



PHILIPPINES Del Carmen

Climate-Resilient and Inclusive Housing for Displaced and Vulnerable Families



The Challenge

Housing for the Poor with Real Estate Boom due to Rapid Tourism Growth, Climate Change Impact of Sea Level Rise to Island and Coastal Communities and Cost of Commodities in an island community. Most of the island economies that are reliant on Tourism Industries had challenges developing affordable housing for locals. This is on top of designing housing that will be climate change adaptive due to increasing strength and frequency of tropical storms. Del Carmen and Siargao Islands are located on the eastern seaboard of the Philippines which is currently ranked #1 in Natural Disaster Risk.

The Initiative

The Del Carmen Housing Ordinance introduces the “Dignity of a Home Model,” developed over seven years for poor farmers and fishers. Following Super Typhoon Odette, state-owned land was secured for resettlement of displaced families, including those affected by land sales, sea level rise, and “no build zones.” Three new communities for 1,000 families will be built near livelihood areas, using local materials with a concrete panic room for typhoon safety. Families cannot own the homes but retain permanent rights if they follow community rules. Starting in 2026, at least 10 homes per year will be built, with plans to expand through partnerships with government, private sector, civil society, and international organizations.

The Evidence

- Del Carmen is located on the Eastern Seaboard facing the Pacific and has a four-month typhoon season from November to mid-March.
- In December 2021, Super Typhoon Odette devastated 95% of the municipality, though fatalities were limited to three.
- Sea level rise threatens island villages such as Halian and Caub, as well as other coastal areas.
- Farmland tenants are being displaced due to high market demand for land in Siargao, a world-renowned tourist destination.
- Verified data from DENR and DSWD confirms around 1,000 poor families living in danger zones.
- These families include both tenured and non-tenured migrants.

Policies, Plans, and Regulations

- Executive Order & Housing Ordinance: Established to ensure families will always have a “home.”
- Housing Technical Working Group (TWG):
 - Identify members of the Housing Council per DHSUD best practices.
 - Approve land acquisition using available government tenurial instruments.
 - Establish guidelines and policies for operating resettlement areas.
 - Map and engage potential partners from academia and private sector for innovation and monitoring.
- Housing Ordinance provisions:
 - Families cannot own homes to prevent sales during crises but retain permanent rights if they follow rules (no gambling, no livestock, no criminal activity).
 - Housing provided at minimal or no cost; families cover utilities such as power, water, and internet.
- Social Preparation Committee (SPC):
 - Review mobility and access to schools, health care, and livelihoods.
 - Lower family costs through solar power, rainwater harvesting, and shared resources.
 - Accelerate housing construction beyond 10 houses per year.
 - Develop livelihoods using Blue Economy and Circular Economy approaches.
 - Assess LGU capacity in disaster response, waste management,

Governance

- Constitutional Basis:
 - Governance follows the Philippine Constitution mandating the right to decent housing.
- Land Tenure Instruments (DENR):
 - SAPA – allows use of protected areas for ecotourism, aquaculture, communication, and scientific monitoring while keeping protection status.
 - PACBRMA – 25-year renewable agreement with organized migrant or indigenous communities in protected areas or buffer zones.
- Daily Operations:
 - School in the resettlement site serves as a hub for values, behavior, and management.
 - Gawad Kalinga (GK) – builds homes, facilities, and provides community mentors.
 - ESPOIR School of Life – provides free education for underprivileged children in GK resettlement areas.
 - Settlements remain under Barangay and Local Government.
- Participatory Engagement:
 - Resettled families – involved through regular consultations, social preparation, feedback loops, and shared decision-making.
 - Host communities – engagement ensures social cohesion so existing residents are not left out.

Resilience Approach

- Site Selection & Planning:
 - Conducted by DENR and volunteer architects.
 - Ensures minimal environmental impact, avoids natural hazards, and maintains affordable access to livelihoods.
- Land Development:
 - Concrete pavements with proper drainage.
 - Follows approved subdivision planning standards.
- Housing Design:
 - Based on IOM’s “Build Back Faster” principle.
 - Uses locally available materials to lower costs and speed up construction.
 - Each house includes a Safe Room/Panic Room (concrete toilet) that can shelter a family of 4 during typhoons.
- Livelihood & Economic Support:
 - Provided by DSWD and DENR as part of their mandates.
- Disaster Preparedness Protocols:
 - Resettlement adheres to Barangay (BDRRM) and Municipal (MDRRM) disaster systems.
 - Includes early warning systems, preparedness training, and resilient infrastructure services.

Financing

- Housing & Land Development Funding:
 - Supported by Local Government, Provincial Government, National Government (DPWH and DHSUD), and international organizations like Habitat for Humanity.
- Role of DHSUD:
 - Committed to mobilize civil society and development organizations such as IOM and UN-Habitat.
 - Support is linked to the IOM “Build Back Faster” housing model developed after Super Typhoon Haiyan.
- Construction Method:
 - Implemented through Bayanihan Sweat Equity.
 - Families help build their homes alongside volunteers, following the GK model of community cooperation.
- Utilities:
 - Power, water, and waste infrastructure provided by local service providers.
 - Maintenance costs for power and water borne by the families.

Technical Support

- DENR – facilitate land tenurial instruments.
- DPWH – validate and update land development construction.
- Del Carmen Water District & Siargao Electric Cooperative – provide water and power utilities.
- DHSUD – support settlement organization and management.
- DSWD, Gawad Kalinga, ESPOIR – lead social preparation.
- DSWD, DTI, DA, DOT, DICT – provide livelihood orientation and support.
- DILG – develop and monitor human development indicators (health, education, livelihoods) and ensure inclusivity of women and marginalized groups.
- TESDA – deliver technical training for construction skills and develop locally trained artisans.

