



Resilient Retreat Guide

IMPROVING PLANNED RESETTLEMENT PRACTICES IN THE PHILIPPINES

A Knowledge Product of the Project Linking Disaster Risk Governance and Land-use Planning: The Case of Informal Settlements in Hazard-prone Areas in the Philippines, Vietnam and Thailand (LIRLAP) (2019-2025)

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Glossary

4PH Program (Pambansang Pabahay Para sa Pilipino):

Housing program aiming to build 1 million units per year through in-city, mid- to high-rise developments. It seeks to eliminate informal settlements and address the housing backlog by partnering with LGUs and private developers.

BP 220 (Batas Pambansa Blg. 220): Legal framework that sets the standards for planning, design, and construction of economic and socialized housing in the Philippines.

CLUP (Comprehensive Land Use Plan): Planning document prepared by local government units (LGUs) that guides the allocation and regulation of land use within their jurisdiction. It identifies areas for residential, commercial, industrial, agricultural, and protected uses and serves as a key tool for urban development, zoning, and infrastructure planning.

Community Mortgage Program (CMP): Government financing scheme in the Philippines that enables organized informal settler families to purchase the land they occupy or relocate to. Through CMP, communities can collectively access affordable loans for land acquisition, site development, and housing construction, promoting secure tenure and community-driven development.

IPCC (Intergovernmental Panel on Climate Change): The international scientific body established by the United Nations to assess the science, impacts, and potential responses to climate change. The IPCC produces comprehensive assessment reports that inform global climate policy, based on contributions from thousands of scientists worldwide.

ISFs: Households living in areas without formal land tenure, often lacking legal rights to the land they occupy. ISFs typically reside in informal or unplanned settlements, often in housing units or dwellings constructed in danger areas.

LIRLAP: A research project, officially named “Linking Disaster Risk Governance and Land-use planning”. It is funded

by the German Federal Ministry of Research, Technology and Space (BMFTR).

Local Government Units (LGUs): Administrative divisions in the Philippines responsible for local governance and service delivery. LGUs include provinces, cities, municipalities, and barangays (villages or neighborhoods). They play a key role in implementing national policies at the local level, including land use planning, resettlement programs, disaster risk management, and community development.

Oplan Likas (Lumikas para Iwas Kalamidad at Sakit):

Was a Philippine government initiative launched in 2011 to relocate more than 100,000 informal settler families (ISFs) living in high-risk areas along major waterways in Metro Manila.

People’s Plan: Participatory approach to resettlement formed by People’s Organizations where a community development plan and site-development plan is set up and communities take the lead: Selecting sites, designing housing, and identifying needs. People’s Plans aim to ensure that resettlement is people-driven, responsive to actual needs, and developed in partnership with government agencies.

Relocation: The physical act of moving people from one place to another. Often seen as one component of the broader resettlement process.

Resettlement: The broader process of restoring people’s lives in a new location after relocation, including housing, infrastructure, services, and livelihoods. Commonly used in the Philippine context to describe the movement mainly of informal households in infrastructure, post-disaster or risk-related contexts.

Retreat: A planned and proactive strategy to move people or infrastructure away from hazard-prone areas to reduce risk, typically supported by land-use planning and livelihood re-establishment.

1. Scope and purpose of the guide

Why this guide?

Planned and managed retreat – in practice often referred to as resettlement or relocation – has emerged as a relevant climate change adaptation strategy and a driving force of urban development in Metro Manila and other rapidly growing cities worldwide. In Metro Manila and Luzon alone, over 200,000 families or an estimated 1.2 million individuals have been resettled in the past decades to more than 70 designated resettlement sites across the metropolis and particularly to its surrounding provinces (Joly Homes Foundation 2020).

To be moved from the home to another location represents a critical juncture in the lives of those affected. While such resettlement can open new opportunities, it also poses significant risks – social, economic and psychological – to the resettled individuals. Further, for the authorities and institutions involved, it is a similarly complex undertaking, involving coordination across multiple levels of governance while needing substantial resource allocation for years, often reshaping the urban fabric and function of the host municipality.

Given these complexities, numerous policies and ordinances have been passed and practical guides have been developed by various institutions to provide step-by-step support for planning and implementing resettlement initiatives. Rather than duplicating these existing resources, this guide intends to complement them

and shifts the focus to **what truly matters for resilient retreat**. This guide provides actionable entry points to enhance the resilience of resettlement efforts – for both the communities affected and the institutions involved. It draws on insights from a six-year research initiative, the LIRLAP project (<https://lirlap.raumplanung.tu-dortmund.de/>), which combined fieldwork, academic research, and stakeholder workshops to generate evidence-based recommendations.

Our goal is to inspire spatial planners, practitioners, policymakers, and stakeholders to refine their approaches, ensuring resettlement not only mitigates risks but also creates pathways for more sustainable and inclusive urban futures.

For whom is this guide?

This guide is designed to serve a diverse audience involved in resettlement processes, ensuring its relevance across different roles and levels of engagement:

- **Practitioners:** The guide provides consistent and evidence-based frameworks to practitioners such as urban planners, employees in Local Government Units (LGU), National Government Agencies (NGA), Non-Governmental Organizations (NGO), Civil Society Organizations (CSO) representatives of interest groups such as Homeowners' Associations (HOA), individuals and communities directly affected by or preparing for resettlement.

Guidelines for reading

Handbook on Resettlement. A Guide to Good Practice. Asian Development Bank
<https://www.adb.org/documents/handbook-resettlement-guide-good-practice>

Planned Relocation in the Context of Disasters and Climate Change:
A guide for Asia Pacific National Societies – <https://disasterlaw.ifrc.org/node/857>

Resettlement Guidance and Good Practice. European Bank for Reconstruction and Development (EBRD):
<https://www.ebrd.com/home/news-and-events/news/2017/ebd-launches-new-resettlement-guidance-and-good-practice-publication.html>





- **Decision makers:** Policymakers and political leaders will find valuable insights and entry points to support evidence-based decision-making and promote effective governance of resettlement processes.
- **Scientific community:** Researchers and academics can use this guide to deepen their understanding of resettlement impacts, contribute to ongoing discussions, and refine frameworks and approaches for resilient retreat.

How to use this guide?

This retreat guideline contains the chapters 1. Introduction, 2. Context, 3. Practical Guide and 4. Ways Forward. The **Introduction** explains the scope and purpose of the guideline. The **Context** sets the scene on the meaning, the realities and the practices of retreat. The **Practical Guide** is the heart of the guideline while the concluding **Ways Forward** provide an outlook on retreat practices.

The practical guide of chapter three is structured around four overarching themes that address critical aspects of resilient retreat. Each theme provides:

Background and Insights: A concise overview introducing findings and explaining the relevance of the theme in the context of resettlement.

Entry points and recommendations: Practical entry points for strategic action are proposed, accompanied by targeted recommendations.

To enhance the usability, the guide includes practical insights – briefly highlighted sections featuring case studies, data analysis and examples drawn from the field to demonstrate solutions and concepts.

Readers are encouraged to explore topics most relevant to their needs. Whether seeking foundational knowledge or actionable recommendations, this guide is designed to equip users with the tools necessary to improve outcomes for communities and institutions engaged in resettlement endeavours.



There are still many highly vulnerable informal settlements in Metro Manila. The residents of these settlements are at high risk of being resettled if they live in an official danger zone.

2. Context: Retreat — Planned resettlement in the era of climate change

Understanding retreat, resettlement and relocation

As highlighted, over 1.2 million people have been resettled in Metro Manila and Luzon alone. Most of these individuals were previously living in informal settlements. They had to leave behind their homes, houses, neighborhoods and support networks to rebuild their lives in new locations. The reasons behind these relocations are diverse:

- **Urban Development Projects:** Many families were displaced to make way for establishing new infrastructures, such as roads, highways or metro rail lines.
- **Post-Disaster Recovery:** Others were forced to relocate after calamities like floods, typhoons and fires, which left their homes uninhabitable.
- **Land Ownership Conflicts:** Some families were evicted due to disputes or shifts in interests of land-owners and their priorities.
- **Environmental Concerns:** Informal settlements, particularly those on waterbodies and without suitable sanitation and waste management were held partially responsible for the bad conditions of the Manila Bay and urban waterways. A supreme court decision commanded the clearance of these waterways and the Bay of all dwellings.

- **Disaster Risk Reduction:** Particularly after the devastating Typhoon Ondoy, a significant wave of resettlements followed, as authorities declared certain areas as danger zones and proceeded with clearing waterways to mitigate future risks.

Given the high danger of natural hazards already occurring in the Philippines and South East Asia as well as the anticipated effects of climate change on these hazards, disaster risk reduction and climate change adaptation has become the major driver or argument for initiating resettlement projects. This trend aligns with global processes. Sudden-onset hazards, such as storms, monsoon rains, and floods, are becoming more frequent and intense, displacing growing numbers of people. Simultaneously, slow-onset hazards like sea level rise, coastal salinization, and land degradation are rendering many areas uninhabitable, particularly in vulnerable coastal regions.

Global estimates suggest that millions of people may be forced to move due to rising seas and other climate impacts, further underscoring the need for proactive migration and resettlement strategies. In this context, retreat has gained prominence as a vital adaptation measure. It is named by the IPCC as one out of 4 adaptation options for coastal cities.

The four adaptation options for coastal areas

i

No response



No response and *Protection, Accommodation, Advance and Retreat* as general adaptation options for coastal areas against sea level rise mentioned by the IPCC. Source: Oppenheimer 2019.

Protection



Accommodation



Advance



Retreat





Typical Off-City rowhouse typology.



A loftable rowhouse where owners built a second story on their own.

Defining retreat, resettlement and relocation:

1. **Retreat:** Retreat implies the planned and managed movement of people and/or infrastructure away from hazard-prone areas to reduce the hazard exposure and ultimately the hazard risk. It is a proactive instrument of land-use planning and includes the provision of conditions to re-establish the livelihoods of the displaced people in the new settlement.
2. **Resettlement & relocation:** While retreat is to be understood as a general adaptation strategy, resettlement and relocation are the practical components of retreat. Thereby relocation is mostly understood as the physical process of moving while resettlement implies the restoration of the lives in the new location. However, both terms are often used in various literature and policy programs describing the same process and should be understood as “physical movement of people to a new place to live other than the previous place” (Fernando 2010, p. 8). Nevertheless, this guide mostly uses the term resettlement, as this reflects the common use in the Philippines.



For further reading on retreat: McAdam & Ferris (2015) and Mach & Siders (2021). See in references.

Forms of retreat

In the Philippines, the difference between resettlement as climate adaptation and disaster risk strategy – as example of retreat – and resettlement driven by other causes – such as development-induced resettlement – is not much apparent. Regardless of the underlying cause, most resettlement projects follow similar patterns, particularly in terms of location and housing type.

Row-Houses in Off-City resettlement (horizontal type): The majority (approximately 90% *NEDA chapter 12 as source*) of resettlement sites fall under this category. These sites are located in another LGU (a site in the adjacent LGU is sometimes called *Near-City*) and are mostly outside major urban centers, where resettled families are typically provided with small row houses, often around 24 square meters in size, with minimal outdoor space, such as a small garden or none at all. Some row-house types are loftable. This implies a higher roof where people can individually self-construct a second story.

Condominiums in In-City Resettlement (vertical type): While national policies, such as the National Resettlement Policy Framework (NRPF), and initiatives like the People’s Plan advocate for In-City resettlement, the implementation remains limited. The dominant In-City typology consists of

condominium style apartement blocks in medium rise buildings of up to 5 storeys. The apartements are small with usually only 16 square meters floor area. A newly emerging High-Rise In-City model is reflecting the increasing population density and escalating land prices in urban areas. This high-rise condominium-style housing aligns with general urban development trends in Southeast and East Asia where high-rise condominiums have become a dominant urban residential form.



Manggahan Residences, a medium-rise condominium resettlement site.

Where does the evidence come from?

This guide is the outcome of extensive fieldwork conducted in the Philippines, supplemented by reference cases from Bangkok and Hanoi. The research in Metro Manila and surrounding provinces covered 10 resettlement sites, representing a diverse spectrum of Off-City and In-City locations, housing types and financing schemes. A large-scale household survey was carried out in 2022 in these settlements, complemented by Focus Group Discussions.

To ensure the accuracy and relevance of the findings, a series of workshops were conducted, where stakeholders assessed the collected data and explored policy interventions. In February 2024, a gaming simulation workshop was held to test risk-informed resettlement approaches, followed by a policy workshop in September 2024 that identified key entry points for policy formulation and mainstreaming. These workshops brought together participants from relevant institutions, including NGAs, LGUs, communities from the case study areas and academia, fostering a collaborative exchange of knowledge and perspectives.



Risks and Opportunities

Retreat is mostly proposed as the option of last resort due to its disruptive nature. Unlike low-regret adaptation measures, retreat carries significant challenges and requires careful planning and implementation to avoid exacerbating vulnerabilities.

Influential literature (see info box below) highlights numerous risks associated with resettlement and the high likelihood of putting multidimensional stress on the resettled individuals throughout the different stages of the often very lengthy process. Resettlement has historically been perceived negatively and remains

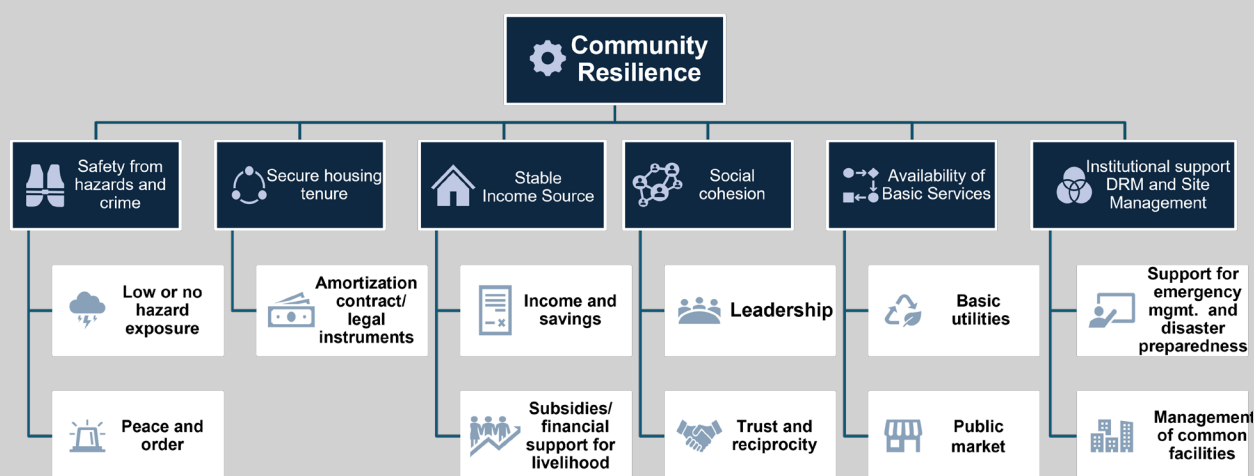
highly contested. It raises critical questions about justice, the right to the city and about poverty – issues particularly relevant for South East Asia.

Despite its ambiguous nature, retreat is an undeniable reality. Resettlement has happened in the past, and it will continue to occur as climate impacts and urban pressures intensify. Acknowledging this reality, this guide seeks to move beyond the differences of opinions and focus on providing actionable insights to mitigate risks and harness opportunities, fostering more resilient and equitable outcomes for affected communities.

Frameworks for assessing resettlement effects

Classical frameworks exist for analysing resettlement processes and resettlement effects. Often, they refer to forced resettlement and displacement in the wake of development projects.

- **Scudder and Colson’s Four-stage framework:** Temporal model addressing resettlement responses and multidimensional stress of those resettled. *For reading: Scudder & Colson (1982)*
- **Michael Cernea’s IRR model:** With the aim of improving resettlement, Cernea introduced a model to assess risks of resettlement. 8 risks and risk reversal. *For reading: Cernea (2000)*
- **Enabling conditions for community resilience:** A newer framework addressing climate induced resettlement. It builds on community-defined factors needed to build a resilient community in a resettlement site. *For reading: Lauer et al. (2024)*



The community-defined enabling conditions for resilient retreat, developed by Lorenzo, E. and published in Lauer et al. 2024.

3. Practical Guide: What matters to make retreat resilient?

Entry points for resilient forms of retreat

To improve retreat as a strategy that can be applied as one option of a comprehensive climate adaptation and transformation strategy, this guide addresses key challenges and offers practical solutions that really matter. The practical guide is structured around **four overarching themes**. Each theme begins with **background information and research findings** that highlight the specific challenges at hand. This is followed by clearly defined **entry points**, those are strategic goals that offer direction for addressing these challenges. Each entry point is further supported by proposed practical **recommendations** aimed at making retreat more resilient and effective.

The following table provides an overview of the entry points, the corresponding recommendations and names also one or two central focus areas (not limited) as well as the main actor level that is addressed.

“Our desire is secured housing and a safe community with livelihood and neighbours who have empathy”

Participant of the Focus Group Discussion in
Kasiglahan Village

Resilience – More than a buzzword?



Resilience has become a central concept in times of multiple crises and increasing uncertainty under climate change. However, resilience is often criticized for being a buzzword – widely used yet ambiguously defined – meaning everything and nothing.

At its core, resilience is understood as the ability of a social-ecological system to absorb disturbances and return to an equilibrium (Holling, 1973). This notion, often expressed as engineering resilience, which emphasizes stability and bouncing back, has been critiqued as conservative, as it assumes that maintaining the status quo is desirable. But in a world characterized by constant change, resilience should go beyond restoring the equilibrium. Discussions have shifted toward ecological and social resilience, which emphasize transformation, renewal, and learning as crucial elements of resilience processes. This perspective recognizes that adaptation and even fundamental change may be necessary in response to disturbances.

Ultimately, resilience is about the capacity to cope with and overcome external shocks, but its meaning and implications depend on how it is framed and applied.



For further reading:

Holling, C. S. (1973). *Resilience and Stability of Ecological Systems*. *Annual Review of Ecology and Systematics*, 4, 293–317; Folke, C. (2006); Brown, K. (2014). See in references.

Recommendations — overview

Entry point	Rec. no.	Name of the recommendation	Central focus areas	Main actor level
Avoid the one-fits-all approach	1	Develop a basket of housing options	Urban & Land Use Planning, Housing & Design standards	National, LGU
	2	Enable and strengthen incremental development	Housing & Design standards	National, LGU
	3	Update and adapt housing design & building standards	Housing & Design standards	National
	4	Promote and apply sustainable building material & green infrastructure	Housing & Design standards	National, LGU
Align resettlement with comprehensive urban development trends	5	Connect resettlement with urban growth trends	Urban & Land Use Planning	National, Regional (MMDA), LGU
	6	Enforce land banking & idle land repository	Urban & Land Use Planning, Policy & Regulation	National, Regional (MMDA), LGU
	7	Increase the budget for social housing	Policy & Regulation	National
Shift from security thinking to risk-based resettlement	8	Identify critical and sensitive areas and units	Urban & Land Use Planning	LGU, Barangay
	9	Implement selective retreat strategies	Urban & Land Use Planning	Natioanl, LGU, Barangay
	10	Strengthen and revise the danger zone & no-build regulation	Policy & Regulation	National
	11	Improve the integration of site suitability into comprehensive land use planning	Urban & Land Use Planning	LGU, Barangay
	12	Assess climate change trends and future risk	Urban & Land Use Planning	National, Regional (MMDA), LGU
	13	Promote adaptive housing typologies	Housing Design & Standard	LGU, Barangay
Support community disaster risk strategies and measures	14	Formal recognition and funding mechanisms can strengthen community DRRM approaches	Community Empowerment & Participation	LGU, Barangay, Community
Build vision & goals for political programs	15	Develop a long-term strategy	Urban & Land Use Planning	National, Regional (MMDA), LGU, Civil Society
	16	Set realistic goals for resettlement beyond electoral cycles	Policy & Regulation, Urban & Land Use Planning	National, Regional (MMDA), LGU, Civil Society
	17	Introduce formal monitoring, evaluation & adjustments	Policy & Regulation, Governance & Institution	National, LGU

Entry point	Rec. no.	Name of the recommendation	Central focus areas	Main actor level
Improve governance	18	Continue mainstreaming efforts for horizontal and vertical integration in flood mitigation and resettlement governance	Governance & Institutions	National, Regional (MMDA), LGU, Barangay
	19	Reduce bureaucracy & strengthen planning institution	Governance & Institutions	National, LGU
	20	Clarify roles & responsibilities	Policy & Regulation, Governance & Institutions	National
	21	Foster the role of the LGUs in the renewed NHA charter	Policy & Regulation, Governance & Institutions	National, LGU
Strengthen bottom-up approaches	22	Institutionalizing the People's Plan approach	Policy & Regulation, Community Empowerment & Participation	National, LGU, Community
	23	Facilitate genuine participation — particularly also for In-City high rise projects	Community Empowerment & Participation	National, LGU, Barangay, Community
	24	Simplify processes and support communities	Community Empowerment & Participation	National, LGU
Innovate flexible mechanisms and community financing	25	Strengthen and expand the Community Mortgage Program (CMP) through reforms for enhanced access and targeting	Livelihoods & Financing	National (SHFC), LGU, Community
	26	Promote inclusive sweat equity within resettlement financing	Livelihoods & Financing	National, LGU, Community
	27	Implement flexible scheduled amortization moratoriums	Livelihoods & Financing	National (NHA/SHFC)
Livelihood support	28	Strengthen business development opportunities	Livelihoods & Financing	National, LGU, Community
	29	Strengthen local cooperatives as business incubators	Livelihoods & Financing	LGU, Community

3.1. Theme 1: Program and typologies — Portfolio of retreat approaches

Background and findings

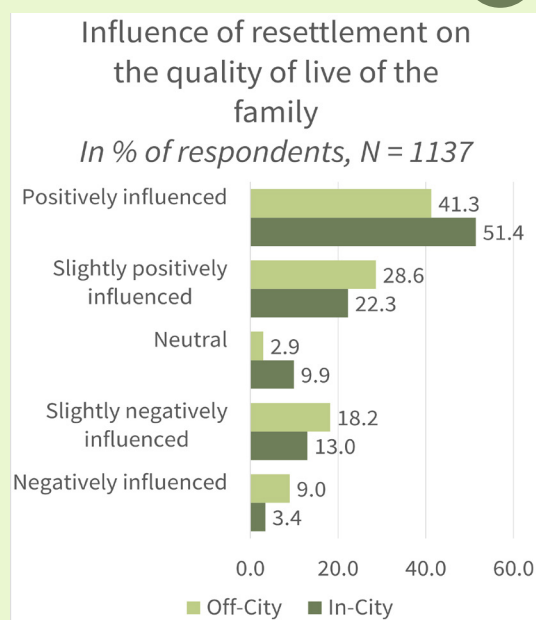
The housing typologies for resettlement in the Philippines show a limited diversity. As outlined in chapter 2, resettlement has largely followed two standardized models: Either resettling people to Off-City settlements

where they live in standardised small row houses, or into condominium-style apartment buildings with often even smaller units than the row houses. The default strategy has been the Off-City rowhouse typology with the vast majority of settlements built that way. Recently, however, a political shift has been initiated by the cur-

rent administration, which aims to focus exclusively on high-rise In-City apartment blocks — some reaching up to 30 storeys. This move reflects the prevailing assumption that In-City resettlement is inherently superior to Off-City approaches, the latter often being criticized for disrupting livelihoods and isolating communities.

Our research findings, however, challenge this overly simplistic binary view. While proximity to former neighbourhoods can reduce disruption, research and field experiences show that livelihood outcomes, security, and overall quality of life do not always improve simply by residing within the city.

In-City vs. Off-City?



Data from the household survey reveal that In-City and Off-City settlements mostly show similar results when assessing access to basic services after relocation, experience of hazards in the new locations and overall livelihood outcomes. Exemplary, the question “How has resettlement influenced the quality of life of your family?” shows the nuanced variations but similar tendency between In-City and Off-City settlements.

Resettlement involves more than just location — it entails a fundamental shift in housing typologies and how communities function. Informal settlements, despite

their precarious nature, can provide social networks, flexible income opportunities, and adaptable living arrangements. Some of these aspects can be continued in Off-City relocation projects where incremental expansions are part of the development process and offer options for small-scale economic activities. Gardening, keeping small livestock, such as chicken, and street-level social interaction of the community is often noticeable in the more village-like setting of these settlements. In contrast, high-rise condominiums — often seen as the more desirable In-City option — come with trade-offs, such as:

- **Change in social structures:** Informal settlements foster face-to-face interactions and street-level economies which are significantly altered by living in high-rise buildings.
- **Contrasting preference and cultural acceptance:** For many, owning a house and lot is an inherent desire. This is seldomly possible in In-City settlements with apartment units in high-rise buildings, some even with renting-schemes.
- **Rigid Housing Design:** The small 16-20 sqm apartment units in medium- to high-rise buildings do not offer incremental housing development.

Entry Points and recommendations



Entry point 1: Avoid the one-fits-all approach

Resettlement planning must go beyond the simplistic **In-City vs. Off-City dichotomy**. A more context-sensitive, people-centered approach is needed — one that prioritizes livelihood continuity, housing adaptability, and social cohesion while addressing the limitations of both existing models.

Households have diverse living needs, and resettlement solutions should reflect this reality. For instance, smaller families, sole-occupants and couples may benefit from compact In-City apartment units, while extended families and those with rural-oriented livelihoods may require larger Off-City housing options that allow for incremental expansion. Recognizing this diversity and embedding flexibility into resettlement policies will improve long-term outcomes for affected communities.

✓ **Rec 1: Develop a portfolio of housing options:** Resettlement programs must offer diverse solutions, rather than focussing exclusively on a single typology. Policymakers should establish a range of resettlement models with tailored financing and amortization (several individual schemes and community mortgage programs) schemes to support various settlement types and locations.

✓ **Rec 2: Enable and strengthen incremental development:** Urban development and housing in the Philippines is inherently incremental, particularly in lower-income communities. Resettlement policies and programs should embrace this reality by incorporating more modular housing designs that allow for phased expansion. Many existing row houses are structurally weak, making vertical expansion impossible. Poor foundation quality and substandard materials limit long-term housing adaptability. Necessary improvements are sturdy foundational designs and expandable modular layouts, enabling households to adapt their homes over time as financial capacities allow and space demands evolve.

✓ **Rec 3: Update and adapt housing design & building standards:** Existing regulations for economic and socialized housing, particularly Batas Pambansa (BP 220), require urgent revision to accommodate more flexible and sustainable resettlement solu-

tions. Relevant areas for reform could include: Adjusting minimum space requirements to better accommodate diverse household structures. Allowing alternative building layouts that facilitate mixed-use spaces, home-based livelihoods, and community interaction. Ensuring resilience measures are integrated into housing design to withstand natural hazards.

✓ **Rec 4: Promote and apply sustainable building material & green infrastructure:** While affordability and security are primary concerns in resettlement projects, environmental sustainability should not be overlooked. The full lifecycle impact of housing developments – including carbon emissions and resource consumption – must be considered in planning and construction.

- Explore alternative materials: Locally sourced, low-cost yet durable materials such as bamboo and bamboo-cement frames offer disaster-resistant, eco-friendly solutions.
- Encourage green infrastructure: Climate-adaptive design elements, such as rainwater harvesting systems, passive cooling techniques, and urban greening, can improve long-term liveability while reducing environmental impact.
- Fast-track approval for sustainable housing models: Current socialized housing standards should be updated to recognize and promote low-carbon, disaster-resilient materials and construction techniques (Refer to Rec 3).



Entry point 2: Align resettlement with comprehensive urban development trends

Land for housing development and particularly for socialized housing has become increasingly scarce in Metro Manila — as in many other urban metropolises in South East Asia. Increasing land prices, driven by intense competition in the real estate market and private sector interests, make it difficult to secure suitable locations for resettlement. Given this reality, it is crucial to explore innovative strategies for identifying and developing land while also considering broader urban development trends.

Following Metro Manila's ongoing urban expansion, resettlement planning should not only respond to growth patterns but also actively shape them. Integrating resettlement within existing and emerging development corridors can create more sustainable, connected, and economically viable communities, rather than contributing to unstructured urban sprawl.

✓ **Rec 5: Connect resettlement with urban growth trends:** To ensure long-term viability, resettlement should be strategically coordinated along major urban development axes, particularly in alignment with new infrastructure projects such as metro lines and highways. A key example is the development corridor emerging around the new Manila International Airport in Bulacan, which has the potential to unlock previously peripheral areas for well-integrated housing projects. Unplanned resettlement on the urban fringes — without access to jobs, transport, and services — leads to uncontrolled urban sprawl and socio-economic marginalization. Instead, state intervention is required to secure land in strategic locations before market-driven development prices out opportunities

for socialized housing. This may require proactive land acquisition by NGAs and LGUs and stronger inter-municipal and regional cooperation to align resettlement with long-term urban growth plans.

✓ **Rec 6: Enforce land banking & idle land repository:**

A critical step in securing land for resettlement is the systematic identification and regulation of idle land — both public and private. Establishing a centralized, transparent online land repository would help track underutilized parcels and ensure accountability. Further, clear regulations should be implemented to prioritize resettlement and socialized housing on the identified land. This could include purchase options (pre-emptive rights) for LGUs and people's organizations and cooperation (such as for People's Plan), restrictions for private interests, or mandatory quotas requiring a percentage of socialized housing in private real estate developments.

✓ **Rec 7: Increase the budget for social housing:**

The Philippine government could substantially increase its national budget for housing and community development, which currently stands at a critically low 0.1% of the national budget (Budget Notes of the Senate of the Philippines 2023). This level of investment is insufficient to address the large housing backlog or to enable the state to play a proactive role in urban development. Increased funding is necessary, also to empower national housing agencies and LGUs to actively acquire land and develop housing truly affordable for low-income communities (see Rec 6). This would reduce dependence on private developers, particularly in cases with vertical housing that are tied to high amortization rates.

3.2. Theme 2: Risk and Hazards – Safety and risk management are the fundamental conditions for retreat success

Background and findings

Security from hazards is the very foundation of retreat: The primary objective of retreat is to reduce the exposure to environmental hazards, providing safer living conditions for the affected communities. This is also a key expectation among resettled households, as clearly expressed in the survey and the Focus Group Discussions, even if their resettlement also comes with trade-offs.

“Safety of our family is the top priority. Although we are not rich, we are still happily living together in a safe place”

Participant of the Focus Group Discussion in
Kasiglahan Village

In most cases, resettlement sites are located in areas with lower hazard exposure and the new housing units – typically made of concrete and brick – offer significantly improved structural strength compared to the mostly shack-style dwellings in informal settlements. As a result, most resettled communities experience a substantial reduction in disaster-related risks. However, in rare but critical cases, resettled communities still experience severe danger of hazards, undermining the very purpose of retreat. Some sites are still located close to flood-prone river banks, suffer from inadequate drainage systems that can lead to flooding during heavy rain, or are built with substandard material that can fail to provide protection. These shortcomings can lead to

a sense of failed resettlement, where communities feel that the risks they sought to escape have merely followed them to their new location.

The most striking cases, such as Kasiglahan Village and the neighbouring settlement Southville 8B, both in the province of Rizal, have experienced repeated devastating flooding, raise serious political and ethical concerns. These two communities voiced their frustration, calling their resettlement experience “Resettled from danger to death zones”. This raises pressing questions: Who is responsible for ensuring hazard security in resettlement projects? What mechanisms exist to address failures? How should property values and amortization be managed when resettled households remain at risk? These issues highlight the need for stronger planning, oversight, and accountability to prevent retreat from becoming a failure.

“We are safer in this flood-free community. Although the location is too far with expensive transportation, we are still willing to stay in the community because of the house and lot ownership and the security”

Participant of the Focus Group Discussion in
St. Therese (NHA housing)



The flood prone areas of Southville 8C resettlement site next to Kasiglahan Village.

Entry Points and recommendations

Entry Point 3: Shift from security thinking to risk-based resettlement

Strengthening safety in resettlement areas requires a comprehensive risk management approach that goes beyond immediate hazard security. A shift from a static security-mindset to a dynamic risk-thinking approach seems advisable — particularly in times of climate change with uncertain future hazard intensity. This means that it is necessary to acknowledge that risks evolve and mutate over time due to environmental, economic and social factors. Instead of focusing solely on the current physical safety, risk-based resettlement planning should incorporate incremental adaptation pathways that also address longer-term exposure and vulnerability and further also focuses on aspects such as community stability, economic security and crime prevention.

✓ **Rec 8: Identify critical and sensitive areas and units:** A strategic and evidence-based approach to retreat includes a thorough risk assessment of a resettlement site. This assessment should identify critical and sensitive areas and units. Ideally based

on flood hazard maps and experience from incidents particular danger areas can be identified. It would further include the identification of critical units (infrastructure, evacuation center) and sensitive elements (kindergarden, schools, etc.)

✓ **Rec 9: Implement selective retreat strategies:**

Not all high-risk areas might require a complete relocation. Based on the risk assessments (rec 8), authorities should differentiate between areas that must be fully vacated and those where risk can be reduced through adaptation measures. Selective retreat can help optimize land use while reducing unnecessary displacement.

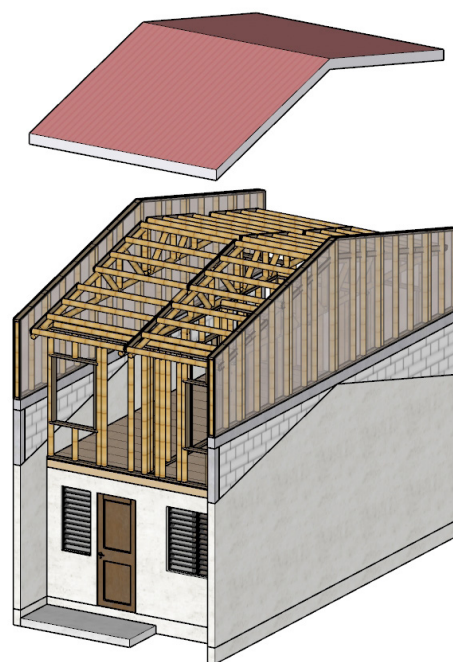
✓ **Rec 10: Strengthen and revise the danger zone & no-build regulation:**

The declaration of danger zones is relying on the Philippine Water Code or Presidential Decree (PD) 1067, which in general refers to areas within 3 meters of waterways as danger zones. The Philippines also follows other related regulations, but they have certain drawbacks, seem little standardised and overall are not addressing specific risks. There is pressing a need to update or revise the danger zone and no-build regulation. They need to

be transparent and comprehensive in terms of application at various levels. They should be based on scientific risk assessments and ideally on climate projections – if data is available. Regular updates should ensure that these regulations remain relevant and effective. Enforcement mechanisms must also be strengthened to prevent informal settlements from re-emerging in high-risk zones.

✓ **Rec 11: Improve the integration of site suitability into comprehensive land use planning:** Resettlement should be embedded in the broader urban planning frameworks to ensure long-term sustainability. This indicates to the need of aligning the Comprehensive Land Use Plans (CLUPs) of LGUs with the existing guidelines and regulations, such as the NHA site suitability manual.

✓ **Rec 12: Integrate climate change projections and future risk into resettlement planning:** Resettlement sites must be ensured of safety at present and in the future. This implies that both new and existing resettlement areas are assessed using climate projections, hazard modelling, and scenarios of future risk. Existing resettlement sites might subsequently need adjustments allowing for adaptive interventions such as improved drainage systems or slope stabilization. On the other hand, new projects should explicitly incorporate future climate trends into the site suitability assessment. Further, human-induced environmental changes, such as deforestation, land sealing, quarrying, and unregulated urban expansion, should be considered where possible.



Design study of Base Bahay Inc. for an additional lightweight floor based on the bamboo-cement framework.

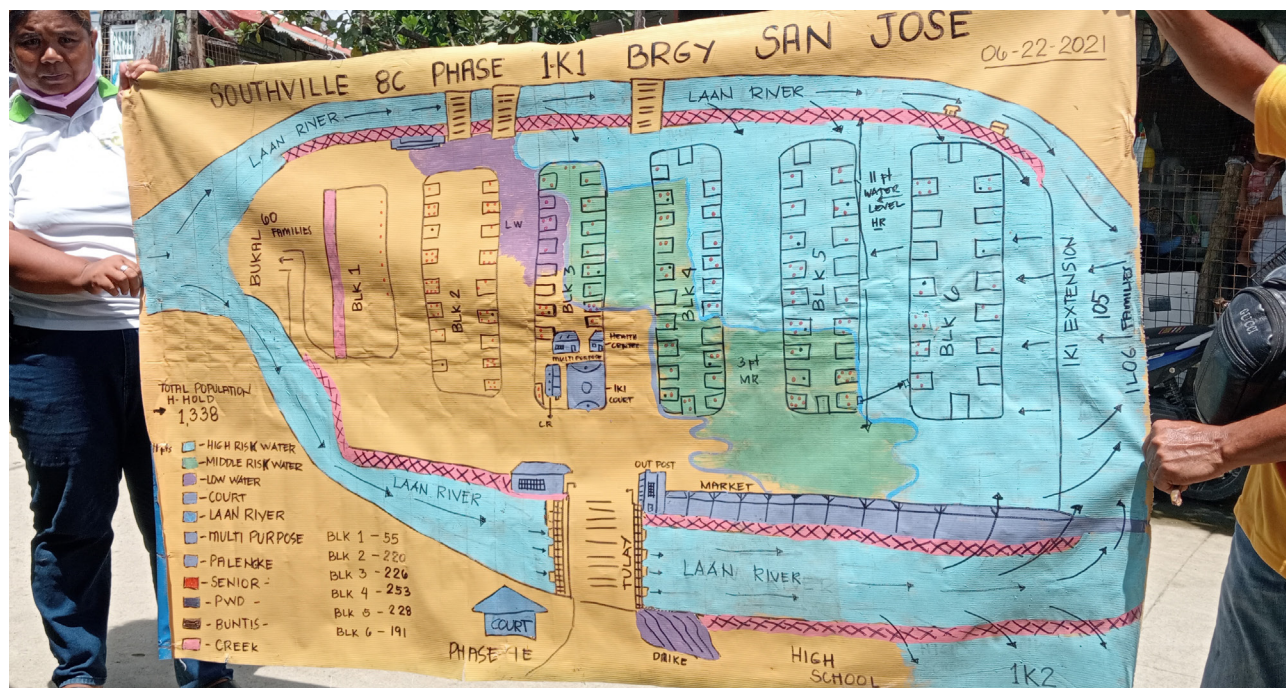
Source: Luigee Castillo and Vembee Gohetia of Base Bahay Inc. June 2025.

✓ **Rec 13: Promote adaptive housing typologies:** Innovative housing solutions should be explored, tested and implemented – particularly in exposed areas with manageable risks. This includes disaster-resilient designs, such as elevated housing on stilts in flood-prone areas and the use of sustainable, locally available materials (e.g., BASE Bahay bamboo-cement frames). Combining accommodation measures (risk-reducing infrastructure) with retreat strategies (relocation from unavoidable hazard zones) ensures a balanced, sustainable approach to resettlement.



External concrete pillars to existing buildings can allow second stories that can function as vertical evacuation

Source: F04 Students project, TU Dortmund 2024.



Community flood map in a resettlement site in the municipality of Rodriguez, Rizal.

Entry Point 4: Support community disaster risk strategies and measures

Due to its high exposure and vulnerability to natural hazards, the Philippines has developed a well-established Disaster Risk Reduction Management (DRRM) system. However, despite its strengths, there remain areas for improvement, particularly in resettlement sites and urban poor communities. Our research indicates that these areas rely heavily on community-led DRRM systems, often filling critical gaps left by formal institutions.

The local leaders and people's organization play a crucial role in disaster preparedness and response as they possess intimate knowledge of their settlements, including flood-prone areas and houses that are repeatedly affected by hazards. Furthermore, community systems are often more effective than formal institutions in disseminating early warnings, particularly to vulnerable residents who may not be easily reached by official channels. Beyond early warning, community networks also play a key role in post-disaster recovery. Clean-up efforts, rebuilding initiatives, emergency food services, and the establishment of temporary shelters are frequently driven by local organizations, often complementing or even taking the lead when formal aid is delayed or insufficient.

To enhance the impact and sustainability of these grassroots efforts, community DRRM systems must be better integrated into formal governance structures and supported with resources.

✓ Rec 14: Legally recognize and fund community-led DRRM through the CDRRMP: Improve the formal recognition and dedicated funding of already established or planned Community-Based Disaster Risk Reduction and Management Plans (CBDRMPs):

- Mandate formal approval of CBDRMPs by barangays and LGUs, ensuring that community risk strategies are officially recognized and included in local DRRM and development plans.
- Allocate earmarked funding for community-led DRRM initiatives, either through LGU DRRM funds or national-level support, to enable implementation of locally designed measures.
- Establish coordination mechanisms linking community DRRM plans with municipal, provincial, and national DRRM bodies to ensure alignment, support, and accountability.
- Provide capacity-building and technical support for communities to design, implement, and monitor their DRRM strategies effectively.

3.3. Theme 3:

Governance — Complexity, scales & time

Background and findings

We need to deal with the inherent complexity of retreat. It is a challenging process, involving multiple entities across different levels of governance. And it needs time! Resettlement extends far beyond the physical relocation of people: It also encompasses numerous steps, including social preparation, site development and long-term integration into the new communities. Each of these phases presents unique challenges and can span several years before resettled communities achieve stability (for further reference see Scudder and Colson 1982). The research shows that it is challenging for resettled people in the early years in the new settlement, as infrastructure are sometimes not fully available (Kasiglahan Village) or not adequately designed (St. Therese LGU) but also social integration needs time to be set.

The complexity is further amplified by the diverse network of stakeholders and the affected community. The beneficiaries often come from different informal settlements and socio-economic backgrounds, potentially requiring tailored approaches to address their varied needs. Meanwhile, responsibilities are divided across multiple administrative levels: LGUs (both sending and receiving municipalities) oversee on-the-ground implementation, while national agencies, such as the National Housing Authority (NHA) and financial cooperations manage socialized housing programs.

Entry points and recommendations

Entry Point 5: Build vision & goals for political programs

The Philippines has decades of experience with resettlement, supported by a comprehensive but complex landscape of policies, regulations, and masterplans. Disaster risk awareness is well-established due to the country's high exposure to natural hazards and the high levels

of vulnerability, with advanced disaster management frameworks in place. However, significant challenges remain, since there is a tendency for fragmentation with different masterplans and frameworks existing in isolation, lacking coordination, prioritization, or a shared vision. Furthermore, despite the existence of ambitious plans, there is often a lack of clear pathways for achieving these goals, leading to weak implementation. This situation is compounded by short political cycles within LGUs, resulting in shifting priorities and inconsistent follow-through. Effective resettlement and development visions go beyond creating documents or articulating interests — it requires an accepted and actionable pathway with clearly defined steps, measurable progress indicators, and mechanisms for adjustment over time.

✓ **Rec 15: Develop a long-term strategy:** Create a long-term, multi-sectoral strategy that is jointly developed and agreed upon by NGAs, LGUs, and civil society. The National Resettlement Policy Framework is a good starting point, but such a framework should also outline concrete goals and steps for different timeframes, such as short-term (3 years), medium-term (5-7 years) and long term (>10 years). Alignment across these time horizons is essential, with provisions for adjustments if the set intermediate targets are not met. This requires a commitment to sustained legislative and policy efforts over years and even decades, independent from political cycles to ensure that resettlement remains a consistent national priority.

✓ **Rec 16: Set realistic goals for resettlement beyond electoral cycles:** In direct connection to Rec 15, it is crucial to avoid setting unrealistic short-term goals based on electoral timelines or political visibility. While the political cycles and electoral considerations shape public policy, resettlement is a gradual urban development process that often spans over genera-

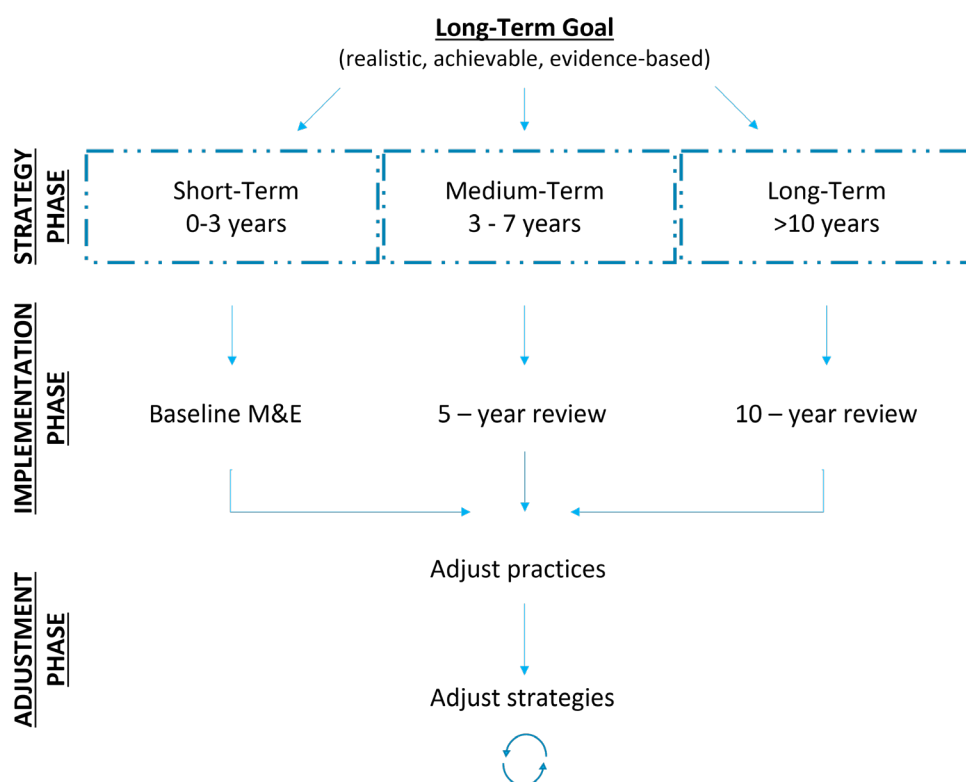
tions. Short-term goals that merely align with voting cycles will usually fail to capture the complexity and time required for successful resettlement outcomes. Rather, it is more pragmatic to design policy and programs guided by realistic, achievable, evidence-based targets informed by the lived experiences of resettled communities. A patient approach that prioritizes the long-term welfare of resettled communities is needed.

✓ **Rec 17: Introduce formal monitoring, evaluation & adjustments:** Introduce a formal monitoring, evaluation, and adjustment mechanism. This mechanism should systematically assess the conditions in resettlement sites, for example, five, ten and twenty years after the relocation. This regular mechanism should assess key indicators such as housing conditions, livelihood restoration and social integration. Importantly, these monitoring and evaluation efforts must lead to concrete action and adjustments in the respective settlement but also in policy. It is very important that monitoring and evaluation must be linked to adjustments and must drive improvements.



Entry Point 6: Improve governance

Governance involves the coordination of various actors – government institutions, private entities, and civil society – to manage public affairs, allocate resources, and enforce regulations. Governance in the context of resettlement encompasses the collective regulation and management of complex processes within the country's multi-level organizational structure. This entry point identifies opportunities to improve these processes where weaknesses exist. Many of the challenges facing governance are common in fast-growing and developing countries, including unclear or overlapping responsibilities, competing interests and lack of trust between institutions, bureaucratic and time-consuming administrative procedures, limited technical capacity and high staff turnover within the institutions as well as inefficient funding or aid mechanisms. Enhancing governance is a continuous and not trivial effort where not all problems can be easily solved. Accordingly, this section proposes recommendations emphasizing the need to simplify overly complex processes where possible, while also allowing a contextualization where necessary.



Schematic example of how visions and goals, monitoring and evaluation and necessary adjustments could interact within a system.

✓ **Rec 18: Continue mainstreaming efforts for horizontal and vertical integration in flood mitigation and resettlement governance:**

While the Philippines has a well-established landscape of policies and guidelines, the alignment of these efforts across different domains (horizontal integration) and governance levels (vertical integration) remains an ongoing challenge. Addressing these gaps is essential to tackle the dual pressures of rapid urbanization and climate change.

✓ **Rec 19: Reduce bureaucracy & strengthen planning institutions:**

The complexity of governance structure often results in excessive bureaucracy. While new legislation and inter-agency committees can sometimes advance solutions, there is a greater need for a “culture of consequences” with clear implementation and enforcement of existing regulations than creating new and additional rules and regulations or committees. Instead of specific committees or expert groups, strengthened municipalities and their planning authorities by increasing their staffing, providing adequate training and clearly defined responsibilities is likely to improve resettlement and land use planning and implementation.

✓ **Rec 20: Clarify roles & responsibilities:**

In line with Rec 18 and 19 the roles and responsibilities along the different phases of the resettlement process need a clearer demarcation. The LGUs are the primary actors responsible for implementing resettlement programs. The role of NGAs is to focus on providing technical support, setting standards and offering financial assistance. A clear delineation of responsibilities fosters accountability and ensures that each level of government can effectively fulfil its role in the resettlement process.

✓ **Rec 21: Foster the role of the LGUs in the renewed NHA charter:**

LGUs are the primary authorities responsible for land use planning and local development while the implementing agencies – particularly the NHA often owns the land and housing units in resettlement projects. This disconnect can create critical gaps in planning, integration, and long-term

sustainability. To improve resettlement outcomes, the revised NHA Charter and broader resettlement policy must explicitly strengthen the mandate and role of LGUs throughout the resettlement process. This includes:

- Ensuring that all resettlement projects align with the LGU’s Comprehensive Land Use Plan (CLUP) and Zoning Ordinance (ZO)
 - Requiring early and formal consultation with host LGUs in site selection, design, and social preparation
 - Establishing legal mechanisms to ensure that land use by national government agencies respects local planning authority
 - Supporting LGUs in delivering basic services and infrastructure to new communities, and ensuring smooth transitions to LGU-led estate management
- Clear coordination protocols, adequate budgetary support, and national-level policies that respect local planning sovereignty are essential to prevent misaligned, under-serviced resettlement areas and to promote integrated, equitable urban development.

 Entry Point 7: Encourage bottom-up approaches

The central element in any resettlement process is the resettled people themselves. However, their voices are often underrepresented in decision-making processes. People’s organizations consistently advocate for greater participation, people-centered approaches, and people-led initiatives. While such bottom-up approaches hold significant potential, they are not without challenges. Community interests may diverge internally, and lengthy participatory processes can be exhausting for those involved. Furthermore, the overarching responsibility for urban development and planning must remain with government authorities to ensure alignment with broader, long-term strategies. Nevertheless, integrating community voices more effectively into resettlement planning can lead to more sustainable and socially responsive outcomes.

✓ **Rec 22: Institutionalizing the People’s Plan approach:**

The People’s Plan is a promising model that has already been included in official programs but remains underutilized in practice. Despite high expectations during

the Oplan Likas initiative, its implementation has been very limited. To enhance participatory governance, the People's Plan approach should be formalized through legislation, making it mandatory to assess its applicability for all potential resettlement projects. This requires clear guidelines and a defined process initiated by LGUs to ensure communities can engage meaningfully in shaping their future housing arrangements.

✓ **Rec 23: Facilitate genuine participation – particularly for In-City high rise projects:** Participation is not the cure for everything and it needs external expertise, planning, guidance and oversight. But if participation is only executed as a form of information sharing, full ownership is potentially not possible. Particularly with shifting focus on vertical housing and renting-schemes (as detailed in the Pambansang Pabahay

Parasa Pilipino (4PH) program), which are often not favored by beneficiaries, sincere and in-depth participation can be a pathway to acceptance and incorporation.

✓ **Rec 24: Simplify participation processes and access to them:** Significant barriers restrict communities from actively participating in planning of resettlement. Many informal settler families (ISF) are unaware of existing opportunities and their rights, while the complexity of the process can be challenging and ultimately be very discouraging. The engagement of communities often relies on the dedication of a few key individuals to navigate these bureaucratic hurdles. To address these challenges, an assessment of current barriers and opportunities is needed, followed by the simplification of procedures and the provision of direct support to communities.

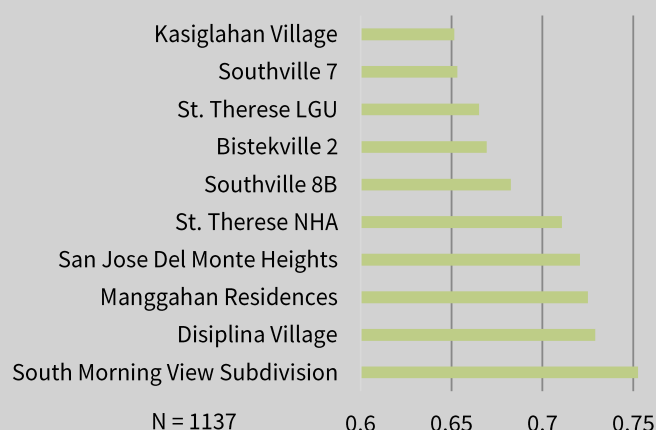
A starting point for monitoring: The Resilient Retreat Index

The LIRLAP project team developed a Resilient Retreat Index, a tool designed to assess the outcomes of resettlement projects. This index evaluates resettlement performance based on three dimensions:

1. **Physical settlement dimension:** Examines hazard exposure, infrastructure quality and architectural suitability
2. **Livelihood dimension:** Assesses the socioeconomic condition of resettled communities
3. **Process and governance dimension:** Evaluates the governance context and the extend of community participation in decision-making.

By integrating multiple indicators across these dimensions, the index generates a composite score between 0 and 1 (most settlements score between 0.65 and 0.75 as shown), providing a standardized metric for comparing conditions and process quality across different resettlement sites. The Resilient Retreat Index is adaptable and can be updated over time, making it a valuable tool for ongoing monitoring and evaluation. For more information, please contact the authors.

Retreat Condition Index





Community hearings need to be more than information sharing

3.4. Theme 4: Livelihood & Finance

Background and findings

Financing urban poor housing and resettlement is the elephant in the room – the fundamental issue that intersects with urban development, livelihoods and hazard security. At the heart of these challenges is the lack of financial resources and power imbalances. The urban poor communities possess limited financial assets, shaping their daily routines and decisions. Many people in these communities are taking the risk of living in hazardous and unhealthy areas as a trade-off for potentially better income opportunities or reduced living expenses.

The collected data from the fieldworks reveals the financial situation of resettled households, with many of them struggling to afford even the monthly amortization of 400 pesos, which is often the starting monthly amortization in Off-City resettlement sites. Given these financial constraints, there are serious doubts about the affordability of In-City high-rise condominiums planned under the new In-City schemes. The target group, to a large extent, cannot afford the monthly amortization costs estimated at around 2500 to 4000 pesos in these In-City projects.

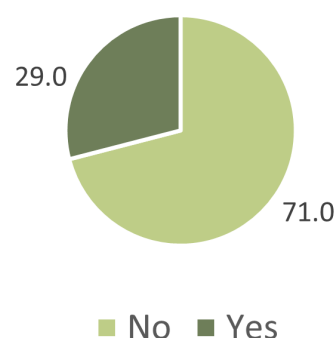
Survey insights

i

Financial situation of resettled households indicate limited financial capacity for higher monthly amortization payments or rents

	Costs of amortization or rent per month	Estimated monthly household income (salaries, remittances, others)
Mean	759 PHP	16,970 PHP
Median	500 PHP	15,000 PHP

Are you able to save money now?
In % of respondents, N = 1137



The survey further reveals a nuanced picture of livelihoods in the resettlement context. On the one hand, resettlement has rarely led to severe poverty or resulted in widespread deprivation. On the other hand, it has also not delivered significant improvements in livelihoods. Resettlement is not a cure for poverty: Most resettled families were vulnerable and faced daily hardships prior to their relocation, and these challenges persist afterward, albeit partly in different forms. For instance, many people now face long and relatively expensive commuting to work and often household members — particularly men — live away from home during the week for construction jobs or other often irregular income activities in the urban areas of Metro Manila. These livelihood disruptions reflect the broader challenge of economic vulnerability that resettlement alone cannot resolve. This underscores a critical insight: Improving housing conditions without tackling underlying structural economic inequities will only produce partial solutions: **The problem with low-income housing is not housing, it is low-income.**

Entry points and recommendations

Entry Point 8: Innovate flexible mechanisms and community financing

If the basic amortization costs already pose a significant challenge, it is crucial to develop more flexible and alternative finance mechanisms for resettlement projects. This does not mean providing housing for free — such an approach would be inequitable in a society where even middle-class households face rising land prices and where housing remains a critical asset. However, financing models must better reflect the financial realities of resettled communities while leveraging their capacities and contributions.

Rigid amortization schemes often do not function, as many beneficiaries eventually stop making payments. This creates a severe issue of unclear tenure security. A core objective of resettlement is to formalize land tenure and provide legal ownership documents to formerly informal settlers. However, when amortization payments are unmet, full tenure security remains elusive, leaving

families in constant fear of eviction or further displacement. Rather than enforcing rigid and often unworkable payment models, a more flexible approach could foster trust and enhance a sense of ownership. By recognizing the financial realities of resettled families while encouraging them to contribute within their means, it is possible to create more sustainable, community-centered financing solutions. This approach requires institutional trust-building but can serve as a starting point for greater participation and long-term commitment to housing investments. Flexible and community finance mechanisms exist and need strengthening. Some are provided with the following recommendations.

✓ **Rec 25: Strengthen and expand the Community Mortgage Program (CMP) through reforms for enhanced access and targeting:**

The CMP is an innovative community-led financing scheme implemented by the Social Housing Finance Corporation (SHFC) for upgrading and resettlement activities that ISFs allow to pool loans for land acquisition, site development and housing improvements. The CMP has the potential to be a powerful tool for urban poor communities and could also enhance incremental development. However, strategic reforms must be made to scale its impact and ensure that it really works for the poorest urban households. The central recommendations made here are equity relief, simplified administration, and better targeting.

- Particularly, revising entry requirements is essential to reclaim this community-driven mechanism as an active, inclusive component of national resettlement and upgrading strategies. Options could be staggered equity contributions, meaning that families do not need to pay the full equity upfront, if they are not in the position to do so. Instead, they could pay it in instalments over time.
- Urgently needed is a simplification of the administrative processes. A first step taken is the installment of a task-force to investigate bottlenecks and streamline processes for more rapid project roll-out
- A proactive targeting of urban poor and hazard-prone communities would help to reach to po-



Urbanization in exposed areas: Due to a lack of available and affordable land, the extension of the resettlement site Kasiglahan Village was expanded into a riverbed (left: before the construction in 2002; right: after the construction in 2022). Source: KaiserIngenieure, Dortmund

tential CMP communities who are really in need of community-led financing.

- Lastly, it is important to harmonize the CMP with other government programs, such as the 4PH, instead of pausing it.

✓ **Rec 26: Promote inclusive sweat equity within resettlement financing:**

Sweat equity describes the practice of non-monetary value that beneficiaries bring into the resettlement process, such as building their own houses or providing labour as substitute for the monetary contribution. Through such activities, that need to be part of the financial and social contract in resettlement, the financial burden of the resettled families can be reduced and a sense of ownership and pride be fostered. Sweat equity can make use of available capacities, accordingly, it is important to:

- Formalize sweat equity in resettlement programs like CMP, which would allow time and labour to reduce parts of the upfront costs and therewith reduce the entry barriers (refer to Rec 25).
- Create flexible contribution modes, e.g., manual labour, childcare, community maintenance—so households who cannot engage in physical construction can participate meaningfully.
- Document and recognize sweat equity formally to reinforce ownership and accountability.
- Accompany contributions with technical training and active community facilitation to ensure quality,

safety, and inclusivity. Also, it could be an incubator for business developments, such as construction cooperatives (refer to Rec 28 and 29).

✓ **Rec 27: Implement flexible scheduled amortization moratoriums:**

A moratorium refers to a temporary suspension of the loan or the amortization. During disasters (typhoons) or economic shocks (pandemic) temporary moratoriums on loans and the amortization payments have been imposed in the past and could provide critical breathing room for affected families. It is relevant to institutionalize these approaches by:

- Defining triggers: Establish clear conditions for activating moratoriums—such as national disasters, local emergencies, or widespread economic shocks.
- Automatic and inclusive coverage: Ensure moratoriums apply to all beneficiaries in affected areas without needing formal application, reducing leakage and administrative burden.
- Transparent adjustment: Clearly state how the moratorium affects amortization timelines—extending repayment schedules without penal interest.

Further, it should be thought about moratoriums for household shocks, as families in resettlement sites often face unstable incomes. The introduction of short “payment holidays” when a breadwinner loses a job, falls sick, or faces another temporary crisis can prevent defaults. This is similar to loan restructuring or grace periods used in microfinance. Without such

flexibility, families who miss a few months may spiral into penalties and eventual foreclosure. Such moratoriums for households need to be formalized with clear and transparent rules. This includes that they are time-limited (e.g. up to 3 – 6 months), require documented justification and will extend the loan term without penal interests but will also not reduce overall payments.

Entry Point 9: Strengthen income generation and incentivize business development

Ensuring stable livelihood opportunities for resettled communities remains a major challenge. Decades of development initiatives have highlighted the difficulties in generating sustainable income sources, and existing livelihood support programs have had limited success. Many of these programs focus on skills training, such as for becoming a massage therapist or small-scale handicraft production. While

such training can create new opportunities, their impact is often minimal if they do not align with actual market demand. Without a viable customer base, many of these initiatives fail to generate sustained income – livelihood training participants often end up using the products themselves rather than selling them. Overall, business activities, such as small shops and services within the resettlement sites are positive but will not result in external inflow than fostering real economic growth, rather it is only keeping financial transactions confined within low-income communities. Livelihood support should be designed to integrate resettled communities into broader economic networks, ensuring that employment options are both accessible and sustainable in the long run. Therefore, it is also important for newly developed resettlement sites that site suitability analysis does also reflect existing job opportunities in nearby industries and service sectors (as addition to **Rec 11**).



Local cooperative, here the Montalban Action Group in Kasiglahan Village, produce various products. Part of the income from sales is reinvested in disaster risk reduction activities of the cooperative. Such initiatives need a professionalization and external investment.

✓ **Rec 28: Support business development:** A key element of livelihood — alongside employment opportunities in nearby factories, the service sector, or public institutions — is fostering business development among resettled communities. However, current initiatives often remain limited to small-scale survival ventures such as sari-sari stores or personal services, such as massage therapy, which rarely generate long-term growth. To create real opportunities, more targeted measures are needed. Local business support centers should be established in resettlement areas to provide information, mentoring, and most important direct links to finance, markets and supply chains. Access to credit and microfinance must be facilitated through partnerships with banks, cooperatives, or development finance institutions, ensuring that loan terms remain affordable and transparent. At the same time, legal and administrative assistance for registration, permits, and taxation can help informal ventures transition into formal, scalable businesses.

✓ **Rec 29: Strengthen local cooperatives as business incubators:** Local cooperatives serve as incubators for business ideas and models, fostering a form of bonding social capital. Initiatives such as the Montalban Action Group in Kasiglahan Village demonstrate the potential of collective efforts, where groups organize under concepts like “One Group — One Product” where small groups within the cooperative develop different products reflecting the skills of the group members (a diverse range of goods, from food products to handcrafted items). These cooperatives are valuable partners in business development but require additional targeted financial assistance and legal assistance. This could include a dedicated start-up funds and grants to help cooperatives invest in equipment, raw materials, or initial market entry as well as legal and administrative support to ease registration, licensing, and compliance, which often overwhelm small community-based groups. Further, partnerships with local governments and private sector (e.g., linking cooperatives to procurement programs or CSR initiatives) could be low-barrier market entries.

4. Ways forward

Resettlement is never a simple process. Even with the best intentions and careful planning, it remains a long-term social process with trade-offs, uncertainties, and unintended consequences. Yet, the Philippines is not starting from scratch. There is rich experience, many promising practices, capable institutions and an active civil society. The real challenge lies in translating this knowledge into consistent, grounded action. Faced with the multiple pressures of a complex housing market and persistent informality in high-risk areas and intensifying climate hazards, there is the risk that urgency overrides quality, that shortcuts are taken, private or political benefit are prioritized, that past lessons are ignored, and resettlement is reduced to numbers of houses built rather than lives rebuilt.

This guide aims to push back against that tendency. It highlights entry points and offer concrete recommen-

dations for doing things differently — not through radical reinvention, but through thoughtful, step-by-step improvements. None of the recommendations are out of reach. Many have already been tried in places across the country or in other places around the world. The task now is to institutionalize what works, support what is promising, and abandon what repeatedly fails.

A more forward-looking resettlement practice — **managed retreat** — means planning ahead, not just reacting to disasters. It means enabling LGUs to shape development actively, not just implementing top-down decisions. It means trusting communities to be part of the solution — giving people voice, dignity, and real choices. And above all, it requires patience: Building safe and liveable settlements is not achieved overnight. But with consistent support, transparent processes, and political will, it can be done — one step at a time, with each step done properly.

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