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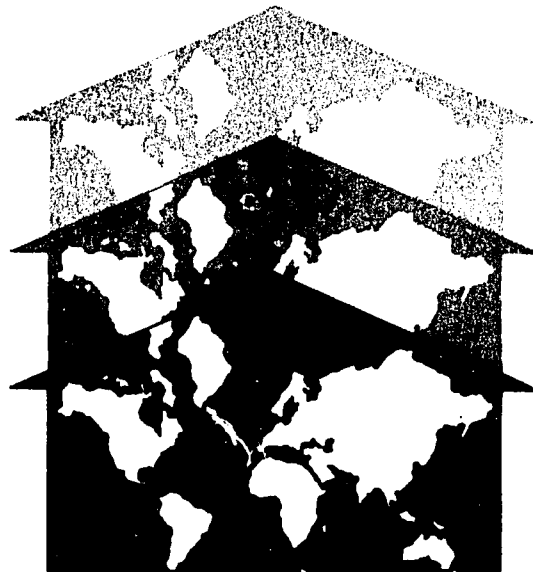
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**PHILIPPINES SHELTER SECTOR
ASSESSMENT**

Volume II: Angeles City Report

November 30, 1978

**AGENCY
FOR
INTERNATIONAL
DEVELOPMENT**



OFFICE OF HOUSING

**PHILIPPINES SHELTER
SECTOR ASSESSMENT**

Volume II: Angeles City Report

**Office of Housing
Agency for International Development
Washington, D.C.**

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Note:

While the findings and recommendations of the report have been discussed with representatives of the Government of the Philippines, the report is not to be interpreted as the official position of either the Government or of the Agency for International Development.

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LIST OF ABBREVIATIONS

ACWS - Angeles City Waterworks System
AEC - Angeles Electric Company
CDAP - City Development Assistance Program
CDC - City Development Coordinator
CPDB - City Planning and Development Board
CPDS - City Planning and Development Staff
DPS - Department of Public Services
FPOP - Family Planning Organization of the Philippines
IPUP - Improvement Program for the Poor
MLGCD - Ministry of Local Government and Community Development
MSSD - Ministry of Social Services and Development
NEDA - National Economic Development Authority
PNB - Philippine National Bank
POPCOM - Population Commission
RPTA - Real Property Tax Administration
RSC - Rural Service Center
SEAP - Self-Employment Assistance Program
SEP - Socio-Economic Profile
SSA - Shelter Sector Assessment
USAID - United States Agency for International Development

SUMMARY OF RECOMMENDATIONS

This report is part of a larger Shelter Sector Assessment (SSA) of the Philippines. It is an analysis of shelter needs in Angeles City and the constraints in resolving these needs. In this report shelter is not defined as the house alone but is considered in the broader, environmental sense which includes land, infrastructure, utilities, social services, and employment opportunities, all of which are integral components of viable shelter policies.

This report first takes an overview of the city, its population trends, government structure, economy, finance, and income distribution. The dimension of its shelter problem is gauged by analyzing the condition of the present housing stock; the housing needs due to population growth, in-migration, losses to stock, etc.; and the human settlement patterns within the city, i.e., their densities, types, and standards. Since the SSA is focused on the shelter needs of lower-income groups, the socioeconomic characteristics of the low-income population and their priorities and felt needs are also investigated.

Components of the shelter problem such as land, infrastructure, utilities, finance, and, if necessary, the building materials and construction industries are reviewed to ascertain their types, standards, operational efficiencies, and problems. Based on the foregoing findings, the final section sets out alternative shelter approaches and possible projects designed to meet the shelter needs -- defined broadly -- of lower-income groups. The criteria used to evaluate these alternative solutions are: affordability by project beneficiaries, replicability of these solutions by cities on a national scale, institutional development, and consistency with national shelter policies. These approaches and projects are considered within the context of the CDAP/RSC 1/ program in that many of the individual components of this program are combined in a comprehensive, area specific approach to focus on the shelter problems of particularly depressed barangays.

Angeles and Olongapo are somewhat unique in the CDAP/RSC program. Their economies are, to a great extent, dependent on the adjacent United States bases, and the resultant

1/ The City Development Assistance Program, also called the Rural Service Center program, is a jointly funded effort of the Ministry of Local Government and Community Development and the United States Agency for International Development.

in-migration and large service sectors might exacerbate the cities' shelter and public service problems. It is a known fact, however, that similar shelter problems for low-income families exist to varying degrees in all the CDAP/RSC cities. Because City Planning and Development Staffs (CPDS) are newly created, they are still weak and inexperienced and, thus, in need of sustained, long term support in program and project design, execution and management. *It is, therefore, strongly recommended that similar missions be undertaken to other CDAP/RSC cities to ascertain their development problems and priorities and how the CDAP/RSC program can be effectively utilized to meet them.*

The following recommendations are an example of what might be done in the context of the CDAP/RSC program to begin to alleviate the shelter and environmental problems of low-income families in the depressed barangays of Angeles:

1. Comprehensive Community Improvement

- a. Barangay Program Components - Beginning in Santa Teresita, regularize and improve depressed barangays by providing:
 - improved roads and footpaths
 - potable water supply
 - improved drainage system
 - improved sanitation through sanitary cores and septic tanks
 - necessary community facilities
 - housing improvement loans

- b. Approximate Cost for 27.5 hectares in Santa Teresita and 28 hectares in other areas to include: 2/
 - asphalt roads with concrete gutters
 - compacted gravel footpaths
 - water supply
 - community septic tanks
 - home improvement loans
 - ₱ 11.8 million - infrastructure and connections
 - ₱ 3.8 million - home improvement loans
 - ₱ 21.4 million - Total

- c. Target income groups for improvements based on plot sizes of 100 square meters and density of 431 persons per hectare infrastructure and land only (see Table 23):

2/ See Appendix 2 for cost breakdown.

TABLE 1

Monthly Payments required for Different
Repayment Terms, Land Costs and
Home Improvement Loans

Land Costs (₱/sqm)	Home Improvement Loans (₱)	Terms (10% down payment)	Required Monthly Income (₱) (Payments 15% of Income) <u>1/</u>
30	3,000	11%/20 years	661
20	3,000	11%/20 years	574
30	None	11%/20 years	476
20	None	11%/20 years	388
5	400	11%/30 years	240
3	400	11%/30 years	221
0	400	11%/30 years	197

NOTES: 1/ Updated 1978 Median Income is estimated at ₱ 405 per month.

2. Sites and Services

- a. Program Components - Improve and expand the Capaya resettlement scheme for low-income working families and those which must be resettled from blighted areas by providing:
 - new serviced plots
 - housing improvement loans
 - community facilities
 - cottage industries in present industrial reserve.
- b. Approximate cost for 13 hectares at similar standards to Santa Teresita.3/
 - ₱ 2.7 million - infrastructure and connections
 - ₱ 1.6 million - home improvement loans
 - ₱ 0.4 million - land
 - ₱ 4.7 million - Total
- c. Target income groups similar to Santa Teresita but somewhat higher. The component could include some core houses (see Table 23).

3/ See Appendix 2 for cost breakdown.

3. Socioeconomic Programs for the Urban Poor (IPUP)

- a. Upgrade Ministry of Social Services Development (MSSD) staff in planning, organizing, management and recording.
- b. Improve the primary health care delivery system.
- c. Design and develop cottage industries such as barrio extension using home craftsmen/assemblers.
- d. Improve the extension and use of Self-Employment Assistance Program (SEAP) loans.
- e. Feasibility studies of production for export, especially of the furniture and building materials industries.

4. Institution Building

- a. Strengthen the City Planning and Development Staff (CPDS) by filling its present vacancies and expanding its staff.
NOTE: Before the SSA team left one existing vacancy had already been filled and active steps were being taken to fill the others.
- b. Provide the CPDS with adequate office space, equipment, and transportation.
NOTE: Unused space could be taken from the City Planning and Development Office; sample hand calculators could be provided to key staff, and a newer car provided for the office.
- c. Provide increased training for CPDS staff in project analysis and management.

5. Technical Assistance (TA)

- a. Short-term TA in social welfare and social work to strengthen local MSSD staff in community development and social case work.
- b. Short-term TA to train and assist the CPDS in carrying out local production feasibility studies.

- c. Short-term TA in the economic and financial aspects of community improvement/sites and services project design.
- d. Long-term sustained support TA in program and project formulation, execution and management with heavy emphasis on training.

NOTE: This advisor should reside in one of the two cities.

Chapter I

OVERVIEW

A. Population Trends

The total population of Angeles City as of December 1975 was 150,328. Of this 95 percent was Filipino and 4 percent was American. 98 percent of the population lives in urban barangays and 2 percent in rural areas. 44 percent is under 15 years of age.

The population growth rate has decreased from an average of 7.7 percent per annum between 1960 and 1970 to an average of 2.2 percent between 1970 and 1975. The birth rate dropped from 51.6 percent in 1970 to 35.7 percent in 1975, while the death rate has declined from 9.6 percent to 5.0 percent in the same period. Thus, the population has been growing at a natural rate of 2.0 percent per annum in recent years. The following graph is based on the assumption that the present 2.2 percent growth rate will continue. (See Figure 1).

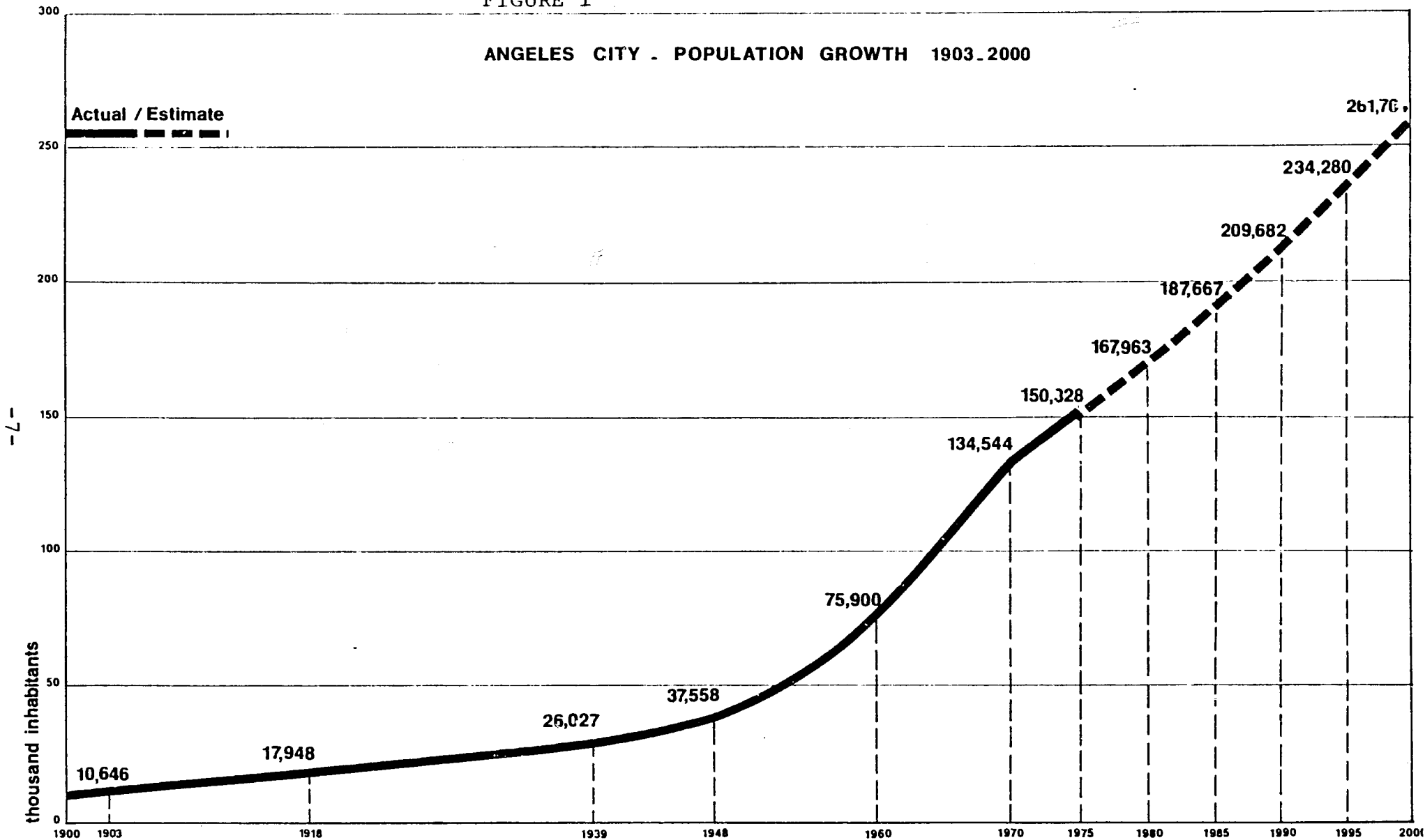
B. Government Structure

The government of Angeles City is comprised of an executive, administrative and legislative branch. The Mayor exercises immediate control over the executive and administrative machinery of the city, subject to supervision of the President, while legislative power is vested in the 17 member Sangguniang Bayan presided over the Mayor. City government salaries take 34.5 percent of the budget and employ 915 persons. Most department heads in the city government are appointed by the President; however, department head salaries are paid from city revenues. The city treasurer, city engineer and city auditor do not live in Angeles City, but commute from Manila.

Also included in the city government structure (refer to City Government Organizational Chart) are a number of national department offices. The Mayor exercises no control over these offices. There are a number of advisory committees linked with the national government which were established to represent and implement such national programs as nutrition, family planning and the green revolution in the city. The independent function of the national department offices and the advisory committees make the

FIGURE 1

ANGELES CITY . POPULATION GROWTH 1903-2000



coordination of city government difficult. In addition, offices of the city government are geographically scattered, thus increasing inefficiency.

The Mayor's strongest support for administration and guidance of city development comes through the City Planning and Development Board (CPDB). The CPDB, created in 1975 under a Memorandum Circular of the Ministry of Local Government and Community Development (MLGCD) and a section of PD-144 serves as a planning and implementing body to the Mayor. The establishment of the CPDB does not eliminate the need for coordination among the various units of government, but it does provide a forum for coordination under chairmanship of the Mayor. The functions of the Board are:

1. Study and recommend revenue measures and ways of financing infrastructure and other development projects.
2. Prepare and recommend criteria and standards in determining priorities for implementation of development programs and projects.
3. Recommend schedule of priorities and system of allocating financial resources of government.
4. Conduct public hearings.

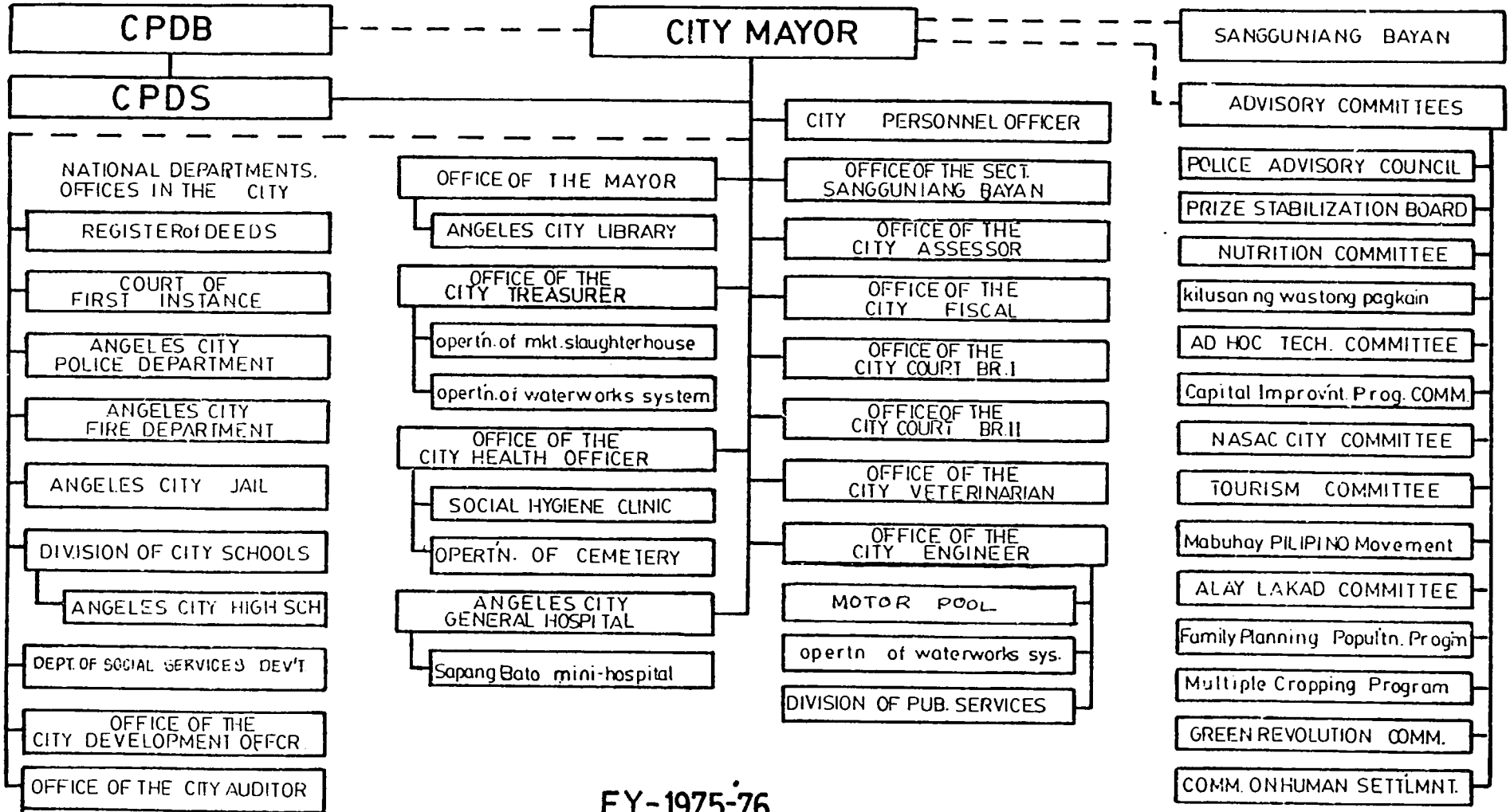
Nine task forces advise the Board. However, these tend to duplicate advisory functions already established thus slowing the Board's functions. The Board meets once a month and has an operating budget of ₱ 75,000.

The CPDB staff, known as the City Planning and Development Staff (CPDS), (see staffing chart) headed by the City Development Coordinator (CDC), serves as the technical planning arm of the Board. The CDC and staff are appointed by the Mayor. Staff positions are approved for funding by the Department of Finance and the MLGCD commensurate with rank classification. Although all positions were created in October 1975, the management specialist was only funded in February 1978, while the sociologist position has as yet not been funded. The Civil Service Commission has not yet prepared the qualifications for these positions, thus delaying hiring. In addition, the Board must review and approve all applications for staff positions. The present staff has not had an engineering analyst since May and the urban planner is on leave until September. After discussion with the Mayor, all vacant positions are to be filled by September 1, 1978.

FIGURE 2

EXECUTIVE

LEGISLATIVE



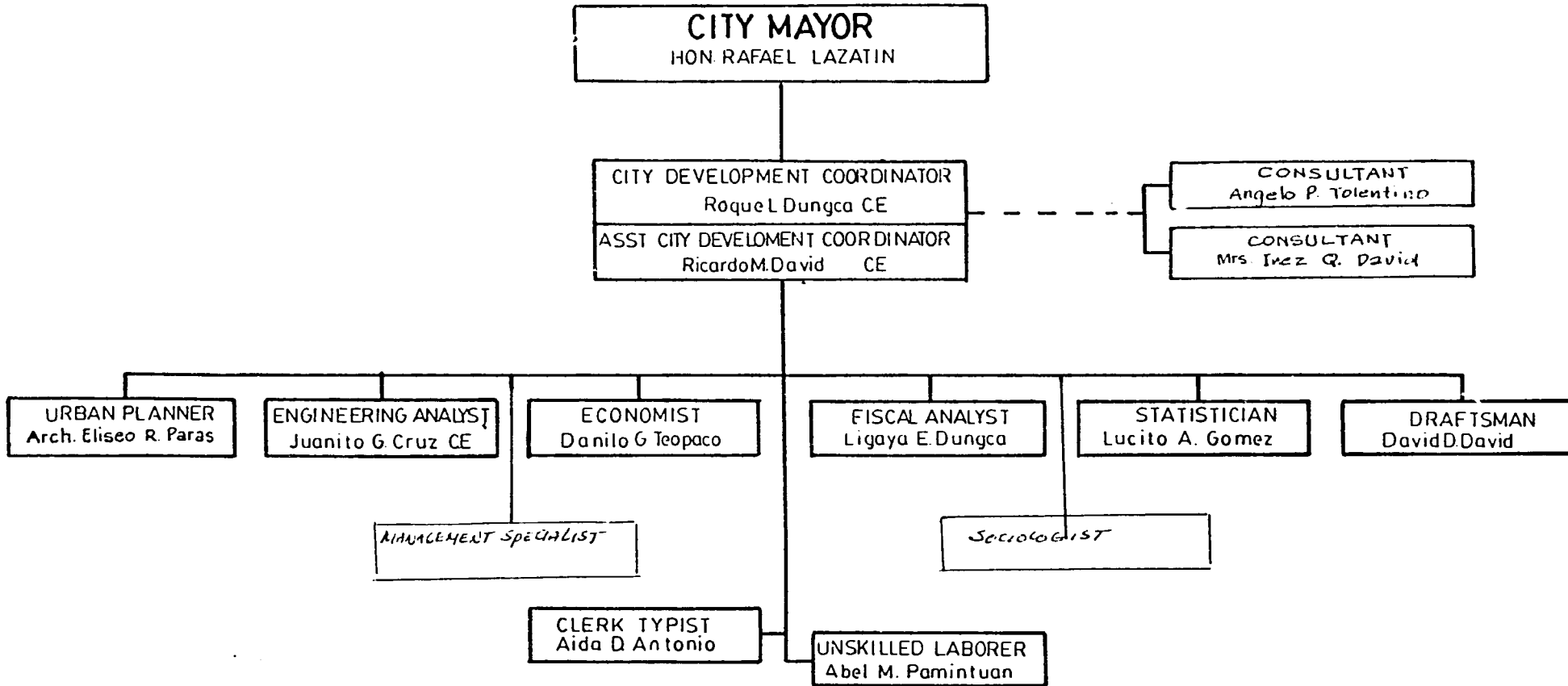
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FY-1975-76
CITY GOVERNMENT ORGANIZATIONAL CHART
ANGELES CITY

CPDS AC '76 D3

FIGURE 3

CITY PLANNING AND DEVELOPMENT STAFF ANGELES CITY STAFFING CHART



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The present City Development Coordinator and staff have been in their positions since 1975. Most staff positions have explicit job descriptions along with required academic and experience qualifications. Salaries, however, are not large enough to attract younger locally trained professionals. For example, the sociologist position with a salary of ₱ 600 per month is inadequate when an acceptable living standard in Angeles requires ₱ 200 per month for rent alone.

The City Planning and Development Staff's completed and on-going projects are listed below:

Completed Projects

Angeles City Framework Development Plan	November 1975-March 1977
Updated Official City Map	January 1976-January 1977
Angeles City Profile	February 1976-April 1976
Market Survey	February-March 1977
Land Use Plan	February 1976-April 1977
Commercial Area Survey	April-May 1977
AC Thoroughfares	October 1976-April 1977
1976 Annual Report	December 1976-February 1977
Zoning Plan and Ordinance	August-September 1977

On-Going Projects

Thirty Barangay Profile	October 1976
Barangay Boundaries	November 1977
Real Property Tax Administration	July-February 1978
Equipment Pool Development Plan (CDAP)	December 1977
Social Action Plan (CDAP)	December 1977
1977 Annual Report	December 1977-February 1978

Program for Forest Ecosystem Management	Continuing
Evaluation of Sub-division plans in City	June 1977
Update of the City Profile	January 1978
PX Industry Plan Formulation (Phase Out)	January-February 1978
Capital Improvement Program 1978-82	December 1977-March 1978
Central Luzon Comprehensive Plan (NEDA)	December 1977-January 1978
Codification	
Angeles City Cadastral Maps	December 1977
Revision of Ord. 18" Sidewalks & Arcades	November 1977
Project Feasibility Studies of three Subsidiary Markets	May 1978
Revision of Zoning Plan and Text	April 1978

The Office of the City Development Officer, the local link of the MLGCD, has a small staff of eight consisting of a city development officer, a community development officer, two community development field workers, a fiscal clerk, an administrative clerk, a driver and a clerk-typist. This office is focused on developing projects within the barangays. Current efforts are focused on Barangay Improvement Development Assistance Projects. In its first year of operation each barangay has been allotted ₱ 5,000 for development of projects. The barangay funds are allotted from 10 percent of real estate tax revenues in accordance with the size of the barangay.

The city development officer has no job description or written qualifications for staffing positions. Although his office is located next door to the CPDS, there is no interaction between offices and little activity in the office of the CDO.

C. City Economy

The economy of Angeles City is dominated by the proximity of Clark Air Force Base which is the largest single source of employment. It is a direct stimulus to a large part of the trade and small manufacturing and service sectors.

1. Summary of Sector Activities

Commerce and Trade

Wholesale and retail trade includes both locally manufactured goods and United States imported items. Occupying about 2 percent of the city's land area, these activities are concentrated in the central business district and along the main streets and highways, especially MacArthur highway going towards Balibago.

Eighty-three of the total of 8,194 commercial establishments are in trading, transport and services. The sector is geared more towards supplying the needs of Clark Air Base and consumers from neighboring towns and provinces rather than local needs due to the close proximity of the air base and the accessibility of the city on the north and south-bound routes. It is felt by the CPDS economist that prices are higher than they would be without the influence of the base.

Manufacturing

In 1976 there were 450 manufacturing units in the city: four light industries, six agro-industries and 435 cottage industries. Light industries which produce goods such as knockdown door panels and rattan furniture have a market which is 90 percent export and 10 percent domestic, while the market for cottage industries producing woodcraft, shellcraft, bamboo craft and rattan items is 95 percent domestic and 5 percent export. Most medium and small scale industries are located near the base to provide easy accessibility for United States servicemen and their dependents. Agro-industrial units produce foodstuffs and candy.



Photo 1
Labor intensive furniture production.



Photo 2
Shellcraft is produced by cottage industries.

Agriculture

Although 57 percent of the total land area of the city is devoted to agriculture, this sector ranks third in income generation behind commerce and trade and manufacturing. Two-thirds of this land is under cultivation and one-third is used for livestock. Most owners cultivate their own farmlands.

The 2,762 hectares devoted to sugar cane are distributed among the 11 agricultural barangays of Angeles City. Fifty percent of this area is planted by 45 farmers using milling facilities in San Fernando. The other 50 percent use mills in Carmen or in Tarlac. Average production is 40 tons per hectare as compared to 110 tons in Iloilo. However, an average of 90 tons per hectare is obtained on some model farms in Pampanga.

Rice is planted along the river banks and usually in areas not suited for sugar cane. The national average production is 99 cavans per hectare compared to 45 in the city.

Low production is attributable to the lack of technical agricultural knowledge on the part of the farmers, pollution of the Abacan River, uncontrolled flooding, poor soil conditions, the use of old and unproductive plant varieties, the high cost of agricultural inputs and poor marketing arrangements.

The Framework Development Plan encourages a better working relationship between local government and national agencies concerned with agricultural development. It also recommends that the city government create a department of agriculture and provide funds for that purpose.

Tourism

There are 49 hotels in Angeles and numerous motels, bars, cocktail lounges and shops. There was a sharp decline in the earnings of the entertainment establishments as the number of America GIs passing through Angeles decreased after 1975.

2. Summary of Labor Force

The economically active population is 66,931 or 65 percent of all persons over 10 years old and under 65. Of the

economically active population, 84 percent are on a salary or wage basis and 16 percent are self-employed. The largest single source of employment is Clark Air Force Base which provides 28 percent of total employment by the city. (See Table 2.)

Table 2
Labor Force Classification

Classification	Number of Employees	Percentage
ALL CLASSIFICATIONS	66,931	100.0
Out-of-School Children	6,577	9.8
High School, College and Vocational Students	4,352	6.5
Primary and Intermediate Students	4,160	6.2
Clark Air Base Filipino Employees and Contractors	18,954	28.3
Private Employees, laborers and vendors	15,270	22.8
Entertainment employees	4,504	6.7
Merchants	4,703	7.0
Drivers	2,811	4.2
Farmers	1,212	1.8
Professionals	1,839	2.8
Government Employees	2,549	3.8

SOURCE: Socio-economic Profile, 1976.

While exact figures are not available, substantial unemployment and under-employment is evident among the low income population.

D. City Finance

1. Revenues

Tables 3 and 4 show the city's general fund revenue by source of income for the past nine years with an estimate for CY 1978 and CY 1979. The bulk of revenue, about 72 percent, is from taxation. This includes the internal revenue allotment from the Bureau of Internal Revenue.

TABLE 3
Revenue by Source of Income (General Fund)
FY 1970 - 1975

Functions	FY 1970	Percent	FY 1971	Percent	FY 1972	Percent	FY 1973	Percent	FY 1974	Percent	FY 1975	Percent
TOTAL	4,053,124.76	100.00	4,309,686.12	100.00	4,314,172.69	100.00	5,753,074.08	100.00	6,290,543.10	100.00	8,442,191.49	100.00
<u>Revenue from Taxation</u>												
Internal Revenue Allot.	232,579.71	5.74	244,143.29	5.66	304,861.47	7.07	436,280.93	7.58	1,590,878.84	25.29	1,594,866.00	18.89
Real Property Tax	1,096,667.65	27.06	1,182,775.98	27.44	1,274,253.60	29.56	1,359,799.84	23.64	1,588,432.49	25.25	1,663,222.10	19.70
Franchise Tax	260,000.00	6.41	320,000.00	7.43	387,071.99	8.98	435,981.12	7.58	52,069.94	0.83	21,441.46	0.25
Municipal License	430,894.46	10.63	430,800.01	10.00	429,197.34	9.96	777,602.28	13.52	881,290.20	14.01	2,480,958.41	29.39
Mun. Tax on Intoxicating Beverages	377,216.00	9.31	234,990.22	5.46	21,629.90	0.49	17,665.20	0.31	4,587.20	0.07	--	--
*Others	433,922.22	10.71	457,433.76	10.61	701,946.87	16.29	814,834.50	14.16	207,507.05	3.30	264,486.60	3.13
<u>Incidental Revenue</u>												
Penalties	80,392.18	1.98	83,174.36	1.93	106,353.93	2.47	110,672.89	1.92	113,959.62	1.81	147,317.25	1.75
Int. on Deposits	55,348.45	1.37	36,872.55	0.86	30,938.96	0.72	38,374.18	0.67	--	--	92,003.54	1.09
Bldg. Permit Fees	40,275.63	0.99	29,602.07	0.69	21,542.62	0.50	33,514.36	0.58	61,695.69	0.98	82,401.16	0.98
Electricians Fees	21,081.60	0.52	24,770.05	0.57	30,573.00	0.71	56,252.00	0.98	48,960.30	0.78	27,778.75	0.33
Other Incidental Revenue	45,368.55	1.12	44,083.01	1.02	52,146.88	1.21	155,187.38	2.70	206,730.33	3.29	248,614.69	2.94
**Others	24,925.50	0.62	28,434.25	0.66	36,775.40	0.85	62,685.96	1.09	161,111.90	2.56	175,333.65	2.08
<u>Receipts from Operation</u>												
Receipts from Waterworks	241,199.95	5.95	254,096.60	5.90	253,632.40	5.88	276,730.49	4.80	262,226.73	4.17	464,710.06	5.50
Receipts from Market & Slaughterhouse	220,586.40	5.44	228,962.56	5.31	264,799.92	6.14	647,295.06	11.25	698,765.30	11.11	866,702.75	10.27
Receipts from Hospital & Cemetery	56,818.38	1.40	28,210.50	0.65	27,375.00	0.64	59,083.00	1.03	60,375.30	0.96	63,516.59	0.75
<u>Other Receipts</u>												
Aid from National Gov't	190,000.00	4.69	--	--	42,687.84	0.99	225,899.14	3.93	152,314.73	2.42	250,478.42	2.97
Loan from DBP	200,000.00	4.93	521,600.00	12.10	278,400.00	6.46	--	--	--	--	--	--
***Other Receipts	45,848.04	1.13	159,736.91	3.71	46,345.57	1.08	245,215.75	4.26	199,637.48	3.17	(1,639.94)	(0.02)

NOTES: * Residence tax, taxes on agricultural products, weights and measures, taxes on income, inheritance and gifts, excess income tax allotment, Alien Registration Fees. ** Secretary's fees, cattle registration fees, gas inspection fees, marriage license and solemnization fees, rents, court collections, sanitary permits. *** Sale of fixed assets, prior year adjustments, other receipts.

SOURCE: Office of the City Treasurer.

TABLE 4

REVENUE BY SOURCE OF INCOME (GENERAL FUND)
1976-1979

Functions	CY 1976	Percent	CY 1977	Percent	CY 1978	Percent	CY 1979	Percent
TOTAL	9,446,823.50	100.00	10,646,068.48	100.00	10,576,148.87	100.00	10,706,582.56	100.00
<u>Revenue from Taxation</u>								
Internal Revenue Allotment	1,927,129.78	20.40	1,993,582.56	18.73	1,993,582.56	18.85	1,993,582.56	18.62
Real Property Tax	1,837,136.16	19.45	1,938,070.74	18.20	1,783,648.24	16.87	1,785,000.00	16.67
Franchise Tax	11,498.93	.12	16,351.00	.15	14,133.50	.13	15,000.00	.14
Municipal Tax	2,943,526.40	31.16	1,739,914.28	16.34	1,798,016.94	17.00	1,800,000.00	16.81
*Others	291,138.04	3.08	1,981,491.68	18.61	2,096,071.08	19.82	2,112,400.00	19.73
<u>Incidental Revenue</u>								
Penalties	144,155.02	1.53	13,604.84	.13	12,896.70	.12	13,600.00	.13
Interest on Deposits	134,455.73	1.42	133,885.89	1.26	153,650.02	1.45	150,000.00	1.40
Building Permit Fees	69,434.94	.74	56,455.97	.53	97,510.36	.92	100,000.00	.93
Electrician Fees	34,495.26	.37	58,434.42	.55	57,611.20	.55	60,000.00	.56
Other Incidental Revenue	254,515.47	2.69	301,209.22	2.83	298,764.57	2.83	300,000.00	2.80
**Others	185,921.64	1.97	156,480.64	1.47	197,277.45	1.87	206,600.00	1.93
<u>Receipts from Operation</u>								
Receipts from Waterworks	478,318.70	5.06	490,436.70	4.61	458,382.55	4.33	460,000.00	4.30
Receipts from Market & Slaughterhouse	949,721.04	10.05	1,328,758.42	12.48	1,399,073.57	13.23	1,410,000.00	13.17
Receipts from Hospital & Cemetery	78,600.95	.83	93,868.35	.88	99,598.55	.94	100,400.00	.94
<u>Other Receipts</u>								
Aid and Contribution	--	--	18,417.10	.17	--	--	--	--
Allot. from Phil. Charity								
Sweepstakes: Office	33,471.44	.35	117,990.60	1.11	108,199.18	1.02	--	--
Barangay Development Fund	27,881.85	.30	--	--	--	--	--	--
***Others	45,382.15	.48	207,116.07	1.95	7,712.40	.07	200,000.00	1.87

NOTES: *Residence tax, taxes on agricultural products, weights and measures, taxes on income, inheritance and gifts, excess income tax allotment, Alien Registration fees, tax on delivery trucks and vans, peddlers tax, occupation tax, fines and penalties, transfer tax, banks, money shops and pawnshops, amusement tax, sand and gravel. ** Secretary's fees, cattle registration fees, gas inspection fees, marriage license and solemnization fees, rents, courts collections, sanitary permits, registration of civil status, police clearance, Sheriff's fees, tuition fees. *** Sale of fixed assets, prior year adjustments, other receipts, Real Property Tax excess, miscellaneous income, 30% share of city - hogs dispersal program.

- a. Estimate for last half of 1978
b. Estimate for 1979.

While this allotment has increased from 5.7 percent of total revenue in 1970 to about 19 percent in 1978, income from real property tax has remained consistently high at around 20 percent of total revenue up to 1977. Although the estimate for CY 1978 is substantially below that for 1977, actual collections for 1978 are running six percent ahead of 1977.

The consistent increase in revenues from the real property tax is due in part to the rather high assessed values in the city and in part to implementation of the Real Property Tax Administration (RPTA) program of the MLGCD with USAID assistance in 1978. Presently, however, the City Treasurer estimates there are about 5,000 cases in arrears totalling about ₦ 300,000. Consideration is, therefore, being given to confiscation and sale of real property at auction or court action, both of which have never been used in Angeles City.

Another principal source of revenue, especially since 1975 when it took nearly a three-fold jump, is municipal licensing. A major campaign was instituted in that year to license all commercial and entertainment establishments. However, in 1977 and thus far in 1978 there has been a significant decrease in revenue from this source. Lately there has been a renewed effort to enforce licenses and permits.

Under receipts from operations, income from the market and slaughterhouse has consistently been above that from the waterworks since 1972. In 1973 revenue from the former increased by over 100 percent with another significant jump in 1977. Because the central market is overcrowded, the City Planning and Development Staff (CPDS) is presently doing feasibility studies for two more smaller markets.

2. Expenditures

Table 5 shows the city's distribution of expenditures since FY 1972. Due to a change in record-keeping format after 1975 the series is not consistent. Nevertheless, the major classifications of city expenditures can be observed.

Up to FY 1975, Protective Services accounted for the largest portion of expenses (25 percent) with Administration of Government, Government Finance, and Social Improvement taking about 15 percent each. From 1976, however, while the latter three were still receiving large portions

Table 5

DISTRIBUTION OF EXPENDITURES BY FUNCTIONS
FY 1971-1975

Functions	FY 71-72	Percent	FY 72-73	Percent	FY 73-74	Percent	FY 74-75	Percent
TOTAL	4,919,660.82	100.00	4,780,623.00	100.00	6,113,832.57	100.00	8,398,405.40	100.00
Gen. Administration of Gov't	885,035.18	18.02	833,876.42	17.44	1,009,050.82	16.50	1,256,461.22	14.99
Government Finance	328,399.24	6.69	683,599.13	14.30	885,361.35	14.48	1,196,197.97	14.24
Adjudiciation	254,766.83	5.19	290,037.07	6.07	293,612.97	4.80	378,956.59	4.51
Protective Service	1,196,730.82	24.37	1,332,518.60	27.87	1,585,686.78	25.94	2,133,429.27	25.40
Social Improvement	759,787.26	15.47	772,180.09	16.15	925,519.87	15.14	1,194,675.11	14.23
Economic Development	172,864.21	3.52	234,239.76	4.90	419,876.07	6.72	350,945.19	4.18
Operation of Economic Enterprises	455,115.95	9.27	468,689.26	9.81	537,343.73	8.79	800,293.50	9.53
Inter-Government Aid	16,659.38	0.34	16,311.71	0.34	46,250.00	0.75	60,510.14	0.72
Loan Advances & Transfers	360,000.00	7.33	112,941.70	2.36	241,274.85	3.95	373,637.05	4.45
Real Property	447,629.85	9.12	3,020.00	0.06	94,033.13	1.54	325,342.36	3.87
Equipments (Cap. Outlay)	33,472.10	0.68	33,209.26	0.70	84,823.00	1.39	325,757.90	3.88

SOURCE: Office of the City Treasurer

TABLE 6

Functional Classification of Expenditures: 1976-79

Functions	1976	1977	1978	1979
1. General Administration of Government	₱ 1,147,171.46	₱ 1,204,555.56	₱ 1,431,757.93	₱ 1,429,540.26
2. Government Finance	983,058.30	1,080,999.81	1,218,082.08	1,218,251.76
3. Adjudication	532,633.62	620,823.11	726,572.05	714,396.86
4. Protective Service	542,706.55	547,715.89	598,607.95	580,437.80
5. Social Improvement	919,545.76	1,048,050.95	1,148,954.46	1,153,999.14
6. Economic Development	461,019.10	476,102.57	630,476.16	668,439.45
7. Operation of Economic Enterprises	1,146,079.69	1,291,236.55	1,538,384.64	1,286,036.80
8. Inter-Government Aid	1,339,311.06	1,427,046.66	1,437,463.30	1,449,463.30
9. Others	494,305.76	259,133.80	583,510.90	1,079,216.00
10. Loans, Advances and Transfers	2,828,255.24	1,611,901.75	799,607.85	950,083.14
11. Equipment (Capital Outlays)	189,646.30	486,099.66	527,200.00	--
TOTALS	<u>₱ 10,583,822.84</u>	<u>₱ 10,053,666.31</u>	<u>₱ 10,641,217.32</u>	<u>₱ 10,529,864.51</u>

NOTE: Figures for 1978 and 1979 are based on estimates. No capital outlays set aside for 1978.

SOURCE: City Treasurer.

of city expenditure, Protective Service expenditures decreased because the police force became an integrated government command. Thus, Inter-Government Aid has received the major portion of expenditures since 1976. It should also be noted that no capital outlays for equipment have been set aside for 1979.

The following is a breakdown of projected Social Improvement and Economic Development expenditures for 1979. The City General Hospital and Social Hygiene are the major recipients under the Social Improvement category. The Offices of the City Engineer and the City Planning and Development Board receive the major share (86 percent) of expenditures for Economic Development.

TABLE 7

Projected Social Improvement and
Economic Development Expenditures for 1979

<u>Social Improvement</u>	<u>1979</u>
1. City General Hospital	₱ 738,147
2. Sapang Buto Memorial Hospital	88,639
3. Superintendent of Schools	45,022
4. Maintenance of Prisoners	198,498
5. City Library	33,131
6. Social Hygiene	108,825
7. Social Welfare	21,735
Total	<u>₱ 1,153,999</u>
<u>Economic Development</u>	
1. City Veterinarian	₱ 88,969
2. City Engineer	354,229
3. City Safety Office	--
4. City Planning & Development Board	221,040
5. City Development Officer	4,200
Total	<u>₱ 668,439</u>

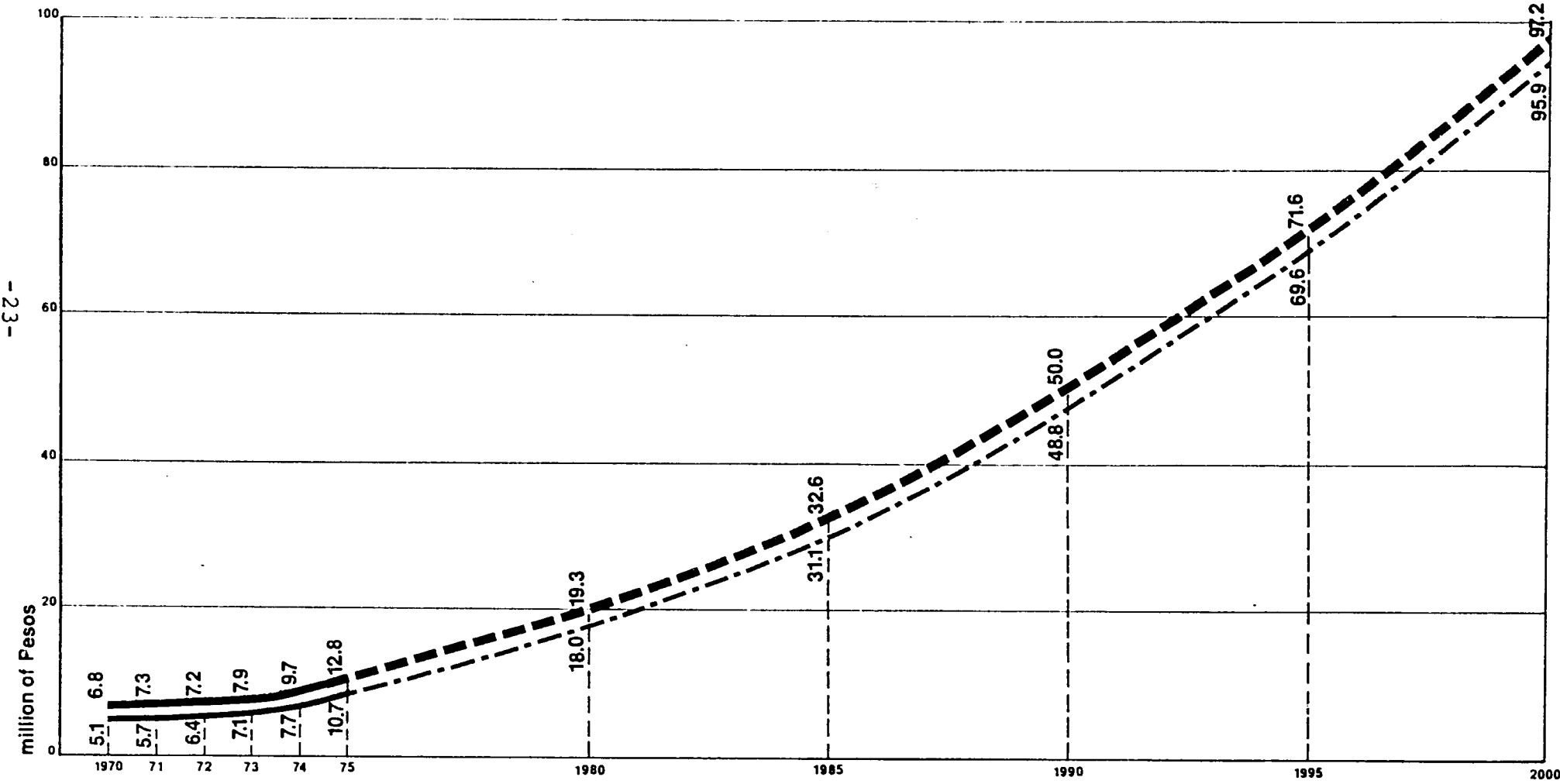
Figure 4 illustrates projected revenue and expenditures from 1976-2000. It can be seen that both are projected at the same rate, i.e., about 9.15 percent compound annual rate (annual growth rates decrease from 15 percent to 6 percent). These projections include a ₱ 10.3 million loan from the Development Bank of the Philippines to expand the

FIGURE 4

ANGELES CITY . TOTAL INCOME AND EXPENDITURES 1970_2000

Actual / Estimates

- Income
- Expenditures



- 23 -

water system by nearly 100 percent. Given the present efficient financial management of the city and the potential of increasing revenues from property taxes and licensing, the City could probably build up more than the average projected 3.6 percent surplus.

E. Income Distribution

A listing of city government employees and their wages and salaries in 1975 has been updated to 1977 to serve as an indicator of income distribution in Angeles City. Table 8 shows that 74 percent of government employees earn under ₱ 5,000 annually. However, city government employees have a rather low income structure. For example, a comparison of the percent of incomes under ₱ 5,000 per year in the Philippines and in Region III in 1977 shows 63 percent and 57 percent, respectively.

Median annual incomes in 1975 in the Philippines and in Central Luzon were ₱ 4,480 and ₱ 4,940, respectively. The 1975 median income of city government employees in Angeles City, however, was only ₱ 3,781. If this is updated to July, 1978 using the consumer price index as a guide, the median income for city employees is approximately ₱ 4,868, or ₱ 405 per month.

TABLE 8

Angeles City Government Employees

1977 INCOME DISTRIBUTION ^{1/}

Categories	Number of Employees	Percent	Cumulative Percent
Less than 2,999	16	2	2
3,000-3,999	391	43	45
4,000-4,999	311	34	79
5,000-5,999	84	9	88
6,000-6,999	43	5	93
7,000-9,999	39	4	97
10,000 and over	<u>30</u>	<u>3</u>	100%
Totals	914	100%	

NOTE: ^{1/} Distributions for 1977 based on 1975 figures in Angeles City Framework Plan and 1977 Consumer Price Index of Central Bank of the Philippines.

Income data was also obtained for one of the most depressed barangays, Santa Teresita. Table 9 shows an income distribution of this barangay based on data collected in 1976. The poverty of the barangay can be seen from the Table. Eighty-three percent of the barangay population earned less than ₱ 5,000 per year, while the median income for the barangay was only ₱ 217 per month. This means that 72 percent are below the lower level of ₱ 4,000 per year, defined by the MLGCD as the "poorest of the poor."

TABLE 9

Income Distribution for the Barangay
of Santa Teresita
(Up-dated to 1977)

Income (P/month)	Households	Percent	Cumulative Percent
0 - 999	40	2	2
1,000 - 1,999	686	34	36
2,000 - 2,999	368	23	59
3,000 - 3,999	224	13	72
4,000 - 4,999	197	11	83
5,000 - 5,999	95	6	89
6,000 - 7,999	97	5	94
8,000 - 9,999	48	3	97
10,000 & over	40	3	100
Total	1,795	100	

Source: MSSD Survey, 1976
Santa Teresita, Angeles City

In 1975, the largest segment (37 percent) of the population economically active consisted of 18,954 non-United States citizens employed at Clark Air Force Base. Wages for these people are based on a sample of wages paid by large companies in Metro Manila for comparable positions. An income distribution of Clark Air Force Base employees, however, would reflect a greater percentage of individuals in higher income groups.

Twenty-nine percent of the labor force is comprised of private employees, laborers and vendors. Sixty-five percent of those employed in the commercial sector are 10-25 years old with wages ranging from ₱ 8 to ₱ 35 a day, while laborers and

production workers have wages ranging from ₱ 12 to ₱ 30 a day. 4/ Assuming a five day week and full year employment, annual incomes for private employees, laborers and vendors range from ₱ 2,080 - ₱ 9,105 or as low as ₱ 173 per month.

The Ministry of Social Service Development (MSSD) has set criteria for delineating the "poorest of the poor" by total family expenditures for food, clothing, housing, and education based on 1975 provincial data. 5/ Pampanga Province expenditures show 51.7 percent spent for food, 5.7 percent spent for clothing, 9.7 percent spent for housing and 5.8 percent spent for education.

A MSSD survey of families resettled in Capaya shows 160 out of 172 family heads to have judged their incomes insufficient to meet basic needs. A majority of the families surveyed in the depressed barangays of Malabanas, Santa Rosario, Claro M. Recto, Salapungan and Lourdes Northwest by MSSD have incomes under ₱ 300 per month.

4/ Socio-Economic Profile, pp. 32-33.

5/ Source: Planning Service Section, MSSD.

Chapter II

DIMENSIONS OF THE SHELTER PROBLEM

A. Housing Stock

Housing conditions in Angeles City are unlike other Philippine cities in that there is a lack of demand for upper and middle-income housing. During the large military build-up resulting from the Vietnam war, housing construction rates increased. When the war ended and military strength was reduced there was an over-supply of upper- and middle-income housing. Thus, in 1978, there is relatively little housing activity. Real estate agents estimate that they have over 200 units for sale but are only selling two to three units per month. They also estimate that there is a two year supply of subdivision lots presently on the market.

The 1970 census enumerated 22,025 dwelling units in Angeles housing a population of 134,544 or 6.1 persons per dwelling unit. By 1975, the housing stock had increased to 26,129 dwelling units representing a compound growth rate of 2.9 percent per annum. During the same period, the population increased to 150,328 at a compound growth rate of 2.4 percent per annum. Thus, housing occupancy rates dropped somewhat to 5.8 persons per dwelling unit (see Table 10).

Even though there appears to be an improvement in housing conditions in 1975, more recent surveys of over 82,000 persons in 30 barangays conducted by the Department of Social Services and Development in 1976 indicate that the number of occupants per house has remained at 6.1 persons. In any case, substantial overcrowding continues to be a problem, especially among low-income groups.

While single household occupancy is most common in Angeles, roughly nine percent of the dwellings house two or more households (see Table 11). Owners frequently rent a portion of their dwelling units. However, stock of separate rental units is also large; over 30 percent of all dwelling units are rented.

The physical condition of the housing stock in Angeles is somewhat better than average national urban housing conditions. While only twenty percent of all urban housing is built of concrete, 20 percent of all urban housing is used concrete based materials. Further, 18 percent of the national housing stock is built of light construction

materials 6/ and only about 18 percent in Angeles (see Table 12).

Since the physical condition of housing is in a continual state of flux due to changes in living patterns, poor construction, and aging of the housing stock, there is a constant need to replace deficient housing stock. Table 13 shows a method of estimating a gradual replacement rate of the housing stock based on the average life expectancy of each type of house construction. As shown, roughly 23 percent of the 1975 housing stock will require replacement during the next ten years. Annually, 2.3 percent of the housing stock is projected to become structurally deficient and require replacement.

B. Housing Needs

The housing needs shown in Table 14 are the results of combining demographic trends, ie., population growth rates and household sizes, with housing occupancy rates and the physical conditions of the housing stock. These trends illustrate the size of the gap between the supply of housing in good condition and the need for new housing generated by population growth, overcrowding and changes in household living conditions.

While there may be an over-supply of upper and middle income housing in Angeles, there is nevertheless a total 1978 housing need of roughly 4,290 units resulting from population growth, annual deterioration of the housing stock and previous housing deficits from the accumulation of households living in poor housing conditions. If current construction trends prevail, 7/ only about 970 new units will be built in 1978, leaving a backlog or housing deficit of 3,730 households. Due to the slow rate of housing construction and the population growth rate, this housing deficit is projected to increase from 11 percent of all households in 1977 to 20 percent in 1985.

1/ De Vera, Jacobo S., Housing Needs up to Year 2000 and Its Financial Implications. NEDA Journal of Development, Vol. I & II. Manila, 1974-75. P. 53.

2/ While the total housing construction rate is about 2.9 percent per annum, the rate at which the housing stock is deteriorating is estimated to be about 2.3 percent. When housing which has become structurally uninhabitable is subtracted from the new additions to the housing stock, the resulting net building construction rate is only about 0.6 percent per annum.

The composition of these housing needs can further be illustrated by comparing them with household incomes in Angeles. Since there is no overall income distribution available, city government employee income statistics were used as a proxy. Table 15 shows the estimated total housing needs in Angeles City by income group over the Five Year Philippine Development Plan (1978-82).

The greatest housing needs are among households earning less than ₱ 3,999 per year which over the plan period are projected to amount to a total of 11,550 households. The bulk of these housing needs will come from poor structural conditions of housing and overcrowding. New household formation is only about 12 percent of total housing needs. If present trends continue only about 2,260 new low-income units will be constructed over the period. As a result, over 9,000 households would either lack housing or would have to live in unacceptable housing conditions.

There will also be about 5,400 middle- and upper-income households (earning more than ₱ 5,000 per annum) requiring adequate housing over the plan period. But at current building trends, only about 1,000 new units will be constructed to meet their needs between 1978 and 1982. In addition to low-income households, these middle- and upper-income households represent a potentially unmet housing market which should be aggressively pursued during the plan period.

The housing projections illustrate the need to develop a comprehensive shelter strategy in Angeles. They indicate the need to prolong the life of the existing housing stock through programs which would assist low-income families to upgrade their current dwellings as well as to construct new units. However, such programs should be directed toward the lower-income groups earning less than ₱ 5,000 per year, which represent almost 80 percent of housing needs.

TABLE 10
Housing Stock in Angeles City

Year	Number of Dwelling Units	Compound Growth Rate Percent
1970	22,025 <u>1/</u>	--
1975	26,129 <u>2/</u>	2.9 (1970-75)

NOTES: 1/ National Census and Statistics Office Housing and Population Census. 2/ Socio-Economic Profile of Angeles City (1976).

TABLE 11

Occupancy by Type of Ownership

Total Urban Occupied Units	Owner Occupied	Owner Occupied & Rented	Owner Occupied & Part Rent Free	Rented	Rented and Part Occupied Free	Rented and Part Rented	Rent Free	Rent Free & Partly Rented
25,591	16,125	576	435	7,165	78	271	874	67
100%	63%	2%	2%	28%	1%	1%	3%	1%
Percent of single household dwelling	91%							
Percent of multiple house- hold dwellings	9%							
Number of house- holds per dwelling unit	1.18 <u>1/</u>							
Average house- hold size	6.1 <u>2/</u>							

NOTES: 1/ Total number of households divided by the total number of dwelling units. 2/ Based on survey of 82,434 persons and 13,478 families conducted by the Department of Social Services and Development, 1976.

TABLE 12

Condition of Housing Stock, Angeles: 1975

Building Material	Type of Unit				Total	Percent of Total
	Single	Duplex	Apartment	Barong-Barong		
Concrete	6,308	721	1,321	12	8,362	32%
Galvanized Iron	406	152	23	10	591	2
Wood	13,377	572	647	310	14,906	57
Bamboo	782	44	10	231	1,067	4
Nipa	433	36	12	75	556	2
Others	422	8	20	197	647	3
Total	21,728	1,533	2,033	835	26,129	100%

SOURCE: Socio-Economic Profile of Angeles City.

TABLE 13

Replacement Rate of Housing Stock: Angeles - 1975

	Concrete	Wood	Bamboo	Others	Total
Number	8,362	14,906	1,067	1,794	26,129
Percent	32%	57%	4%	7%	100%
Number to be replaced in ten years	1,170 <u>1/</u>	3,276 <u>2/</u>	320 <u>3/</u>	897 <u>4/</u>	6,113
Percent replaced in ten years	14%	25%	30%	50%	23.4%
Annual Replacement Rate	1.4%	2.5%	3.0%	5.0%	2.3%

NOTES: 1/ Based on an average building life expectancy of 70 years
2/ Based on an average building life expectancy of 40 years
3/ Based on an average building life expectancy of 30 years
4/ Based on an average building life expectancy of 20 years

TABLE 14

Housing Needs, Angeles City - 1976-1985

Year	Population	New Households Formed <u>1/</u>	Cumulative Housing Need <u>2/</u>	Housing Supplied <u>3/</u>	Net Housing Needs <u>4/</u>
1974	150,328				
1976	153,695	552	3,479	894	2,585
1977	157,138	564	3,879	920	2,959
1978	160,658	577	4,287	947	3,340
1979	164,256	590	4,703	974	3,729
1980	167,936	603	5,127	1,002	4,124
1981	171,697	617	5,559	1,032	4,528
1982	175,543	631	6,000	1,061	4,938
1983	179,475	644	6,449	1,092	5,357
1984	183,496	659	6,908	1,124	5,784
1985	187,606	673	7,375	1,156	6,218

NOTES: Housing Characteristics: Population growth rate 2.24 percent. Percent of households having multiple families 9 percent. Average Number of Families Per Household 1.18. Household size 6.1. Annual replacement rate 2.3 percent. Annual growth rate of housing stock 2.9 percent. 1/ The new households formed are the change in population due to population growth divided by the average number of persons per household. 2/ The cumulative housing needs are the sum of the new households formed each year plus the households already living in deficient overcrowded housing. 3/ The housing supply is the households supplied with housing and is found by multiplying the number of households per housing unit times the growth rate of the housing stock or the annual increase in the housing stock. 4/ The net housing needs or housing deficit is the total housing needs (column 3) minus the housing supply (column 4).

SOURCE: PADCO Analysis.

TABLE 15

Angeles: Housing Needs by Income Group
by Five Year Period (1978-1982)

Income Group	Plan Period 1978-1982			
	Housing Needs From Overcrowding and Poor Housing <u>1/</u>	Additional Housing Needs Created During Period <u>2/</u>	New Housing Built during Period <u>3/</u>	Net Housing Needs at End of Period <u>4/</u>
1. <u>Low Incomes</u> Annual Income = ₱ 3,999 and below (45% of all households)	10,196	1,358	3,257	9,296
2. <u>Middle Incomes</u> Annual Income: ₱ 4,000 - 4,999 (34% of all households)	7,703	1,026	1,705	7,024
3. <u>Upper Middle Incomes</u> (14% of all households) 6,999	3,172	422	702	2,892
4. <u>Upper Incomes</u> Annual Income: ₱ 7,000 (7% of all households)	1,586	210	351	1,446
5. Total all income groups	<u>22,658</u>	<u>3,018</u>	<u>5,016</u>	<u>20,659</u>

NOTES: 1/ Due to households living in dwelling units in poor condition and overcrowding. 2/ Due to new household formation resulting from population growth. 3/ The number of households being supplied with housing during the period at current trends. 4/ The housing deficit resulting from subtracting column 3 from columns 1 and 2.

SOURCE: PADCO Analysis.

C. Human Settlement Patterns

The total land area of Angeles City (see map) is about 64 square kilometers of which a third is residential. The low total Angeles City density of 23.5 persons per hectare reflects the large area still in agriculture. The densities of barangays located in the central area of the city, however, reach 400 to 1,000 persons per hectare.

In 1975 approximately four percent of the city's inhabitants were squatters. The squatters are found along the Philippine National Railroad right-of-way, in private subdivisions and along the Sapang Balen creek and Abacon River banks.

The City Planning and Development Staff in cooperation with MSSD have identified seven depressed barangays and eight blighted areas. ^{8/} The depressed barangays of Claro M. Recto, Malabanas, Salapungan, Virgen de los Remedios, Lourdes Northwest and Santa Teresita are located in the urban core of the city, while the Barangay of Mining is rural. Lourdes Northwest (10,656) and Santa Teresita (9,226) have the largest populations. Lourdes Northwest has a density of 500-1,000 persons per hectare and Santa Teresita 400-500 persons per hectare.

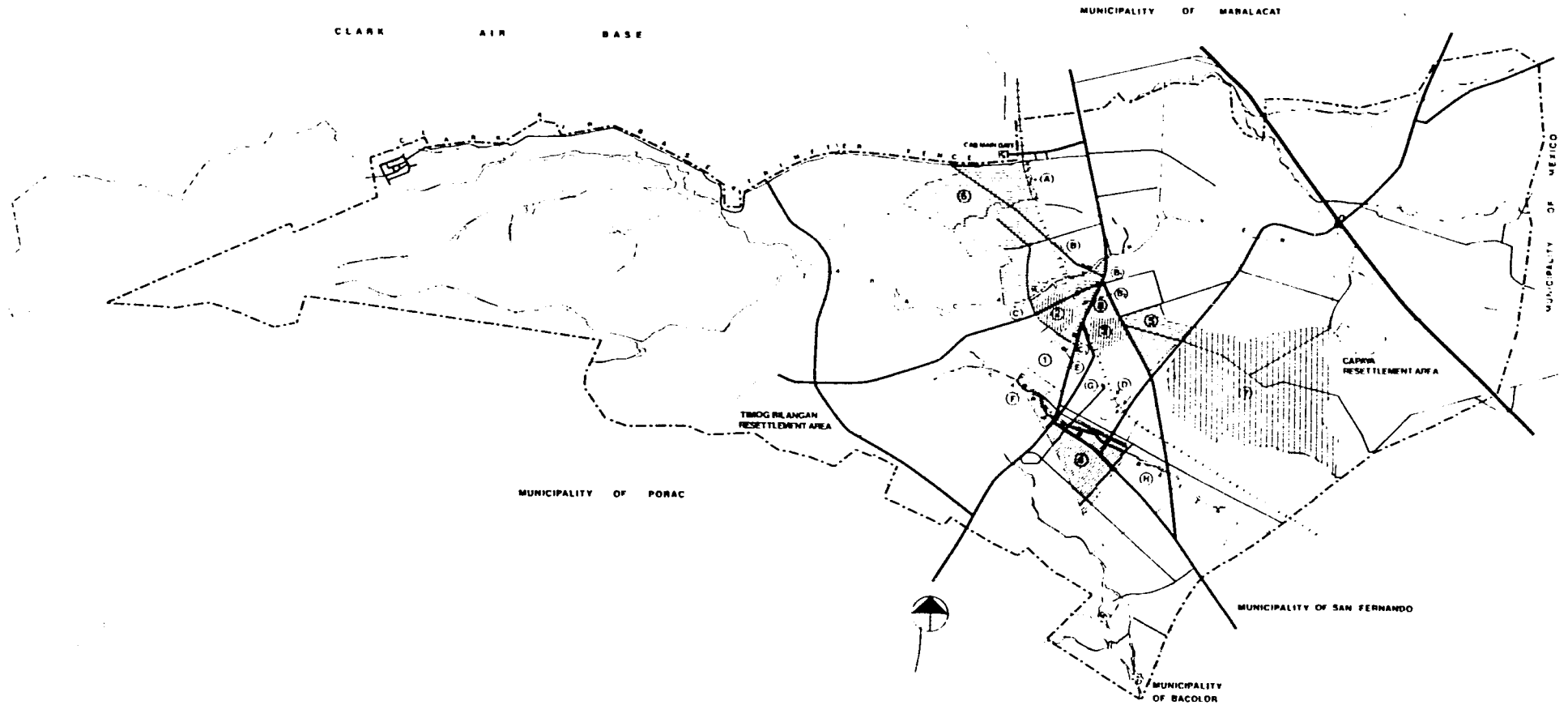
The number of squatter families in Lourdes Northwest and Santa Teresita is approximately 650 and 550, respectively. The settlement pattern within these areas reflects the typical tight cluster pattern of squatter settlements in the Philippines. Houses are made of wood, and are often 2-story with less than one meter between structures. A few irregular gravel roads with a system of footpaths provide access within the settlement. Few lots retain their original rectangular dimensions.

Capaya, the only active resettlement area, is located 3.5 kilometers east of the city. The site contains 6.5 hectares divided into 386 lots of 100 square meters. Only 250 of these lots are occupied by families who have constructed houses. ^{9/} Although most houses are adequate (small wooden structures), sanitation is lacking (see pictures). *Inhabitants use the adjacent sugar cane field as*

^{8/} Blighted areas include 3 areas in Malabanas, Santa Trinidad, Lourdes Sur, Balibago, San Jose and San Nicolas.

^{9/} Socio-Economic Profile 1976. p. 57.

DEPRESSED AND BLIGHTED AREAS ANGELES CITY



DEPRESSED AREAS

N ^o	BARANGAY	POPULATION 75
1	LOURDES NORTHWEST	10,799
2	STA TERESITA	9,226
3	CLARO M RECTOR	7,618
4	STO ROSARIO	4,454
5	SALAPUNGAN	4,380
6	MALABAÑAS	4,433
7	MIRING.	619
8	VIRGEN DELOS REMEDIOS	1,021

BLIGHTED AREAS

LOCATIONS
A MALIBAGO
B,B,B MALABAÑAS
C,C, STA TERESITA
D LOURDES SUR EAST
E LOURDES NORTHWEST
F STA TRINIDAD SAN NICOLAS
G LOURDES SUR
H SAN JOSE

POPULATION DENSITY/BARANGAY 75

[White box]	500	1700 persons/ha
[Vertical lines]	300	500
[Horizontal lines]	100	300
[Diagonal lines /]	50	100
[Diagonal lines \]	10	50
[Dotted box]	0	10
[Hatched box]		Blighted area
[Dashed box]		Resettlement area

SCALE 0 500 1000 1500 2000 m



Photos 3 and 4
Capaya Resettlement.

a toilet. The resettlement site, however, does provide electricity to each house, street lights and 97 deep well pumps placed approximately every third or fourth house. Two Marcos type elementary schools are located in the area, as well as a basketball court. To provide employment within the area, a small, cottage industry site of 1.36 hectares has been reserved. However, no initial efforts to seek out or attract industry have been undertaken. Roads within the area are of compacted gravel while the access road to the area is asphalt.

Timog-Silangan Park, a resettlement area of 62.5 hectares on the opposite side of the city has been plotted but has not been developed for resettlement. Capaya is presently served by private jeepneys, but the service is irregular.

Angeles City has 78 subdivisions. The facilities offered in subdivisions include concrete and asphalt roads, curbs and gutters with sidewalks, water and electricity and open spaces for parks. Almost 85 percent of the subdivisions have either concrete or asphalt roads, while the rest have gravel roads. Houses are made of concrete block in the more affluent subdivisions.

Angeles City also has building and subdivision ordinances in effect and on August 16, 1978 officially approved a Zoning Ordinance. Implementation of the zoning regulations will reduce the large number of classifications for residential and commercial property to a more workable number. (Zoning classifications appear in Appendix 3.) The Zoning Ordinance along with the RPTA initiated in February 1978 should assist the city in the organization and accounting of city properties and facilitate the implementation of a land use plan.

D. Socio-Economic Characteristics of the Low-Income Population

Low incomes and large families combine to give the residents of the depressed barangays of Angeles City a low standard of living. Many of the families earn incomes below the official poverty threshold of ₱ 300 per month. It is not unusual for unskilled workers, such as vendors and jeepney drivers to earn less than ₱ 10 per day.

It is difficult to provide a balanced diet with this income. The added lack of knowledge about nutrition and child rearing practices accounts for a large number of malnourished children. Furthermore, many low-income

families cannot afford to send their children to school past the elementary level. Lacking both jobs and recreational facilities, these youths are a major social problem.

Social assistance is provided by a variety of public and private organizations and is beginning to address the problems of health and family planning. Philippine society is fortunate to have a history of grassroots level organization. This spirit of community could be utilized in organizing self-help components of projects which fulfill the aspirations of the population. A survey conducted in 1977 by the City Planning and Development staff shows the hierarchy of aspirations to be infrastructure, sanitation, peace and order, and education.

The following section gives a picture of the low-income population, while the subsequent section describes the major social services available to them.

1. The Low-Income Population in Angeles City

In 1975-77 the Ministry of Social Services and Development conducted surveys of most of the barangays in Angeles City. Based on this information and on visual inspection seven were deemed depressed. Table 16 summarizes the information obtained from these surveys. Barangays marked with an X are not depressed but contain blighted areas.

Capaya and Santa Teresita are of particular interest. Santa Teresita is one of the lowest-income areas. As described previously, the former is a resettlement area populated by former squatters relocated from railways, pathways, privately owned land and along creeks. Having low incomes, limited skills and low educational attainment, the population is a microcosm of squatters and other low-income families in Angeles City.

Life in Santa Teresita

Santa Teresita is one of the most depressed barangays in Angeles City. Within the barangay some parts are more depressed than others. In the worse parts, prostitution is rampant and houses are dense and randomly located with no streets or footpaths. In the relatively affluent sections, the main streets are paved and houses are of good quality. The major problems cited by residents are the rapid birth rate, under-employment, poor health, malnutrition, squatting, in-migration, out-of-school youth and poor sanitation.

TABLE 16
SOCIO-ECONOMIC PROFILE OF DEPRESSED BARANGAYS

	Barangay Malabanan	Santo Rosario	Ciara M. Recto	Bagong Silang Cajaya (Resettlement Area)	Salepuayan	Mining	San Nicolas	Lowides Northwest	Santa Trinidad	Anapito del Rosario	Fandan	Santa Teresita	Virgen del Rosario (w/ available)
Number of residents	4,374	5,430	7,167	981	4,545	641	4,632	10,656	4,739	3,643	12,104	9,242	
Number of families	719	988	1,204	172	617	110	671	1,849	95	1	960	1,925	
Families with no children	45	107	123	75	33	14	41	171	68			220	
1 child	79	133	166	10	66	13	56	232	95			166	
2 children	86	141	172	19	108	18	111	298	102			172	
3 children	152	193	185	31	83	6	126	243	124			160	
4 children	121	140	111	18	99	20	135	220	177			220	
5 or more children	236	274	447	96	228	39	202	685	249			987	
Number of families with incomes below P300	347	376	722	160			Income mode P1,200	Income mode P500-999	Income mode P500	Average income P5,400		P1,202	
Sources of income		Vending Scavenging Wood carving Domestic Laborers Jeepney drivers	Vending Jeepney driving handicraft carpentry woodcarving laundry	Vending Driving Carpentry Unskilled labor	Farming Woodcarving Carpentry Driving Scavenging Clark Air Base Professionals	Farming Casual employment Driving Carpentry Vending	Vendors Laborers Selaamen Wage & Salary employees Businessmen Dressmakers	Skilled workers Semi-professionals Professionals	Laborers Vendors Drivers Carpenters Wage & Salary employees	Driving Vending Driving Dressmaking Shell Craft Carpentry Car Repair	Clark Air Base Farming Driving Carpentry Government Scavenging	Vending Driving Handicrafts Woodcarving Scavenging Carpentry	
# of malnourished children 0-6 years	798	17 (3rd degree)	926	95			315			185	90	1,201	
Out of school youth	202	162	251	202		101	200			167	20	2,643	
Problems	Dismunity of barangay official, Underemployment, Squatting, Water Supply, Out of school youth un-employed	Underemployment, Malnutrition, Out of school youth, Four sanitation	High birth rate, Underemployment, Poor health, Malnutrition, Squatting, Migration, Four sanitation	Out of school youth, High birthrate, Irregular employment, Poor sanitation	Underemployment, Out of school youth, Malnutrition, Sanitation & Beautification, Large families	Out of school youth, High birthrate, Unemployment, Lack of recreational facilities	High birth rate, Underemployment, Four sanitation, Out of school youth, Prostitution, Thievery	Four health, Malnutrition, Juvenile delinquency, High fertility, Squatting, Migration, Prostitution	Underemployment, Malnutrition, Out of School youth, Four sanitation, High birth rate	N.A.	Low Income, Malnutrition, Poor sanitation, Large families	High birth rate, Underemployment, Poor health, Malnutrition, Squatting, Migration, Out of school youth, Four sanitation	
Social Service organization and programs	DSSD, DLGCD, Barangay Council, Youth clubs	DSSD, FPDP-Family Planning, Organization of the Phils.	DSSD, Rural health unit, Angeles City Gen. Hosp., Dept. of Health, Women's Social Welfare	DSSD, Catholic Movement, Jaycees, Knights of Columbus	DSSD, Parish Organizations, Curallions Movements, PTA, FPDP, Puer. Health Unit	BAEX Barrio Extension, DSSD, Samahang Mayon, Kabataang Barangay	US Veterans, The Trees Club, Kabataan Barangay, DLGCD, DSSD	City Health Clinic, DSSD, Housewives Club, Barrio Council, Youth Clubs, PTA	Christian Children's Fund, Phil. National Red Cross	Dept. of Health, DSSD, Council, Kabataan Barangay, PTA, FPDP, Barangay, Calvary Temple	DSSD, Curallion Movement, Barangay Council, Kabataan Barangay, PTA, FPDP, Rural Health Unit	DSSD, Dept. of Health, Rural Health Unit, Women's Welfare Association, Angeles Nutrition Council, Catholic Relief Service	
Barangay Financial Resources	DSSD, Rural Bank			Donations	DSSD, Rural Bank	Rural Bank				Donations from wealthier residents	DSSD, Rural Bank		
Comments		Much cooperation within community	Residential houses have been converted into apartments to accommodate migrants attracted by accessibility of facilities.	This barangay was formed from a squatter resettlement area. 10% of daily income may be spent commuting to the City. Good leadership. Few houses have toilets	Wide range of incomes and variety of house types. Population anxious to improve their standard of living. Where existent, toilets are water seal concrete bowls or open pit.	Most houses are in good condition with space for backyard gardening. Land transfer sense of community. Toilets are of water-sealed concrete bowl type.	Boarding houses attract transients and prostitutes	Majority of dwelling units are of stone materials but there are many shanties. Residents patrol the neighborhood every night. Most families have water-sealed concrete bowls. A few have open pit or are without toilets.	Many shanties; single rooms occupied by transients. No garbage trucks. Water sealed concrete bowls are common. Squatters along the river bank do not have toilets.	High level of participation in community projects	Wide range of incomes. Many popular leaders.	Close proximity to the center city has attracted migrants and squatters.	

Santa Teresita is close to the central business district of Angeles and to schools and recreational facilities. It has therefore attracted many squatters and temporary migrants who are occupying private and government lots and road rights-of-way. Some residential houses have been converted into apartments to accommodate migrants and temporary boarders.

According to the MSSD survey, of the 1,925 resident families, 1,202 have incomes below the urban poverty level of ₱ 300. The major occupations are vending, jeepney driving, handicrafts, woodcarving, scavenging and carpentry. The City Health Office reports that the incidence of disease in Santa Teresita surpasses all other barangays. As shown in the following table, the birth rate is high, the population is young, and family sizes are large. More than half of all families have more than five children.

TABLE 17

Family and Age Structure in Santa Teresita

Number of Families with:	
five or more children	987
four children	220
three children	160
two children	172
one child	<u>166</u>
TOTAL	1,705
Population Breakdown by Age Structure:	
Below 3 years old	985
2 - 6 years old	1,797
7 - 24 years old	3,109
25-29 years old	2,971
60 years and above	<u>480</u>
TOTAL	9,342

The Department of Health closed the health center in Santa Teresita 5 or 6 years ago due to a lack of staff and funds. ^{10/} However, the city general hospital is one kilometer away and the MSSD workers refer cases that come to their attention to the Ministry of Health. The people

^{10/} There are only two physicians on the Department staff.

cannot afford medicine once it is prescribed so they rely on the services of incompetent practitioners.

Food is the major expenditure of most families since housing is free. There are 1,201 malnourished children in Santa Teresita according to MSSD. Most families said they spent about ₱ 10 a day on food. However, when money is short they eat plain rice. Nutrition could be improved by informing parents about cheap but nutritious foods as is now being done on a small scale through the Mother's Clubs at the day care centers.

MSSD is active in Santa Teresita although the office has moved to the adjacent barangay of Malabañas because there was not enough room in the Santa Teresita barangay hall. The barangay captain recently requested that they move back. The record of program successes has been mixed. On the positive side, the Mother's Club is active and well organized. They raise their own funds by giving parties on birthdays and other occasions. According to a social worker, however, while the people are eager to improve their standard of living, they do not give their full support to most programs. Being squatters they lack a sense of stability and community. Given the opportunity to become a permanent community, they would take more interest in their environment. However, now, they are hesitant to invest resources in a place where their tenure is so uncertain.

The team interviewed several families in Santa Teresita. Most have a strong desire to own land, and know of sites where they could purchase lots. However, the payment terms are beyond their means. Furthermore, they have the attitude, based on experience, that nobody would trust them enough to extend credit. They are all aware of the responsibility of timely loan repayment and some therefore would be reluctant to borrow even if funds were available because their irregular incomes would not permit them to meet rigid payment schedules. It has been found in the MSSD loan program that payments collection is improved if it is more frequent and in small amounts rather than monthly payments since the families have no savings and any money available will be used in an emergency.

Many families do not realize the importance of education for upward mobility. Although there is an elementary school nearby in Malabañas, some do not pay the ₱ 10 necessary for their children to attend. There is one free trade school in Angeles City but it is located far from the barangay. The other schools charge ₱ 200- ₱ 300 a year for tuition. The city high school is a kilometer away. Jobless, out-of-school youth are thus one of the major community problems.

Capaya Resettlement Area

A group interview of two men and four women was conducted in front of a store at 11:00 a.m. on a Monday morning. All were unemployed except for a man who works as a security guard at night at a bar. Another man was a casual employee janitor at Clark Air Force Base and earned ₱ 110 every two weeks; but over a year he only worked an average of two weeks a month. All said that unemployment was the major problem in the community. Those who worked often had only temporary jobs. Some could barely afford the ₱ 1 round trip jeepney fare to commute to the center city. Free time is spent chatting with friends or doing volunteer work in the barangay. The streets were very clean and the men said that they had been sweeping them. They took pride in the area's neat appearance. Women work as house maids especially to support the family when the men cannot find work. Through the Mother's Skills Training Program run by the MSSD, many make macrame and other handicraft items for sale during their leisure time. A bedspread completed in a month can sell for up to ₱ 320.

When asked what solutions for the employment problem were possible the group suggested loans and capital for cottage industries. Woodcarvers for example sometimes cannot afford to buy wood. However, general problems in loan repayment were foreseen because income is so irregular.

Sanitation is seen as the second major problem. Most houses do not have toilets. Those that exist are open pit. Many people use the nearby fields or the wrap and throw method. They were very discreet because no signs of this were visible. Since there is no garbage collection a pit has been dug for disposal contributing to the general neat and clean appearance of the community. It should be mentioned that all the houses visited, no matter how small or poorly built, were very well kept.

The interviewees also would like to have a multipurpose community center and facilities for out-of-school youth. A large self help component could be counted on to provide labor.

In general, Capaya residents are satisfied with the area. Lack of sanitation and the location away from the central business district are the major disadvantages; but secure land tenure and space for small gardens and animal raising make it worthwhile. According to residents only six families have resumed squatting nearer to the downtown area.

2. Provision of Social Services

Ministry of Social Services and Development (MSSD)

MSSD is mandated to serve the poorest of the poor or those families with incomes under ₱ 250 in rural areas and ₱ 300 in urban areas. The programs are planned and implemented, usually with the help of barangay or purok 11/ officials, to meet the specific needs of the target population. Basic programs and policy are set by the Ministry of Social Services and Development in Manila. The internal budget is also finalized on the national and regional level resulting in budget shortages at local levels.

In the past MSSD programs were designed to be palliative and had the reputation among the low-income population of merely being hand-outs in emergency situations rather than addressing the underlying causes of poverty. Now the goal of the Ministry is to make the low-income population self-sufficient and financially independent. The programs described below are designed to improve the overall quality of life of low-income youth and adults.

Self-Employment Assistance Program (SEAP)

Through the SEAP program unemployed and underemployed adults, out-of-school youth and disabled persons are given small capital loans to generate income earning opportunities such as vending, sari-sari stores 12/ and woodcarving. No collateral is required; there is no interest and repayment terms are flexible. However, ₱ 300 is the maximum amount loanable. Five hundred eighty new clients were targeted for the program for 1978, including 201 family heads, 220 out-of-school youth, 46 disabled (hospitality girls, aged and orthopedically handicapped), and 113 disaster victims. As of July only 202 clients had been served.

Social workers screen applicants to determine interest, capability and knowledge of the proposed business activity. Character references and certification of at least one year of barangay residence are obtained from the barangay captain. Applications are then approved by the MSSD director and the regional office.

11/ Barangay subdivision,

12/ Sari-sari stores are small shops with general merchandise, usually in the front of houses.

Several of the participants were interviewed. All seemed to be aware of the responsibility of timely repayment but some found it impossible. The families are often so poor that they cannot afford to meet the basic needs of food, clothing and health care. Having no other source of credit, if an emergency arises, they spend the money on this rather than on their business enterprise.

In 1977, ₱ 35,237 was budgeted for the SEAP program in Angeles City. However, the budget was cut ₱ 13,700 to provide assistance to the victims of a volcanic emergency. Another unplanned payment of ₱ 1,470 was made to support the Catholic Relief Service school. Furthermore, the roll-over rate of funds has been low and two-thirds of the loans are in arrears in spite of screening efforts by the MSSD staff.

Practical Skills Development and Job Placement

Skills training classes are offered to mothers, other needy adults and out-of-school youth. As of July 1978 there were 1,090 participants. Dressmaking and tailoring classes last about four months and are held each weekday for half a day. Each class has 35 to 40 students and most are placed in jobs when the course is completed. Graduates of the Beauty Culture Course find jobs catering to Base families and hospitality girls. Some graduates of the electronics class are trying to form a cooperative but have been unable to secure the necessary capital. Other graduates are employed in shops or home services. A total of 295 skills development graduates have been placed in 1978. The program is financed by the Girl Scouts, Kiwanis and Lions Clubs.

The Skills Training Program for mothers trains low-income homemakers in income generating activities such as macrame and crocheting that can be done at home in spare time. The handicrafts are sold for profits of about ₱ 200 per month per person.

Day Care Centers

Day care centers for pre-school children are set up in barangays at the request of the barangay captain. As of July 1978 there were fifteen centers serving 1,044 children in morning and afternoon sessions. Parents, most of whom work, are involved through PTAs and Mother's Clubs which

provide information on family planning and nutrition and family relationship counselling. Meetings with a social worker are held monthly.

Some day care workers volunteer and others are paid ₱ 100 to ₱ 270 per month by civic organizations. ^{13/} Other expenses are met by the local government and the barangay. MSSD provides technical supervision only. The three centers visited seemed adequately supervised but ill-equipped.

A supplemental feeding program is held at the day care centers in depressed barangays. Food is donated by the Catholic Relief Service and prepared by the mothers. The program is for malnourished (excluding third degree) and other young children. There are 1,895 participants.

Financial Assistance

Small grants are made to the needy in times of emergency such as sickness or death.

MSSD Staff

Only five of the 23 MSSD staff members have degrees in social work. The others have studied other social sciences or the humanities. The 19 positions shown in Chart 5 are funded by the national government. In addition there are four volunteer day care workers, one funded by the city government and three by civic organizations. In order to upgrade the staff quarterly technical meetings and yearly seminars are held with social workers from the regional office. Day to day activities and problems are discussed at monthly staff meetings.

The director and most of the staff are enthusiastic but lack the technical expertise to give the target population the full intended benefits of the programs. The director expressed very strong interest in receiving technical assistance from a professional social worker who is aware of the latest techniques in community development and case work. Staff training is needed in: (1) planning, (2) organizing, (3) management, and (4) recording.

^{13/} Only in Santa Teresita is the day care worker paid by the city government.

None of the staff is experienced in small business administration and employment generation. Therefore little follow-up technical assistance is given in the use of SEAP loans. Advice on the use of the loans could increase participants' profits, improve the rate of repayment, and allow for expansion of the program as more funds are rolled over. Many of the loans are going to small vending operations. However, vending is a low-paying and probably saturated sector with limited opportunity. A market study of job opportunities in Angeles City could direct loans into more productive sectors. Market and feasibility studies of small-scale production for export and local sales should also be explored.

Constraints

The major problems of the Angeles City branch of MSSD are:

1. Lack of properly trained staff.
2. Lack of sufficient motivation among some of the para-professional staff.
3. Lack of funds for program expansion.
4. Lack of office equipment and transportation.

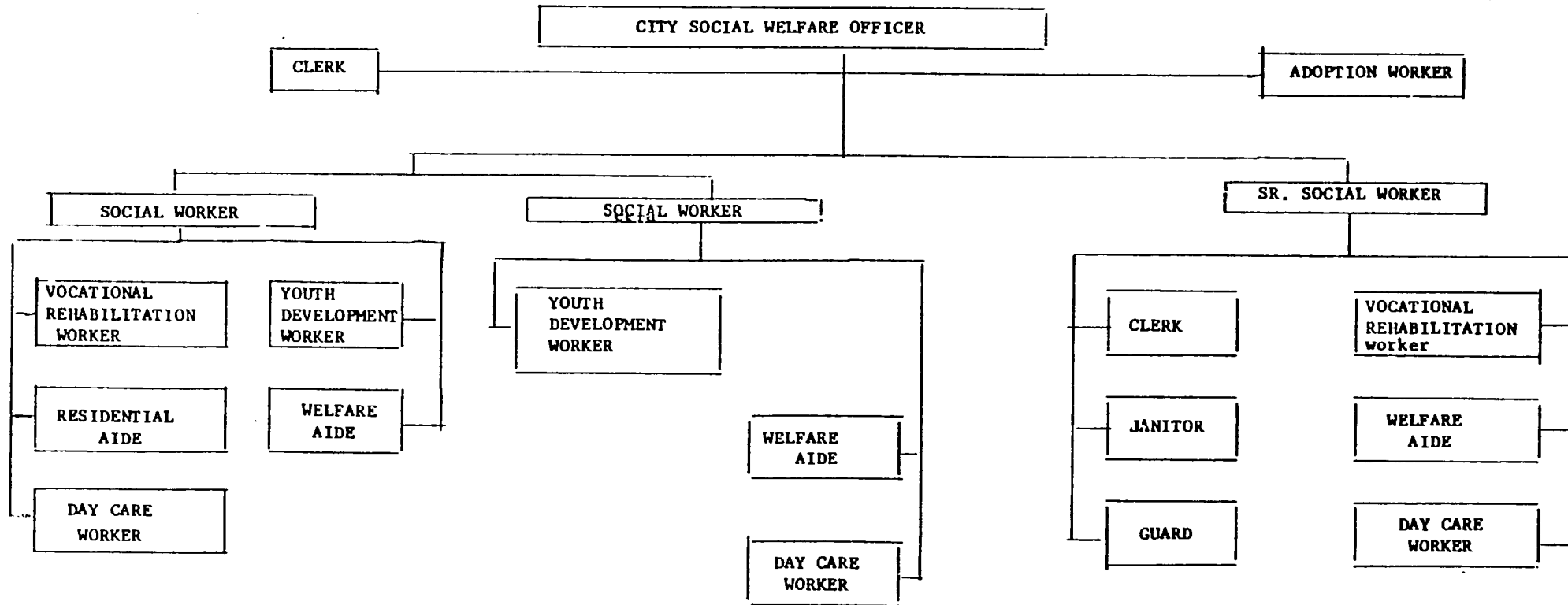
The present director has taken steps to improve the coordination of programs between MSSD and other social service delivery agencies, and this is not considered a major problem.

Ministry of Health

Angeles City has 37 hospitals and medical clinics. Thirty-five are privately owned. Of the 30 dental clinics, 28 are privately owned. The City Health Ministry maintains three health and puericultural centers which provide medical care, maternal and child health care, communicable disease control, public health nursing, environmental sanitation, health education and recording and reporting of vital health statistics. Family planning and nutrition programs are coordinated with the maternal and child health services. There are two family planning chapters: one of Family Planning of the Philippines and one of the Population Commission in addition to the Health Ministry projects.

A social hygiene clinic caters to the 2,000 hospitality girls -- or hostesses, who are required to attend bi-weekly. Two hundred and thirty-five are tested each day.

FIGURE 5



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Angeles City Department of Social Services and Development Functional Chart

The ratio of health workers to population is given in the table below:

TABLE 18
Number of Health Workers in Angeles City

	Government	Private	Total	Ratio of Workers to Population
Physicians	14	114	128	1:1,275
Nurses	15	13	28	1:5,369
Sanitary Inspectors	4	0	4	1:37,582
Midwives	18	24	42	1:3,579
Dentists	2	45	47	1:3,198

The ratio of physicians and nurses to population is less than the national standard of 1:1,000 and 1:5,000, respectively. The need for more sanitary inspectors is particularly great. (The standard is 1:1,500.)

Environmentally related diseases are the leading causes of morbidity and mortality. The incidences of influenza, gastro-enteritis and bronchitis, the leading causes of sickness, could be decreased by improving housing and sanitation.

As shown in Table 19 below, only a third of all births take advantage of formal sector facilities.

TABLE 19
Births by Attendance

	Number	Rate (Percent)
M.D. or Nurse	2,925	33.1
Midwife	2,360	26.6
Hilot <u>1/</u>	<u>3,552</u>	<u>40.3</u>
TOTAL	8,852	100.0%

NOTE: 1/ Massage curer used after childbirth.

The major problems of the City Health Department are:

Related to Resources:

1. Lack of health facilities and funds.
2. Maldistribution of manpower and facilities.
3. Under-utilization of available resources.

Related to Services:

1. Communicable diseases still leading causes of morbidity and mortality.
2. Rapid population growth in the city.
3. Health services not utilized by majority of population in the community.

Specific Problems:

1. Tuberculosis is third in mortality and fourth in morbidity.
2. Hilot deliveries constitute 40 percent of total deliveries.
3. Only 10 percent of pregnant women utilize services of health centers.
4. Approximately four percent of children aged 0-6 are third degree malnourished.

Family Planning

Responsibility for family planning is shared by the Family Planning Organization of the Philippines (FPOP) and the Population Commission (POPCOM). Information is disbursed and referrals made by the MSSD and the City Health Office. The Population Commission program has five components.

1. Sterilization and other clinical services are delivered.
2. The Information-Education-Communication component sponsors radio programs, lectures and barangay gatherings.
3. Baseline surveys have been conducted to organize Barangay Service Points or groups of one hundred or more married couples through which programs are conducted.
4. Barangay Service Point Leaders receive formal and informal training.
5. Research relevant to the aforementioned activities is also conducted.

Since the program started in July 1977, 15 to 40 clients, mostly women, have been sterilized monthly. Thirty-two percent of the urban poor defined by MSSD are practicing birth control, with the pill and the rhythm method the most popular. A high level of education and a realization of the benefits of small families seem to be responsible for the program's success. POPCOM is now concentrating on the rural barangays where the rate of acceptance has not been as high and large families are more highly valued.

The FPOP programs concentrate on information, education and communication. Volunteers have also been trained to work in low income and rural areas. Since 10 percent of the births in Angeles have been illegitimate, a special family planning clinic has been opened for hospitality girls.

Education

There are 55 schools in Angeles City offering pre-school, elementary, secondary, technical and vocational, collegiate, graduate and post-graduate courses. Thirty-one are public and the rest are private. There are approximately 775 classrooms each having a normal capacity of 40 to 45 students. However, in 1975 the number of students per room was 73 compared to the national standard of 40. However, the teacher-student ratio is 1:34. The most popular vocational/technical fields are secretarial studies, dressmaking and tailoring. In addition, there are three training centers serving a total of 175 out-of-school youth and heads of needy families.

Chapter III

COMPONENTS OF THE SHELTER PROBLEM

A. Land

The urban population of Angeles City in 1975 represented 43 percent of the total land area and contained 98 percent of its population. The map on p. 35 shows the existing land use of the city. The City's Framework Development Plan, worked out by the Planning and Development Staff and adopted on November 17, 1976, characterizes present land utilization as follows:

1. There has been indirect growth and indiscriminate mixing of land use.
2. The existing land use pattern shows a tendency to gravitate along the periphery of Clark Air Base, where commercial and industrial establishments are concentrated, and stretches haphazardly along other major transportation routes.
3. Residential land prices tend to be beyond the reach of low-income families. This has resulted in the sprawl of squatters and slums.
4. Uncoordinated residential development has brought about inadequate community services and utilities.

In order to optimize the use of land consistent with socio-economic goals and the priorities of physical development, the land use plan shown in the map has been adopted. Its principal features are:

1. Movement of the city administration (institutional) to the east of the city.
2. Creation of an industrial district to the east of the North Expressway.
3. Reinforcement of the existing Central Business District with its surrounding residential communities.

The Framework Plan will be implemented with the use of such tools as: (1) a zoning ordinance (passed in August, 1978), (2) subdivision regulations, and (3) building codes.

In addition to the foregoing 'control' techniques, the private sector will have to be encouraged to act within the guidelines of the Plan to make it become a reality. Essentially, Angeles City has been developed by the private sector and the private sector still controls its major resource -- land; 93 percent of the land is in private hands, and the vast majority of it is owned by a few families.

One family, the heirs of Don Pepe Henson, owns 360 hectares of land most of which is within the urban portion of the city. As an example of the partnership the city has with the major landholders, this family has donated about 17 hectares of land to the city for four elementary schools, a high school, a market, a hospital, a motor pool and a slaughterhouse. One of the family's central city subdivisions however, was squatted upon in 1946 before it could be completed. The squatters have not only managed to remain in spite of continuous efforts by the city to relocate them, but have increased to densities of nearly 500 per hectare today. Improvement and regularization of this squatter settlement in Barangay Santa Teresita is suggested as a possible project in Chapter IV of this report.

The following is the schedule of values for commercial and residential land within the city. Appendix IV lists the criteria by which the land is classified.

TABLE 20

Schedule of Values for Angeles City
(Per Square Meter)

Commercial			Residential		
Classification	1973 ₱/m ²	1977 ₱/m ²	Classification	1973 ₱/m ²	1977 ₱/m ²
C-1	300	600	R-1	90	100
C-2	220	400	R-2	60	90
C-3	150	250	R-3	45	60
C-4	90	150	R-4	35	50
C-5	60	120	R-5	25	40
			R-6	15	30
			R-7	10	20
			R-8	6	10
			R-9	3	5

SOURCE: City Assessor's Office

As can be seen, values have increased from the 1973 to the 1977 assessment by up to 100 percent. Assessments were based on records of comparative sales and/or sworn statements by owners. The real property tax is levied at one percent of total assessed value, while another one percent goes to the special education fund.

Most land in Santa Teresita is classified as R-5 (valued at ₱ 40 per square meter). However, some land on the main road, Henson Street, is classified as C-4 (₱ 150 per square meter). In the resettlement scheme of Capaya, which is presently situated on agricultural land all residential plots are classified as R-9 (₱ 5 per square meter).

B. Infrastructure

1. Roads and Transportation

The City of Angeles has a total road network of 212.6 kilometers. Forty-one percent of its national and city roads are either concrete or asphalt surfaced, while 23 percent of its barangay roads are surfaced. The remainder are either unsurfaced or have only gravel surfacing (see Table 21).

TABLE 21

Road Network: Angeles 1976

Classification	Concrete		Asphalt		Unsurfaced		Total	Percent of Total
National	7.8	35%	3.5	15%	11.3	50%	22.6	11%
City	28.2	10%	30.9	21%	89.7	60%	148.8	70%
Barangay	5.4	13%	4.0	10%	31.8	77%	41.2	19%
TOTALS	41.4	5.1%	38.4	18%	132.8	62%	212.6	100%

SOURCE: Office of City Engineer. 1976 Socio-Economic Profile, City of Angeles. (1976). P. 43.

The construction and maintenance of roads, bridges and the surface water drainage system are the responsibility of the city engineering department. The department is divided into functional divisions in charge of design, construction and operation of different classifications of roads, public works, waterworks and garbage collection. It has a total staff of

81 persons excluding the waterworks and Department of Public Services. It currently has staff positions for 11 professionals, all but one of which are now filled.

The surfaced road network in Angeles is generally in good condition primarily due to the high construction standards maintained and the good bearing capacities of the sandy soils. In residential areas where the volume of traffic is light, compacted gravel road surfacing can provide relatively low-cost road construction. However, in many subdivisions secondary roads have concrete paving even though the volume of traffic is low.

As a result of the good condition of the road network, relatively little new road construction has occurred. The 1977 city budget shows expenditures on road construction and maintenance of ongoing projects of ₱ 1.2 million or 10 percent of the total budget. Maintenance of roads and bridges was estimated to require ₱ 903,000 or about 74% of the construction and maintenance budget.

The combined budgets of the city engineering department, including infrastructure funds devoted to road construction and maintenance, operating expenses of the department, and salaries of personnel engaged in road maintenance and construction, are estimated at ₱ 1.569 million. This amount excludes salaries and operating expenses of the Waterworks and the Department of Public Services, two functional units also under the city engineer. The combined salaries and wages of both professional and non-professional staff engaged in construction and maintenance projects equalled 34 percent of the portion of the infrastructure fund allocated for those purposes (see Table 22).

The capital improvement program for the City of Angeles projects a total expenditure of ₱ 10.2 million for the maintenance of existing roads and drainage systems and the construction of new roads and canals. Roughly 21 percent of that proposed expenditure is operating costs of the city engineer's office, while 54 percent will be spent to improve existing roads and waterways. The remaining ₱ 2.6 million (25 percent) will be devoted to the construction of new roads and drainage canals.

Transportation

There are no publicly owned conveyance systems operating in Angeles. However, there are 2,000 small transport firms with an estimated fleet size of 3,174 units providing the public with jeepney and tricycle service. There are also

TABLE 22

Combined Budgets of City Engineer and Infrastructure Fund
(# 1,000) 1/

FUND	PROJECT	Actual Expenditure CY 1976	Current Appropriations CY 1977	Budget Year Estimates CY 1978
Infrastructure	A. Ongoing construction and maintenance projects.	2,796	1,466	1,213
	B. Cleaning of streets, canals and garbage collection (DPS)	<u>610</u>	<u>674</u>	<u>598</u>
	C. Subtotal	3,406	2,140	1,811
General Fund	A. Maintenance and Operation of Office of City Engineer	249	304	356
	B. Operation of waterworks	<u>654</u>	<u>681</u>	<u>742</u>
	C. Subtotal	903	985	1,098
Combine Fund	Total	4,309	3,125	2,909
Estimates of General Fund	Personal Services Component of City Engineer's Budget <u>2/</u>			
	A. Personal Service Office of City Engineer	199	243	273
	B. Personal Services Waterworks	<u>145</u>	<u>152</u>	<u>167</u>
	C. Subtotal	344	395	440
Infrastructure	A. Personal services (DPS)	277	328	372
	B. Personal Services Office of City Engineer			45
	C. Personal Service Office of City Engineer (Maintenance)			<u>195</u>
	D. Total			562
Combined Personal Services				1,002
Combined Personal Services as a Percentage of Combined Total Funds				34%

1/ SOURCE: Angeles City Budget CY 1978

2/ Personal Services are 90% wages and salaries and 10% benefits.

an unknown number of horse drawn two-wheeled "calesas" operating within the city along specified routes.

These private transport vehicles provide an estimated 22,000 passenger places per hour. Private passenger cars which represent 44.5 percent of all vehicles registered by the Land Transport Commission add an additional 7,000 passenger places. There is also minibus service operating within the city and bus and train service to Manila and surrounding towns.

Transportation within the central area of Angeles is fairly regular as jeepneys and other private vehicles ply regular routes at fixed fares throughout the day. The minimum fare is ₱ 0.30. In outlying areas such as Capaya, transportation is less regular as jeepneys wait for full loads prior to departure. The minimum fare from Capaya to a central station in town is ₱ 0.50. For a person earning only ₱ 10.00 per day, a round trip from Capaya equals ten percent of income.

Transportation to Capaya should improve, however, as the construction of the new city hall on a near-by site accelerates development in the area and the demands for transportation services to the area intensifies.

2. Surface Water Drainage

Much of the surface water drainage in Angeles uses 48 inch diameter concrete pipes. The drainage system discharges into natural watercourses through several outlets. This system was chosen by the city engineer due to the narrow rights-of-way of many of the city's streets. However, there have not been sufficient funds to fully drain all areas of the city as the original drainage master plan envisioned.

As new subdivisions are added to the city, their additional surface runoff feeds into the city's system creating greater flows than originally intended. Due to poor maintenance, sand and garbage have clogged much of the system reducing its effective capacity. As a result during heavy rains, surface runoff overflows the drainage system flooding streets and low-lying residential areas.

Insufficient funds have prevented the city from providing surface drainage systems in many low-income residential areas. Furthermore, the systems presently used (underground concrete pipes) are more costly than other storm drainage systems and can only be economically used in high-income or commercial and industrial areas. Since most of the city has a gentle three percent slope and sandy soils with



Photo 5

Poor surface drainage on residential street.

high percolation capacities, other lower-cost forms of drainage such as open gutters and properly contoured road formations could be used to drain residential areas where incomes and vehicular traffic levels are low.

C. Utilities

1. Water Supply

The Angeles City Waterworks System (ACWS) and nine privately owned water systems provide about 71 percent of the city's population with pipe-borne water supplies. The largest system, the Balibago Waterworks System, has 4,322 customers. Other private companies serve 3,312 customers. The areas not served by these waterworks systems rely on individual or shared shallow and deep wells.

Like the other private waterworks, the ACWS's source of water is a series of deep wells. The system has a capacity of 2,000 gallons per minute and serves an area of 500 hectares with an estimated population of 65,400. Since Angeles is located in an area of sandy soils, ground water is naturally filtered by layers of sand. Raw water from these deep wells only requires filtration.

Much of the ACWS system suffers from low pressures due to the age of the system, which was installed in 1932. Leakage, estimated at 58 percent of the total amount of water supplied to the system, further decreased the capacity of the system to meet demands for increased service let alone supply its present customers.

The ACWS is managed by a waterworks supervisor who is a division head of the city engineering department. Both the city engineer and the waterworks supervisor are national appointees. While the ACWS is in charge of operating and maintaining the system, it only supplies the city treasurer with a list of monthly consumers. The treasurer prepares monthly billing and collects payments. Records from the city treasurer's office indicate that only about 69 percent of the total monthly payments due are actually collected. While the treasurer's office shows that collections are meeting estimates of revenues to be generated from the system, collections are not meeting actual operating expenses. The combined operating expenses of the waterworks system of the city engineering department and the city treasurer are estimated at ₱ 802,000

in 1978. ^{14/} However, the city treasurer only estimates that a total of ₱ 480,000 will actually be earned by the system. ^{15/} The remaining 40 percent of the system's operating costs are subsidized by the general fund.

The ACWS has 30 permanent staff positions and employs 20 other casual workers; however, only one is a civil engineer. It currently has two engineering posts vacant but does not have the staff capacity to develop or maintain a larger waterworks system.

The city has recognized the inadequacy of its present municipal waterworks system and has proposed a ₱ 10 million capital improvements program to replace much of the existing system and add an additional 7,000 new connections. The proposed system would have a service area of 2,412 hectares and would serve a population of 111,700. The city is approaching the Development Bank of the Philippines to finance the proposed system.

The Balibago Waterworks System (BWS) has a service area of 306 hectares with a population of 25,000. It is a privately owned corporation established in 1957 to serve areas not reached by the other waterworks.

While much of the ACWS system is not metered, the private waterworks are fully metered. Thus private system rates tend to be higher than municipal rates and more efficiently collected. The BWS charges a flat rate of ₱ 11.50 for the first ten cubic meters of consumption and ₱ 0.90 for each cubic meter thereafter. By comparison the ACWS charges a flat rate of ₱ 0.54 per cubic meter (₱ 5.40 per ten cubic meters) and has a minimum charge of ₱ 15.00. The other private systems' rate structures tend to follow the BWS rates. ^{16/} Both private and public waterworks systems estimate that the average monthly consumption per connection ranges between 30 and 40 cubic meters.

2. Sewerage

Like other Philippine cities, Angeles does not have a sanitary sewerage system. Although no statistics are available on the number of households served by septic tanks, this

^{14/} Capital Improvement Program, CY 1978 to CY 1982. City of Angeles. 1978. p. 5.

^{15/} Letter from the Office of the Treasurer to the City Mayor. City of Angeles. August 21, 1978

^{16/} 1976 Socio-Economic Profile. City of Angeles. (1976). Pp. 44-45.

is the most common form of sanitary waste disposal. However, several low income areas rely on pit latrines or are without any human waste disposal system. Even the resettlement scheme developed by the city for 386 households at Capaya in 1973 has no provision for waste disposal. Residents living there defecate in surrounding sugar cane fields or in some cases have constructed private pit latrines.

The Environmental Sanitation Unit of the City Health Office is responsible for monitoring the development of sanitary facilities as well as drainage systems. However, the unit operates mainly on complaints and does not undertake comprehensive investigation of environmental sanitary conditions in Angeles. While the unit does attempt to inspect the construction of new septic tanks, it does not have the authority to stop construction of projects it deems will endanger public health. The unit is badly understaffed, having only three permanent and two temporary inspectors. However, it does conduct education programs in the barangays encouraging residents to install septic tanks and providing them with technical advice during construction.

3. Solid Waste Disposal

The Department of Public Services (DPS), a department under the city engineer, is responsible for solid waste disposal. The DPS has a labor force of 40 garbage collectors, 17 street sweepers and 9 drivers. It provides collection services daily by using its three operating trucks in three shifts.

The City Planning and Development Staff estimates that the DPS collects about 47 percent of the 1,500 cubic meters of garbage produced daily by the city. The remainder is collected by private contractors or randomly dumped in streets or watercourses. Once collected, garbage is dumped at a six hectare dumping site on the Pasig River about five kilometers from the built area of the town. Scavengers salvage reusable items from the garbage for their own consumption or resale.

Random burning of garbage and the lack of control over scavenging result in rodent infestation, air and water pollution, as well as health hazards to the scavengers. Furthermore, the unrestricted dumping of garbage not collected by the DPS results in clogging of the surface water drainage system and reduces the effective areas of natural watercourses which drain the city.

The DPS estimates that it requires a total complement of eight trucks to fully service all areas of Angeles as well as additional staff. The current dumping ground requires enlarging and should be relocated away from watercourses and inhabited areas.

4. Power Supply

The Angeles Electric Company (AEC), a privately owned corporation, has the entire electric power supply franchise in the city of Angeles. It has three large 2,500 KW diesel units and four smaller standby generating units of 4 to 600 KW. However, these units are only used during peak hours and during brown-outs as 99% of Angeles' power needs are purchased from the National Power Corporation. As of mid-1978, all 30 barangays in Angeles City were served encompassing an estimated population of 204,409 persons or 28,476 households.

When a new housing subdivision is supplied with electricity, the AEC provides all the capital costs of installing and maintaining the new distribution network up to the household electric meter. The only charge to new customers is a ₱ 10.00 deposit on which the AEC pays 6% annual interest. As is true of all public and private utilities, the AEC rate structure is approved by the National Board of Power of the Ministry of Energy. The latter also regulates the expansion of the utilities and supervises the procedures under which power is supplied to customers.

The AEC has a professional and managerial staff of 75 which designs and supervises the construction of new distribution networks as well as operates its existing franchise. Since there have been no major increases in its distribution network since 1964, the AEC has concentrated its efforts on operating its existing service area. As a result it has provided electrical service to its customers at lower costs than many other power utilities in the Philippines.

The utility has a present capacity of almost 6.8 million kilowatt hours. Practically all of its current monthly consumption of 6.7 million kilowatt hours is purchased from the National Power Corporation. However, its surplus capacity is somewhat limited as current consumption almost equals its present capacity. Since Angeles is located within the National Power Corporation's Luzon Grid, the AEC projects that it will be able to purchase sufficient power to meet the future energy needs of the City.

5. Construction

There are about 10 professional contractors operating in and around Angeles as well as 15 smaller firms. The larger contractors have capital investments of up to ₱ 5 million and employ up to 60 workers. No statistical data is available on smaller contractors, but, given the lack of construction activity, some excess capacity is likely to exist.

While there are temporary shortages of building materials, the supply of most materials is generally good and not viewed as a problem by most contractors. Sand is extracted locally from river beds; cement is supplied from several nearby cement factories and Angeles is on the major supply route for wood products from the north.

Due to the lack of construction demand, the supply of labor has not been a problem for contractors. If, however, the new municipal waterworks is constructed at the same time as the proposed expansion of Balibago Waterworks, there may be temporary shortages of both skilled and unskilled labor.

The primary constraint to construction efficiency in developing a shelter program is in design and construction management. Currently there is only one civil engineer in charge of waterworks, who is only engaged in maintenance operations. None of the architects and engineers in the city engineering department have recently been engaged in large projects or in supervising small contractors. There also have been no sewerage projects in Angeles except for the construction of individual septic tanks.

D. Finance

In Angeles City there are 11 commercial banks, two development banks, one rural bank, 11 financing corporations, and 13 local insurance agencies. All banks are organized under the Angeles Bankers Association. As of December 1975, banks had an aggregate amount of outstanding loans of ₱ 83.7 million for the agricultural, industrial and commercial sectors, including miscellaneous personal loans. The total number of depositors in Angeles' banks equaled 228,179 including depositors from San Fernando, Porac, Mabalacat and Tarlac.

Housing loans are practically non-existent for low- and middle-income families. Housing loans under GSIS, the program for government employees, are under moratorium. The

moratorium on Government Service Insurance System loans can be attributed in part to the abuse of the loans as persons receiving them rented their house for income, thus defeating the purpose of the program.

The other government housing finance institution, the Social Security System, only offers housing loans to members up to a maximum of ₱ 50,000 at 6 percent interest. Investment companies make housing loans at 12 percent interest. Combined with other charges, these loans tend to range from 20-24 percent interest. Such loans can be secured for 10-15 years through Filinvest or Bancom. Several interviews with bank managers were made regarding the current availability of loans and their terms.

The Manila Bank offered no housing loans. However, personal loans co-signed by an employer with an automatic deduction from salary could be made for 90 days at 14 percent interest with a 2 percent service charge. These loans might be used for housing repair, but as far as the Bank was concerned the loan was a personal loan. The Bank no longer makes subdivision loans to developers as they did in the past. Subdivision finance was for one year at 12 percent interest which could be extended with partial payment. In this case land was used as collateral. The Bank ceased giving subdivision loans in 1973-74. At the present time, three such loans are still outstanding.

The average value of land assessed by the Bank in recent years has gone down to reflect generally lower market values of land. The bank uses the average of the city assessment and market value to compute its assessed values. Opportunities for renting housing to servicemen have also decreased due to the reduction of base families seeking accommodation in the local market.

The First Peso Saving and Loan Association has the largest number of depositors of any financial institution in Angeles; however, no housing loans are given. Only one year loans are available at 12 percent interest plus three percent service charge. All interest and charges are deducted in advance, and loans are repaid in monthly installments. The collateral, such as lots and/or cars, determines the maximum amount that can be borrowed. First Peso also grants salary loans when co-signed by the employer as a short term, one year loan deducted from salary. Many people use these one year loans for housing.

The Philippine National Bank (PNB) does not give housing loans or subdivision loans. However, if a lot has been secured in a subdivision it can be used as collateral for a

commercial or agricultural loan. Short-term loans (one year) for other than housing are made at 12 percent interest while three year loans are made at 14 percent interest plus a 2 percent service charge. PNB does offer housing loans to their own employees. The maximum amount of a housing loan is ₱ 80,000 with graduated interest of 8-12 percent for 10-20 years. These loan amounts are based on the salaries of employees seeking loans.

An interview with two real estate brokers in Angeles sheds some light on other sources of funding. Of the lots for sale, it is estimated that only 10 percent will actually build a house on the lot. While low-cost lots can cost from ₱ 15 to ₱ 25 per square meter outside of Angeles, a first class subdivision lot will range from ₱ 150 to ₱ 200 per square meter.

No down payment with 10 percent interest over 10 years are terms offered by real estate management firms. Of those who are granted loans, only seven percent have defaulted. If the borrower fails to make repayment for six months, he will be allowed another six months grace period before the contract is voided and he forfeits the land.

Chapter IV

PROSPECTS AND ANALYSES

A. CDAP/RSC Components 17/

The CDAP/RSC purpose is to improve the quality of life of poor people living in 15 selected cities by focusing on the administrative, organizational and operating procedures tested in the Provincial Development Assistance Program. The focus is to enable the most disadvantaged families to gain a greater measure of self-reliance while at the same time encouraging the poor to share in the decision-making of local officials. The project has six activities 18/ which are to be undertaken in the first six months of participation. The six activities are:

1. To strengthen the administrative and organizational capability in planning and coordinating support for urban poverty issues, the local planning office will undertake socio-economic surveys.
2. Training in the form of seminars and workshops will be conducted for members of the CPDB and the CPDS as well as "interaction" training so urban poor may participate in decision-making.
3. Each participating city will organize a Social Action Team to survey poor communities of the city, to organize poor and to interact with poor in the identification of priority projects.
4. Each city will formulate a Social Action Development Plan.
5. Each city will adopt a Capital Improvement Plan.
6. Each city will draft an equipment pool operations manual.

17/ City Development Assistance Program/Rural Service Center program is a joint program of the Ministry of Local Government and Community Development and USAID.

18/ SOURCE: Rural Service Center Project Paper, pp. 55-57.

Although the adoption of the Capital Improvement Program and the drafting of an equipment pool manual are not components of the Rural Service Center project, they are listed under the activities for cities participating in the project. The Real Property Tax Administration (RPTA), a national project for all cities and municipalities, is also not a requirement of RSC cities. This program organized under the four divisions of tax mapping, records management, assessment, and tax collection is aimed at increasing the collection of tax revenues and improving the efficiency of property assessment.

The Rural Service Center Project focuses on two components, the organization of the poor by the Social Action Team to identify projects that are needed and the formulation of the Social Action Development Plan. An initial list of projects that might relate to the poor in the Rural Service Center cities prepared by the staffs of RSC and CDAP includes projects for barrio markets, trash disposal, community centers, playgrounds, community toilets, water supply drainage, day care centers, sewerage, sidewalks and street improvements.

Angeles City entered the Rural Service Center Project on August 21, 1978. A Social Action Team has not been organized as yet. However, Angeles City has adopted a Capital Improvements Program, drafted an equipment pool manual, and prepared a schedule for the RPTA. A Socio-Economic Profile for the city was completed in 1976. The Angeles City Framework Development Plan was adopted by the Sangguniang Bayan November 17, 1976.

B. Possible Projects Under CDAP/RSC

In the context of the foregoing description and analysis of Angeles City's shelter problems, this section sets out three areas of action which the City might take with the assistance of the CDAP/RSC program. Since Angeles does not as yet have a Social Action Development Plan (SADP), the recommended activities could be considered as integral components in the formulation and development of the SADP.

Two of the three areas of recommended action bring together several of the physical programs of CDAP into comprehensive, area-specific development programs. The third strengthens existing socio-economic components of CDAP and adds possible new city-wide programs with concentration on the urban poor. The three areas are as follows:

1. Comprehensive Community Improvement
2. Sites and Services Scheme
3. Socio-Economic Programs for the Urban Poor.

1. Comprehensive Community
Improvements: Santa Teresita

The map of the depressed barangays and blighted areas in the section on Human Settlement Patterns serves as a useful guide to the range of possible projects that can be undertaken under this heading. In touring most of the areas shown on the map, the barangay of Santa Teresita was felt to be not only one of the most depressed, but also one that would readily lend itself to improvement.

As mentioned above the barangay is located within the town proper, about one kilometer from the Redondo, or commercial center, and has an overall density of about 500 persons per hectare. The southernmost portion, however, has been heavily squatted with increasing densities since 1946. Official efforts to relocate the families have failed since some of them have bought the plots from the original landowner, and their barrio association has referred the problem to influential people in Manila.

Since there is an original subdivision plan for the area (see Map, p. 35) many of the streets have been preserved, although to a narrower degree. One main throughfare, however, has been completely squatted upon. Essentially, therefore, the project would be one of regularization and legalization of the area through the improvement and provision of community infrastructure and services and the extension of legal tenure to the inhabitants. The project would be composed, inter alia, of the following components:

1. Upgrading of existing roads and footpaths, with emphasis on the latter;
2. Provision of a potable water supply from the new system to be installed;
3. Improvement of the existing drainage system;
4. Provision of and training in the use of improved sanitation technique based on larger, group septic tanks;
5. Provision of small housing improvement loans to stimulate the shelter upgrading process;
6. Provision of the necessary community facilities such as a barangay center, city health clinic, elementary school, etc., as may be required in the area;

- g. Relocation of those families in road and footpath rights-of-way to nearby plots within the same barangay;
- h. Survey and regularization of existing house plots pursuant to extension of either leasehold or freehold tenure by the city.

The foregoing components can be costed in detail at a later stage when consideration is given to the program aspects of assistance to Angeles City, ie., appraisal of the costs and requirements for a city-wide community improvement program of which Santa Teresita would be a first phase. Pursuant to this objective, Table 23 shows unit costs which have been estimated by the SSA Team based on various infrastructure standards and densities. These costs not only show the impact of various financial terms on monthly payments, but can also be used to give a first approximation of total project costs (see Summary of Recommendations).

2. Sites and Services: Improvement and Expansion of Capaya Resettlement Schemes

Given the increasing need in Angeles for low-income housing, or the lots upon which such housing can be built, an expansion of the Capaya resettlement scheme would add substantially to the supply of low-income plots. The improvement and expansion of Capaya would provide the opportunity to low-income, working-class families to stop renting rooms in dense barangays and over time build a house in a more sanitary environment.

Although the Capaya scheme is presently about three kilometers from the *poblacion*, the plans of the city to move the administrative center to the area along with a future industrial park nearby, make it a logical choice for expansion. The other alternative is to the west of the city toward the Base in the Timog Silangan resettlement area. This area, however, has three principal disadvantages: (1) land prices in the area are very high; (2) it is in a low lying area near the river; and (3) although it has been surveyed, it has not been developed.

The expansion of Capaya to meet estimated demand for low-income serviced plots would also include improvement of the existing resettlement area. Components would be very similar in type and standard to those mentioned above in Santa Teresita, especially improved sanitation and training

TABLE 23

Angeles: Monthly Payments, Total Unit Costs
at Different Housing Standards

Plot Size m ²	Density		Housing Standards					Home Im- provement/ Connection #	Total Unit Cost	Repayment Terms			Monthly Payment #	Monthly Income Required ^{3/}
	Person/ HA.	DU/ HA.	Land Costs #/m ²	Infra- structure #/m ²	Built Area m ²	Built Costs #/m ²	Interest Percent			Period Years	Down Payment Percent			
<u>Housing Costs at High-Cost Standards ^{1/}</u>														
1.	200	140	24	50	28	20	500	400	26,000	11%	20	10%	385	2,566
2.	150	179	29	50	28	20	500	400	22,100	11%	20	10%	326	2,173
3.	120	214	35	50	28	20	500	400	9,760	11%	20	10%	290	1,933
4.	100	205	41	50	28	20	500	400	18,200	11%	20	10%	266	1,773
<u>Reduce Planning Standards</u>														
5.	200	213	34	50	28	20	500	400	26,000	11%	20	10%	292	1,947
6.	150	279	46	50	28	20	500	400	22,100	11%	20	10%	248	1,653
7.	120	345	57	50	28	20	500	400	19,760	11%	20	10%	222	1,480
8.	100	407	67	50	28	20	500	400	18,200	11%	20	10%	205	1,367
<u>Select 120 m² Plots, Reduce Land Costs</u>														
9.	120	363	59	40	28	20	500	400	18,560	11%	20	10%	201	1,340
10.	120	363	59	30	28	20	500	400	17,360	11%	20	10%	186	1,240
11.	120	363	59	20	28	20	500	400	16,160	11%	20	10%	169	1,126
12.	100	431	70	30	28	20	500	400	16,200	11%	20	10%	173	1,153
13.	100	431	70	20	28	20	500	400	15,200	11%	20	10%	160	1,067
<u>Reduce Infrastructure Standards and Provide Home Improvement Loans ^{2/}</u>														
14.	120	363	59	30	21	-	-	3,400	9,520	11%	20	10%	110	733
15.	120	363	59	20	21	-	-	3,400	8,320	11%	20	10%	94	626
16.	100	431	70	30	21	-	-	3,400	8,500	11%	20	10%	99	661
17.	100	431	70	20	21	-	-	3,400	7,500	11%	20	10%	86	574
<u>Provide Infrastructure and Land Only</u>														
18.	120	363	59	30	21	-	-	400	6,520	11%	20	10%	82	548
19.	120	363	59	20	21	-	-	400	5,320	11%	20	10%	67	446
20.	100	431	70	30	21	-	-	400	5,500	11%	20	10%	71	476
21.	100	431	70	20	21	-	-	400	4,500	11%	20	10%	58	388
<u>Provide Infrastructure, Connection and Lower Land Costs</u>														
22.	100	431	70	5	21	-	-	400	3,000	11%	20	10%	39	257
23.	100	431	70	3	21	-	-	400	2,800	11%	20	10%	36	240
24.	100	431	70	0	21	-	-	400	2,500	11%	20	10%	32	213
<u>Increase Repayment Period</u>														
25.	100	431	70	5	21	-	-	400	3,000	11%	30	10%	36	240
26.	100	431	70	3	21	-	-	400	2,800	11%	30	10%	33	221
27.	100	431	70	0	21	-	-	400	2,500	11%	30	10%	30	197
<u>Share Water Connection and Sanitary Fitting Among Two Households</u>														
28.	100	431	70	3	21	-	-	200	2,600	11%	30	10%	32	213
29.	100	431	70	0	21	-	-	200	2,300	11%	30	10%	28	187

^{1/} Includes: Asphalt roads with concrete gutters, some underground storm sewers, water supply and community septic tanks.

^{2/} Includes: Asphalt paved main roads with concrete gutters, graded, compacted gravel footpaths, water supply and community septic tanks.

^{3/} Housing expenditure is estimated to average 15 percent of monthly income.

in sanitation techniques. Housing improvement loans and technical assistance in basic house construction would also be important. Although standards and costs will be similar to those estimated for Santa Teresita, the target population should be those with more stable incomes. Thus, terms could be more economic.

3. Analysis of Shelter Programs

It can be seen from Table 23 that when plot sizes are reduced to 100 square meters, densities increased to 70 units per hectare, and home improvement loans are dropped, monthly payments become affordable by moderate income groups at market terms (11 percent for 20 years, lines 20 and 21). This is principally due to the high cost of land.

When land is put on long-term leasehold terms (4 percent for 99 years) only a slight difference is made in monthly payments. When financial terms are reduced to 6 percent for 25 years without home improvement loans, however, monthly payments become affordable by income groups at or below the median income of approximately ₱ 400 in mid-1978.

Projects would also be affordable to low-income groups at market terms if land is charged off at the same rates in Santa Teresita; i.e., if the city could subsidize land costs as shown on lines 22 to 24, incomes down to ₱ 250 per month, or about the 35th percentile could be reached. If terms were lengthened to 30 years, families earning only ₱ 200 per month could be served if they shared water connections and sanitary fittings. This assumes they could pay about ₱ 30 per month or about 15 percent of their income for the improvements.

In order to serve the very low-income groups in Santa Teresita, reduced terms might also be considered. If a formula such as that for the Rural Roads Program is used, whereby the national government pays the interest on any outside loan and the city repays the principal, at zero or nominal rates, such programs could be possible.

Consideration should also be given to obtaining profits from relatively higher-income areas to be improved in Santa Teresita which could be used to lower monthly payments in the very poor areas. This could be done, for example, by charging higher land rents (assuming the improved plots are to be leased) to families in the higher-income areas. These land rents would include the cost of the land, roads, footpaths and drainage amortized at higher rates than the low-income areas.

4. Socio-Economic Programs for the Urban Poor

The major socio-economic problems in Angeles City relate to income earning opportunities and sanitation/health care.

Income Generation

Most opportunities in light industry cater to the needs of the Americans associated with Clark Air Force Base rather than to the local population. Since the end of the Viet Nam war the number of servicemen and their dependents passing through the city has decreased and workers in the entertainment industry and related fields have been displaced. Several programs under the Ministry of Social Services and Development have been designed to alleviate the employment problem. However, the social workers and welfare aides do not have the necessary training in business administration and credit procedures. The Skills Training Program provides training to adults and out-of-school youths in fields such as cosmetology and tailoring. However, only 30 percent of the graduates are placed in jobs. The Self Employment Assistance Program described in Chapter II makes small loans to low-income people for income generating activities, but only 50 percent of the loans are being repaid. Many of the loans are going to vendors or the operators of small sari-sari stores. Vending is one of the lowest-paying occupations and it is possible that the city has reached the saturation point.

In view of these problems and the situation described in Chapter II, the provision of technical assistance in the form of a small business employment generation specialist is recommended to:

1. Upgrade the Self Employment Assistance Program and Skills Training Programs.
2. Undertake market and feasibility studies of small production units or cottage industries in areas of high unemployment such as Capaya.
3. Conduct a market study of job opportunities in the city in order to direct human and financial resources to more productive sectors.

Health

Health care is not adequate in the depressed barangays. The clinic in Santa Teresita was closed about five years ago due to lack of funds. Although the City General Hospital is about one kilometer from Santa Teresita, it and other available health services are not utilized by the majority of the population. Communicable diseases remain the leading causes of morbidity and mortality. Therefore, the major thrust of health care programs should be an expansion of health outreach activities to increase awareness and utilization of existing health facilities and provide education on basic sanitation and nutrition.

Social Service Delivery

The MSSD staff lacks the capacity in terms of staff training and experience to successfully deal with the problems of the low-income population. The Director, therefore, cited the need for professional social workers to upgrade the skills of the staff in the areas of community development, case work planning, management, organization and recording.

C. Program Requirements

Before the foregoing program can be undertaken at the scale required, certain pre-requisites are necessary for its preparation, implementation and management. The principal among them are as follows:

1. Land

In the case of Santa Teresita, Capaya and other community improvement schemes, the city will have to acquire the land and either sell or lease it back to the occupants. This is a normal government counterpart component if any foreign assistance is to be involved. In this case conveyance of the land on long-term lease is recommended in order that the government can maintain development control of the land, change its use if necessary, raise land rents as income and values increase, and discourage speculation since the city will be the landlord.

In the case of Santa Teresita, the SSA team investigated the landholding book of the predominant landlord in order to ascertain which plots were still owned by his family, i.e., how many the city would have to buy, and how many had already been sold off to individuals. Following is the tally of plots owned by the original landlord plus one other large owner and their cost assuming various levels of values up to the present assessed value.

TABLE 24

Cost of Land in Santa Teresita

<u>Area in Square Meters</u>		<u>Price</u>	<u>Total</u>
<u>MDPH*</u>	<u>IJ**</u>	<u>₱/square meter</u>	<u>Cost (₱)</u>
80,344	16,341	20	1,933,700
80,344	16,341	30	2,900,550
80,344	16,341	40	3,867,400
80,344	16,341	50	4,834,250
		<u>Number</u>	<u>Average</u>
		<u>of plots</u>	<u>size in</u>
			<u>square</u>
			<u>meters</u>
	* Heirs of Don Pepe Henson	336	199 sq. m.
	** Ignacio Jao	68	240 sq. m."
	<u>Total number of plots</u>	<u>404</u>	<u>239 sq. m.</u>

2. Technical Staff

Capable staff is, of course, basic to the planning and execution of any large-scale urban development program. More importantly, training and sustained support of such staff are the basic elements of institution building. The weakness of the CPDS and the necessity to fill existing vacancies were discussed at length with the Mayor. It is an indication of the seriousness with which the Mayor looks upon the efficient development of Angeles including such programs as those described above that before the SSA team departed, one of the vacancies on the CPDS had been filled (the sociologist), another was under active recruitment (the engineer), and a third was to be filled via promotion from within (the management specialist).

In view of the lack of coordination among national appointee department heads, it is crucial to build up local capability such as the CPDS. Complete local capacity, however, will only be obtained once department heads are responsible to the Mayor and live in the city.

3. Technical Assistance

Due to the basic lack of experience of the CPDS in project design, execution and management, some short- and long-term technical assistance is strongly recommended. Short-term assistance can be utilized not only in the physical aspects of project design but also in the socio-economic and financial aspects; i.e., assuring that the infrastructure and services provided are not only within the capacity of the target population to amortize partially or wholly over time, but more importantly, are the ones which meet the actual priorities of the families.

Long-term technical assistance from a housing or project development specialist would be crucial to the required institution building involved. If such a person is familiar with all project design and execution stages, he could not only provide sustained support through the plot occupation and community development stages, but also provide the necessary training in plot allocation and management. Such an expert could support more than one CPDS at a time, but should live in one of the target cities for greater effectiveness.

Appendix 1

ANGELES: PERSONS INTERVIEWED

<u>Name</u>	<u>Status</u>
Rafael Lazatin	City Mayor
Roque Dungca	City Development Coordinator
Joe Alfonso	Private Contractor
Medardo Bufino	City Health Officer
Romeo Calara	Waterworks Superintendent
Ricardo David	Private Contractor
Ricardo de Guzman	Angeles Electric Corporation
Antonio de Leon	Assistant City Engineer
Atty. Filomeno Espiritu	City Treasurer
Chito Gomez	Population Council
Benjamin Guintu	City Development Officer
Felix Lay Lao	Real Estate Agent
Dr. Ponciano Malonza	City Health Officer
Dr. Proceso Mejia	City Health Officer
Edgardo Mendoza	Sanitary Inspector
Olivio Ocampo	Supervising City Engineer, Building Permits Section, City Waterworks System
Major Ralph Pollard	U.S. Air Force Military Civic Action Coordinator
Jeremias Santos	Assistant City Public Works Supervisor
Raymond Santos	General Manager, Balibago Waterworks
Pablo Suarez	City Engineer
Teddy Suarez	Land owner, Don Pepe Henson Subdivision
Tita Suarez	Family Planning Organization of the Philippines
Florante Timbol	President, City Chamber of Commerce
Atty. Ricardo Yturralde	City Assessor
Pampanga Savings Bank Official.	

Appendix 2

ANGELES: COST BREAKDOWN

Angeles City Upgrading Costs

<u>Item</u>	<u>₱ Millions</u>	<u>\$ Millions</u>
A. <u>Development Costs</u>		
Includes asphalt paving of main roads, gravel footpaths, open concrete gutters, water supply and community septic tanks.		
1. Santa Teresita (27.5 has.)	₱ 5.9 M	
2. Other areas (28 Has)	5.9	
3. Subtotal	₱ 11.8 M	
B. <u>Land Costs</u>		
An average land cost of ₱ 30/sqm. is assumed.		
1. Santa Teresita (27.5 has.) About 35% of households lack tenure	₱ 2.9 M	
2. Other Areas (28 Has) Assume 35% lack tenure	₱ 2.9	
3. Subtotal	₱ 5.8 M	
C. <u>Home Improvement Loans</u>		
An average density of 40 dwelling units per hectare is assumed for each area. It is also assumed that 50% of households can take a home improvement loan of ₱ 3,000 and 50% can take a connection loan of ₱ 400.		
1. Santa Teresita (1,120 households total)	₱ 1.9 M	
2. Other areas (1,120 households total)	₱ 1.9	
3. Subtotal	₱ 3.8 M	
D. <u>Total Upgrading Costs</u>	₱ 21.4 M	\$ 2.9 M <u>19/</u>

19/ Based on August 1978 exchange rates of ₱ 7.30 to United States \$1.00.

Angeles City Sites and Services Cost Component

<u>Item</u>	<u>₱ Million</u>	<u>\$ Million</u>
A. <u>Development Costs</u> Standards are similar to upgrading areas, includes asphalt paved main roads, gravel footpaths, open concrete gutters, water supply, and community septic tanks.		
Say 13 hectares	₱ 2.7 M	
B. <u>Land Costs</u> The development will be an extension of the Capaya resettlement project where land costs are assumed to be ₱ 300 per square meter.		
Say 13 hectares	₱ 0.4 M	
C. <u>Home Improvement Loans</u> The project density is assumed to be 70 dwelling units per hectare and will provide a total of 910 units		
1. Assume 50% take a loan of ₱ 3,000	₱ 1.4 M	
2. Assume 50% take a loan of ₱ 400 for connecting and sewerage systems	₱ 0.2	
3. Subtotal	₱ 1.6 M	
D. Total Sites and Services Component	₱ 4.7 M	
E. Combined Costs of Upgrading and Sites and Services	₱ 26.1 M	\$ 3.6 M

Appendix 3

ZONING CLASSIFICATIONS

(Proposed August 1977,
Approved August 16, 1978)

Districts	Use Classification
R-1	Low Density residential
R-2	Medium density residential
R-3	High density residential
C-1	Purely commercial uses
C-2	Compatible commercial and industrial
I-1	Non-pollutive industrial
I-2	Pollutive industrial
IN-1	Government buildings & Structures in higher learning
IN-2	Special public & private inst. parks, open space.

Residential Area Restrictions

<u>Dwelling Unit</u>	<u>Minimum Yard Requirements</u>
R-1 single family 200 sqm. two families 300 sqm. height 9.5 meters (2 story)	front yard 5 meters rear yard 2 meters side yard 2 meters
R-2 180 sqm. single family 240 sqm. two families height 13.5 meters (3 story)	front yard 2 meters rear yard 2 meters side yard 2 meters
R-3 Single family minimum 100 sqm. Two families 160 sqm. Maximum lot occupancy 60% Maximum height 14 m.	front yard 2 meters rear yard 2 meters side yard 2 meters

Appendix 4

CRITERIA SUB-CLASSIFICATION OF LANDS SITUATED IN RESIDENTIAL, COMMERCIAL AND INDUSTRIAL AREAS IN CITY OR MUNICIPALITY

Commercial Lands

First Class Commercial Lands

Located along concrete road
Where the highest reading, social or educational
activities of the City take place
Where concrete or high grade commercial or business
buildings are situated
Where vehicular and pedestrian traffic flow are
exceptionally busy
Apparently commands the highest land value of
the City.

Second Class Commercial Lands

Along concrete or asphalted road
Where trading, social or educational activities
are considerable, but falls short of that of
the First Class Commercial Lands
Where semi-concrete commercial or business
buildings are situated
Where vehicular and pedestrian traffic flow are
considerably busy, but falls short of that of
the First Class Commercial Lands
Commands lesser value than the First Class
Commercial Land.

Third Class Commercial Lands

Along concrete or asphalted road
Where trading, social or educational activities
are significantly less than the Second Class Com-
mercial Lands
Where average grade commercial or business buildings
are located
Where vehicular and pedestrian traffic flow are
fairly busy
Commands lesser value than the Second Class Commer-
cial Lands.

Fourth Class Commercial Lands

Along weather road
Where trading, social or educational activities
are significantly lower, but predominant
Where mixed Commercial and Residential buildings
are situated
Where vehicular and pedestrian traffic flow are
regularly less busy
Commands lesser value than the Third Class
Commercial Lands

Fifth Class Commercial Lands

Same as in Fourth Class Commercial Lands but
where vicinity is scarcely used for commercial
purposes
Commands lesser value than the Fourth Class of
Commercial Lands.

Residential Lands

First Class Residential Lands

Along concrete road
Where high-grade apartments or residential buildings
are predominantly situated
Where public utility transportation facilities are
exceptionally regular toward major trading centers
Where mixed Commercial and Residential buildings are
situated
Where water, electric and telephone facilities are
available
Commands the highest residential land value in
the City
. Free of squatters.

Second Class Residential Lands

Along concrete or asphalted road
Where high grade apartments or residential buildings
are scarcely situated
Where public utility transportation facilities are
fairly regular towards major trading centers
Located next to the First Class Residential lands
Where water, electric and telephone facilities
are available
Commands lesser land value than the First Class
Residential Lands
Free of squatters.

Third Class Residential Lands

Along all-weather roads
Where intermediate grade residential buildings
are predominantly situated
Where public utility transportation facilities
are regular towards major trading centers
Located next to the Second Class Residential
Lands
Where water and electric facilities are available,
Commands lesser value than the Second Class
Residential Lands.

Fourth Class Residential Lands

Along all-weather roads
Where average grade residential buildings are
predominantly situated
Located next to the Third Class Residential Lands
Where public utility transportation facilities
are irregular
Where sources of water facilities are commonly
pump wells
Where commands lesser land values than Third
Class Residential Lands.

Fifth Class Residential Lands

Along all-weather roads
Where average grade residential buildings are
still scarcely constructed
Where public utility transportation facilities
are irregular
Located farthest residential lands from the
trading centers
Predominantly undeveloped residential areas.

Sixth Class Residential Lands

Same as in Fifth Class Residential Lands but low
grade residential buildings are predominantly
constructed.

Seventh Class Residential Lands

Along dirt roads
Where poor grade residential buildings are
predominantly constructed
Where public utilities are not readily available.

Eighth Class Residential Lands

Same as in Seventh Class Residential Lands but predominantly undeveloped residential area.

Ninth Class Residential Lands.

Land actually is in the rural areas where the vicinity is primarily agricultural

Barrio of Claro M. Recto

Location, Avenue, Street, etc.	1973 Market Value Per Sq. Meter	1977 Market Value Per Sq. Meter	Sub- Classification (Criteria)
MacArthur Highway			
San Ignacio Road to Doña Aurora	₱ 90.00	₱ 120.00	R-5
San Ignacio Road (De Guzman)			
MRR to MacArthur Highway	60.00	60.00	R-3
M.L. Quezon Street			
San Ignacio Road to Doña Aurora	45.00	50.00	R-5
M. Roxas Street			
San Ignacio Road to Doña Aurora	45.00	50.00	R-4
All Other Streets			
All Other Streets	35.00	50.00	R-4
Blocks 16-18, Ped-41,259 (East & West Subd.) Portion			
M.R.R.			
Along MRR, Block 19	60.00	60.00	R-3
Tayag Street (De Guzman)			
Tayag Street (Blk-19)	60.00	60.00	R-3
Tayag Street (Blk-16 & 18)	45.00	50.00	R-4
Jake Gonzales Blvd.			
Jake Gonzales Blvd. (Blk-19)	90.00	120.00	C-5
All Other Streets			
All Other Streets	35.00	50.00	C-5

Barrio of Lourdes N.

Location, Avenue, Street, Etc.	1973 Market Value Per Sq. Meter	1977 Market Value Per Sq. Meter	Sub- Classification (Criteria)
Henson Estate			
Pampang Street	₱ 20.00	₱ 400.00	C-2
Pampang Road to A. del Rosario St.	220.00	400.00	C-2
A. del Rosario St. to San Francisco St.	150.00	250.00	C-3
Jesus Street			
Henson St. to Saddle St. to Zamora St.	150.00 45.00	250.00 60.00	C-3 R-3
Zamora Street to Kalayaan Avenue	35.00	50.00	R-3
Pampang Road			
Henson St. to Sadie St. Sadie St. to Kalayaan Ave.	150.00 35.00	150.00 50.00	C-4 R-4
A. del Rosario Street			
Henson St. to De los Santos	35.00	50.00	R-4
San Francisco Street			
Henson St. to Kalayaan Ave. Kalayaan Ave. to Motor Pool	45.00 35.00	120.00 120.00	C-5 R-1
Kalayaan Avenue			
San Francisco St. to Lourdes Elem. School		120.00	R-3
Lourdes Elem. School to Miranda St.		120.00	R-3
All Other Streets			
All other streets (Bagong, Silang Subd.)	25.00	30.00	R-6

Barrio of Malabañas

Location, Avenue, Street, Etc.	1973 Market Value Per Sq. Meter	1977 Market Value Per Sq. Meter	Sub- Classification (Criteria)
Plaridel Subd.			
All Streets	₱ 45.00	₱ 50.00	R-4
Checkpoint Homesite			
All Streets (Perimeter Fence)	60.00	80.00	R-2
22nd St. & Valdez Ave.	35.00	40.00	R-5
All Other Streets	25.00	30.00	R-6
Josefa Subd.			
All Streets	25.00	30.00	R-6
Embassy Court			
Don Juico Ave.	60.00	80.00	R-2
Malabaña Road	35.00	40.00	R-5
Valdes Avenue	35.00	40.00	R-5
Feliza Village			
All Streets	15.00	20.00	R-7
Hensonville Subd.			
Main Road from Spillway to Plaridel	25.00	40.00	R-5
All Streets	15.00	30.00	R-6
West and East			
Jake Gonzales Blvd.	90.00	120.00	C-5
All other Streets	25.00	40.00	R-5

Barrio of Salapungan

Location, Avenue Street, etc.	1973 Market Value Per Sq. Meter	1977 Market Value Per Sq. Meter	Sub- Classification (Criteria)
MacArthur Highway Pandan Road to Dagohey Street	₱ 90.00	₱ 120.00	C-5
Dayrit Subd. (Blocks 19, 23, 28, 29, 33, 34, 38, 29, and 43)			
All Streets	135.00	50.00	R-4
MacArthur Highway	90.00		
Doña Agripina Subd. MacArthur Highway	90.00	120.00	C-5
Prev. Road to Magalang	35.00	40.00	R-5
All Other Streets	25.00	30.00	R-6

Barrio of Virgen De los Remedios

Location, Avenue, Street, etc.	1973 Market Value Per Sq. Meter	1977 Market Value Per Sq. Meter	Sub- Classification (Criteria)
Jake Gonzales Blvd. MRR Crossing to MacArthur Highway Junction	₱ 90.00	₱ 120.00	C-5
MacArthur Highway Jake Gonzales Blvd. to San Ignacio Road	90.00	120.00	C-5
Tayag Street Jake Gonzales Blvd. to Laurel St.	60.00	60.00	R-3
All Other Streets All Other Streets	25.00	50.00	R-4