Trends

12. Emerging trends as well as the status of urban shelter should be thoroughly examined to facilitate appropriate and timely responses. Among the issues that need to be considered are system coverage, administrative set-up, service delivery gaps/deficiencies, regulatory frameworks, financing mechanisms, governance and institutional arrangements, human resource capabilities, among others.

A. The Philippine Shelter Situation

1. Population and Poverty Situation

13. The Philippine population in 2000 was 76.5 million, which was projected to have reached 85.24 million by 2005. By 2010 the population is expected to reach 93.9 million and 102 million by year 2015.¹⁰ The country's population density is about 255 persons per square kilometer.

14. Urban population has reached 60% of the total population as of 2002.¹¹ The Philippines has one of the highest rates of urbanization in the world, with an average annual growth rate of 5.14% between 1990 and 1995. By 2000, population growth rate was 2.36%, with an average household size of 5.0. Median age is 24 years old. Half the total Philippine population is below 24 years of age.

⁹ Maricris R. Valte, "A House for Every Filipino: A Pipe Dream in the Land of Promises" in Philippine Governance Report, Philippine Governance Forum, 2002.

¹⁰ National Statistics Office Quickstat, www.nso.gov.ph

¹¹ Development of Poor Urban Communities Sector Project (DPUCP) Presentation in support of NHA-MFI Partnerships for the Railway Linkage Project 25 April 2005

15. Metro Manila or the National Capital Region remains the major population center of the country with a population of 9.93 million in 2000 and an estimated population of 10.5 million in 2005. The city accounts for more than 12.32% of the national population, reflecting the greatest concentration of urban population in the country. The growth rates though of smaller metro-cities are in also in steep ascent.

16. While official data indicate that only about 20% of the urban population falls below the income poverty line, other surveys show that between 60 and 80% of urban households consider themselves poor.¹² In the '80s up to the '90s, poverty was declining in the country, from a high of 44.2% poverty incidence in 1985 to 31.8% in 1997. However, poverty increased from 1997 to 2000, with poverty incidence at 34.2%, up by 2.4%. Recent data show poverty incidence of 24.7% in 2003. The latest poverty data indicate that 3.966 million families, or less than a quarter of the country's population, are living below poverty line.¹³ This is lower than the 4.138 million posted in year 2000.

17. Based on the 2003 census, the average annual income is Php147,888 (US\$ 2,790), while expenditure is Php123,690 (US\$ 2,334), with average savings of Php24,198 (US\$457). Personal consumption expenditure is Php8,987.00 (US\$ 169.57) per month. Latest data show (year 2004) that a family of five needed to have a regular source of income amounting to Php65,565 (US\$ 1,237) for the year, or Php5,464 (US\$ 103) per month to be able to meet essential needs.

2. Access to Shelter and Basic Services

18. Using the MDG indicators¹⁴, the Philippine slum population estimate for 1990 was at 16.3 million, or 54.9% of the total urban population. For 2001, the corresponding estimate was 20.2 million, or 44.1% of the total urban population. In some articles, urban household living in informal settlements now reach 47% of urban population. The proportion of urban population using improved drinking water sources was 95% for 1990 and 87% for 2004. The proportion of the urban population using improved sanitation was placed at 66% for 1990 and 80% for 2004.

19. Although there was a decline in the ratio of slum population to total population in the period 1990-2001, other indicators show that housing and land markets have not kept pace with rapid urban growth. While households grow by 350,000 yearly, housing units increase by only 200,000 units per year, resulting in an average backlog of 150,000 units per year. With new household formation, the estimated housing need by year 2010 is 3.76 million housing units.¹⁵ The shortfall is concentrated in low-income housing, where the population is least able to match rising costs of land and housing construction, and where the market has not been able to provide affordable and conveniently located housing. As a consequence, informal housing areas and squatter settlements have proliferated in urban areas. Contrast the need for housing with existing government allocation for housing which accounts for less than 1% of the total government budget.¹⁶

20. Most housing units in the Philippines are single structures, which comprise 89.9% of the total number of occupied housing units. Duplex types are only 3.01%, while multi-family

¹² DPUCP Report, 25 April 2005

¹³ *Philippine Daily Inquirer*, 13 June 2006

¹⁴ Millennium Development Goals Indicators, 2006, United Nations Statistics Division.

¹⁵ HUDCC Housing Situationer

¹⁶ Housing and Urban Development Coordinating Council (HUDCC) 2005 year-end report

dwellings are 5.8% of the total occupied housing units. Accessorias or row houses account for the remaining 1.29%.

21. In terms of floor area, 40% of families live in housing units, with floor areas ranging from 10 to 49 square meters. It is significant to note that 20% of the total housing units have floor areas falling below 10 square meters, while 40% of the total number of housing units has floor areas above 50 square meters.¹⁷ The figures indicate that 20% of the population live in overcrowded spaces, while only 40% of the population have adequate living space. The UNCHS sets the standard at 9.5 square meters living space per person.¹⁸ Thus, for a family of five this would require at least 47.5 square meters of floor area.

22. Eighty-three percent (83%) of the total number of households own housing units, with 48% of these amortizing their units, while 17% either formally rent or occupy for free their dwelling units (8% formally rent, 9% are rent-free occupants). In the urban areas, 76% own their units, while in the rural areas, 90% of households have their housing units. In the rural areas, 9% of the non-homeowners occupy their units for free.

23. Only 5.6% of the total number of households claiming ownership acquired their dwellings through government assistance or financing program. The highest 60 percentile in the income strata were the ones who benefited from the housing program of government.¹⁹

24. The average cost of residential dwellings in 2003 census was Php687,607 (US\$ 12,974) while the average income was Php147,888 (US\$ 2,790), translating to a ratio of 4.6, which is below the UN figure of 9.4 for Asia and Pacific Regions.²⁰ The average annual savings were placed at Php24,198 (US\$ 457), or monthly savings of Php2,016 (US\$ 38). This amount could hardly cover the prevailing cost of amortizing a housing unit.

25. Prices of land even on the fringes of Metro Manila have been rising by almost 25% annually. The increasing cost of land accessible to employment opportunities has been a constraining factor in providing affordable housing packages. The cost of land, coupled with spiralling costs of building materials and construction—which average Php6,820.00, or US\$ 128.68, per square meter for residential building construction—has contributed to the housing backlog. Shelter acquisition in the Philippines is hampered by income levels and high cost of land and construction.

B. Stakeholder Responses

26. There are various stakeholders involved in urban shelter: central or national government; city and municipal governments, collectively referred to as local government units (LGUs); slum communities and urban poor organizations; NGOs and other support

¹⁷ The National Building Code (*Batas Pambansa 220*) sets the minimum planning and design standards for residential subdivision projects. All subdivisions have mandatory allocations for parks and playgrounds, neighborhood multi-purpose centers, and other community facilities according to density (i.e., number of lots or dwelling units per hectare). For a density of 100 and below, the percentage gross area for community facilities shall be 1.0%; for 101-150 density, 1.5%; and above 150, 2.0%. Minimum lot areas for single-detached dwellings shall be 64 square meters; duplex, 48 square meters; and row house, 32 square meters. For the shelter component, the minimum area is 22 square meters for economic housing and 18 square meters for socialized housing.

¹⁸ UNCHS Monitoring Human Settlements with Urban Indicators Guide 1997.

¹⁹ National Statistics Coordinating Board 2005 Report.

²⁰ UNCHS Urban Indicators Guide 1997

organizations; and private business and finance sector. The following section discusses the role of each in shelter provision.

1. National Government

27. The national government has in place a policy framework for urban development and housing that is enshrined in a number of laws, policies and strategic development plans. These include the following:

- a. The 1987 Philippine Constitution
- b. The Local Government Code of 1991 or RA 7160
- c. The Urban Development and Housing Act of 1992, or Republic Act 7279
- d. National Shelter Program (1986-1998)
- e. The Comprehensive and Integrated Shelter and Finance Act of 1994 RA 7835
- f. Philippine Agenda 21 (1995)
- g. Philippine Habitat II Action Plan (1996)
- h. National Urban Development and Housing Framework (1999-2004)
- i. Medium Term Philippine Development Plan (MTPDP) (2004-2010)
- j. National Framework for Physical Planning (2001 – 2030)

28. Sections 9 and 10 of the 1987 Philippine Constitution call for urban land reform and housing, with preferential option for the underprivileged and homeless citizens in urban centers and resettlement areas. These sections mandate the provision of adequate employment opportunities to these citizens even as they guarantee the rights of small landowners. No eviction or demolition of dwellings of urban or rural dwellers should be undertaken except in accordance with the law and in a just and humane manner. Resettlement of said dwellers could not take place without adequate consultation with them and the receiving communities.

29. The Local Government Code of 1991 (or Republic Act 7160) grants more powers, authority, responsibilities, and resources to LGUs; accords them local autonomy, and requires accountability and consultations with their constituencies before any program or project implementation. Among the LGUs' responsibilities under the Code are the exercise of eminent domain for the benefit of the poor and the landless, the preparation of their comprehensive land use plans, and the implementation of programs and projects for low-cost housing and other mass dwellings.

30. The Urban Development and Housing Act of 1992 (RA 7279) fleshes out the constitutional policies on housing and urban development. Its coverage extends to all lands in urban and urbanizable areas, including existing sites, for priority development; zonal improvement sites; slum improvement and resettlement sites; and other areas that may be identified by the LGUs. It calls for the provision of decent shelters to the underprivileged and homeless citizens in urban areas and resettlement areas, rational use and development urban land, and equitable and secure land tenure system. It also seeks to regulate and direct urban growth toward more balanced urban rural interdependence, encourage more effective people's participation, and improve the LGUs' capability in undertaking urban development and housing programs.

31. The mid '80s witnessed a shift in government's role—from producer to enabler, facilitator, and catalyst. The new thrusts were embodied in the National Shelter Program (NSP). Partnership with the private sector was emphasized in order to develop a functioning housing market. As government gradually withdrew from the direct provision of social housing and focused on strengthening home-lending programs, other stakeholders

especially private developers, assumed greater importance (Karaos in Valte)²¹. Focus on providing assistance to families living below the poverty line remained. The NSP's four major programs were housing production, mortgage financing, development loans, and community development.

32. Various incentives were designed to encourage builders and developers to undertake socialized housing. Housing was made affordable through the availability of low-interest funds by means of interest subsidies. Resources from government financial institutions and pension funds for credit, guaranty schemes, tax exemptions, and interest subsidies dramatically increased the rate of private sector participation in socialized housing.

33. The NSP also called for the reorganization of the government's housing agencies with the Housing and Urban Development Coordinating Council (HUDCC) at the helm. The key housing agencies were the National Housing Authority (NHA) as the production arm focusing on the lowest 30% income bracket of the population; the National Home Mortgage and Finance Corporation (NHMFC) as the major government home mortgage institution; the Housing and Land Use Regulatory Board as the sole regulatory body for housing and land development; and the Home Insurance Guaranty Corporation as provider of long-term guarantees, insurance, and other incentives for private developers. This institutional setup still exists to this day.

34. As the production arm of the NSP, the NHA programs were classified into three categories:

- a. Programs for families within the 30th percentile: resettlement; community-based housing programs (community mortgage, slum upgrading, cooperative housing); and sites and services development
- b. Programs for low-income earners up to 50th percentile: completed housing; medium-rise housing, and public rental housing
- c. Programs for families affected by calamities: emergency housing assistance, temporary shelter and evacuation centers production

34. In 1994 RA 7835, otherwise known as the Comprehensive and Integrated Shelter and Finance Act, was passed to make available funds for the socialized housing programs of the different housing agencies. A total of Php38 billion (US\$760 million) over a five-year period was allocated for this purpose by the government, with the Community Mortgage Program receiving the biggest share of Php12.8 billion (US\$256 million), or almost 34% of the funds. Much of this amount came from pension funds such as the Social Security System, Government Service Insurance System, and the Home Development and Mutual Fund or Pag-IBIG Fund.

35. Despite the emphasis on shelter provision to the poor, the menu of financing schemes and housing delivery systems failed to reach a significant portion of the bottom 30% of the population. A World Bank-commissioned survey (2001) showed that housing was the least accessible among the basic services offered by government. The survey also validated the poor targeting of the government's housing program. The Unified Home Lending Program UHLP, a NHMFC-managed loan window designed to service low-income members of the security systems and mutual benefit association was found to benefit mostly non-socialized housing borrowers.

²¹ Valte, Maricris. 2002.
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36. Existing government housing finance programs were too limited to provide long-term funds for housing. The UHLP and Community Mortgage Programs were totally dependent on public sector resources and member contributions of pension funds, which were limited in supply and inflexible in terms of the uses to which they can be applied. The UHLP was discontinued after the state-managed pension funds refused to funnel more of its resources into NHMFC that had high delinquencies and very low collection efficiency.²²

37. The National Urban Development and Housing Framework guided the government's shelter program from 2000 until 2004. It subscribed to a policy and regulatory environment that would facilitate the sound management of urbanization process. It reiterated government's role as an enabler whose primary concern was to (a) provide and ensure that lands would be available for housing; (b) ensure the provision of infrastructure for recognized housing development areas; (c) support housing finance systems; and (d) provide mortgage guarantees.

2. Local Governments

38. The Local Government Code of 1991 and the Urban Development and Housing Act of 1992 are two important legislation that devolved the responsibility of providing housing to LGUs. Resource pooling of National Government Agencies (NGAs) and the LGUs has been found to be effective: the LGUs provide land development, facilitate the provision of energy, water, and sanitary systems, while the NGAs were responsible for land assembly, coordination for infrastructure provision, like schools, health centers, and livelihood or industrial establishments.

3. Urban Poor Organizations and Communities

- a. Participation in CMP
- b. Increased technical capacity
- c. Various approaches and beyond demand-making

4. NGOs and Other Support Organizations

5. Private Business Sector

C. Global and Local Trends

39. Developments in our shelter sector follow the same pattern as global trends. In some instances, exemplary local cases or best practices inform the evolving discourse on urban shelter provision. Innovative approaches exist in the country. A major challenge is SCALE, timeliness, or how fast we can address the need and not get overrun by events/demands.

1. Change in the spatial dimension of poverty from rural to urban (discussed in intro section)
2. Slum dwellers are not new immigrants; they are second- even third-generation settlers. The following are the changes in monetary financial institutions and international development agencies' approaches from the 60s onwards.

- a. 60s: This period saw the development of new sites (enclaves). Examples are the Tondo Foreshore and Dagat-dagatan Project undertaken during Marcos administration.
- b. 70s: This era witnessed the upgrading of existing slum projects such as the Areas for Priority Development project under the Marcos administration.
- c. 80s: This was marked by policy-based loans and emphasis on financing. Examples are the National Shelter Program during the Aquino and Ramos administrations.
- d. 90s: In this period, shelter assistance was extended to those hit by disasters, with private sector, community-based organizations and NGOs as development partners.

3. Changes in Strategy

Efforts to address the urban shelter situation in the country have undergone changes in their approach, characterized as follows:

- a. Multi-stakeholder approach
- b. Integrated approach
 - Policy Environment
 - Land
 - Finance
 - Infrastructure and basic services
 - Technical capacity
 - Community participation and self help initiatives
 - Private sector involvement
 - Environmental impact and protection

4. Changes in Government Role

Government role in the realm of urban shelter has evolved through the years, that is:

- a. From provider to regulator/facilitator
- b. From project specific approach to policies
- c. From supply side to demand side
- d. From central to regional and local

5. Changes in the Role of the Community

The role of the community has also progressed, taking on the following tasks:

- a. Participation in various phases
- b. Resource-base (micro-finance and savings, self-help financing, sweat equity)
- c. Organized efforts
- d. Policy advocacy

6. Changes in the Role of Private Sector and the Finance Market

Not to be discounted is the role of the private sector, which has assumed one role to another:

- a. Funds provision (secondary mortgage)

- b. Construction
- c. Capacity building and technical assistance

III. Major Issues

Through the years the urban shelter sector has been confronted with major challenges that must be addressed within the context of sustainable urbanization. These go hand in hand with opportunities that could bring about some positive and meaningful changes that will benefit the target beneficiaries.

A. Mindsets

Addressing the problems confronting urban shelter was based on certain mindsets prevalent at specific periods.

- 1. Production-driven
- 2. Bias toward home ownership
- 3. Reliance on government
- 4. Environment takes the back seat

B. Land Use and Management

- 1. Land Tenure, Land Titling and Administration
- 2. Land Use and Conversion of Agricultural Land
- 3. Land Valuation and Taxation
- 4. Cumbersome Regulatory Framework for Housing and Land Development

C. Finance

Funding urban shelter programs was always a major concern, confronted as it was by certain issues prompting certain questions:

- 1. Where are private sector funds?
 - a. Government interest subsidies as disincentives
 - b. Lack of secondary market for long-term commercial papers
- 2. Where do priorities lie?
 - a. Economic/low cost housing vs. socialized housing
 - b. Subsidy system
 - c. Production vs. enabling interventions

D. Urban Infrastructure

Infrastructure in urban shelter sites was marked by:

- 1. poor road networks (center-periphery)
- 2. lack of basic services and facilities

E. Urban Governance and Coordination

1. Governance
 - a. Political Will
 - b. Capabilities
2. Coordination
 - a. National – Regional – Local
 - b. Between and among agencies
 - c. Among stakeholders

IV. Recommendations

To address the issue of urban shelter, individuals and organizations concerned need to keep in mind the following:

A. Change in Mindsets

1. Access to housing
2. Recognition of various modes of security of tenure
3. Community as a resource
4. Urban environment and planning

B. Reforms in Land Management

1. Policy reforms
2. Land market reforms
3. Local initiatives

C. Sustainable Housing Finance

1. Savings mobilization
2. National and LGU budgets
3. Banking Sector Participation
4. Generation of new funds (e.g., secondary mortgage)

D. Urban Design and Infrastructure

1. Informed collective “dreaming”
2. Environment as significant consideration
3. Provision of alternatives to new slum formation

E. Urban Governance

1. Role definition and delineation (principal vs. assistorial)
 - a. Household level
 - b. Community level
 - c. Local level
 - d. National level
2. Operationalize local housing boards

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