A Place to Live
More Effective
Low-Cost Housing
in Asia
The International Development Research Centre is a public corporation created by the Parliament of Canada in 1970 to support research designed to adapt science and technology to the needs of developing countries. The Centre’s activity is concentrated in five sectors: agriculture, food and nutrition sciences; health sciences; information sciences; social sciences; and communications. IDRC is financed solely by the Parliament of Canada; its policies, however, are set by an international Board of Governors. The Centre’s headquarters are in Ottawa, Canada. Regional offices are located in Africa, Asia, Latin America, and the Middle East.
A PLACE TO LIVE: More Effective Low-Cost Housing in Asia

Editor: Y.M. Yeung
Dans un climat d'urbanisation rapide et de pauvreté générale, le problème du logement des populations pauvres constitue un défi pour la plupart des gouvernements de l'Asie. Cet ouvrage passe en revue les principaux programmes d'habitations à loyer modéré qui existaient à la fin des années 1970 dans six pays asiatiques.

A Hong Kong et à Singapour, les programmes de logements sociaux ont contribué considérablement à répondre aux besoins d'une grande portion de la population. Cet ouvrage examine l'expérience récemment acquise dans l'aménagement de nouvelles villes et la construction subséquente de logements sociaux. Dans les deux villes-états, on a tenté de mettre l'accent sur la gestion du logement en l'adaptant plus étroitement aux besoins, nouveaux et réels, de la population.

En Thaïlande, aux Philippines, en Malaisie et en Indonésie, des programmes semblables, mais adaptés aux pays, ont été mis sur pied afin d'améliorer les conditions d'habitation de la population pauvre. La plupart de ces programmes visent plus particulièrement les bidonvilles et les taudis des grandes villes, mais certains portent sur les besoins d'habitation de la population rurale. Ces pays ont lancé beaucoup de projets d'aménagement des sites et des services et d'amélioration des services existants. Leurs gouvernements accordent de plus en plus d'attention au problème du logement, et ce changement d'attitude a été renforcé par l'aide financière internationale qu'ils reçoivent depuis quelques années. Des projets innovateurs entrepris par la population même, qui a dans une certaine mesure réussi à satisfaire ses propres besoins d'habitation, viennent s'ajouter en complément des programmes subventionnés par des organismes nationaux et internationaux.

Résumé

Frente a la acelerada urbanización y expandida pobreza, la vivienda para los grupos menos favorecidos se ha convertido en un reto para la mayoría de los gobiernos Asiáticos. Este volumen reseña los principales programas de vivienda de bajo costo realizados a finales de los setentas en seis países Asiáticos.

En Hong Kong y Singapour, el progreso de los programas de vivienda popular para hacer frente a las necesidades de grandes sectores de la población ha sido considerable. Se resume la experiencia reciente en desarrollo de nuevas poblaciones y la provisión de vivienda popular. En ambas ciudades-estados ha habido un intento por colocar mayor énfasis en la administración de la vivienda, haciéndola más receptiva a las necesidades nuevas y reales.

En Tailandia, Filipinas, Malasia e Indonésia, han surgido programas similares, específicos de cada país, para mejorar las condiciones de vivienda de los pobres. La mayor parte de estos se centran en los tugurios y barrios marginales de las grandes ciudades, aunque algunos están dirigidos a las necesidades de vivienda de la población rural. Entre los proyectos destacados en estos países están los de lotes con servicios y los de mejora comunal. Los gobiernos respectivos dedican cada vez más atención a la vivienda para lo cual han contado con el respaldo de la asistencia internacional en los últimos años. Complementando estos programas apoyados nacional e internacionalmente están también los empeños innovadores de la misma gente, los cuales han alcanzado un cierto grado de éxito en la provisión de la vivienda propia.

Resumen
Contents

Foreword 5
Preface 7
Introduction 11

New Towns in Singapore  Liu Thai-Ker, Lau Woh Cheong, and Loh Choon Tong 27

Management of Singapore’s New Towns  Lim Kok Leong, Chin Kein Hoong, Chin Koon Fun, Leslie Goh, and Ong Sze Ann 49

Low-Cost Housing in Malaysia: A Review of Public Sector Involvement  Tan Soo Hai 65

Low-Income Housing in Malaysia: A Qualitative Evaluation of Alternative Approaches  Tan Soo Hai and Hamzah Sendut 79

Recent Trends in Low-Income Housing Development in Thailand  Sidhijai Tanphiphat 103

Urban Growth, Housing, and Slum-Upgrading Programs in Bangkok  Pree Buranasiri 121

Urgency of a Slum-Improvement Program in the Philippines  National Housing Authority 133

Bagong Lipunan Sites and Services Program: The Philippine Experience in Rural Housing and Development  Arturo D. Aportadera 147

Assessing Project Impacts  Douglas H. Keare 157

Kampung-Improvement Program: An Indonesian Experience  Suyono 171

Housing Needs and Related Urban-Development Programs and Processes in Hong Kong  E.G. Pryor 185

Public-Housing Management in Hong Kong’s New Towns  Fung Tung 199

Contributors 215

Appendix: Currency Conversion Table 216
Bagong Lipunan Sites and Services Program: The Philippine Experience in Rural Housing and Development

Arturo D. Aportadera

As in most Third World countries, development in the Philippines has been largely uneven. Development is concentrated in urban areas, attracting rural folk to the cities and causing congestion and a rise in urban slums. The rural areas, on the other hand, further stagnate and continue to lose people needed to till the fields. The Philippine Human Settlements Program is the government’s response to the need for a rational, efficient, and effective use of the country’s resources for the development of successful communities.

The national government, through the Ministry of Human Settlements (MHS), has focused attention on these and other related problems, and identified the following institutional goals that underscore its programs and projects:

a) optimum use of land as a national resource in the public interest rather than as a commodity subject to price speculation and indiscriminate use;

b) economic success of settlements through the use and development of existing resources and continuing provision of livelihood opportunities for the people;

c) delivery of appropriate technology that fits the needs of Philippine industry and other users of the technology;

d) existence of sufficient housing facilities including basic services necessary for human living; and

e) protection, conservation, and regeneration of all natural resources including all life-supporting elements in land, air, and water.

The Bagong Lipunan Sites and Services (BLISS) Program

To date, the most tangible manifestation of this human settlements program is the Bagong Lipunan Sites and Services Program (BLISS). This program applies the humanist concept of community building in both rural and urban settings.

The Rural BLISS Program is designed primarily to put up model communities of 50 families each in every municipality in the country. To demonstrate the human settlements approach, each Rural BLISS I site is provided with the minimum requirements for a healthy and better community life.

About 300 sites are programmed for completion annually, giving the
Table 1. Summary report on Rural BLISS Program (September 1980).

<table>
<thead>
<tr>
<th>Status of project</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical development</td>
<td></td>
</tr>
<tr>
<td>For development Ongoing</td>
<td>256</td>
</tr>
<tr>
<td>Completed</td>
<td>108</td>
</tr>
<tr>
<td>Total</td>
<td>448</td>
</tr>
<tr>
<td>Number of beneficiaries</td>
<td></td>
</tr>
<tr>
<td>Projected</td>
<td>16060</td>
</tr>
<tr>
<td>Existing</td>
<td>9660</td>
</tr>
<tr>
<td>Housing/dwelling units</td>
<td></td>
</tr>
<tr>
<td>Projected</td>
<td>16060</td>
</tr>
<tr>
<td>Existing</td>
<td>5400</td>
</tr>
</tbody>
</table>

Table 2. Regional distribution of BLISS projects.

<table>
<thead>
<tr>
<th>Region</th>
<th>1979</th>
<th>1980</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>22</td>
<td>13</td>
<td>35</td>
</tr>
<tr>
<td>II</td>
<td>16</td>
<td>19</td>
<td>35</td>
</tr>
<tr>
<td>III</td>
<td>21</td>
<td>17</td>
<td>38</td>
</tr>
<tr>
<td>IV</td>
<td>27</td>
<td>14</td>
<td>41</td>
</tr>
<tr>
<td>V</td>
<td>14</td>
<td>24</td>
<td>38</td>
</tr>
<tr>
<td>VI</td>
<td>26</td>
<td>16</td>
<td>42</td>
</tr>
<tr>
<td>VII</td>
<td>12</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>VIII</td>
<td>10</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>IX</td>
<td>8</td>
<td>30</td>
<td>38</td>
</tr>
<tr>
<td>X</td>
<td>25</td>
<td>23</td>
<td>48</td>
</tr>
<tr>
<td>XI</td>
<td>11</td>
<td>16</td>
<td>27</td>
</tr>
<tr>
<td>XII</td>
<td>20</td>
<td>42</td>
<td>62</td>
</tr>
<tr>
<td>Total</td>
<td>212</td>
<td>236</td>
<td>448</td>
</tr>
</tbody>
</table>

program about 5 years to put up 1500 communities starting in 1979. As of late 1980, the program was well in place with a much larger number of beneficiaries and dwelling units projected in the future (Table 1). The regional distribution of BLISS projects is portrayed in Table 2.

To provide BLISS residents with more opportunities for economic advancement, the BLISS program has intensified the provision of livelihood projects on every BLISS site. As model communities, BLISS I sites are envisioned to have all the basic amenities of human life. Thus, arrangements were made whereby various support agencies provide basic social services to BLISS communities. These services include water, power, food, clothing, shelter, health services, education and technology, sports and recreation (Figure 1), ecological balance, and mobility.

Program Management

The Cabinet Coordinating Committee is the highest policymaking body for the BLISS program. It has the Minister of Human Settlements as Chairman, and as members the Ministers of Planning, Agriculture, Budget, Education and Culture, Industry, Labour and Employment, Local Governments and Community Development, National Defense, Natural Resources, Public Works, and Communications and Trade.

This committee is assisted by the Ministry of Human Settlements as
Program Secretariat with the Human Settlements Deputy Minister as Secretary-General. Program management for the Rural BLISS Program is the responsibility of the Rural BLISS I Secretariat headed by the Program Manager.

Program Components

As a network of interlocking systems seeking to answer the total needs of the community, the BLISS I program has identified five project components that characterize every BLISS community.

Organizational Development

A major factor contributing to the success of the BLISS program is participation by people. As a development strategy, BLISS deliberately veers away from the concept of mendicancy or simple distribution of benefits. Instead, BLISS makes people not only receivers of help, but also partners in development. By organizing the beneficiaries into the Bagong Lipunan Community Association (BLCA), the collective efforts of the residents are harnessed to the full.

As an organization, the BLCA serves as a channel through which government services and efforts are delivered, and as a catalyst for the sociopolitical and economic growth of the community (Figure 2). To a certain extent, the success of these organizations as service channels and catalysts for growth is a measure of the community's level of self-reliance.
Members of the Bagong Aplaya Bagong Lipunan Community Association coming ashore after a day's fishing.

Through the organization development specialists (who are assigned by implementing entities for a minimum of 6 months on a BLISS site), planned and guided social change processes and innovations are introduced, take root, gain acceptance, and become a part of the normal behaviour of the community. Organizational development starts by encouraging people to participate in community-level planning processes; later, it goes to the provision of training for skills and management development; and eventually it involves periodic review and assessment processes that enable the associations to make decisions on their own.

Site Development

The initial concern for a BLISS community is basically the creation of a physical environment conducive to living. This is primarily to give the occupants a healthier and more decent place in which to live and to provide them with more chances for social and economic growth. Thus, efforts are made to provide services and physical facilities such as roads and footpaths, drainage systems, water and power supplies, schools, barangay centres, and clinics. The design of durable and practical houses is based on the aesthetics and cultural preferences prevailing in the area (Figure 3). The BLCA plays a major role in the physical maintenance of these facilities and community buildings. This, in fact, serves as the initial exercise to test the strength of the community in that its success depends on how well people cooperate and help one another in getting things done for their community.

Service Delivery

As model communities, BLISS sites exemplify the efficient and effective
delivery of basic services by government agencies. Thus, BLISS beneficiaries are trained to negotiate with various government agencies for the delivery of basic social services to their communities. Annual forums for these negotiations are held at the local and regional levels and are known as Service Integration of Government Agencies (SIGA) conferences. An example of the kinds of services negotiated at such meetings is provided in Table 3.

Shelter Provision

BLISS I house design and construction provide the basic minimum space requirement for healthy and enjoyable living for an average Filipino family. Indigenous and durable construction materials and local architectural motifs are incorporated in the design to reflect Filipino traditions, culture, and beliefs.

Whereas the houses constructed initially in 1979 and 1980 were of urban-type bungalow style, emphasis this year will be placed on elevated houses of concrete or semi-concrete materials. The lower portion will serve initially as an area for generating livelihood, but can ultimately accommodate more living space upon the increase of family size and income.

Livelihood Development

The introduction of livelihood projects in BLISS sites is one major factor differentiating BLISS from past efforts by government in relocation and housing. Whereas past efforts effectively separated residents from their sources of income, BLISS I provides each beneficiary with a wealth of
Table 3. Services negotiated by Rural BLISS I projects during the 1980 SIGA regional conference.

<table>
<thead>
<tr>
<th>Negotiated services</th>
<th>I</th>
<th>II</th>
<th>III</th>
<th>IV</th>
<th>V</th>
<th>VI</th>
<th>VII</th>
<th>VIII</th>
<th>IX</th>
<th>X</th>
<th>XI</th>
<th>XII</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>5</td>
<td>20</td>
<td>24</td>
<td>18</td>
<td>12</td>
<td>84</td>
<td>10</td>
<td>2</td>
<td>8</td>
<td>45</td>
<td>17</td>
<td>2</td>
<td>247</td>
</tr>
<tr>
<td>Water</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>6</td>
<td>10</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>13</td>
<td>5</td>
<td>2</td>
<td></td>
<td>55</td>
</tr>
<tr>
<td>Power*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Livelihood (including clothing)</td>
<td>3</td>
<td>30</td>
<td>19</td>
<td>21</td>
<td>8</td>
<td>23</td>
<td>24</td>
<td>16</td>
<td>5</td>
<td>30</td>
<td>7</td>
<td></td>
<td>186</td>
</tr>
<tr>
<td>Mobility</td>
<td>3</td>
<td>4</td>
<td>6</td>
<td>12</td>
<td>9</td>
<td>26</td>
<td>8</td>
<td>6</td>
<td>2</td>
<td>7</td>
<td>1</td>
<td></td>
<td>91</td>
</tr>
<tr>
<td>Medical services</td>
<td>2</td>
<td>21</td>
<td>8</td>
<td>6</td>
<td>4</td>
<td>80</td>
<td>17</td>
<td>6</td>
<td>5</td>
<td>13</td>
<td>1</td>
<td>2</td>
<td>165</td>
</tr>
<tr>
<td>Sports and recreation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>8</td>
<td>7</td>
<td>4</td>
<td>2</td>
<td></td>
<td>45</td>
</tr>
<tr>
<td>Education</td>
<td>2</td>
<td>13</td>
<td>10</td>
<td>22</td>
<td>14</td>
<td>69</td>
<td>13</td>
<td>3</td>
<td>2</td>
<td>11</td>
<td>5</td>
<td>1</td>
<td>165</td>
</tr>
<tr>
<td>Ecological balance</td>
<td></td>
<td>4</td>
<td>2</td>
<td>12</td>
<td>2</td>
<td>11</td>
<td>8</td>
<td>5</td>
<td>2</td>
<td></td>
<td>3</td>
<td>1</td>
<td>50</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
<td>95</td>
<td>78</td>
<td>96</td>
<td>55</td>
<td>311</td>
<td>93</td>
<td>43</td>
<td>34</td>
<td>121</td>
<td>54</td>
<td>9</td>
<td>1006</td>
</tr>
</tbody>
</table>

*Power is assumed to be provided already by the implementing agency.
opportunities to earn more within the BLISS site itself through small-scale livelihood projects. Though these projects are intended initially for home consumption by the beneficiaries, it is estimated that they could ultimately provide each family with a minimum of P300 (US$40)/month in additional income, which is enough to meet their basic home requirements and also to pay for monthly amortization of their housing units.

**Land Ownership and Usufruct Arrangement**

As a national program, BLISS helps to reorient the attitudes of the people toward land: from the traditional concept of land as an individual property to one of using it as social resource. Thus, leasehold arrangements are adopted as the operating rule in BLISS. Through the usufruct arrangement for use of land, the government owns the land whereas the BLISS beneficiaries are entitled to its use and the gains derived therefrom. BLISS demonstrates that under this system, security of tenure, lower loan repayments, and income-generating projects are assured by the government; and a freehold title need not be preferable.

**Beneficiary Selection**

Residents of a BLISS community are selected through a process following a set of procedures and criteria prepared by the BLISS I Secretariat. Selection is done locally by a selection committee usually headed by the local mayor. Assisting the mayor is the vice-chairman who is a local representative of the MHS, usually, the Human Settlement Officer (HSO). Other members are: a parish priest, a local social worker, the highest education official in the municipality, the president of a local civic group, and a representative of the implementing entity, usually the project manager.

Selection criteria state that BLISS beneficiaries must:
- be a Filipino citizen
- be a resident of the municipality (where the BLISS site is located) for at least 3 consecutive years prior to filing of application
- have a gross family income not exceeding P500 (US$66.7)/month
- be a member of a nuclear family of at least four but not exceeding six members; extended families must not exceed eight members
- be of good moral character
- be head of the family, including single persons with dependents numbering not more than seven
- be 45 years old and below
- be willing to abide by the rules and regulations of MHS
- have no existing, inheritable, or transferable real property or pending application with any government housing project, and
- have no history of habitual default in loan repayment.

For every BLISS site, 30% of the beneficiaries must come from the government sector. They must possess skills related either to livelihood propagation or to organizational development because they will serve to induce development in the BLISS community. This group of beneficiaries must satisfy the same criteria except that their monthly income should not exceed P1000 (US$133)/month. Preference will be given to social groupings be they families, clans, or occupational groups.
Repayment

Repayment of the monthly amortization for the housing units commences upon completion of the one-year residence grace period. Although the amount varies from one site to another, the average monthly amortization is P150 (US$20)/month. The money, collected by a representative of the implementing entity, is deposited in a separate account for BLISS collections in a local bank, for which the implementing entity is accountable to the MHS.

Model Communities

As model communities, BLISS sites serve a variety of functions. Primarily, through the BLCA, BLISS is considered as a private entity functioning as a multipurpose cooperative, managing and operating the community and its facilities. Likewise, it acts as a mechanism integrating government and private community development efforts at the local level. It also serves as a demonstration and testing ground for human settlements strategies and policies. In effect, it can be considered a growth point for the surrounding areas. Basically, however, BLISS sites serve several functions.

Technology Outpost

A BLISS community uses and adopts simple technologies that can easily be learned at the barangay level. With such technologies, productivity in rural areas can be increased, the quality of life in the household and community can be improved, and social attitudes will begin to accept the technology induced.

Laboratory for Community Learning

BLISS sites accelerate the realization of self-managing and sustaining communities. By training the people in project development and management as well as the use of resource potentials, they provide a place for development of skills on project maintenance and capability in building requirements for the community, specifically for livelihood.

Demonstration Centre

Changes in the level of awareness of people living in surrounding areas occur to a point where the people’s need for a practical knowledge is satisfied due to the BLISS site’s visibility as an outpost of technology. Thus, the BLISS sites serve to diffuse valuable information and to enhance the lives of people in surrounding communities (Figure 4).

Production and Marketing Centre

The BLISS site also serves as a focal point in fostering the economic development of surrounding communities. With government inputs being channeled to BLISS, it becomes the most logical starting point for deter-
mining the appropriate mix of enterprise that may spread to surrounding areas. Through forward and backward linkages acquired through multigeneration projects, the BLISS community creates a high level of interdependence with neighbouring areas.

Conclusions

From its humble beginning, the Rural BLISS I Program has paved the way for the delivery of shelter to the Filipinos. Up to 1980, the following may be observed:

1. Delivery of low-cost housing is based on the affordability of the recipient to pay for the amortization of the housing unit. A viable livelihood program must go hand-in-hand with housing to augment income and increase capability to pay. Rural BLISS is now receiving repayments from beneficiaries who previously were not able to do so. A national livelihood program, which began in 1982 as the Kilusang Kabuhayan at Kaunlaran (KKK), had its roots also in the BLISS experience.

2. The maintenance of a grass-roots organization to attain capability for self-management is vital. The Bagong Lipunan Community Association (BLCA) required consistent management guidance. The Ministry of Human Settlements (MHS) launched the estate management program to provide the necessary support for the management and organizational development requirements of the BLCA. Coordination with other government agencies in the delivery of the 11 basic services to the BLISS communities is also managed by the estate managers.

3. Recent experience showed that the use of indigenous materials such
as bamboo or grass, despite their relative abundance was found to be insufficient. In 1982, new building materials and designs were used in flexi-homes. These are two-storey prefabricated buildings that could be built in stages, according to the capability of the beneficiary to pay. These are made of durable materials and are inspired from old Filipino shelter designs.

4. The experience in BLISS, both rural and urban, has also evolved into a national shelter program financed by contributions from all Filipino employees. This is known as the PAG-IBIG fund.