Community Mortgage Program — The Philippines' Community Land-Purchase Financing Scheme

City Innovation Library · Good practice · Philippines

Quality score: 81/100

Evidence strength: Observational / pre–post

Summary

Since 1986, the Philippines' Community Mortgage Program has let associations of informal settlers collectively buy and title their land; it reached 106,273 families across 854 communities by 2001 and 300,000+ households since, though affordability critiques persist.

Key dimensions

Dimension	Score
Evidence of impact / measured results	2/3
Transferability / demonstrated replication	3/3
Scalability	3/3
Sustainability / continuity	2/3
Innovation	2/3
Inclusiveness / equity	2/3
Multi-stakeholder collaboration	3/3

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-08-12

Social Housing Finance Corporation (SHFC) — accessed 2026-08-12

Social Housing Finance Corporation — Community Mortgage Program — accessed 2026-08-12

Porio, Crisol, Magno, Cid & Paul (2004) — The Community Mortgage Programme, in Empowering Squatter Citizen (Routledge) — accessed 2026-08-12

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