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The SLU-SVP Housing Project

1. GENERAL INFORMATION

1.1 Title of practice or experience

The SLU-SVP Housing Project

1.2 Category of practice/experience and brief description

The Saint Louis University (SLU)-Saint Vincent Parish (SVP) is one of the few successful private housing cooperatives in the Philippines and in the world. At the Habitat II Non-Governmental Organization (NGO) Forum at Istanbul, Turkey, on June 3-14, 1996, the SLU-SVP was presented as a case study of one of the world's best examples in cooperative housing. The success of this housing project can be attributed largely to the revitalization of an ancient Filipino tradition of collective work, called *bayanihan*. The dynamic cooperation of institutions like the church Congregation of the Immaculate Conception of Mary (CICM), NGOs, governmental organizations (GOs) and individuals was also crucial to the success of the project.

1.3 Name of person or institution responsible for the practice or experience

The Saint Louis University (SLU) and Saint Vincent Parish (SVP) Housing Cooperative, which was initiated by Fr. Paul Zwaenoepoel, CICM and former President of Saint Louis University.

1.4 Name and position of key or relevant persons or officials involved

The CICM priests: Fr. Paul Zwaenoepoel, CICM, former President of Saint Louis University in Baguio City; Fr. Paul Bohlen, CICM
Prominent Baguio residents: Dr. Marcelo Cabato, Dr. Antonio Adorable
The SLU-SVP Cooperative Officers

1.5 Details of institution

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1.6 Name of person and/or institution conducting the research

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1.7 Details of research person/institution

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2. THE PROBLEM OR SITUATION BEING ADDRESSED BY THE PRACTICE/INNOVATIVE EXPERIENCE

Shelter is a basic need that any human being aspires to fulfill. The Filipino, for one, would work himself ragged, even to the extent of leaving his loved ones for greener pastures abroad, if only to someday own his own house and lot. The Filipino's concept of a house assumes a psycho-social dimension, and not just a physical one, as can be gleaned from the synonyms of the word *bahay* (house). The Filipinos' *bahay* is their *tirahan* (a place to stay in), their *tuluyan* (a place to go to), their *uwian* (a place to return to), their *tuhunun* (a place to rest in) (Constantino, 1987:1). Owning a house connotes economic security which, in turn, brings about peace of mind. Unluckily, the realization of this cherished dream has been elusive not only for the Filipinos but also for many people all over the world. The following facts can bear this out:

- (a) According to United Nations statistics, more than one billion people live in very poor housing, in unhealthy environments. Of this number, 100 million are literally homeless. They sleep in the streets, in vacant lots, or huddled against inclement weather under bridges and alleys.
- (b) Still according to UN statistics, around one-half of the urban population live in slums.

- (c) *IBON Facts and Figures* of September 15, 1987 cites official estimates that 3.5 million families or roughly 21 million Filipinos are homeless and that 10.8 million (out of a total 12.9 million) households are in need of better housing, almost 84% of the Philippine population.
- (d) In Metro Manila alone, there were 425 slum colonies as of 1981 with a total squatter population of 1.6 million; that is to say, more than one-fourth of Metro Manila's population were squatters. And this phenomenon is not confined to only Metro Manila; all major cities of the country have slum areas in which large numbers live. In Bacolod, 30% live in slums; in Davao City, the figure is 33%; in Cotabato City, 34%.
- (e) In Baguio City, an additional 26,800 units need to be constructed to meet the growing population's housing demand by the year 2000 (Boquiren, 1991).

The SLU-SVP Housing Project was indeed a timely response to the need for housing not only ~~for~~ the lower-income group, but also for the middle-income professionals in Baguio City, like Attorney Ruben A. Corpuz. Corpuz narrates his experience thus:

“Way back in 1971, I was just employed as an instructor in St. Louis University, Baguio City. I had been married for only a year then and my first child was born. With a salary of P380.00, I could only afford to rent one room for everything – it served as a bedroom, kitchen and dining room. Like many others in Baguio, I was in need of better housing.

“My case was no better than that of the parishioners of St. Vincent Parish who were living around a lagoon whose waters rise every time the typhoons come. Every year during typhoons, I hear over the radio people around the lagoon being rescued by volunteers. The parish priest was concerned with procuring a better housing facility for these parishioners.”

The housing problem in the Philippines is of course a result of poverty. With around 60% of the Filipino people living below the poverty line, with 14% of the workforce unemployed and 22% underemployed, with a minimum wage that consigns even those who have jobs to living below the poverty line, one can only expect slums to expand. There is also the natural population growth rate to swell the slum population. Moreover, there is the continuous flow of migrants from the countryside escaping from the depressed rural economy and hoping for a better chance in the urban economy (Constantino, 1987).

There is also the basic problem of land – not so much its scarcity, but more the “monopoly ownership that gives the appearance of scarcity and consequently pushes land prices beyond the reach of the poor or even the not-so-poor”.

Finally, the housing problem can be directly linked to misguided government policies, and, where policy is sound, the absence/lack of proper implementation of such policies.

3. DESCRIPTION OF THE PRACTICE/INNOVATIVE EXPERIENCE AND ITS MAIN FEATURES*

The SLU-SVP *barangay* is a private low-cost housing scheme of the SLU-SVPHousing Cooperative in Bakakeng. Approximately 15 minutes away from the city proper by public utility jeepney, the area is divided into two: SLU-SVPOld Site (6 hectares) and SLU-SVP New Site (5 hectares). The *barangay* has 11 *puroks* with 282 dwelling units and 330 households. Such a relatively small number can be attributed to the fact that most of those staying in the *barangay* are connected with Saint Louis University, Saint Vincent Parish and/or the Congregation of the Immaculate Conception of Mary.

The SLU-SVP Housing Cooperative was established in 1971 under the initiative of Fr. Paul Zwaenoepoel of the CICM order who also became President of Saint Louis University. The cooperative, which was initially meant for SLU employees only, later expanded to include residents of Saint Vincent Parish.

Through the help of M + R (Philippines) Foundation and the endorsement of the CICM Missionaries, the cooperative was able to obtain a “soft” loan from Misereor Foundation of Germany. The amount would be sufficient to put up 50 housing units. At the same time, the CICM fathers offered to sell several hectares of land at a “token” price. The land is 3 kilometers from the Baguio City Hall and, at that time, was thick with pine trees and overgrowth.

Since the initial funding for the housing scheme came from the CICM fathers, it was also decided that membership be opened to CICM employees. Support from outsiders, including prominent Baguio residents like the late Dr. Ernesto Abellera, Dr. Marcelo Cabato and Dr. Antonio Adorable, to name a few, helped to establish the cooperative. The construction of the first houses came to fruition with the purchase of 3-4 hectares by the cooperative. It was considered a “simulated sale” for it was practically a donation from the CICM fathers. The construction of the first 50 houses was further facilitated with a

* This section is lifted from a study entitled: *Urbanization In Medium Sized Towns In Third World Countries: A Comparative Study Of The Philippines, Thailand And Kenya: A Report On Baguio City, Philippines* (1993). The study was conducted by the Cordillera Studies Center of the Social Sciences Division, University of the Philippines College in Baguio, through its faculty, namely: Gladys A. Cruz, Fe Marie A. Gacad, Lourdes A. Hamada, Raymundo D. Rovillos and Florence T. Salinas.

grant from Belgium. The area where these 50 houses were built is now known as the Old Site. At present, the housing project encompasses 13.4 hectares. The cooperative acquired it from the CICM at a cost of P7.00 per square meter in the Old Site and P17.00/sq. m in the New Site. The whole area where the housing project is located used to be owned by the Parisas, a family of Ibaloi descent, who sold it to the Palispis family at P1.00/sq. m. The Palispis later sold it at **P1.20/sq. m** to the Milo family who sold it to the CICM at P2.60/sq. m.

To be a member of the cooperative, applicants must have the following qualifications:

- (a) they must have been an SLU or CICM employee for at least three years or a resident of SVP for at least five years;
- (b) have a per capita income of not less than P1,500.00;
- (c) not own any lot anywhere in the country; and
- (d) attend a two-day educational seminar.

Applicants for membership are required to pay a down payment of ~~P500~~ (minimum) and must participate in the *buyanahun* where cooperative members render community services for free. Landscaping, site development, cleaning, road building, etc. are the most common activities in the *buyanahun*. A cooperative member's participation in these activities earns him/her points, which are a major factor considered in awarding houses and lots. But apart from the points that one earns from participating in the *buyanahun*, there is the spirit of community that is inculcated in each member even before he/she is awarded a house and lot. By working side by side with other members (who are one's prospective neighbors), friendship, a sense of belonging and the community spirit are instilled. From the perspective of the cooperative, this contributes to the relative stability and peacefulness of the community. The cooperative also reserves its right to evict members who become a nuisance to the community.

Other criteria for the award of house and lot include the following:

- (a) duration of membership in cooperative;
- (b) time when down payment was given;
- (c) attendance in seminars;
- (d) per capita income of member;
- (e) *buyanahun*; and
- (f)** payment of capital build-up (a member must own a minimum of at least four shares (P200)) which **can** be increased later.

The above criteria correspond to a certain amount of points all of which will add up to 100%.

At present, no *buyanahun* is taking place because there are no awardable lots yet. In addition, the housing cooperative is being transformed into a multi-

purpose cooperative. The cooperative feels that it has already largely satisfied the major need of its members, that is, housing. Although there are plans to look for additional land, lack of funds has forced the cooperative to shelve these in the meantime. Amortization payments are spent mainly on the construction of new housing units. Although grants were its initial funding source, the cooperative aims for greater self-reliance in the future.

As a whole, the SLU-SVP is considered to be one of the more successful housing schemes in the country. As a community, the SLU-SVP *barangay* has put up its own church and multi-purpose hall. Being a private housing scheme, it can be said that the responsibility for planning of the area fell on members of the cooperative themselves. This was facilitated by the fact that some of the residents have professional degrees such as in engineering, architecture and the like. The development of the area has been mainly under the initiative of the cooperative's members and this is part of the *bayanihan* practice in the area.

Transportation services are not a problem, although residents are in favor of more public utility jeepneys. Most of the roads are concreted with funds from the local government (the SLU-SVP Housing Project just recently became a *barangay* separate from Bakakeng Central). Electricity, water and sewerage services are generally adequate.

While the value of houses and lots acquired through the cooperative is generally reasonable, the value of real estate in the vicinity of the SLU-SVP *barangay* has been rising. The fact that a number of private subdivisions, namely Eagle Crest, Rich View, Santo Nino and De Castro Subdivision, are located around the *barangay* has made property within the cooperative prime property. City Hall appraises the cost of land in the area to be from **P1,000** to **P2,000** per square meter.

The SLU-SVP *barangay* is a purely residential area inhabited by housing cooperative members who have been awarded their house and lot. Awardees are given 20 years to complete their amortization payments, upon which the land titles are awarded to them. At present, only 10% have titles.

Ownership of property in this *barangay* is purely private, and the cooperative has adopted policies which will ensure that only the awardees will be the ultimate beneficiaries of the housing scheme. Although some of these rules which limit the rights of awardees to use and dispose of their house and lot have undergone revisions recently, they were imposed to maximize the benefits derived by the community members. Some of these rules are as follows:

First, the cooperative prohibits members from renting out any part of their house and lot. Data, however, show that there are households in SLU-SVP who merely rent. Although the incidence of this is relatively low (**4%**), the

fact that there are members who lease out either rooms or an entire storey of their house implies that this rule is not strictly enforced. Members who migrate out of Baguio typically leave their houses in the care of relatives instead of renting them out to strangers. Rights to the house and lot, however, remain with the cooperative member.

Second, until recently, cooperative awardees were not allowed to sell the rights to their house and lot, except to the cooperative. Today, this legal encumbrance has been dropped: an owner is given a clean title and he/she has the option to sell to anybody; the property can likewise be used as a collateral. A Deed of Transfer can also be issued by the owner provided that his/her name (as original owner) is indicated.

In general, therefore, the awardees of houses and lots are required to reside in the *barangay*. The fact that in order to qualify for membership, one must not own land anywhere in the country accounts for their high compliance. Also, this ensures that awardees will not sell their house and lot once it is awarded to them.

The lots awarded by the cooperative to its qualified members have an area of 246.12 square meters on average. Old Site awardees were given 250 square meters while New Site awardees got smaller lots ranging from 200 to 248 square meters. The houses built by the cooperative consist of two bedrooms, a comfort room, a living room and dining room. Awardees have 20 years to pay, with monthly amortization payments varying between P115 (for those awarded in 1972) and P1,100 (for those awarded in the 1990s). The difference in monthly amortization rates is determined by the construction cost of the house awarded to the member. On average, monthly amortization is P424.96 (standard deviation – 306.13), an amount that is cheap compared to regular rents in other parts of the city.

Year house and lot was awarded to respondent, SLU-SVP		
Year	F	%
1971-75	13	27.1
1976-80	9	18.7
1981-85	9	18.7
1986-90	15	31.3
1991-92	2	4.2
N*	48	100.0

Table 1 shows that 31.3% were awarded their house and lot between 1986 and 1990 while more than one-fourth were awarded in the early 1970s. Although the houses have retained some part of the original design, 92% of the sample have undertaken renovations and improvements in their houses. Many of the original one-story structures (with floor size of 42 square meters) have been renovated and expanded into two-story structures with a wider floor space which accommodates more and bigger rooms. These renovations explain the large difference between the acquisition value (Table 2) and the present value (Table 3) of these properties. Table 2 was derived by adding the awardee's down payment to his total amortization payments for 20 years. This reflects the value of the house and lot before improvements were made. The values shown in Table 3 are the estimates of the respondents themselves as to the highest price at which they will sell their property.

The acquisition values of property in the SLU-SVP *barangay* range from a low of P28,600 (for a house built on a 250-square-meter piece of land and acquired in 1971) to as high as P270,500 (lot size of 250 square meters acquired in 1987). The property awarded in 1991 has a value of P269,720. When compared to the present market value of these properties, it can be noted that values have naturally increased. The average present market value of property in SLU-SVP is P463,522.73, almost 4.5 times higher than the average

Acquisition value of house and lot according to year when it was acquired, SLU-SVP						
Acquisition Value (In Pesos)	Year When Acquired					
	1971-75	1976-80	1981-85	1986-90	1991-92	TOTAL
50,000 and Below	12 (25.0%)	4 (8.3%)	-	-	-	16 (33.3%)
50,001-100,000	2 (4.2%)	5 (10.4%)	5 (10.4%)	-	-	12 (25.0%)
100,001-150,000	-	-	5 (10.4%)	2 (4.2%)	-	7 (14.6%)
150,001-200,000	-	-	-	7 (14.6%)	-	7 (14.6%)
200,001-250,000	-	-	-	3 (6.2%)	-	3 (6.2%)
250,001-300,000	-	-	-	2 (4.2%)	1 (2.1%)	3 (6.2%)
N*	14 (29.2%)	9 (18.8%)	10 (20.8%)	14 (29.2%)	1 (2.1%)	48 (99.9%)

Present Value (In Pesos)	Year When Acquired					
	1971-75	1976-80	1981-85	1986-90	1991-92	TOTAL
100,000 and Below	2 (4.4%)	2 (4.4%)	1 (2.2%)	1 (2.2%)	-	6 (13.3%)
100,001-250,000	3 (6.7%)	1 (2.2%)	2 (4.4%)	6 (13.3%)	-	12 (26.7%)
250,001-500,000	3 (6.7%)	3 (6.7%)	3 (6.7%)	2 (4.4%)	1 (2.2%)	12 (26.7%)
500,001-750,000	1 (2.2%)	-	-	3 (6.7%)	-	4 (8.9%)
750,001-1,000,000	2 (4.4%)	3 (6.7%)	2 (4.4%)	3 (6.7%)	-	10 (22.2%)
1,000,001-1,250,000	1 (2.2%)	-	-	-	-	1(2.2%)
N*	12 (26.7%)	9(20%)	8 17.8%)	15 (33.3%)	1(2.2%)	45 (100%)

Mean Acquisition Value: P105,806.47

*Number of Valid **Cases**

acquisition value. This reflects not only the improvements made by the awardees but also the increasing value of property in the Bakakeng area where several large subdivisions are located. The generally favorable condition of social services like water, electricity, garbage collection and transportation services also accounts for this.

Impact of the SLU-SVP Housing Project**

Community-building

The housing cooperative is unique, in the sense that unlike other shelter programs, **SLU-SVP** did not only build roofs. It has built a community with strong bonds and a cooperative spirit.

** This section is based on an article, "A village built by a cooperative", by Maurice Malanes, Philippine News and Features, published by *The Sunday Chronicle*, March 17, 1996. Mr. Malanes is currently a staff member of Tebtebba Foundation.

The community bond is deeply rooted in the *bayanihan* (cooperative self-help) principle which the SLU-SVP stressed at the very beginning. Through what they call “sweat equity”, the cooperative’s pioneering members, many of them bringing their families along, would take part each Sunday in site development such as building roads, digging, drainage and laying down culverts. They even dug up and constructed the septic tanks through “sweat equity”.

Attorney Corpuz, one-time cooperative president explains:

“*Bayanihan* is a principle of self-help which is of a rural value but which the cooperative believes can have an urban application. It’s being cultivated as a primary value in the newly emerging community which has been motivated by sound principles, namely,

- (a) through *buyanihan* work, the future awardees would be evolving a real community, not a mere collectivity, and
- (b) through *bayanihan* work, they would be lightening each other’s burden of paying a higher cost of development.

The *bayanihan* sweat equity enabled the first awardees to pay a minimal monthly amortization of as low as P115 to P116. “The amount was so small that I would even forget to pay it because my water and electricity bills were even bigger,” says Corpuz.

The Bakakeng housing awardees were lucky to get their lots at almost giveaway prices from CICM priests who had bought wide tracts of land in the area for a seminary. The awardees were also able to get grants and soft loans from Catholic-based funders in Europe.

But SLU-SVP liaison officer Renato Fernandez says outside funding was not the key factor behind the success of the housing program. “The key factor is our having internalized the principles of cooperativism,” he notes. He cites many “fly-by-night” cooperatives that have failed although they received multi-million-peso seed funds from government lending institutions.

The *bayanihan* spirit and community bonding can be seen in every aspect of the *barangay*’s life, in disaster situations or during festivals. In the aftermath of a killer quake in 1990, for example, the community moved as one in rebuilding damaged homes. Attorney Corpuz writes:

“The pioneers narrate how they had to be united to be able to meet emergency cases. When an intruder was sighted loitering in the area, one would immediately make the corresponding signal, like striking an iron post to produce the warning sound, so that almost simultaneously, everyone came out to chase and apprehend the intruder.”

One source of pride for the Bakakeng residents is that they helped fulfill the dream of Fr. Luc Colla, a Belgian CICM priest assigned to the area, of putting up a chapel. While they humbly call what they built a chapel, it actu-

ally looks like an imposing cathedral. They built it through collective sweat equity and by raising funds for it through raffles.

In no time, Bakakeng became a new *barangay* with two sets of officers: the cooperative's board of directors and the *barangay* council. It also became a full-fledged Catholic parish.

Community development

In the process of building their shelter, the members of the SLU-SVP Housing Cooperative accomplished projects that would enhance the holistic development of the emerging community. They planted trees around the village, implemented a continuing education program among officers and members, conducted seminars and workshops for women and youth sectors of the community, and sent members to participate in various cooperative housing seminars both within the country and abroad (Alterplan, undated:8).

To respond to the various needs of the community, the cooperative has transformed itself into a multi-purpose cooperative. It has branched out into the establishment of credit, consumer and transport operations, thereby making cooperativism a virtual way of life for the members (Alterplan, undated: 9).

Improving the quality of life through self-development

The impact of the cooperative on the members' lives is evident. Many former ordinary teachers and employees at SLU have become lawyers, or masteral and doctorate degree holders. Some lawyers have become judges, and others have succeeded in business. "Since they no longer have to worry about high rentals, they can now focus on their self-improvement," explains Attorney Corpuz.

4. DESCRIPTION OF THE INSTITUTION RESPONSIBLE AND ITS ORGANIZATIONAL ASPECTS

The SLU-SVP Housing Cooperative was born out of the union of the dreams of two institutions, namely Saint Louis University and Saint Vincent Parish. Sometime between 1967 and 1971, as Fr. Zwaenoepoel, CICM, then President of SLU, was figuring out what he could do to help his employees, Fr. Paul Bohlen, CICM, was likewise concerned about the plight of his parishioners at the lagoon area. During the summer period of 1967, SLU opened two programs: a Seminar-Workshop on Cooperatives and Community Development, and a college course entitled "Town and Country

Planning”(unpublished report by the SLU-SVP Housing Cooperative).

As a result of the seminars and workshops, some participants who were employees of SLU and parishioners of SVP gathered to look into the possibility of operationalizing a housing cooperative. Six committees were created to prepare the various studies needed to work on the project. M + R (Philippines) Foundation, Inc., then based in SLU, was called upon to aid the group, to study the administrative, technical, organizational, educational and financial aspects of the undertaking. This initial group became the coordinating committee.

To facilitate the organization and registration of the housing cooperative, the coordinating body invited a representative of the Bureau of Cooperative Development Authority (BCOD) to sit in with them. A pre-membership seminar was held. Then a general assembly was organized to elect the first Board of Directors. On February 10, 1971, the SLU-SVP Housing Cooperative, Inc. came into being (Corpuz, undated:56).

At present, the cooperative has transformed itself into a multi-purpose cooperative, with credit, transport and consumer components. The leadership is composed of professionals: lawyers, teachers and clerks of SLU and SVP.

5. PROBLEMS OR OBSTACLES ENCOUNTERED AND HOW THEY WERE OVERCOME

The housing cooperative encountered a few problems in the course of implementing its plans and realizing its dreams. There was the problem of inflation, and consequently, the increase in the price of construction supplies, which almost halted the implementation of Phase IV of the project. The cooperative solved this problem by obtaining soft loans from local as well as foreign lending agencies.

Then, there was also the problem of scarcity of land for expansion. After the completion of Phase IV, around 100 applicants hoped and prayed that they too would be awarded a house and lot. They continued to attend *bayanihan* works and joined in the educational and socio-cultural activities of the cooperative. But because they were aware of the fact that there was no more land on which to build more houses, many of them were losing hope. Even some members of the board were contemplating putting an end to the housing project, and dissolving the cooperative. But the majority of them opposed the idea. With great concern, the Board of Directors thought of remedies. They decided to venture into an entirely new, practically self-help scheme, to start a new phase financed by housing loans being offered by the government (PAG-IBIG).

Again, they succeeded in purchasing a two-hectare lot in Ambiong, La Trinidad, Benguet, with a loan from PAG-IBIG (SLU-SVP Cooperative Report, undated).

6. EFFECTS OF THE PRACTICE/INNOVATIVE EXPERIENCE

The experience has brought about tangible and intangible, and immediate as well as long-term effects on the cooperative members, their families and their dependents. The effects are summarized as follows:

- (a) The housing project has built a community with strong bonds and a cooperative spirit. The value of cooperation is something that pioneers of the project will treasure and pass on to succeeding generations.
- (b) Integrated community development: The residents of Bakakeng learned that building a roof over their heads was not the only key to social development. Hence, they ventured into credit, consumer and transport operations, skills training and seminars, and the like.
- (c) Improvement in the overall quality of life: The ultimate result of the housing cooperative was an increase in the community's overall quality of life. Once the basic need for housing was fulfilled, the people were able to afford better food, pursue higher education and engage in leisure.

7. SUITABILITY AND POSSIBILITY FOR UPSCALING

The SLU-SVP Housing Cooperative has shown that with cooperation, perseverance and networking/linkages, the hitherto elusive dream of owning a house can be achieved – and it is teaching other people how this can be done.

The SLU-SVP has sustained its concern for the growing housing needs of the Cordillera Administrative Region. It is engaged in the continuing efforts to address the housing shortage. It also recognizes that its experience is a critical tool in helping the government address the human settlement problem (Alterplan, undated: 10).

The SLU-SVP community has been very supportive and accommodating of other visiting cooperatives that participated in the study tours conducted by various non-governmental and governmental organizations. They have willingly accepted them into their homes during interviews and gladly entertain questions. From time to time, housing advocates from Canada, USA and Manila come to visit the community and study the SLU-SVP Housing Cooperative scheme.

8. SIGNIFICANCE FOR (AND IMPACT ON) POLICY-MAKING

The success of the SLU-SVP Housing Cooperative has inspired policy-makers tremendously. National and regional government and non-governmental institutions have tapped the cooperative's wealth of experience and know-how in addressing the human settlement problem. The officers of the cooperative have served as resource persons, consultants and advisers to housing bodies in the Philippines and abroad.

9. POSSIBILITY AND SCOPE OF TRANSFERRING TO OTHER COMMUNITIES OR COUNTRIES

The experience can be replicated by GOs and NGOs in other communities and countries provided the following basic requirements are met:

- (a) Potential beneficiaries and partners should be organized and reminded, if not taught, of basic principles of cooperativism.
- (b) The price of amortization for a land grant or sale (from private and public institutions) should be within the means of the beneficiaries.
- (c) If it emphasizes the idea of partnership and cost-sharing, the project must target people with the capacity, no matter how minimal, to pay. This suggests that potential beneficiaries must be gainfully employed or at least have regular sources of income. The point to emphasize here is that the problem of housing should be seen within the broader context of fundamental policy concerns such as employment and alleviation of poverty.
- (d) The practice of inter-agency linkages and networking for sharing of financial, technical and other resources should be emphasized.

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