



# THE COOPERATIVE HOUSING FOUNDATION

A NON-PROFIT ORGANIZATION DEDICATED TO BETTER HOUSING AND BETTER COMMUNITIES

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Report on Visit to Philippines

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## I. BACKGROUND INFORMATION

Subsequent to a visit in 1979, by Dr. Karl Falk, Chairman of the Board of Directors of the Cooperative Housing Foundation (CHF), and a visit in early 1983 by Dr. Eric Carlson, former HABITAT official and Trustee of CHF, the Ministry of Human Settlements (MHS) invited CHF to assist it in designing a comprehensive cooperative housing program, as well as to discuss the possibilities of employing the resources of the USAID Housing Guaranty Program.

CHF Vice-President, Jack Edmondson and CHF Director of Training and Communication, Jaime Bordenave were in the Philippines from July 7 for approximately two weeks reviewing the Ministry's shelter program and meeting with officials from MHS and its subsidiary agencies. The observations and recommendations of this team are the subject of this report. Joining and assisting CHF and the Ministry, specifically in reference to the Housing Guaranty program, were Philip Gary and Robert DeVoy from the USAID Regional Housing and Urban Development Office, in Bangkok, Thailand, who were in Manila during the middle period of the CHF visit.

On July 18, Edmondson and Bordenave presented preliminary observations and recommendations to a joint meeting of representatives of the Ministry of Human Settlements and its affiliated agencies, including: National Home Mortgage Finance Corporation, Home Financing Corporation, Home Development Mutual Fund, the Human Settlements Development Corporation, and a private consultant to the Ministry. The purpose of this meeting was to derive a consensus of problems to be addressed by such a program and a potential approach to a strengthened cooperative housing effort. It also afforded an opportunity to discuss approaches to a Housing Guaranty program within the context of existing Ministry programs and projects.

This report focuses on the community association and cooperative components of the MHS's program and does not attempt to cover other diverse aspects of the Ministry's program. The CHF team would also like to point out that the observations and comments in this report are largely a result of interviews and discussions with officials of the MHS and not based on an in depth analysis of the projects themselves.

CHF wishes to thank the Ministry for the complete cooperation and generosity of its staff during this mission. In particular, the work and courtesy extended by Bobby Alvarez and Esther Gale from the National Home Mortgage Finance Corporation were of special importance and resulted in a most efficient use of the limited time available to the CHF representatives.

## II. GENERAL OBSERVATIONS ON THE MINISTRY'S HOUSING PROGRAMS AS THEY RELATE TO COOPERATIVE HOUSING

### A. Overview

The Ministry of Human Settlements, established in 1979, exemplifies a vital, widespread, and dedicated housing and community development effort. Considering the relatively short time that the Ministry has been in operation, the programs in place demonstrate a comprehensive approach to ameliorating the unmet housing demand in the Philippines, as well as creating innovative programs for employment generation and increased productivity.

The approach taken to the human settlement problem is multi-faceted. In the implementation of its programs, the Ministry incorporates eleven basic services necessary to healthy communities. For example, a typical project site visited by CHF included: child care; sports facility; a youth club; employment generation activities for residents (and others); community meeting facility; a small grocery store and numerous kiosks and food stands; and provision for a health clinic. While CHF did not include a review of the KKK (Livelihood)<sup>1</sup> in its study, it appears to represent an understanding of the importance of providing means of generating income and community economic development so that program beneficiaries can better afford shelter.

The staff of the agencies interviewed were extremely self-critical and open to suggestions. This is reflected in the innovative and flexible approaches that the Ministry is taking in attempting to address shelter problems. The team was also impressed with the high level of skills and knowledge of the staff with whom it worked.

### B. Observations

From a physical and planning perspective, the projects visited were viewed as well-planned, and densities appear to be low. Orientations, open space, community facilities, and quality of construction are good. The rate of development is also excellent, with 25 units per contractor per month being the norm.

Regarding minimum shelter approaches aimed at low-income families, those projects undertaken by the Ministry for this purpose, appear well conceived. These are primarily under the auspices of the National Housing Authority, although some projects of the other agencies in the Ministry are also attempting to reach this target group.

In addition to a comprehensive approach to the shelter program, it appears that the Ministry has made good efforts in decentralizing its housing programs, with a genuine concern for an adequate geographic distribution of its resources, with considerable emphasis

on areas outside of Manila. Unfortunately, CHF was unable to visit a sampling of the rural sites, although discussions were held with staff responsible for these programs. Of the more than 1,500 municipalities in the Philippines, the Rural BLISS<sub>2</sub>/ program has reached more than 200 communities.

### III. CONSTRAINTS AND OBSTACLES

In this section, the structural, financial, production and training constraints to the development of a comprehensive and effective cooperative housing program are discussed. The observations and comments made here are drawn from discussions with officials as well as from several inter-agency meetings which were called to discuss and review preliminary observations. Many of these comments may be rather obvious to some readers, and yet it was thought desirable to restate them here.

#### A. Structural

- Reputation of Cooperatives: In general in the Philippines, as in many other countries, cooperatives have a reputation of not being particularly successful--largely due to management difficulties. Partially in recognition of this, MHS has called its community organizations by the name "Homeowners Associations" (HOA's)<sup>3/</sup> rather than cooperatives. Also, in this way, the community associations are regulated by the Ministry (Home Financing Corporation) rather than the Bureau of Cooperatives, which is under the Department of Agriculture. It should be noted that the credit cooperatives are among the more successful cooperatives.
- Usufruct Interest: In the legal structure of the HOA's, individual families do not receive individual title. Rather, they receive the right to use and enjoy a unit. This problem was widely expressed as a key obstacle to effective organization of housing cooperatives, with some people stating that the concept was incompatible with Philippine culture. An equally cogent argument can be made that it is more a problem of education, rather than the concept itself, with other people stating that it is indeed consistent with the Philippine culture.
- Lack of Sense of Responsibility: Many staff interviewed expressed concern about the lack of a sense of responsibility among the beneficiaries in the coops. The development model used by the Ministry in the establishment of its community associations or cooperatives might be characterized as developer oriented in as much as the beneficiaries are brought into the process largely after the project is complete, with only a very brief orientation. It is our observation that unless a much stronger organizing effort and training program is brought to bear, the residents cannot readily develop a strong sense of ownership and control--and that the sense of responsibility flows from this feeling of ownership and control.
- BLCA's are Outside the Cooperative System. For a variety of reasons, such as mentioned at the outset of this section, the Ministry has decided to organize its Bagong Lipunan Community Associations (BLCA's)<sup>3/</sup> outside the formal coop sector. By

being outside this sector, these associations do not readily benefit from the continuing education efforts that might otherwise be available. Such an educational effort is essential in building strong organizations, and as long as the community associations remain outside this system, consideration should be given to providing a parallel effort, or by actually tying into the Bureau of Cooperatives Development or the Cooperative Union of the Philippines for their orientation and training programs.

- Second Level Organization Lacking: Another key element that helps strengthen coops and homeowner associations is a second level organization. Such a mechanism can provide a means of sharing of concerns and solutions to problems, interchanges among leadership, training, and so forth. It can also work at the national level in sponsoring legislation which may have a salutary impact on the development of future low cost housing programs. This subject will be discussed in more detail in the next section of the report.

## B. Financial

- Weak Collections Record and Accountability of BLCA's: In both the urban and rural programs there appears to be a serious problem with collections. In some cases there are extenuating circumstances, such as latent defects in the project or incomplete infrastructure (e.g. lack of water, power, etc.), and for this reason MHS is not pressing for repayment. In many cases, however, it seems that poor repayment is rooted in a casual attitude of the beneficiaries that this is government housing and the government should not charge for it. The repayment problem appears to be especially difficult in the Rural BLISS program.
- Affordability Problem: There is a severe affordability problem, especially in rural areas, due to the high cost of the units (currently about P 20,000 - 30,000) as compared to relatively low family income levels in those areas. While time did not permit an analysis of the subject it is clear that even at the lower end of the Urban BLISS program (producing houses in the environs of P 100,000), the homes are not affordable by a large segment of urban inhabitants. At current terms for MHS loans (25 years @ 9%), a median income family in the Metro Manila area can afford a unit and serviced lot costing approximately P 40,000.
- Cost Recovery Problem: In addition to the collection problem listed above, cost recovery is also lessened by the subsidies applied to projects. The Home Financing Corporation has only recently begun the process of foreclosure for one project that has been assigned to it. It will be important to adopt a strict collection policy on delinquent accounts. Also, positive incentives to prevent the problem should be developed. Another cost recovery problem may rise in relation to the graduated

payment mortgages, some of which have a ten percent per annum escalation. It is questionable whether incomes of the target group will rise at a comparable rate.

- Possible Inadequate Budgets for BLCA's: In the area of general operating reserves, reserve for replacement, and reserves for maintenance, it does not appear that the budgets for the Community Associations are adequate. It is these reserves, combined with regular preventive maintenance, that will assure the ongoing physical viability of the projects themselves.

### C. Production

- Limited Number of Developers for low Cost Housing: Profit motivated developers find the housing market for upper and middle income families lucrative to such an extent that negligible efforts to serve low income people are in evidence. Without additional incentives, it is believed that only when this market has been satisfied will the private developers begin turning to the market for low cost housing. The new Private Sites and Services Project (PSSP) of the MHS is an important initiative in this direction. (See part IV B 2 below).
- Large Profits in Land Development: It appears that the highest percentage of profits is in land development, with a range as high as one hundred percent over the actual costs of purchase and development.
- Unavailability of Reasonably Priced Land: Particularly in the urban centers, land is at a premium. Much land around the cities is being held off the market, in some cases with infrastructure already installed (to avoid being forced to sell the land), causing a further escalation of land prices.
- High Standards: The Ministry is working to standardize building components through the National Housing Corporation, in hopes that the private sector will adopt similar practices. This is a valuable effort to help reduce construction costs. Nevertheless, it is only through minimum shelter approaches, such as sites and services and core housing (as is being done by NHA), that families below the median income can be served without deep subsidies.
- Inadequate Control of Beneficiary Selection: In the Rural BLISS program, agencies other than the MHS, such as the lead agencies, have had control of the beneficiary selection process. In addition, since the projects are being developed by private developers who do not have an ongoing commitment to the community organization, the educational component may have been

substantially left out. Lack of adequate control over selection of beneficiaries, combined with an inadequate educational component, exacerbate the collection problem, and result in a less than satisfying experience for the beneficiaries in many cases.

- Expectation of Title: It appears that as a result of inadequate training the beneficiaries in early projects labored under the impression that they would receive clear title to their lot and/or unit. It is difficult to overcome the disappointment, misunderstanding and resentment that frequently result from such expectations.

#### IV. OPPORTUNITY TO STRENGTHEN MHS'S COOPERATIVE HOUSING EFFORT

The following section outlines opportunities for the Ministry of Human Settlements to build upon its current cooperative housing experience, and expand it into a more comprehensive cooperative housing effort. These were based upon both the group meetings and individual discussions by the CHF team with officials and private sectors.

##### A. Structural

##### 1. Non-profit Sponsor Model and Program

The CHF team was interested to learn of the numerous examples in the Philippines of non-profit private sector groups that have sponsored and/or developed housing projects and cooperatives for low income beneficiaries. These include: St. Louis University/St. Vincent Parish; the TUCP Foundation; the LaSalle Brothers project; Freedom to Build; the project of the Philippine Business for Social Progress; and the project in Jolo, Sulu, to name only a few. Sponsors have included Church groups, foundations, credit cooperatives, employers, and others. For the most part, these groups have worked independently of one another and of the MHS. The projects generally involve a substantial degree of self help, and are reaching families with lower incomes.

Some groups have spontaneously responded to the housing needs of their constituencies, without benefit of any particular government program. Freedom to Build Executive Director William Keyes recently organized a coalition of 18 such groups, known as Private Sector Low Income Housing Association (PRISLIHA).

It is worth mentioning here, that the Ministry itself has a promising new program, known as the Private Sites and Services Project (PSSP), which solicits projects from private developers and provides some technical assistance in addition to financing.

It is CHF's recommendation that MHS consider development and implementation of a non profit sponsor cooperative housing program. Through such a program, non-profit sponsors would be encouraged to submit proposals to MHS for development of projects serving low income beneficiaries, in a fashion similar to the PSSP program.

Advantages include:

- Reduced development costs;
- Potential for increased self help participation;
- Earlier and stronger community organization;
- Lower total project costs, and hence ability to serve lower income beneficiaries.

To make such a system work, it would be desirable for the Ministry to provide a guaranty for land purchase and favorable

interim financing.<sup>4/</sup> A small grant program to assist these organizations in their organizing efforts would also greatly facilitate such a non-profit sponsor model.

Technical services would also be required, since this would help avoid duplication of effort, and would help either establish these sponsors as developers or provide the back-up they would require.

## 2. Private Non-Profit Technical Services Organization (TSO)

In addition to private non-profit sponsors, the technical services might well be delivered through a private sector non-profit organization or organizations. Currently somewhat similar services are provided through the BLISS Development Corporation (BDC). The Home Financing Corporation (HFC) is also legally authorized to provide these services for private developers.

Initially such technical services could continue to be delivered by the BDC and HFC as needed. Should the model prove viable, these services might later be transferred to a private non-profit (non-governmental) technical services organization. Such a TSO could provide organizational assistance, development assistance, and even estate management services subsequent to project completion. Consideration might be given to evaluating the PRISLIHA association to determine if it could be a focal point for such a private sector TSO.

Potential advantages of a private TSO include:

- Improve Collections: Either working independently or in conjunction with the private sector sponsor, a private TSO would help insulate the projects it sponsors from the image of being "government projects", where people often feel that they are "owed" housing. If the TSO is empowered to make collections, and is able to strictly enforce the community association occupancy agreements, cost recovery can be ensured.
- Less Red Tape: A single purpose organization has the potential of operating more efficiently since it is autonomous of the government. It would, of course, have to coordinate closely with the Ministry and its shelter, finance and regulatory agencies, and perhaps The Bureau of Cooperatives Development.
- Stronger Private Sector Linkages: By virtue of being in the private sector, such an organization might obtain more active corporate participation in housing projects, such as in developing projects for specific groups of workers, or in obtaining access to or the donation of land, etc.
- Build on Existing Community Institutions: A fourth area where the MHS might make structural changes in its approach to

cooperative housing is in building on existing community associations. For example, a home improvement loan program could be established channelling funds through community credit cooperatives or perhaps Barangays. Such a pass-through arrangement could minimize administrative costs. This is also a private sector approach, which by virtue of involving small loans, could reach families with lower incomes. Such a program may have special relevance in the rural areas where incomes are substantially lower and where there is a need for smaller loans for home improvement, expansion or upgrading.

- Strengthen Community Association Structure: By altering the method of forming community associations through an early and continuous education program, a substantially strengthened BLCA will result, which can take responsibility in large part for the housing communities themselves. With a stronger community association and active participation by the members, it is likely that the blanket mortgage will have a higher degree of acceptability.

## B. Financial

### 1. External sources for low/medium income families

In order to expand MHS services to low and moderate income families, the USAID guaranty program would be an attractive resource, in that it could provide untied foreign exchange to the government. Were such a program to be found viable the funds could be used to complement existing resources, such as PAG-IBIG, Bahayan Mortgage Participation Certificates, a variety of private banking resources and World Bank funds. An additional benefit of obtaining such external funds would be that this could free up MHS's current sources of financing for middle income housing programs.

### 2. Pre-development Loan Fund

As mentioned earlier, it is our understanding that the Private Sites and Services Project of the MHS makes below market interest rate pre-development and interim financing available to the private developers to entice them into low income housing efforts. Similar incentives could be used if a non-profit sponsor model is introduced for low-income projects, as it would provide needed capital and would also reduce bridge financing costs and the ultimate cost to the consumers. It is also understood that the Development Bank of the Philippines (DBP) has a special construction credit program as well which might be expanded.

It may be desirable to consider small seed grants for non-profit sponsors developing low-cost projects. Such grants could provide for the initial organizing and some of the start-up costs of a project.

MHS or other funds could be used to make this subsidy, which could provide a much bigger pay-off (for example, in the self help efforts that would result from the organizing effort) than the current interest rate and "non collection" subsidies.

### 3. Payroll Deductions

A third area where the MHS might modify its current system is in the introduction of payroll deductions for payment of loans. This is required in the case of Social Security loans, and would improve repayment in current projects, particularly for members of PAG-IBIG. An employer deduction system also acts as a guaranty for small loans, such as in the case of home improvement programs.

### 4. Home Improvement Loans

The CHF team feels that a substantially increased home improvement loan program could be introduced for the benefit of the lower income sectors. The DBP has had some experience in a program in the Tondo Foreshore area (on behalf of the NHA) and the results appear positive. The repayment record has been excellent. The NHA/World Bank program for building materials loans for the diverse sites and services programs (Zonal Improvement Program) should also provide some valuable information on the application of an expanded home improvement loan program.

## C. Production

CHF recommendations in the area of housing production, include the following:

### 1. Augment Sites and Services Effort

The PSSP should be monitored closely to see its potential for expansion. The use of a non-profit model Sites and Services approach, as suggested above, could also greatly expand the number of sponsors and developers available, especially for low-income beneficiaries.

### 2. Expandable Housing

Together with the sites and services approach, units and lots designed for expansion help reduce costs to families and allow for an incremental approach to building.

### 3. Increase Self Help Participation

The use of self help techniques helps reduce the cost of units, and also can be the means to significantly strengthen the cooperative or community association itself.

#### 4. Increase Focus of KKK on Building Materials and Production

The KKK provides a solid opportunity to establish small building materials production centers, which could ultimately form a network of providers. This could fulfill the dual purpose of providing jobs for beneficiaries and materials (at lower cost) for the projects. Consideration could also be given to setting up small cooperative or nonprofit construction or home repair businesses. The resulting reduction of profit margins would also help reduce cost of building materials to the consumers.

#### 5. Home Improvement Program

Since home improvement programs involve smaller loans, they provide a good vehicle to serve lower income families. This is especially true in rural areas, where many families already own a lot and a home in need of repair and/or expansion. Such home improvement programs are often linked to cooperatives, although not to housing coops per se. A more thorough examination of existing organizations, such as credit cooperatives and the barangays, could result in a means of distributing funds effectively. Also, home improvement programs that work through existing organizations provide an additional layer of insulation from the "government program" image, and thereby enhance recovery.

#### D. Training

The CHF team observed many of the advanced management and training tools being employed by the MHS for its professional staff, although the short period of the CHF visit did not permit an examination of the training facilities currently being used. The team was impressed with the comprehensive nature of MHS manuals for physical development, operations, and management of communities developed for the BLCAs.

All too brief and subjective observations also suggest a need for a comprehensive and participatory training program for prospective members prior to, during and after occupancy.

##### 1. In-Service Training

Through the University of Life, and perhaps in conjunction with the Cooperative Union of the Philippines, the MHS should consider in-service training for its staff in all areas of cooperative housing development. The training should cover the various aspects of design, organizing (including marketing), financing, and implementation and management of housing co-ops, as well as the legal considerations. The University of Life has ongoing programs for staff of the Ministry and appears to provide thorough training. The Cooperative Union of the Philippines has ongoing training programs on the cooperative principles and movement.

## 2. BLCA Revitalization Training

A leadership and possibly membership revitalization effort should be organized for the boards and residents of the existing community associations (BLCAs). This remedial measure should help to better prepare these organizations for their future life as viable and self sustaining community associations. A substantial effort would have to be undertaken to have a positive and corrective impact. It would also require close coordination with those agencies responsible for the development and construction of these projects. A beneficial side-effect should be a greater sense of responsibility on the part of the residents and better cost recovery.

## 3. Inter-Active Training Approach

The training necessary for establishment of cooperative housing as an ongoing program of the Ministry requires an inter-active approach. This means that there should be a frequent inter-change between field experience (putting cooperatives on the ground), study and reflection. This requires periodic inputs over an extended period of time, rather than crash courses at the outset of a new effort.

## V. THE MINISTRY OF HUMAN SETTLEMENTS AND PROGRAMS OF USAID

In the original letter of request to CHF from the Ministry, dated 18 March 1983, Deputy Minister Benitez also inquired about information on tapping possible funding support through the USAID Housing Guaranty Program. It is understood that this was discussed by RHUDO/Director, Philip Gary with Mr. Alvarez; and by Mr. Alvarez during his visit to the AID Office of Housing and Urban Development in Washington in mid-July.

What follows here are some brief observations about this subject as they relate to a strengthened cooperative housing program for the Philippines.

CHF would also like to observe that this matter will be studied in detail during and after the anticipated Shelter Sector Assessment. CHF would also like to note that while many of the observations and recommendations offered can be implemented without additional sources of financing, additional funds would expand the number of beneficiaries to be served by MHS current and future programs, including but not limited to cooperative housing.

Additional funds could be used for activities which the MHS felt it needed, including:

- The housing guaranty funds would be used for serving below median income families, which is consistent with the recommendations in this report.
- Modify and expand the cooperative housing effort of MHS and its affiliated agencies;
- Build on existing programs and institutions;
- Provide additional resources to the NHMFC to expand its financial base;
- Revive and expand the Home Improvement Program initiated by the DBP and the new PSSP of the MHS;
- Utilize such funds for both interim and permanent financing, thus reducing the current high cost of bridge financing to the private sector, and accordingly reducing the ultimate price to the cooperatives and beneficiaries.
- The concepts suggested in this report are compatible with goals of the USAID program. For example: emphasis on the private sector, use of core housing and self help concepts, and targeting of lower income beneficiaries.

## VI. RECOMMENDATIONS FOR FUTURE STEPS

In order to implement the recommendations contained in this report, the Ministry of Human Settlements might consider the following additional areas of action, study and technical assistance. They include:

1. Assistance with training for staff of the Ministry and related agencies on the concept and functioning of cooperative housing.

2. Planning of a remedial training program for existing community associations (BLCA's) to help solve some of the current difficulties and strengthen them for the future.

3. Development of preliminary concept paper(s) on areas of felt need, such as home improvement program, modified and expanded cooperative housing, establishment of a technical services capacity and/or organization for delivery of new or modified programs, etc.

4. Study of the difficulties with collections and cost recovery in MHS programs (as well as the KKK), and development of a strategy for over-coming these problems.

## Footnotes

1. A national program of the MHS to promote increased employment, productivity and income through the development of community based enterprises.
2. Bagong Lipunan Integrated Sites and Services Program.
3. These are also known as Bagong Lipunan Community Associations (BLCA). In this report the BLCA, community associations and home owner associations are used interchangeably.
4. It is understood that in the PSSP the MHS makes available 11% interim financing.

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