

## SECTION 1. GENERAL INFORMATION

**Project Proponent:** TAO-Pilipinas, Inc. (Technical Assistance Organization)  
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**Project Title:** **BAHAI:** Bridging Access to Affordable Housing Assistance and Innovations

**Project Duration:** August 2015 – July 2016

**Project Area/Location:** Metro Manila

### Background:

Metro Manila, the National Capital Region is home to 12,949,395 people<sup>1</sup> and the densest region in the Philippines; and 7<sup>th</sup> most populous metropolitan area in Asia.<sup>2</sup> Along with rapid urbanization and population growth, is the rapid increase in homeless population and informal settlers. Metro Manila is also home to 550,000 informal settler families (ISFs), 104,000 of which are located in danger zones.<sup>3</sup> Clearly there is a need to address the human settlements issue with urgency, especially for the ISFs in danger areas.

TAO-Pilipinas, as a non-profit organization with the mission of providing technical support to urban poor organizations, local government units and non-government organizations in human settlements planning, development and management are compelled to help underprivileged and homeless families in achieving their right for adequate housing. In line with that, TAO-Pilipinas launches **Project BAHAI: Bridging Access to Affordable Housing Assistance and Innovations** which aims to assist the urban poor communities who are either living in hazardous environment and disaster prone surroundings or can be classified as ISFs. The TAO-Pilipinas believes that the housing issue should be addressed in a sustainable way – incorporating social, economic and environmental considerations in the development of a solution. The path towards having a house is not less travelled but requires certain knowledge and skills.

There are four basic elements to address a housing need:

1. the organization – a group of people registered as an organization for the purpose of acquiring a house,
2. the site – land on which the house will be built,
3. the plan – the drawings, specifications and cost of building a house, and
4. the funds - money to buy the land and build the house.

These four elements sounded simple but actually, defining each element requires a lot of hardwork, added knowledge along with dedicated time and financial resources.

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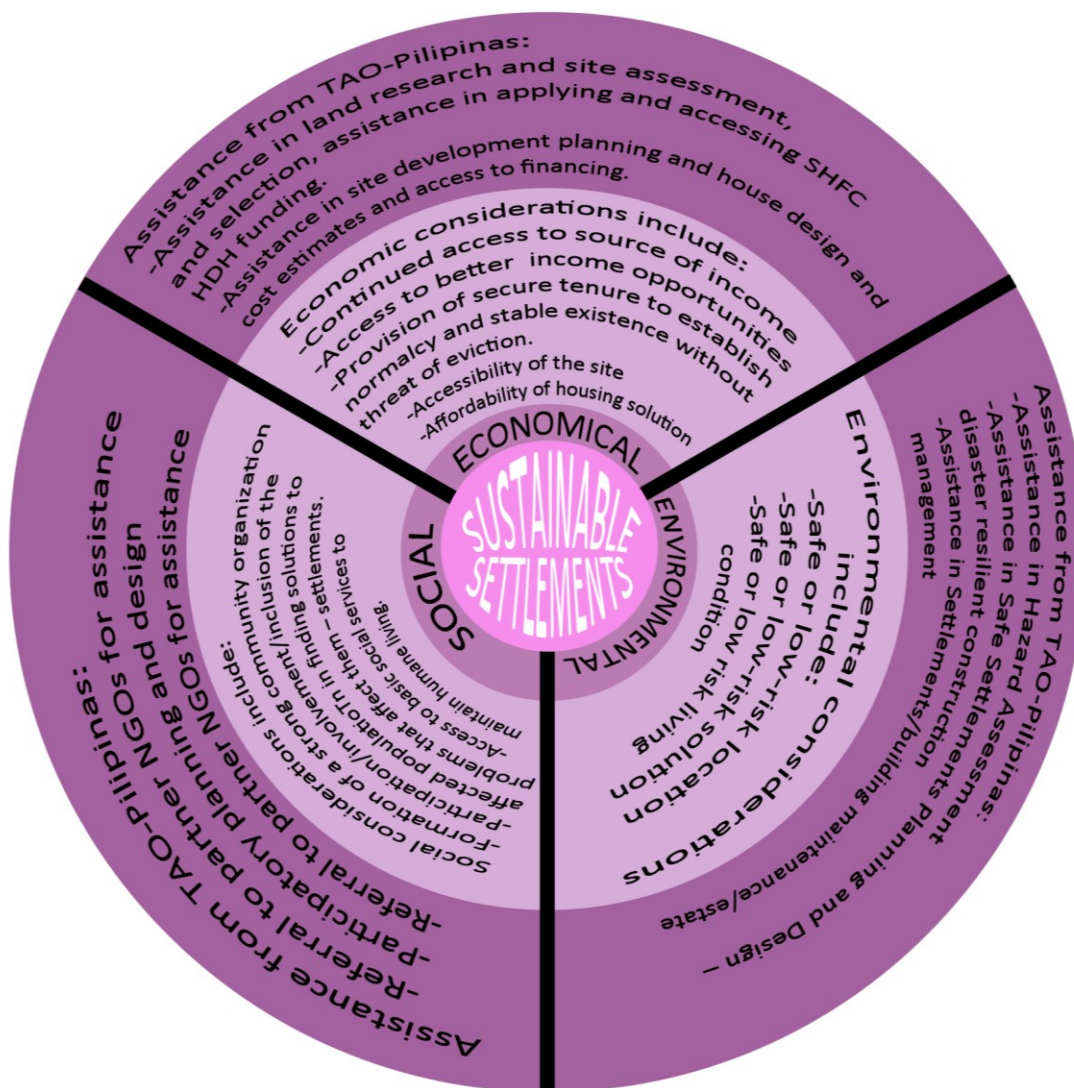
<sup>1</sup> Projected from 11,855,975 as of May 1, 2010, NSO.

<sup>2</sup> [https://en.wikipedia.org/wiki/Metro\\_Manila](https://en.wikipedia.org/wiki/Metro_Manila), accessed 12 August 2015.

<sup>3</sup> DILG Policy Paper on the P50B ISF Housing Fund. Also data provided by Metro Manila Development Authority

The **Project BAHAI: Bridging Access to Affordable Housing Assistance and Innovations** is conceived to assist qualified partner communities define each element and take a step towards security of tenure, and building safe and sustainable settlements.

Sustainable approach to settlements development as defined by TAO-Pilipinas should take into consideration social, economic and environmental aspects of development. In all the three aspects, TAO-Pilipinas will extend assistance to selected partner community depending on its needs. The diagram below shows a range of possible assistance that TAO-Pilipinas could extend.



1. Social considerations include:	Assistance from TAO-Pilipinas
a. Formation of a strong community organization	Referral to partner NGOs for assistance
b. Participation/Involvement/inclusion of the affected population in finding solutions to problems that affect them – settlements.	Participatory planning and design
c. Access to basic social services to maintain humane living.	Referral to partner NGOs for assistance

2. Economic considerations include:	Assistance from TAO-Pilipinas
a. Continued access to source of income	Assistance in land research and site assessment, and selection, assistance in applying and accessing SHFC HDH funding.
b. Access to better income opportunities	
c. Provision of secure tenure to establish normalcy and stable existence without threat of eviction.	
d. Accessibility of the site (to reduce spending on transportation)	
e. Affordability of housing solution (land acquisition, site development, shelter construction)	Assistance in site development planning and house design and cost estimates and access to financing.

3. Environmental considerations include:	Assistance from TAO-Pilipinas
a. Safe or low-risk location	Assistance in Hazard Assessment
b. Safe or low-risk solution	Assistance in Safe Settlements Planning and Design – disaster resilient construction
c. Safe or low risk living condition	Assistance in Settlements/building maintenance/ estate management

### Objectives:

The **Project BAHAI** aims to provide technical assistance such that, target groups are able to acquire security of tenure and are living in a safe and sustainable settlement. Specifically, target groups have:

- a. Strengthened community capability to participate and negotiate in processes to acquire security of tenure and establish safe and sustainable settlements;
- b. Improved access to responsive technical assistance sensitive to financial limitations of the poor urban communities.
- c. Improved access to income/livelihood sufficient to provide daily basic needs.

### Methodology:

The approach of the project will be community-led and highly participatory. PO partners will have direct participation in planning, implementation and monitoring of the project.

### Qualifications of Target Communities

Potential Partner Communities/Peoples Organization (PO) must possess the following qualifications:

1. Organized with elected leaders and functioning committees;
2. Registered or currently in the process of registering as a Home Owners Association (HOA) in the Housing and Land Use Regulatory Board (HLURB) or as a Cooperative under the Cooperative Development Authority (CDA)
3. The PO have members within Metro Manila areas only
4. PO members are active and responsible in:
  - a. Land research and negotiation with stakeholders of the land
  - b. Have established community savings or willing to establish community savings for leveraging funds or equity in preparation for the financial needs of the project.

- c. Preparation of requirements for housing loan application (such as HDH or CMP)
- d. Participation in formulating the People's Plan

The interested communities must submit an **Expression of Interest (EOI)** with other required organizational documents.

1. Duly accomplished Call for Interest Form
2. Copy of HOA registration from HLURB (other documents as proof that PO intends to register to HLURB or COOP in CDA)
3. Masterlist of PO officers and members
4. Organizational structure diagram

#### **Selection Criteria:**

The target community:

1. Is organized and registered with HLURB or CDA
2. Have taken clear and serious decision and actions towards the solution to their housing need.
3. Have identified potential sites for housing
4. Have a clear master list of members who will join the project.
5. Have an updated community profile and socio-economic data about their members.
6. Have initial ideas about their housing options.

#### **Selection Process:**

1. Shortlist of applicants

An initial screening of applicants based on the criteria above will be made and top 15 applicants will be interviewed for validation. Additional documents may be requested to substantiate answers during the interview.

2. Selection of Top 10 Applicants

The Top 10 target communities will be selected based on their level of preparedness to work towards security of tenure. The final information gathered from interviews will serve as basis for assessing their level of preparedness and seriousness to pursue security of tenure. Applicants with a clear/definite technical needs and have a good track record in accomplishing projects will be considered in the selection.

3. Community Action Planning

The Top 10 selected communities will undergo a Community Action Planning to define their project objectives and plan their activities towards the achievement of their objectives – security of tenure and safe and sustainable settlements. The results of the community action plan will be an annex to the MOU/MOA and will serve as guide in the progress monitoring of the project and community action.

4. Signing of Memorandum of Understanding/Agreement

A draft MOU/MOA will be discussed with the target community to define the extent of the technical assistance needed, responsibilities of both parties, and financial resources needed. A general assembly will be held for the signing of MOU/MOA where members witness and become aware of the engagement. A resolution signed by the General Assembly agreeing to the engagement between the Target community and TAO-Pilipinas will be required for the signing of the MOU/MOA. Partner NGO/s of Qualified Community Partner may also be a partner in the agreement with a shared responsibility depending on the concurrent assistance they extend to the Qualified Community Partner.

**Schedules:**

August 26 - Sept 12	- Submission of Application and Expression of Interest
Sept 18, 2015	- Release of Short List of Qualified Applicants (Top 15)
Sept 21- 24, 2015	- Validation interviews
Sept 25, 2015	- Release of Top 10 Qualified Community Partners
Sept. 28- Oct 30, 2015	- Community Action Planning of 10 Qualified Community Partners
September 28-Oct 30, 2015	-Signing of MOU/MOA and General Assemblies of 10 Qualified Community Partners
Nov 2, 2015 - June 31, 2016	- Project Implementation (Pilot Phase)

Depending on the technical needs expressed by Qualified Community Partners, technical assistance will be grouped into three: Security of Tenure, Safer Settlements and Sustainable Communities.

Under the **Security of Tenure**, options for security of tenure will be identified and decided, the site will be finalized, a financial feasibility (affordability level, cost of land and land development) will be studied, the concept of community savings will be introduced, negotiation with land owner or other stakeholders will be conducted, conceptual planning workshop (subdivision scheme/site development plan) will also be conducted, application and compliance to SHFC or other CMP program requirements, if any, (SHFC loan purpose: lot acquisition) shall be accomplished, negotiation and final agreements will be established, and reblocking, if applicable, will be done.

Under the **Safer Settlements**, social preparation and community-based DRRM planning will be established. Following this, partner communities will be then asked to decide whether they'll need further technical help, specifically with site examination and tests (ex. soil boring test), design workshop for Site Development Plan and House/Unit Plan, Schematic Design Phase, validation workshop, finalization of architectural working drawings, finalization of other working drawings for permits, and bill of materials and cost estimates. After finishing the construction of the houses in the community, they will be required to voluntarily demolish their previous settlement and move to their new houses, if possible, with the help and coordination of their current and previous LGUs.

Under the **Sustainable Communities**, technical assistance by TAO-Pilipinas cover a post-construction consultation workshop to define guidelines on extension, building maintenance, solid waste management, financial management, and a review of policies, rules and procedures on solid waste management, building administration and maintenance.

Technical assistance to Qualified Community Partners can be progressive from the acquisition and planning of land for Security of Tenure; to construction of disaster-resilient houses under Safe Settlements; and the maintenance of a beautiful and healthy community under the Sustainable Communities. After the completion of each phase the partner communities will be given a choice to either move forward with the technical assistance to the next phase until the third and final phase or to continue on their own and mark the end of their agreement and partnership with TAO-Pilipinas after the initial phase of engagement.

## Scope of Technical Assistance to be offered by TAO-Pilipinas

1. *Land Research* - Involves land survey and soil testing
2. *Site analysis and hazard assessment* - It is the exploration of the chosen location by the community and the assessment of the vulnerability of the location relative to hazards
3. *Participatory workshop: subdivision/HDH site planning and design*
4. *Community savings* - It is the money collected and saved by the community for future use
5. *Community-based DRRM plan* - "a process of disaster risk reduction and management in which at risk communities are actively engaged in the identification, analysis, treatment, monitoring and evaluation of disaster risks in order to reduce their vulnerabilities and enhance their capacities, and where the people are at the heart of decision making and implementation of disaster risk reduction and management activities"<sup>4</sup>
6. *Site development plan* - It is a plan that illustrates the improvements to be made on a given location
7. *Architectural plan* - It is a plan that contains all architectural drawings for the structure
8. *Structural plan* - It is a plan or set of plans that shows how a building or other structure will be built
9. *Electrical plan* - It is a plan that shows the position of all electrical lines or conduits
10. *Sanitary plan* - It is a plan that shows the placement and drainage system of toilets and sinks in a structure
11. *Bill of materials and cost estimates* - This shows the total estimated cost for all the work, fixtures, and materials to be used for a given project
12. *Setup of Estate Management System*
13. *Formulation of community guidelines*
14. *Community Action Planning* - This is a process of planning an outlined course of action for the community wherein participation of the members is highly encouraged and expected
15. *Mapping and household listing*
16. *Comprehensive Socio-economic profiling*
17. Security of tenure
  - a. *Identify and decide options for security of tenure*
  - b. *Site identification* - identifying a location for the community
  - c. *Conduct financial feasibility* - A study on the viability in terms of affordability, cost of land, and land development
  - d. *Negotiation with land owner or other stakeholders*
  - e. *Conceptual planning workshop* (subdivision scheme/site development plan)
  - f. *Application and compliance to SHFC or other CMP program requirements* (SHFC loan purpose: lot acquisition)
  - g. *Negotiation and final agreements*
  - h. *Reblocking*
18. Safer settlements
  - a. *Social Preparation* - "refers to the series of activities designed to prepare the underprivileged and homeless families to cope with the changes brought about by government infrastructure or development projects and to encourage them to actively participate in the process"<sup>5</sup>
  - b. *Design workshop for Site Development Plan and House/Unit Plan*
  - c. *Schematic Design Phase*
  - d. *Validation workshop*

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<sup>4</sup> Philippine Disaster Risk Reduction and Management Act of 2010 s 3(e)

<sup>5</sup> Kreeger Bonagua, 'Leading the Urban Poor's Footsteps: Away from Danger and towards Just and Humane Shelter,' *Philippine Commission for the Urban Poor* [webpage], (June 2014) <<http://www.pcup.gov.ph/index.php/13-leading-the-urban-poor-s-footsteps-away-from-danger-and-towards-just-and-humane-shelter>> accessed September 4, 2015.

19. Sustainable communities

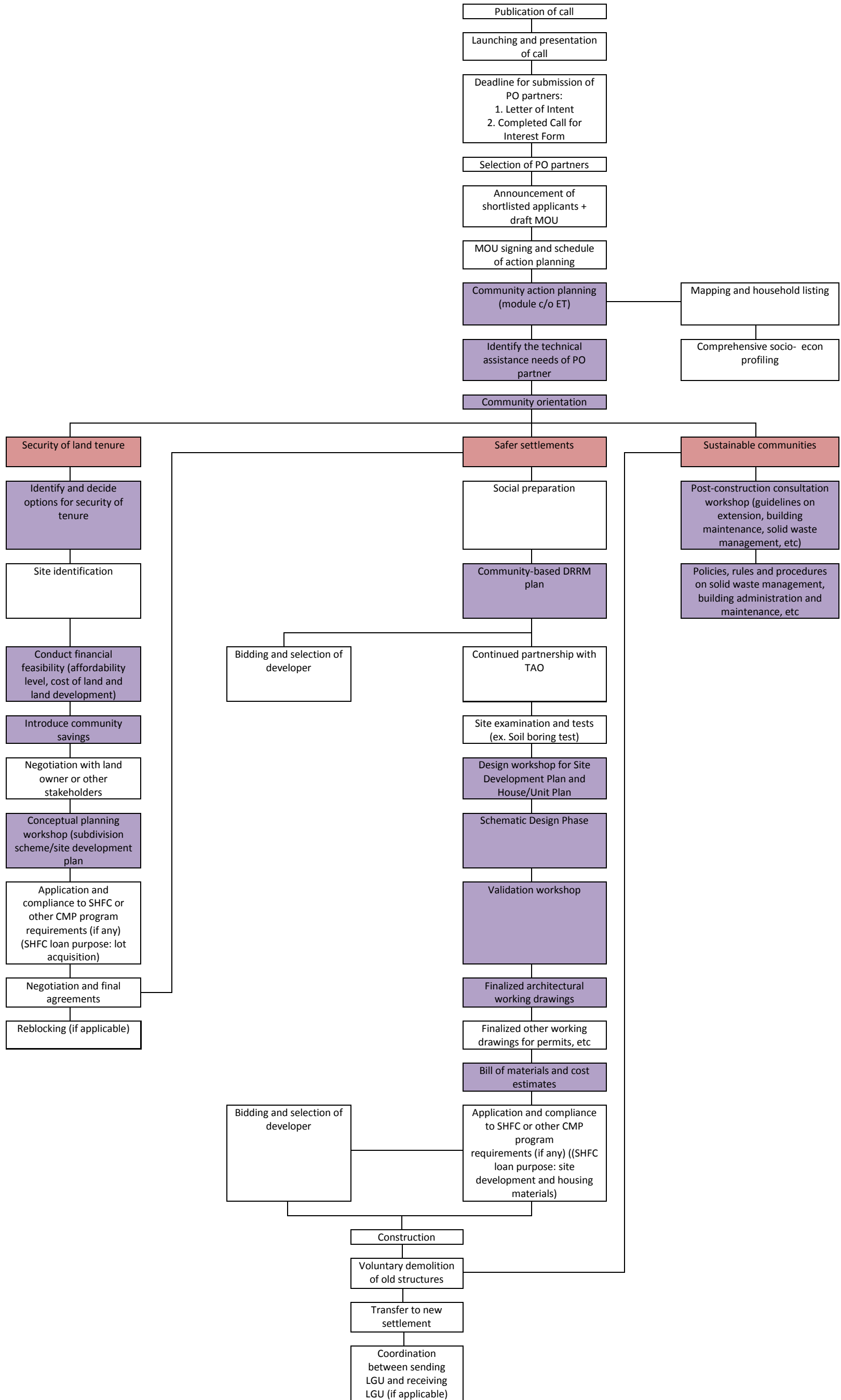
- a. *Post-construction consultation workshop* (guidelines on extension, building maintenance, solid waste management)
- b. *Referrals to other TAO-Pilipinas partners extending assistance in livelihood development.*
- c. *Policies, rules and procedures on solid waste management, building administration and maintenance*

**SECTION 2. PROJECT DETAILS**

The **Project BAHAI** shall extend assistance in various stages of settlements planning and development depending on the current status of partner community. The following stages are arranged to guide, organize and simplify assistance and with no intension to limit assistance to community partners.

site identification	<ul style="list-style-type: none"><li>•land research</li><li>•site analysis and hazard assessment</li></ul>	<ul style="list-style-type: none"><li>* soil boring test</li></ul>
land acquisition	<ul style="list-style-type: none"><li>•Loan Application for Financing</li><li>•Deed of absolute/conditional sale</li></ul>	<ul style="list-style-type: none"><li>* Transfer of title</li><li>* Land survey</li></ul>
planning and design	<ul style="list-style-type: none"><li>•Site development plan</li><li>•Structural analysis and design</li><li>•Bill of Materials and Cost Estimates</li></ul>	<ul style="list-style-type: none"><li>* Architectural design</li><li>* Sanitary and electrical design</li><li>* Technical Specifications</li></ul>
land and shelter development	<ul style="list-style-type: none"><li>•Development permit</li><li>•Building permit</li><li>•ECC</li></ul>	<ul style="list-style-type: none"><li>* Locational clearance</li><li>* Development financing</li><li>* Selection of Developer/Contractor</li></ul>
Award and Transfer to New Settlement	<ul style="list-style-type: none"><li>•Procedure for Unit Award</li><li>•Setup of Estate Mngt System</li></ul>	<ul style="list-style-type: none"><li>* Formulation of Community Guidelines</li></ul>
Project Monitoring and Evaluation		

# Technical Assistance Flow Chart



Legend:  
 Technical Assistance of TAO Programs