

<p>Sept- Aug 2004: SHEC conducted a validation of the survey through consultation meetings with the people. Those occupying areas along esteros were made more aware that they are living on a danger zone, hence the need for more secure housing was confirmed as the top priority for community action. Possible solutions were explored with in-city relocation as the most acceptable solution to the housing problems of those in the danger zone

 September. 2004: SHEC, together with the representatives of the affected communities initiated the search for possible relocation sites. The vacant lot in Rodriguez was identified for further exploration </p> <p>November 2004: A research was undertaken to determine the owner of said vacant lot. Copies of land titles were secured from the Assessor's Office</p> <p>Dec. 5, 2004: A General Assembly was held and participated in by people from all the six barangays. The people's petitions and demands for housing were presented to officials from concerned government agencies and NGOs</p> <p>Jan 24, 2005: SHEC had an initial meeting with BPI personnel (Ms. Yvonne Lee and Mr. Israel Cuz). BPI expressed willingness to negotiate for the selling of the property. The selling price was initially set at PhP 42 million</p> <p>February 2005: An initial proposal was prepared by Habitat for Humanity to construct medium-rise buildings within the BPI property as housing for the families to be relocated</p> <p>March 2005: SHEC had a second meeting with BPI personnel, Ms. Lee and Mr. Cruz, to negotiate for a lower price of the property. BPI acceded to lower the price to PhP 27 million</p> <p>May 2005: SHEC furnished a copy of the community profile to BPI with an appeal to further lower the selling price to make this affordable to the people; Ms Lee and Mr. Israel subsequently referred the appeal to the concerned BPI Department<the said appeal was turned down.</p> <p>July 2005: Saint Hannibal Christian Community (SHaCC), was registered with the Securities and Exchange Commission</p> <p>August 2005: A Framework Plan for SHaCC was completed, outlining the lines of actions to be pursued in regard to community development for the six barangays including those on housing</p> <p>October 10, 2005: A letter was sent to Don Zobel de Ayala seeking for support in the acquisition and development of the BPI property as relocation site for those in the danger zones. As per information gathered, this was forwarded to Mr. Montinola. SHEC is still awaiting for response to date.</p> <p>October 14, 2005: The proposals for housing were presented to HUDCC and NHA. The said agencies committed to provide support</p> <p>October 27, 2005: An inter-agency consultation meeting on housing was conducted with representatives/officials from concerned government bodies and agencies, namely: Pasay City Housing Board, three City Councilors, concerned Barangay Captains, PCUP, DENR, DPWH, MMDA, NHA, and Phil. Reclamation Authority. A consensus was arrived at to further detail the proposals and conduct a more regular consultation with concerned agencies</p> <p>November 2005: SHEC and SHaCC leadership decided to package the relocation of communities in the danger zone as a stand-alone project and a priority proposal on housing</p><hr title="City of Pasay" alt="City of Pasay" class="system-pagebreak" /><p>
 B. The City of Pasay</p> <p>With a land area of 2,736 hectares, Pasay City is the third biggest of all the cities comprising the Metro Manila area. Because of its proximity to the inner core of Metro Manila, Pasay City has also become a persistent refuge of urban poor migrants. The National Census and Statistics Office (NCSO), estimates that in year 2000, Pasay City had more than 78,000 population of urban poor families, the biggest population of urban poor among all cities and municipalities in the Philippines. Out of a total population of 354,908 in Pasay City, about 22 percent are urban poor.</p><hr

title="SHEC" alt="cShec" class="system-pagebreak" /> <p class="bodyTitle">C. The Saint Hannibal Empowerment Center (SHEC)</p> <p>The SHEC has been conceived and realized after a series of immersions of a group of Rogationist priests and brothers led by Fr. Dexter Prudenciano, RCJ, in the squatter areas of Pasay City, specifically in Malibay, Apelo Cruz, Riverside and Maricaban. The immersion started in 1998 and lasted for about five years, within which period, the Rogationists lived with the people, experienced the community life and became familiar with their ways. They have witnessed their innumerable problems and have listened to their various concerns. </p> <p>Eventually, as the needs and concerns of the communities were expressed and explored in depth, the SHEC was established to allow for a more methodical and focused approach to helping the communities. The Center was officially established on December 2004 through the setting up of an office in Barangay 165, Rodriguez, Malibay, right inside one of the depressed areas and within easy access by the other communities. This was made possible through the blessing of the Philippine-Indian Delegation headed by Fr. Bruno Rampazzo, Major Superior.</p> <p>The work of SHEC is inspired by the philosophy of integral liberation of the poor. In working for such liberation, the Center's ultimate aim is to empower the people in these depressed areas by a holistic process that addresses concerns on housing, livelihood, education and health, and all these efforts to be founded and sustained by intensive values formation. Empowerment in this sense shall enable them to draw from their own capacities and inherent strengths to raise their living standards and live a decent and dignified way of life. </p><hr title="Communities" alt="dcommunities" class="system-pagebreak" />

<p class="bodyTitle">D. The Communities</p> <p>SHEC is currently working with the urban poor communities in six barangays located along the eastern section of Pasay City. These are shown in the map that follows.</p><p>Through the organizing efforts of the SHEC, the communities banded together by their common concerns and aspirations for improved standards of living. The community leaders, with the approval of their members, decided to work together within a formal structure that led to the conceptualization and the eventual formation of the Saint Hannibal Christian Community or the SHaCC. The SHaCC, formed by more than 2,000 families from the six barangays, was officially incorporated with the Securities and Exchange Commission on July 28, 2005.</p><p></p><p></p><div style="text-align: center">
 </div><div align="center">Click thumbnail to see larger view. </div><p></p><hr title="Housing Concerns" alt="eHousing Concerns" class="system-pagebreak" />

<p class="bodyTitle">E. Housing Concerns</p> <p>The expressed community concerns in the areas are on land security, housing waste-management and congestions. These were collectively identified and were taken up by SHEC as they recurrently surface during meetings and consultations with the people. At present, the SHEC and the community leaders are holding negotiations and consultation meetings with concerned government agencies and private land owners. The main subject of negotiations is for onsite development and in-city housing projects for the communities.</p><p>The specific lines of actions required on housing are laid out in the adjacent map.</p><p></p><hr title="Danger Zones" alt="Danger Zones" class="system-pagebreak" /><p></p><p class="bodyTitle">II. COMMUNITIES IN THE DANGER ZONES</p>

<p class="bodyTitle">A. Population</p> <p>The total population in the Danger Zones who are expected to be relocated is estimated to number 480 families comprising of more than 1,800 people. This accounts for 26 percent of the total families

of informal settlers within the six barangays served by SHEC. These families come from four barangays -- 156, 157, 162, 165-Rodriguez, the distribution is given below. These are all occupying the easement of Tripa de Gallina, and many of them have built their shanties right on the flooded banks of the estero.

The size of families among those in the danger zone averages at 5 members per family.

Socio Economy
Employment rate is estimated at 58 percent of those who are able to and looking for work. The low level of employment is in great part attributed to the low educational attainment of those in the working age. Most of those in the working age (ages 15-64 years) stopped at high school at mid-stream or after high school graduation, respectively at 26 and 34 percent of the total working age population.

Although employability as a wage- or salary-earner can be considered low, the people make up for this by engaging in own-account employment (self-employment). This is shown by the type of occupations of most people of the area.

A working person is earning nearly PhP 5,000 per month. Some households make up for the low income of individual employed members by having as many of the household members in the working age find employment. On the average, about two members of the family/household are working, placing the total family/household income at more than PhP 7,000 per month.

Expenditure is generally higher than income. On the average, a family of five is spending about PhP 200 per month over the income generated by the employed members. This shortage is sometimes met by money transfers from family relatives and/or friends, but most often, shortage in family budget is filled in by borrowing, mainly from 5-6.

What this implies in terms of the housing program is to secure the lowest cost possible for the project. The people will be paying back in amortized terms the cost of land and building. And this will be an additional outflow to the already meager household financial resources.

To help address this concern, the SHEC is currently embarking on a livelihood program mainly for this purpose. The immediate aim of the livelihood program is to increase monthly household income by at least the amount of amortization for housing.

Livelihood activities include job placements/referral and the development of micro-enterprises. This will be complemented by savings mobilization that will be directed mainly at generating the needed counterpart funds for project construction.



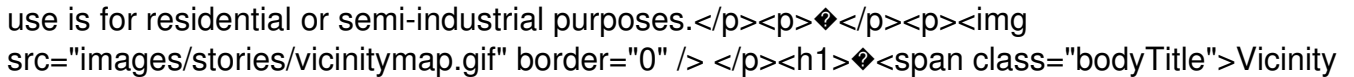
Project Description

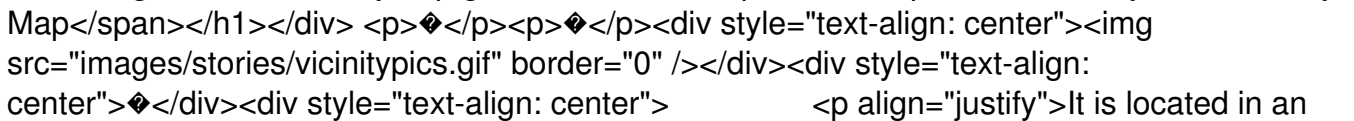
PROJECT DESCRIPTION

A. Project Objectives:
In general, the project aims to improve the living standards of the families residing in the danger zones of barangays 156 in Riverside, 157 in Apelo Cruz, 162 and 165 in Malibay through the provision of secure and decent housing.

- Specifically, it intends to:
1. Develop the 6,012.86 sq.m BPI property located in E. Rodriguez, Malibay, Pasay as a relocation site for housing for the informal settlers in the afore-mentioned danger zones
 2. Construct 20 medium-rise buildings that will house 480 families from the danger zones
 3. Provide the needed neighborhood amenities and facilities that will contribute to greater and closer social interaction among the community members, steady values formation, and enhanced community and individual well-being

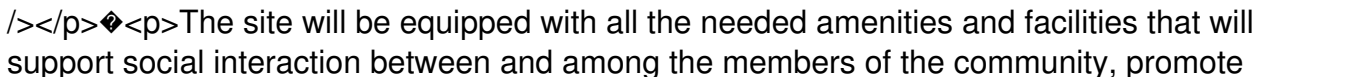
B. The Site The property is a vacant lot measuring 6,012.86 sq.m. of irregular shape. It consists of 12 parcels of land. Its best use is for residential or semi-industrial purposes.




Vicinity Map

It is located in an area where the zoning classification is residential. Both the northeast and southwest periphery of the property are teemed with squatters

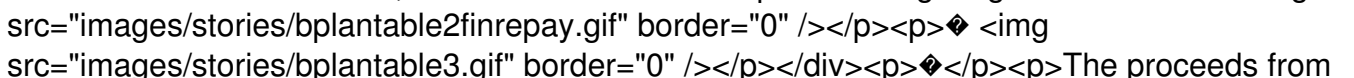
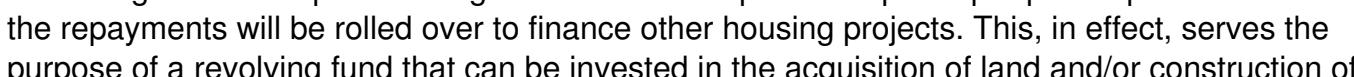
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C. Plans for the Area The project will involve the construction of medium-rise buildings or MRBs. The general specifications of the buildings are as follows:


The site will be equipped with all the needed amenities and facilities that will support social interaction between and among the members of the community, promote community and individual well-being and provide an environment that is favorable to a steady process of values formation. Among the facilities that will form part of community landscape are: a church, a livelihood center, human resource development center, playground and a small park, and a sports center.

IV. PROJECT COSTS & FINANCING A. Project Cost
The price of the land has been set at PhP 27.6 million. The construction of all the 20 MRBs meanwhile will cost PhP 83.16 million. In total, the project will require an investment of PhP 101.76 million.


B. Project Financing & Repayment Requirement A bridge financing shall be secured to lock up the BPI property and to construct all the MRBs. The beneficiaries shall be required to put up their own counterpart of PhP 20,000 per family to cover all housing-associated expenses. This is on top of the amortization estimated at PhP 2,400 for both land and unit or PhP 1,000 if the land will be acquired through a grant or donation.



The proceeds from the repayments will be rolled over to finance other housing projects. This, in effect, serves the purpose of a revolving fund that can be invested in the acquisition of land and/or construction of housing facilities for the other areas of SHaCC.

C. Community's Ability to Pay & Implications to Project Cost & Financing Given current expectations of future income, majority of the target families of the relocation program can afford to pay monthly housing amortization of only between PhP 750 to PhP 1,000. As presented in the preceding chapter of this paper, the households are generally experiencing very tight budgets and any additional expense will have to be accompanied by a raise in real incomes. And raising their real incomes through livelihood projects will take time and is dependent on the condition of the country's general economy.

To lower the amortization to PhP 1,000 per month, the cost of the land will have to be lowered to PhP 18.9 million to be accompanied by a subsidy in the building cost by 40 percent, equal to PhP 33 M, of the amount estimated above.

Prepared by: The Saint Hannibal Empowerment Center, Inc.
748 E. Rodriguez, Bgy. 165, Malibay, Pasay City November 2005

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