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**AN EVALUATION
OF THE IMPLEMENTATION
OF THE
NATIONAL SHELTER PROGRAM
IN NORTHERN MINDANAO**

DRAFT FINAL REPORT

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EXECUTIVE SUMMARY

A. OBJECTIVES OF THE STUDY

The study was conducted with the following objectives:

1. To determine to what extent the NSP has reached its targeted population;
2. To determine the extent of participation of private developers and financial institutions, local governments and the non-governmental organization in the Program;
3. To examine the service delivery system of the Program for the purpose of identifying factors which affected the actual coverage of the Program; and
4. To provide decision-makers with bases for polishing or modifying the Program.

B. SCOPE AND METHODOLOGY

The study covered the period from 1987-1994, which straddled two planning periods in housing: 1987-1992 and 1993-1998. Because of this, it became necessary to measure coverage separately for each of the two planning periods. Also, in the measurement of coverage, the old provincial composition of Region X was used, largely because the reports were aggregated on the regional level, which included the provinces of what is now the Caraga Region. For the rest of the study, the area was limited to Gingoog in Misamis Oriental; Ozamis, Oroquieta and Tangub in Misamis Occidental, Mambajao in Camiguin; and Malaybalay, Valencia, Manolo Fortich and Quezon in Bukidnon. Only projects involving group, as opposed to individual, beneficiaries were included.

Primary data were collected mainly through interviews with implementors and a survey of beneficiaries of the Program. Observations of housing projects were also made. Reports, briefs on the NSP, and other relevant materials constituted the secondary sources of data.

C. FINDINGS

1. Improvement in the quality of the housing stock.

To determine whether there was improvement in the housing stock between 1987 and 1994, data from the 1988 FIES were used as benchmark. The construction materials of the roof and walls were used as proxy variables for the quality of housing. A comparison of housing stocks in Region X for the two periods showed an improvement in the quality of houses. The proportion of houses made of predominantly strong materials increased from 71.9% in 1988 to 93.6% in 1994, an increase of 30% in a span of six years or an average annual increase of 5%.

In urban areas, the increase was from 73.6% of the housing stock in 1988 to only 77.6% only in 1994. In absolute terms, however, the increase was from 156,357 housing units with basically strong materials in 1988 to 156,357 units in 1994, or an increase of about 112% in six years.

When income is taken into consideration, those belonging to the three lowest deciles in urban areas in Region X also showed an improvement in quality of housing. The proportion of housing units made of strong materials increased from 75.1% in 1988 to 76.3% in 1994, an increase of 1.6% in six years. In absolute numbers, the increase was from 22,144 to 83,526 housing units, or an increase of 277%.

In terms of the unacceptable type of dwellings such as the *barong-barong*, there was a slight decrease in proportion, from 9.1% of the total housing stock in 1988, to 9.0% in 1994. Actually the actual members of unacceptable dwelling units had increased from 14,258 to 29,800, or an increase of more than double.

2. Improvement in housing tenure.

In terms of housing, permanent tenure was defined as ownership of both house and lot. There was a slight increase in the proportion of households in Northern Mindanao who reported owning their house and lot or had owner-like tenure from 62.9% to 65.8%. This was accompanied by a tremendous decrease in the proportion of renters in urban areas, from 15.6% to only 3.8%; and a decrease in the proportion of squatters from 3.8% to 3.1%.

3. Increased access to utilities/facilities/amenities.

In general, there was an increase in the proportion of households who used electricity and water-sealed toilets, and who owned television sets, refrigerators, video tape recorders and stereo sets. There was, however, a decrease in the proportion of households with their own faucets and an increase in those who shared the faucets with others.

4. Undercoverage of the National Shelter Program.

The targets for the first plan period was set by income group, but the reports of accomplishments were prepared by major program. If the total accomplishments were matched against the total targets, the accomplishments would only be 18.1% of targets. However, if the assumption was made that the accomplishments were focused on the three lowest deciles only, the accomplishments would constitute 25.5% of the targets. The undercoverage would be 74.5%. The total expenditure was P794.21 million, which was 83.6% of the targeted total amount. If the same assumption were made that all expenditures benefited those in the three lowest deciles, there would be an overspending of 99.6% more in the planned disbursements.

There was also undercoverage in the first two years of the second plan period, but the extent was only 17.2%. This undercoverage was contributed mainly by the absence of accomplishments in resettlement and completed housing projects. The Pag-ibig program registered an over-coverage of 6.9% for the EHLP and a higher rate of 30.7% for the development loan program. No data were available on expenditures.

5. Questionable assumption in target-setting.

For the first planning period, targets were set per income group, using assumed proportions of the income to be allocated for housing. For the lowest three deciles, the proportion assumed was 15%. Data indicate that for the same period (1985), the urban poor in Region X spent only about 11% of the family income for housing. This might have contributed to the difficulties of some beneficiaries in the payment of amortization.

6. General satisfaction of beneficiaries.

Beneficiaries were classified under two headings: lot beneficiaries and house and lot beneficiaries. Lot beneficiaries were awardees of CMP, sites and services, and relocation/resettlement projects while house and lot beneficiaries included awardees of joint venture, DDLP, and socialized housing projects.

About 88.3% of lot beneficiaries were satisfied with the NSP. In terms of specific programs, however, the CMP had the highest proportion of beneficiaries who were satisfied. Only 2% of CMP beneficiaries were dissatisfied, as were 5% of sites and services awardees, and a high 44% of relocation/resettlement awardees.

About 81% of house and lot beneficiaries expressed satisfaction with their housing project and 79.2% expressed satisfaction about their house.

7. Factors affecting coverage.

The following factors tended to impede effective implementation, and ultimately the coverage of the NSP:

- a. uneven and inadequate decentralization of operations among shelter agencies;
- b. lack of coordination among the different monitoring agencies and consequent inadequacy of compliance monitoring;
- c. inadequacy of personnel in some agencies;
- d. onerous documentation requirements and complicated/lengthy procedures;
- e. delays in the release of take-outs;
- f. inadequate information among some LGUs regarding their role in the NSP, as per RA 7279;
- g. prohibitive cost of land, labor and materials as against the requirements for low-cost housing, which is supposed to be priced at P150,000.00 per unit; and
- h. lending policies and various policies regulating land use.

The factors that tended to or can contribute to the success of the NSP are the following:

- a. Many of the CPDCs/MPDCs have undergone training in local development planning and other subjects related to land use, feasibility study, and project management. Many had also undergone training by HLURB on the Subdivision planning Process and Approval.
- b. Involvement of community associations in the implementation of CMP, and the high proportion of beneficiaries satisfied with the CMP.
- c. Provision of opportunities for the poor to own lots/houses and lots. This is a significant factor in the acceptability of the Program.
- d. Concern and interest shown by some LGUs in the problem of housing the poor as indicated by the formation of housing committees.

D. RECOMMENDATIONS

1. Rationalizing regional boundaries and strengthening the regional organization;
2. Strengthening the capability of LGUs to participate in the implementation of the NSP;
3. Promoting medium-rise and rental housing;
4. Promoting and improving CMP;
5. Modifying lending and related policies; and
6. Increasing the effectiveness of compliance monitoring.

CHAPTER I INTRODUCTION

1.1 The Study

The ultimate aim of this study was to find out how the implementation of the NSP could be made more effective in Region X. It is therefore not strictly an "evaluation" type of study although a review of its coverage was also conducted.

1.1.1 Objectives

Following the TOR, the objectives of this study were the following:

- a. To determine to what extent the NSP has reached its targetted population;
- b. To determine the extent of participation of private developers and financial institutions, local governments and the non-governmental organizations in the Program;
- c. To examine the service delivery system of the Program for the purpose of identifying factors which affected the actual coverage of the Program; and
- d. To provide decision-makers with bases for polishing or modifying The Program;

1.1.2 Methodology

The study relied to a large extent on interviews for primary data collection. Selected officials from housing agencies in Manila were requested to brief the consultants on the NSP and the roles of the various housing agencies in the implementation of the NSP. On the regional level, key informants in housing agencies were interviewed by the consultants regarding their regional organization and the implementation of the NSP. Representatives of other sectors were also interviewed in relation to other aspects of the NSP. They included developers or their representatives, association heads, city/municipal planning and development coordinators, and officials of conduit banks. In many cases, the same individuals had to be interviewed more than once either by the same or by different consultants. Finally, a survey of beneficiaries was conducted primarily to determine their satisfaction./dissatisfaction with their housing and with the Program itself. Field enumerators were hired to interview the sample beneficiaries.

Observation of housing projects was also made by the consultants in the course of pre-testing the interview schedule and in the interview proper with various respondents.

Secondary sources of data included briefs on the NSP, reports by the housing agencies, and other materials which were found to be relevant by the consultants.

1.1.3 Scope and Limitations of the Study

A problem in defining the geographic scope of the study was generated by the re-definition of the boundaries of Region X. While much of the information to be gathered and some of the measures to be recommended would be relevant only to Region X, the reports for the first part of the period under study, which were aggregated on the regional level, were based on the old provincial composition of the region which included parts of what is now called "The Caraga Region."

This study covers the period from 1987 to 1994. Because this span of time straddles two planning periods for housing (1987-1992 and 1993-1998), there was some difficulty in the measurement of coverage. While the targets for the first period was set by income group and included provinces in the Caraga region, those for the second period were set by major program and covered only the areas under the "new" Region X. Two measures of coverage, therefore, became necessary: one for each planning period. For the rest of the study, the area was limited to Gingoog in Misamis Oriental; Ozamis, Oroquieta and Tangub in Misamis Occidental; Mambajao in Camiguin; and Malaybalay, Valencia, Manolo Fortich and Quezon in Bukidnon.

Interviews with implementors of the NSP were generally focused on the period under study. Information taken, unless supported by documents, will therefore be only as good as the recollections of the interviewees. In some cases, interviewees were new in their positions and were unable to give much information about the past. In instances where actions in the past impinged on events that occurred after the cut-off date, such events were included in the report.

Finally, it has to be stated that the programs included in this study are limited to "group" projects, or those that are availed of by groups of people, and not by individual persons. As an example, individual loans are not included.

1.2 Organization of the Report

This chapter provides a broad view of the objectives of the study and its methodology as well as general background information on the NSP and its implementing mechanism. Chapter II presents data on housing need for the period under study as well as an explanation of the method of estimation. The NSP targets and accomplishments for the same period are then viewed vis-a-vis the housing need, thus providing an idea of the magnitude of NSP contribution in addressing the need. Chapter III is all about the NSP delivery system. Findings from interviews with various implementing groups are discussed, including the regional organization of housing agencies, the participation of public and private sector groups in the implementation of production programs, financing, and the regulatory aspects of the NSP. Chapter IV, on the other hand, presents the findings from the survey of beneficiaries, including their demographic, economic and housing characteristics, as well as their satisfaction/dissatisfaction over the program or the project in which they got involved. Chapter V presents the various recommendations for the program and its implementation to make it more effective in addressing the housing needs of its target population.

1.3 The National Shelter Program and Its Implementing Mechanism

1.3.1 The NSP and its Legal Bases

The National Shelter Program (NSP) is a comprehensive housing program which aims to provide the lowest 30% of the income ladder of the population with adequate housing facilities through affordable housing. The brochure for *The Housing and Technology Fair '96*, published jointly by SHDA and HUDCC, enumerates the NSP objectives. These are to:

- a. increase accessibility of homeownership to lower income households;
- b. provide stable, sustainable and viable long- and medium-term financing for housing;
- c. encourage private sector participation, both formal and informal;
- d. provide security of land tenure for Urban Land Reform (ULRO and Areas for Priority Development (APDs); and

- e. ensure equitable distribution of benefits to the geographic regions of the country.

For the period 1987-1992, the objectives of the housing sector, as stated in the Medium-Term Philippine Development Plan (MTPDP), are essentially the first three above, plus three others. These three are, to:

- d. improve institutional capabilities through decentralization and regionalization, the liberalization of regulatory standards, and the establishment of a shelter coordinating secretariat to synchronize and integrate the shelter deliver system;
- e. rationalize the informal sector's self-help housing efforts and encourage greater self-reliance; and
- f. strengthen public awareness of the need to increase savings through membership in a national provident fund for housing or through voluntary savings schemes.

The NSP was actually launched towards the end of 1982. According to the *Shelter and Human Settlements: Philippine Report and Plan of Action*:

It aimed at pooling the resources of concerned government agencies and the private sector into an integrative system of program implementation to address the country's shelter problems. The NSP consolidated various shelter efforts through environmental management, town planning assistance, land use regulation, shelter regulation, production, finance and marketing.

However, the NSP which is currently being implemented traces its legal mandate to Executive Order No. 90 issued in December 1986 by then President Corazon Aquino. This EO in effect set up the mechanism for the implementation of the six-year NSP which had been approved. Essentially, E.O. No. 90 created the Housing and Urban Development Coordinating Council (HUDCC), defined the functions of other housing agencies, and renamed a few of the agencies.

E.O. No. 90 mandates the HUDCC to: formulate national objectives for housing and urban development and to design broad strategies for the accomplishment of those objectives; coordinate the activities of key housing agencies; monitor, review and evaluate the exercise by agencies of their functions; encourage private sector

participation in housing and urban development; propose new legislation and amendments to existing laws necessary for the attainment of the objectives in housing; and exercise such other powers and functions necessary for the attainment of its purpose and objectives. Consequently, the HUDCC secretariat is organized around these functions.

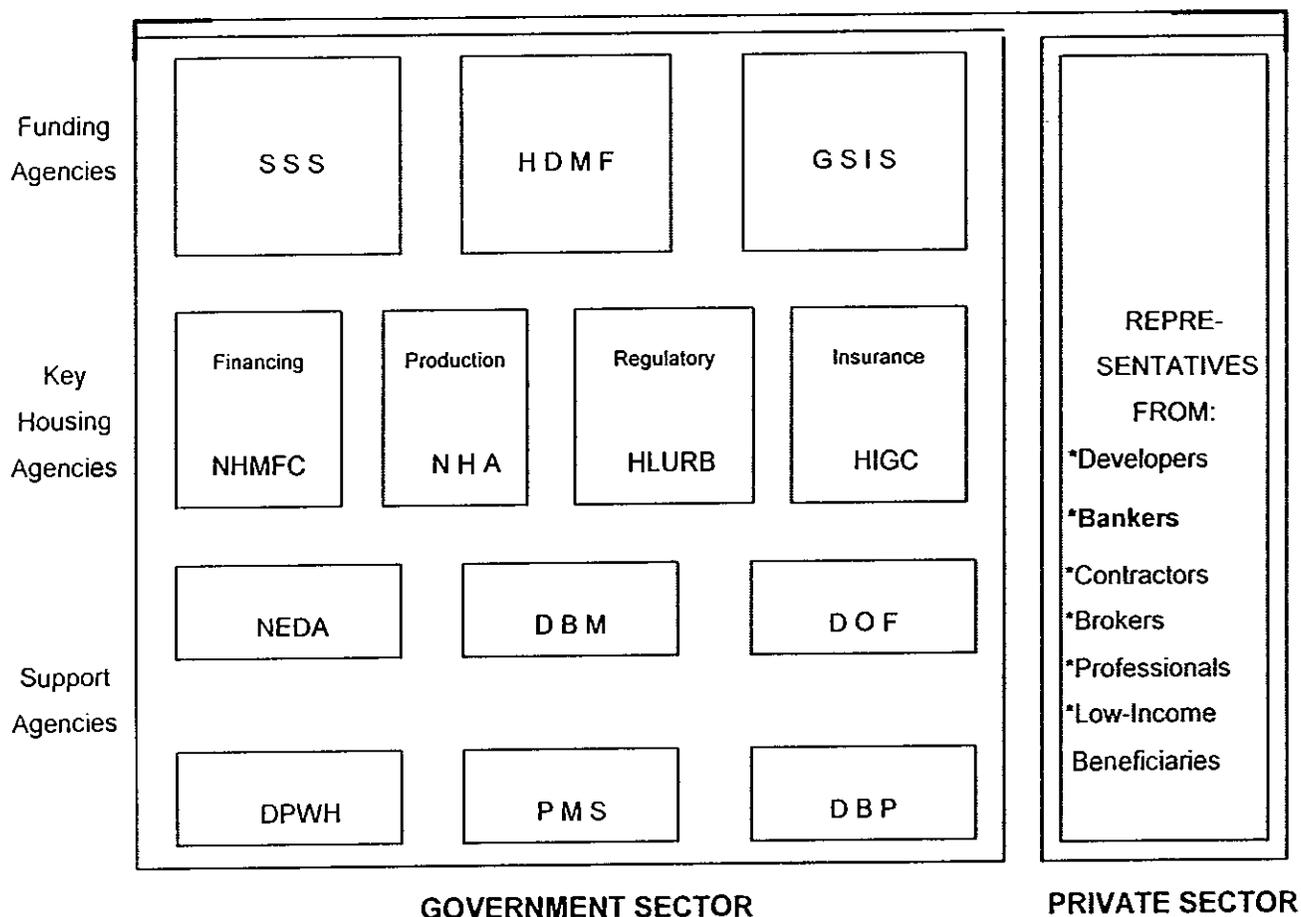
To strengthen the coordinating mechanism of the NSP, E.O. 357 was issued on May 24, 1989 which gave HUDCC the power to exercise overall administrative supervision over the key housing agencies. The HUDCC was also given the responsibility of meeting the targets and objectives of the housing sector together with the key and support housing agencies. Specifically, the HUDCC was directed to: review the organization, programs, and projects of the key housing agencies and adopt measures to improve coordination and integration of activities among them; decentralize its operations and those of the key housing agencies in the region in order to attain an equitable regional distribution of housing benefits; and enlist the assistance of the Department of Budget and Management in securing funding support for the NSP.

1.3.2 *Implementing Agencies*

A look at the implementing mechanism and component programs of the NSP immediately shows that there are several government agencies and private groups involved in the implementation.

The composition of HUDCC, where these various agencies and groups are represented, shows that there are thirteen government agencies and six private groups involved, as reflected in Figure 1.

Figure 1: Housing and Urban Development Coordinating Council



Source: HUDCC, NSP Executive Brief

Of the thirteen government agencies, three are fund source agencies, four are key housing agencies and six are support agencies. The private groups represented are developers, bankers, contractors, brokers, professionals, and low-income beneficiaries. All participating government agencies are represented in the Council by their respective heads, while private groups have their own respective representatives. The Chair of the HUDCC acts as head of the Council. A respondent said that meetings are supposed to be held every quarter, but the head may call meetings whenever there are important matters to be discussed. Another respondent claimed, however, that meetings are held every month.

Each of the agencies exists independently of one another, although they all have roles to perform in the implementation of the NSP. As shown in Figure 1, there are three funding agencies: SSS, HDMF and GSIS. All three administer provident fund contributions of their members. Although the HDMF is specifically for housing, the SSS and GSIS are not, and each can allot only a portion of its investible funds for housing, which an informant said is 30%. On the other hand, since HDMF is a housing agency, its allotment is 70%. The HDMF is composed of Pag-ibig contributions of the members. Pag-ibig is an acronym which stands for "Pagtutulungan sa Kinabukasan - Ikaw, Bangko, Industriya, Gobyerno." Originally, GSIS and SSS members were automatic members of PAG-IBIG, but in 1987 then President Aquino made it voluntary and by 1991, membership had gone down from 2.1 million to 900,000 members, causing a significant reduction in the funds meant for housing. It was not until 1995 that membership became mandatory again.

The four key housing agencies are the NHA, NHMFC, HLURB, and HIGC. NHA is the sole agency with the mandate to engage in direct housing production. It is mandated to serve the lowest 30% income bracket of the population. Because of this, under Revenue Regulations No. 9-93, NHA is exempted from the payment of income and realty taxes, and of documentary stamp tax and registration fees, including fees required for the issuance of transfer certificates of titles. The NHMFC is the major government home mortgage institution. It operates a secondary mortgage market program where mortgages originated by private and public institutions are purchased, based on government approved guidelines, with long-term funds provided mainly by the SSS, GSIS and HDMF. The HIGC is the guaranty and credit insurance arm. It provides incentives for private sector participation in housing production and finance through the provision of insurance and guarantees which make bank loans to developers and buyers risk free. The HLURB is the sole regulatory body for housing and land development. It has liberalized standards for socialized housing to make it more affordable.

To be able to coordinate the efforts of the housing agencies, an informant said that the Chair of the HUDCC also sits as chair of the Boards of the housing agencies. The statement, however, may be true only of those agencies which have a corporate nature. It does not include, for instance, the support agencies, particularly the DBM, which releases the funds.

Given the above structure, the questions may be asked: How effectively can HUDCC, which is a 19-member body, oversee the implementation of the program? What powers, if any, does the HUDCC head exercise by himself/herself? Can he/she impose sanctions on the housing agencies? While the HUDCC has been strengthened, it remains

as a coordinating body, and unlike the housing agencies under its supervision, is not directly involved in the implementation of the NSP, and has no resource allocation function. Under this set-up, to what extent does the HUDCC exercise its general supervisory power? Who is ultimately accountable for the implementation of the NSP? These are questions which need to be answered for a more effective implementation. The questions, however, are not tackled in this study because a deeper kind of study which focuses only on those questions will be required, and because that study will have to be done at the national level, while this study focuses only on the regional and lower levels. This will serve only as background to what is happening on the regional level.

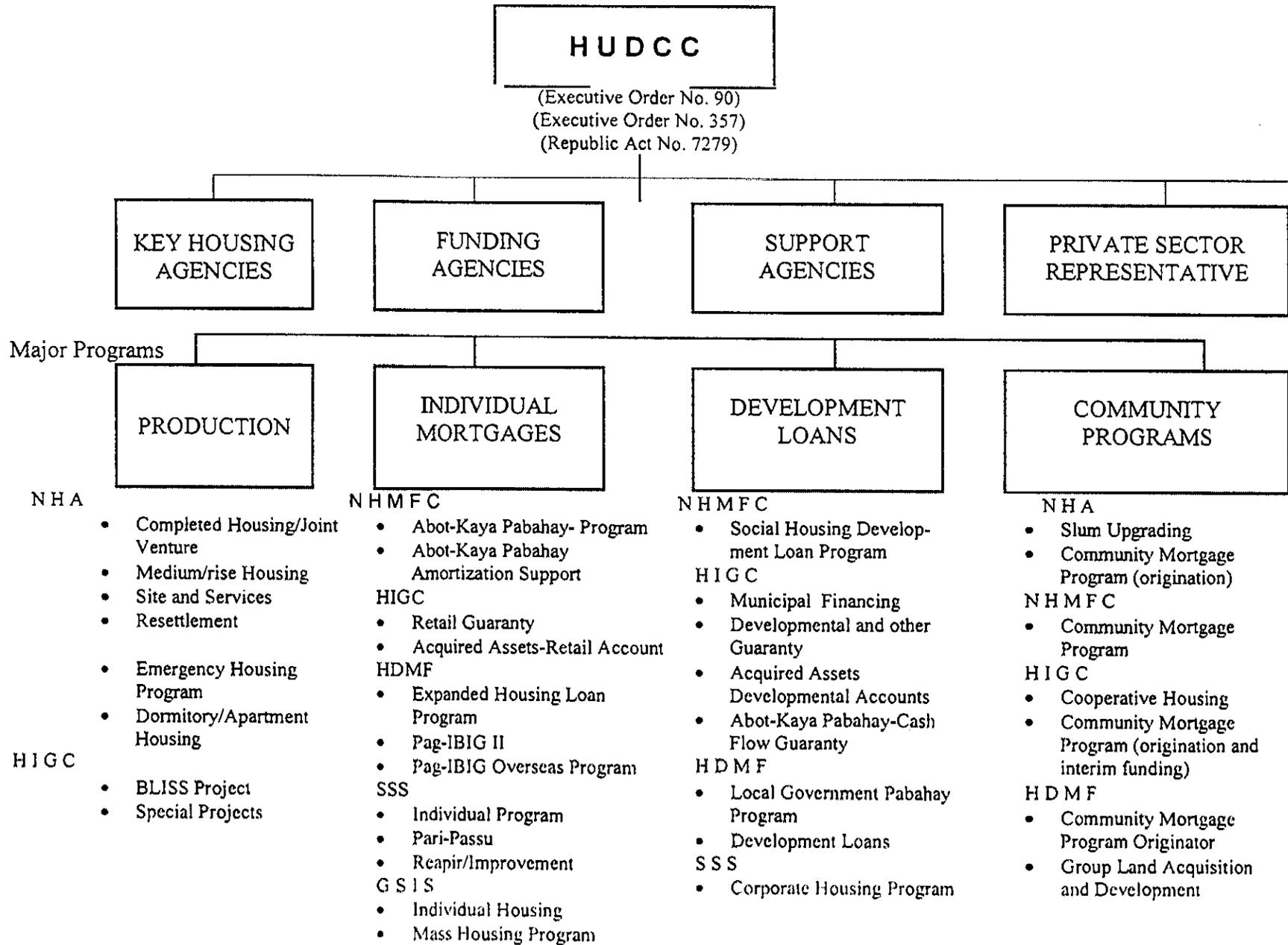
1.3.3. Component Programs

Actually, the NSP is not just one program but a set of different programs implemented by different agencies, either individually or jointly. The NSP is actually a whole package of programs intended for different groups.

An outstanding characteristic of the NSP is its comprehensiveness. It is comprehensive in three ways. *First*, there are programs for various groups. There are programs for beneficiaries, whether they are SSS, GSIS, or Pag-ibig members or not; or whether they apply as individuals or as a group. There are also loan programs for developers as well as program to assist local government units to undertake housing projects. There are even programs for people in specific situations. For instance, the resettlement program is largely intended for those families displaced from the sites earmarked for government infrastructure projects and for those occupying danger areas such as waterways, esteros, railroad tracks, the like. In this sense, the NSP is comprehensive. *Second*, the products are also varied: they can be individual houses or whole subdivisions, serviced lots or house-and-lot package, single detached units or medium-rise housing, home ownership or rental housing. *Third*, the NSP covers the entire process of the housing delivery. Thus, while loans are granted to beneficiaries, there are also programs that insure and guarantee such loans.

Figure 2 lists the programs under the umbrella of the NSP which are implemented by various agencies.

FIGURE 2: NATIONAL SHELTER PROGRAM



The relevant programs are described in later sections of this report. From the chart, however, the following observations can readily be made: a) there are different agencies that offer basically the same program; for instance, the SSS, GSIS, and HDMF offer individual housing loans; the HDMF and NHMFC give out developmental loans; and the HIGC, HDMF and NHA are CMP originators; and b) in at least one instance, the NSP service provided by the agency is not directly related to its basic mandate, as when the HIGC, which is basically a guarantee institution, also becomes a CMP originator. This latter role seems to be in conflict also with its role as appraiser.

Actually there are advantages to be gained from the overlapping functions described. The SSS and GSIS, for instance, serve different groups of employed people, while the HDMF (Pag-ibig) can serve people who are not qualified to borrow from either of the two. On the other hand, having several agencies which can originate loans will make it easier for intended beneficiaries to seek assistance from among the alternatives. In terms of management and coordination of the NSP, however, the more the agencies which are involved, the more difficult the task will be. The diversity of the programs that compose the NSP and the number of otherwise independent agencies/organizations involved in its implementation are bound to generate problems, particularly when the NSP is supposed to be headed by a 19-member body whose actual powers and responsibilities are not too clear. Thus, the NSP's comprehensiveness which is its strong point, seems to be also its weak point.

1.3.4 Devolution of Responsibility for Socialized Housing to LGUs

With the passage of the Local Government Code in 1991, local government units have also become NSP implementors. Section 17 of the Code specifically states that:

Local government units shall endeavor to be self-reliant and shall continue exercising the powers and discharging the duties and functions currently vested upon them. They shall also discharge the functions and responsibilities of national agencies and offices devolved to them pursuant to this Code. Local government units shall likewise exercise such other powers and discharge such other functions and responsibilities as are necessary, appropriate, or incidental to efficient and effective provision of the basic services and facilities enumerated herein.

Included among the basic services and facilities enumerated are

Programs and projects for low-income housing and other mass dwellings, except those funded by the Social Security System (SSS), Government Service Insurance system (GSIS), and the Home Development Mutual Fund (HDMF): Provided, that national funds for these programs and projects shall be equitably allocated among the regions in proportion to the ratio of the homeless to the population.

Curiously, the Code devolves the responsibility for socialized housing to the provincial and the city, but not to the municipal government. In practice, it is normally the latter which is involved in the implementation of projects on the ground. Besides, it is the municipal/city governments which have been given by the UDHA the responsibilities for the listing of eligible beneficiaries, the inventory and, whenever necessary, zonification of land for socialized housing, and other functions related to the provision of access to socialized housing. In addition, by virtue of the UDHA, the HUDCC, through the key housing agencies, is supposed to provide assistance to LGUs in obtaining funds and other resources needed in the urban development and housing programs in their areas of responsibility. Within the context of the UDHA, LGUs include cities and municipalities. Clearly, there is need to amend the Local Government Code and make socialized housing the responsibility also of the municipal government.

There is also need to determine whether these LGUs have been given control over the necessary resources with which to discharge their responsibility. They have been enjoined to "endeavor to be self-reliant" . . . and to "discharge the functions and responsibilities of national agencies and offices devolved to them." In the case of socialized housing programs and projects, those funded by the SSS, GSIS, or HDMF have been retained by the national government through its line agencies, although there is a proviso that funds for these programs and projects shall be equitably allocated among regions.

LGUs, however, have access to some funds. One of these is the Pabahay Housing Program, which aims to support LGU initiatives in socialized housing projects through a special development loan for direct lending to them. As loans, however, these funds are subject to interests, which will add to the final cost of housing. Another source are the resettlement and joint projects where after completion, the proceeds are given to local governments.

The success of the LGUs in addressing the problem of housing for the poor will depend to a large extent in the resources that they can muster, as well as the extent of the decision-making that they can exercise, since the latter will determine how quickly they can respond to problem situations affecting the programs/projects that they are implementing. This study touches on some of the problems faced by LGUs as implementors of the NSP.

CHAPTER II

HOUSING NEED AND NSP ACCOMPLISHMENTS

2.1 Introduction

The creation of the Housing and Urban Development Council (HUDCC) in 1986 paved the way for the preparation and implementation of the National Shelter Program (NSP) for 1987-1992.

In March 1992, the Urban Development and Housing Act (UDHA) was approved. This Act laid the groundwork for a comprehensive and continuing urban development and housing program. Thus, the National Shelter Program for 1993 to 1998 was formulated taking into consideration the provisions of the new law. Prior to the approval of UDHA, housing projects were carried out independently by housing and lending agencies of the government. But Article III, Section 6 of UDHA provides a framework for national development. Thus, the National Development and Housing Framework 1993-1998 was prepared and approved for implementation on March 5, 1993 by the HUDCC through the Housing and Land Use Regulatory Board (HLURB).

For purposes of the evaluation of the housing program in Region X, the assessment of the housing situation and needs will cover the period from 1987 to 1994, which is the timeframe covered by this study. This timeframe, however, poses a problem in the evaluation and assessment of targets and accomplishments in the housing sector.

The housing targets and accomplishments of principal housing agencies from 1987 to 1994 involved two planning periods of the National Shelter Program (NSP). The first NSP was formulated and implemented from 1987 to 1992 during the administration of President Corazon C. Aquino where the regional targets included the Caraga provinces. The second planning period for the shelter program is from 1993 to 1998, which actually coincides with the term of office of President Fidel V. Ramos. The geographic coverage of the 1993-1998 National Shelter program in Region X includes only the following provinces: Bukidnon,

Camiguin, Misamis Occidental and Misamis Oriental, while that of the 1987 to 1994 included the Caraga provinces.

The housing statistics available at the offices of implementing agencies in Northern Mindanao for the two planning periods may therefore not cover the same geographic configuration. The targets and accomplishments for the first planning period included the three provinces of Caraga region, namely: Agusan del Norte, Agusan del Sur and Surigao del Norte while those for the second planning period excluded the same provinces.

Furthermore, the available statistics from the Family Income and Expenditures Survey (FIES) were aggregated using the old composition of the region, although it is possible to extract special tabulations from the FIES data files.

In addition, the area coverage of the inventory of existing housing projects in Region X excluded the CARAGA provinces. Because of this difference, separate presentation of needs, targets and accomplishments is in order.

2.2 Housing Needs: 1987-1994

2.2.1 Method of Estimation

Housing need is comprised of the housing backlog and the future need for housing to accommodate newly formed households as a result of population growth. Housing backlog is defined as the number of housing units or dwelling units needed at the beginning of the planning period due to doubled-up households, displaced units, and homeless households. A doubled-up household exists when one dwelling unit is shared by two or more households.

It is crucial to estimate the total housing requirements of all income groups in the region to show the need for housing in Region X since the National Shelter Program includes all income groups.

The estimation of housing requirements consists of the following components:

- A. The number of dwelling units needed to give separate dwelling for the doubled-up households;
- B. The number of dwelling units needed to replace housing units of unacceptable type;
- C. The number of dwelling units needed to accommodate the increase in the number of households; and,
- D. The number of dwelling units needed to replace acceptable living quarters that will be lost from inventory during the period covered by the estimate.

The steps taken in estimating the different components of housing needs are as follows:

1. Doubled-up households

A dwelling unit is defined as a place of abode intended for habitation by one household. However, there are situations where two or more households occupy the same dwelling unit. These are what we refer to as doubled-up households. Estimates of current housing needs due to doubled-up households are obtained by subtracting the total number of occupied acceptable dwelling units from the total number of households. For purposes of this study, the following types of dwelling units were considered acceptable: single detached house, duplex, and multi-unit residential buildings such as apartment, condominium and accessoria or townhouse.

2. Unacceptable dwellings

In estimating this component of housing need, the basic criterion used is the physical appearance of the dwelling unit like type of construction materials used for walls and roof. While it is true that the presence or absence of amenities like flush toilet, piped water system

installed inside the house and others contribute a to the acceptability of dwelling units, these were not considered in this study.

The current estimation considers all marginal housing units as unacceptable. Therefore, households occupying marginal dwelling units are considered in need of housing. Listed below are the different types of marginal housing units:

- a. Improvised housing or *barong-barong*: structures made of makeshift materials or houses roughly constructed with salvaged materials.
- b. Commercial/industrial/agricultural buildings: buildings not intended for human habitation but are used as dwellings at the time of the census.
- c. Other premises not intended for human habitation: living quarters which are not intended for human habitation nor located in permanent buildings but which are used as such at the time of the census. Examples are caves, boats, trucks, bridges, carts, and other type of shelters. These living quarters are considered unfit for human habitation because they cannot provide good living condition, maintain health and promote social well-being of the persons living therein.

3. Future increase in the number of households

This component of housing need requires the projection of the number of households for each year of the projection period. For this study, the number of households was projected using the 1980, 1990 and 1995 censuses of population.

4. Replacement of dwelling units which will be lost from the housing inventory or stock

The internationally recommended replacement rate prescribed by the United Nations was used in the absence of a more refined method of estimation. The UN assumes that the existing stock of acceptable housing units should be replaced at the rate of 2% per annum.

The replacement rate of 2% is applied to the projected number of households in a particular projection year to come up with an estimate of the number of dwelling units which would need replacement in the next projection year. This method of estimation rests on the premise that the number of households and dwelling units in a particular projection year are equal. Moreover, it also assumes that all dwelling units that would be built in the future are of acceptable standards.

2.2.2 Estimated Housing Needs

The estimated total needs for housing in the old composition of Region X for the period 1987 to 1994 numbered 241,823 housing units (Table 1), of which 13,836 units or 5.7% were required to provide housing for doubled-up households as well as to replace unacceptable dwellings. These constitute what is known as backlog. Most low-income households would be in this category. The rest of the requirements, which totaled 241,823 housing units, were meant to accommodate the increase in the number of households and to replace existing structures which are already in a state of disrepair or deteriorated. As mentioned earlier, the United Nations allocate 2% of existing acceptable structures as allowance for replacement, for purposes of determining the housing need.

**Table 1. Summary of Estimated Housing Needs
in Northern Mindanao**

Province	Total	1987-1992	1993-1994
Bukidnon	57,408	43,104	14,305
A. Housing backlog	3,043	2,177	866
B. Future needs	54,365	40,927	13,438
Camiguin	3,205	2,381	824
A. Housing backlog	131	99	32
B. Future Needs	3,074	2,282	792
Misamis Occidental	22,260	15,962	6,298
A. Housing backlog	1,165	863	302
B. Future needs	21,095	15,099	5,996
Misamis Oriental	67,822	48,195	19,627
A. Housing backlog	3,705	2,567	1,138
B. Future needs	64,117	45,628	18,489
Total for new Region X	150,695	109,642	41,053
A. Housing backlog	8,044	5,706	2,338
B. Future needs	142,651	103,936	38,715
Agusan del Norte	30,602	23,015	7,587
A. Housing backlog	2,530	1,992	538
B. Future needs	28,072	21,023	7,049
Agusan del Sur	39,413	28,839	10,574
A. Housing backlog	1,983	1,521	462
B. Future needs	37,430	27,023	10,112
Surigao del Norte	21,113	16,352	4,761
A. Housing backlog	1,279	963	316
B. Future needs	19,834	15,389	4,445
Total for Old Region X	241,823	177,848	63,975
A. Housing backlog	13,836	10,182	3,654
B. Future needs	227,987	167,666	60,321

Note: Projections were based on the 1980 and 1990 Census of Population and Housing.

On the other hand, the housing requirements for the newly constituted Region X for the period 1987 to 1994 totaled 150,695 units, of which 8,044 or 5.3% were housing backlog while 142,651 units were for future needs to take care of replacements and increase in the number of households.

Among the provinces, Misamis Oriental registered the highest housing requirements of 67,822 housing units, consisting of 3,705 housing backlog or 5.5% of the total and 64,117 housing units for future needs. The province of Bukidnon ranked second with housing needs of 57,408 housing units but with less percentage of 5.3% or 3,043 units as backlog. The requirements of Misamis Occidental was less than a third of the housing requirements of Misamis Oriental. Because of its size, populationwise and areawise, Camiguin reported an insignificant number of backlog when compared to others, which was only 131. (see table I).

2.3 Planned Targets

2.3.1 First Plan Period 1987-1992

Housing targets were set by the housing agencies on the basis of priority projects to be undertaken under the NSP and the resources available and not necessarily on the basis of projected needs. The beneficiaries of the housing program as set in the NSP 1987-1992 were classified into four broad categories on the basis of income:

- 1) The lowest 30 per cent of families in the income ladder who had little or no access to formal financing system. This group had an affordability level of P175 per month for housing expenses.
- 2) The upper lower families who belonged to the next 20 percent (4th and 5th deciles of the income distribution) who could afford to pay P352 monthly amortization;

- 3) The middle 30 percent of families in the income decile (6th to 8th income deciles who could generally afford P884 for housing expenses; and
- 4) The upper 20 percent of families in the income decile (9th and 10th income deciles who could afford P3,204 monthly amortization.

On the basis of the above criteria, the affordability levels of households by income decile groups, which was used in setting targets for accomplishment is shown:

Table 2. Monthly Family Income and Amount Available For Housing: 1985

Income Decile	Monthly Family Income (Pesos)	% of Income available for housing	Amount for housing
Lowest 3	1,168	15	175
4 th - 5 th	1,960	20	392
6 th - 8 th	3,537	25	884
9 th - 10 th	10,069	30	3,024
Average	2,465	23	575

Source of basic data: 1985 Family Income and Expenditures Survey, NSO as reflected in the National Urban Development and Housing Framework 1993-1998, HUDCC, HLURB, 1994.

The above summary clearly indicates that the assumption made by the housing planners was that, as the income of the household increased, the proportion spent for housing would correspondingly increase. It is doubtful, however, if this was actually the level of affordability of the intended beneficiaries.

Housing expenditure as a proportion of total expenditures per family has an established trend. The proportion increases as the income increases but the increase is not as high as targeted. On the average, the

proportion spent for housing in 1994 was 14.1% for all families in the country amounting to P9540 per year or approximately P795 per month. In 1991, the proportion spent for housing was 13.5% of total expenditure equivalent to about P7019 annually or P585 per month.

In 1985, which was the date used as the benchmark for target setting in the NSP, the average proportion spent for housing per family at the national level was 12.7% or approximately P3412 per year or P284 per month. The average income per family during this year was p31,052 per year or about P2,588 per month. The average rent, therefore, in relation to the family income was only about 11% (see Table 3).

Given the above, it would not have been possible for the family to utilize 15% of its income for housing is without incurring deficits in its household operation. This picture was, on the average, at national level. Even for urban areas, the 15% was still quite high, much more so for those in the rural areas.

The poverty incidence in 1985 was 49.3 per cent at national level with a corresponding average income of P1,872 per month for a family of six or P1560 per month for a family of five. If we apply the 11% proportion spent for rent from the family's income, then a poor family can afford to pay only P206 with 6 membership and P172 for a family of 5. Considering that the poverty incidence in 1985 was almost half of the population, then the targeted amount for amortization was overstated as far as affordability of beneficiaries were concerned.

In Region X (old composition), the situation was even more serious where the poverty incidence was 53.1 per cent with a corresponding poverty line of P1,773 per month for a family of 6 and P1,477.50 per month for a family of 5. For urban areas, the poverty line was established at P4,201 per capita per year in 1985 or an equivalent of P2,100.50 per month for a family of six or P1,750.42 per month for a family of 5.

On the basis of affordability based on income in 1985, the urban poor in Region X (old composition), on the average, could afford 11 per cent of its income for housing amounting to P231.06 per month for a

Table 9. Average House Rent and Average Expenditure Per Month by Selected Decile Group, Region X: 1988 and 1994

Area and Year	All Families			3rd decile & below			4th and 5th Decile			6th to 8th Decile			9th to 10th decile		
	Average Rent per Month	Average Total Expenditure per month	% Rent to total Expenditure	Average Rent per Month	Average Total Expenditure per month	% Rent to total Expenditure	Average Rent per Month	Average Total Expenditure per month	% Rent to total Expenditure	Average Rent per Month	Average Total Expenditure per month	% Rent to total Expenditure	Average Rent per Month	Average Total Expenditure per month	% Rent to total Expenditure
Both Areas															
1988	188	2,405	7.8	69	1,268	5.4	125	1,868	6.7	197	2,633	7.5	590	5,817	10.1
1994	387	3,864	10.0	139	2,268	6.1	295	3,370	8.8	565	5,343	10.6	1,310	8,829	14.8
% Increase	105.9	60.6	28.2	101.7	78.9	12.8	136.5	80.4	31.1	186.3	102.9	41.1	122.1	51.8	46.4
Urban Area															
1988	335	3,112	10.8	100	1,421	7.0	202	2,047	9.9	300	2,878	10.4	635	5,329	11.9
1994	600	4,849	12.4	172	2,328	7.4	410	3,755	10.9	659	5,827	11.3	1,629	9,608	17.0
% Increase	79.3	55.8	15.1	73.1	63.8	5.7	103.1	83.5	10.7	119.7	102.4	8.5	156.7	80.3	42.4
Rural Area															
1988	137	2,160	6.3	64	1,244	5.2	101	1,812	5.6	153	2,529	6.0	540	6,365	8.5
1994	212	3,056	6.9	122	2,240	5.5	208	3,076	6.7	415	4,568	9.1	568	7,014	8.1
% Increase	54.9	41.5	9.5	91.0	80.0	6.1	105.8	69.7	21.2	172.0	80.6	50.6	5.2	10.2	-4.5

Source: 1988 and 1994 Family Income and Expenditures Survey, NSO.

Looking at the spending pattern of the lowest 30%, the proportion spent for housing was much lower. In 1988, the rent paid by the poor amounted to P69 per month and in 1994, it increased to P139, or an increase of 101.7%, an annual increase of about 17%. The proportion spent for rent was 5.4% in 1988 and increased to 6.1% in 1994. For those in the urban areas, the average amount spent for rent was P100 in 1988 as against P64 in the rural areas. In 1994, the rent had increased to P172 in the urban areas while those in the rural areas increased to P122 per month, such increase was proportionally higher than those in the urban areas.

The affordability level of those in the 4th and 5th decile was comparatively low when compared with the targetted amortization in the NSP. For urban resident, the actual amount paid for rent in 1988 was P202 per month which represented 9.9% only of their total expenditure. In 1994, the rent increased to P410 per month or an increase of more than 103% in a span of 6 years, although the proportion to the total expenditure of the household increased from .9% in 1988 to 10.9% in 1994. This increasing share of housing in the family budget is indicative of the rising cost of rentals despite the operation of the Rental Law. This may be due to increasing cost of construction materials.

While the spending pattern of the family on housing increased as the income increased, it did not reach the level of affordability as prescribed in the NSP for the computation of amortization in the housing program. The implication of this finding is that the success of collection from the beneficiaries may be affected, especially from the low-income bracket because what they could afford to allocate for housing without changing their life style or consumption pattern would be insufficient. If they have to meet their amortization obligation, they would have to forego some basic expenditures like food or education.

2.5 Assessment of the Housing Stock

2.5.1 Improvement In The Housing Stock

In view of the difficulty of directly measuring the extent of implementation of the National Shelter Program in Region X not only due to geographic changes but also in the time covered by the assessment, an indirect method of analysis will be done using the housing statistics generated from the Family Income and Expenditure Survey (FIES). As stated earlier, the data in 1988 was used as benchmark in the assessment of the housing stock.

The construction materials of the roof and walls was used as the proxy variable to measure qualitative changes that occurred between 1988 and 1994. Basically there are three types of construction materials which were consolidated from the FIES results, namely: predominantly strong, predominantly light and predominantly salvaged materials. Detailed items under each category are shown in Table 10.

If there was improvement in the proportion of houses made of strong construction materials between the two periods of observation, then it can be said that there was improvement in the housing stock in Region X. Such improvements could also be attributed to the National Shelter Program.

There was an improvement in the construction materials of houses between 1988 and 1994 in Region X. This is indicated by the increasing proportion of houses made of predominantly strong materials from 71.9% in 1988 to 93.6% in 1994, an increase of 30 per cent in a span of 6 years or an average annual increase of 5%.

Table 10. Number of Families by Selected Decile Group by Construction Materials of Walls and Roof of Dwelling Unit, Urban-Rural, Region X: 1988 and 1994

Urbanity/Construction Materials	Total Families	%	Number of Families by Decile Group							
			3rd & below		4th-5th Deciles		6th-8th Deciles		9th-10th Deciles	
			Number	%	Number	%	Number	%	Number	%
1988										
Total Families in Both Areas	606783	100.0	217754	100.0	129778	100.0	178107	100.0	81144	100.0
Predominantly made of strong materials	436019	71.9	152428	70.0	87524	67.4	130071	73.0	65995	81.3
Strong materials of roof and walls	193015	31.8	30640	14.1	32718	25.2	73024	41.0	56633	69.8
Strong materials of walls & other types of roof	72090	11.9	27557	12.7	18873	14.5	21074	11.8	4586	5.7
Mixed but predominantly strong roof and materials	158981	26.2	91151	41.9	33169	25.6	30579	17.2	4082	5.0
Mixed but predominantly strong walls and other type of roof	11933	2.0	3080	1.4	2764	2.1	5394	3.0	694	0.9
Predominantly made of light materials	84914	14.0	23840	10.9	24593	19.0	26785	15.0	9696	11.9
Light materials of roof and walls	1340	0.2	646	0.3	694	0.5	-	0.0	-	0.0
Light materials of walls and other type of roof	6758	1.1	1429	0.7	3596	2.8	1733	1.0	-	0.0
Mixed but predominantly light roof and walls	29767	4.9	5858	2.7	9082	7.0	10126	5.7	4701	5.8
Mixed but predominantly light walls and other type roof	47049	7.8	15907	7.3	11221	8.6	14926	8.4	4995	6.2
Predominantly made of salvage materials	85851	14.1	41483	19.1	17662	13.6	21250	11.9	5453	6.7
Salvaged/makeshift materials of roof and walls	26347	4.3	13570	6.2	6403	4.9	4188	2.4	2185	2.7
Salvaged/makeshift materials of walls & other type roof	54578	9.0	23588	10.8	11259	8.7	16464	9.2	3268	4.0
Mixed but predominantly salvaged roof and walls	3133	0.5	2535	1.2	-	0.0	598	0.3	-	0.0
Mixed but predominantly salvaged materials of walls & other type of roof	1793	0.3	1790	0.8	-	0.0	-	0.0	-	0.0
Urban	156358	25.8	29479	13.5	30848	23.8	53114	29.8	42918	52.9
Percent to total Urban		100.0		100.0		100.0		100.0		100.0
Predominantly made of strong materials	115145	73.6	22144	75.1	19925.0	64.6	38632.0	72.7	34446.0	80.3
Strong materials of roof and walls	62492	40.0	6065	20.6	5909	19.2	20322	38.3	30197	70.4
Strong materials of walls & other types of roof	17802	11.4	3865	13.1	5277	17.1	6600	12.4	2060	4.8
Mixed but predominantly strong roof and materials	32146	20.6	11075	37.6	8166	26.5	10717	20.2	2189	5.1
Mixed but predominantly strong walls and other type of roof	2705	1.7	1139	3.9	573	1.9	993	1.9	-	0.0
Predominantly made of light materials	26955	17.2	3285	11.1	7357	23.8	9731	18.3	6582	15.3
Light materials of roof and walls	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Light materials of walls and other type of roof	1724	1.1	831	2.8	438	1.4	455	0.9	-	0.0
Mixed but predominantly light roof and walls	10894	7.0	690	2.3	3942	12.8	4074	7.7	2189	5.1
Mixed but predominantly light walls and other type roof	14337	9.2	1764	6.0	2977	9.7	5202	9.8	4393	10.2
Predominantly made of salvage materials	14258	9.1	4050	13.7	3567	11.6	4751	8.9	1870	4.4
Salvaged/makeshift materials of roof and walls	5343	3.4	1379	4.7	1314	4.3	1757	3.3	893	2.1
Salvaged/makeshift materials of walls & other type roof	8915	5.7	2671	9.1	2253	7.3	2994	5.6	977	2.3
Mixed but predominantly salvaged roof and walls	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Mixed but predominantly salvaged materials of walls & other type of roof	-	-	-	-	-	-	-	-	-	-

Table 10. Number of Families by Selected Decile Group by Construction Materials of Walls and Roof of Dwelling Unit, Urban-Rural, Region X: 1988 and 1994

Urbanity/Construction Materials	Total Families	Number of Families by Decile Group								
		%	3rd & below Number	%	4th-5th Deciles Number	%	6th-8th Deciles Number	%	9th-10th Deciles Number	%
1988										
Rural	450425	74.2	188275	86.5	98930	76.2	124993	70.2	38226	47.1
Percent to total rural families		100.0		100.0		100.0		100.0		100.0
Predominantly made of strong materials	320874	71.2	130284	69.2	67599	68.3	91439	73.2	31549	82.5
Strong materials of roof and walls	130523	29.0	24575	13.1	26809	27.1	52702	42.2	26436	69.2
Strong materials of walls & other types of roof	54288	12.1	23692	12.6	13596	13.7	14474	11.6	2526	6.6
Mixed but predominantly strong roof and materials	126835	28.2	80076	42.5	25003	25.3	19862	15.9	1893	5.0
Mixed but predominantly strong walls and other type of roof	9228	2.0	1941	1.0	2191	2.2	4401	3.5	694	1.8
Predominantly made of light materials	57959	12.9	20555	10.9	17236	17.4	17054	13.6	3114	8.1
Light materials of roof and walls	1340	0.3	646	0.3	694	0.7	-	0.0	-	0.0
Light materials of walls and other type of roof	5034	1.1	598	0.3	3158	3.2	1278	1.0	-	0.0
Mixed but predominantly light roof and walls	18873	4.2	5168	2.7	5140	5.2	6052	4.8	2512	6.6
Mixed but predominantly light walls and other type roof	32712	7.3	14143	7.5	8244	8.3	9724	7.8	602	1.6
Predominantly made of salvage materials	71593	15.9	37433	19.9	14095	14.2	16499	13.2	3583	9.4
Salvaged/makeshift materials of roof and walls	21004	4.7	12191	6.5	5089	5.1	2431	1.9	1292	3.4
Salvaged/makeshift materials of walls & other type roof	45663	10.1	20917	11.1	9006	9.1	13470	10.8	2291	6.0
Mixed but predominantly salvaged roof and walls	3133	0.7	2535	1.3	-	0.0	598	0.5	-	0.0
Mixed but predominantly salvaged materials of walls & other type of roof	1793	0.4	1790	1.0	0	0.0	0	0.0	-	0.0

Table 10. Number of Families by Selected Decile Group by Construction Materials of Walls and Roof of Dwelling Unit, Urban-Rural, Region X: 1988 and 1994

Urbanity/Construction Materials	Total Families		Number of Families by Decile Group							
	Number	%	3rd & below		4th-5th Deciles		6th-8th Deciles		9th-10th Deciles	
	Number	%	Number	%	Number	%	Number	%	Number	%
1994										
Both Areas	734195	100.0	340602	100.0	148891	100.0	171572	100.0	73129	100.0
Predominantly made of strong materials	567664	93.6	253682	116.5	111858	86.2	139311	78.2	62814	77.4
Strong materials of roof and walls	255731	42.1	65989	30.3	51476	39.7	86195	48.4	52072	64.2
Strong materials of walls & other types of roof	95255	15.7	53547	24.6	17280	13.3	20374	11.4	4054	5.0
Mixed but predominantly strong roof and materials	174254	28.7	107804	49.5	34238	26.4	26732	15.0	5480	6.8
Mixed but predominantly strong walls and other type of roof	42424	7.0	26342	12.1	8864	6.8	6010	3.4	1208	1.5
Predominantly made of light materials	101678	16.8	50654	23.3	18922	14.6	23689	13.3	8413	10.4
Light materials of roof and walls	6776	1.1	5659	2.6	479	0.4	637	0.4	-	-
Light materials of walls and other type of roof	13160	2.2	11304	5.2	728	0.6	1128	0.6	-	-
Mixed but predominantly light roof and walls	31788	5.2	7783	3.6	6246	4.8	12981	7.3	4779	5.9
Mixed but predominantly light walls and other type roof	49954	8.2	25908	11.9	11469	8.8	8943	5.0	3634	4.5
Predominantly made of salvage materials	64853	10.7	36267	16.7	18112	14.0	8572	4.8	1903	2.3
Salvaged/makeshift materials of roof and walls	21602	3.6	8299	3.8	4793	3.7	6608	3.7	1903	2.3
Salvaged/makeshift materials of walls & other type roof	37700	6.2	24057	11.0	11679	9.0	1964	1.1	-	-
Mixed but predominantly salvaged roof and walls	4823	0.8	3183	1.5	1640	1.3	-	-	-	-
Mixed but predominantly salvaged materials of walls & other type of roof	728	0.1	728	0.3	-	-	-	-	-	-
Urban	330826	45.1	109525	32.2	64531	43.3	105604	61.6	51165	70.0
Percent to total urban families		100.0		100.0		100.0		100.0		100.0
Predominantly made of strong materials	256691	77.6	83526	76.3	47314	73.3	83015	78.6	42836	83.7
Strong materials of roof and walls	130566	39.5	23010	21.0	22504	34.9	48091	45.5	36960	72.2
Strong materials of walls & other types of roof	36645	11.1	12564	11.5	7100	11.0	14922	14.1	2060	4.0
Mixed but predominantly strong roof and materials	73616	22.3	37799	34.5	14330	22.2	18151	17.2	3336	6.5
Mixed but predominantly strong walls and other type of roof	15864	4.8	10153	9.3	3380	5.2	1851	1.8	480	0.9
Predominantly made of light materials	44336	13.4	17272	15.8	5256	8.1	15382	14.6	6427	12.6
Light materials of roof and walls	3275	1.0	2795	2.6	479	0.7	-	-	-	-
Light materials of walls and other type of roof	4255	1.3	3884	3.5	-	-	372	0.4	-	-
Mixed but predominantly light roof and walls	17758	5.4	3197	2.9	2960	4.6	8809	8.3	2793	5.5
Mixed but predominantly light walls and other type roof	19048	5.8	7396	6.8	1817	2.8	6201	5.9	3634	7.1
Predominantly made of salvage materials	29800	9.0	8727	8.0	11963	18.5	7208	6.8	1903	3.7
Salvaged/makeshift materials of roof and walls	16862	5.1	4221	3.9	4793	7.4	5946	5.6	1903	3.7
Salvaged/makeshift materials of walls & other type roof	12026	3.0	4506	4.1	6258	9.7	1262	1.2	-	-
Mixed but predominantly salvaged roof and walls	912	0.3	-	-	912	1.4	-	-	-	-
Mixed but predominantly salvaged materials of walls & other type of roof	-	-	-	-	-	-	-	-	-	-

Table 10. Number of Families by Selected Decile Group by Construction Materials of Walls and Roof of Dwelling Unit, Urban-Rural, Region X: 1988 and 1994

Urbanity/Construction Materials	Total Families	%	Number of Families by Decile Group							
			3rd & below		4th-5th Deciles		6th-8th Deciles		9th-10th Deciles	
			Number	%	Number	%	Number	%	Number	%
1994										
Rural	403369	54.9	231077	67.8	84360	56.7	65968	38.4	21964	30.0
Per cent to total rural families		100.0		100.0		100.0		100.0		100.0
Predominantly made of strong materials	310973	77.1	170156	73.6	64544	76.5	56296	85.3	19978	91.0
Strong materials of roof and walls	125165	31.0	42979	18.6	28972	34.3	38104	57.8	15112	68.8
Strong materials of walls & other types of roof	58610	14.5	40983	17.7	10180	12.1	5452	8.3	1994	9.1
Mixed but predominantly strong roof and materials	100638	24.9	70005	30.3	19908	23.6	8581	13.0	2144	9.8
Mixed but predominantly strong walls and other type of roof	26560	6.6	16189	7.0	5484	6.5	4159	6.3	728	3.3
Predominantly made of light materials	57342	14.2	33382	14.4	13666	16.2	8307	12.6	1986	9.0
Light materials of roof and walls	3501	0.9	2864	1.2	-	-	637	1.0	-	-
Light materials of walls and other type of roof	8905	2.2	7420	3.2	728	0.9	756	1.1	-	-
Mixed but predominantly light roof and walls	14030	3.5	4586	2.0	3286	3.9	4172	6.3	1986	9.0
Mixed but predominantly light walls and other type roof	30906	7.7	18512	8.0	9652	11.4	2742	4.2	-	-
Predominantly made of salvage materials	35053	8.7	27540	11.9	6149	7.3	1364	2.1	0	0.0
Salvaged/makeshift materials of roof and walls	4740	1.2	4078	1.8	-	-	662	1.0	-	-
Salvaged/makeshift materials of walls & other type roof	25674	6.4	19551	8.5	5421	6.4	702	1.1	-	-
Mixed but predominantly salvaged roof and walls	3911	1.0	3183	1.4	728	0.9	-	-	-	-
Mixed but predominantly salvaged materials of walls & other type of roof	728	0.2	728	0.3	-	-	-	-	-	-

By location, there was also improvement in the proportion of dwelling units made of predominantly strong materials in urban areas from 73.6% of the total housing stock in 1988 to 77.6% of the total in 1994, an increase of only 5.4% in a span of 6 years. Despite this small increase, the magnitude of increase was considerable, from 156,357 housing units made of basically strong materials to 330,826 units in 1994, an increase of about 112% in six years. The improvement in the housing stock during the plan period could be directly attributed to the NSP, considering that the shelter program did not only cover the low-income groups but also the higher income groups. The active participation of the private sector in the development of the housing industry during the plan period in Region X is shown by the proliferation of many subdivisions within the region, most especially in Misamis Oriental and Bukidnon.

Was there improvement also in the housing condition of the low-income group? Table 10 also shows that there was also a slight improvement of the proportion of housing units made of strong materials occupied by the low-income group from 75.1% in 1988 to 76.3% in 1994, an increase of 1.6% in six years. While the percentage is almost insignificant, the number of housing units occupied by the lowest 30% in the income ladder of the population in Northern Mindanao had increased almost 3 times (277%), from 22,144 in 1988 to 83,526 units in 1994. This housing stock, however, included those in the CARAGA region.

While the 4th to 5th decile groups reported the lowest proportion of families living in houses basically made of strong materials when compared to the other decile groups, there was a sizable improvement in the quality of housing from 64.6% to 73.3%, an increase of 13.5% in six years.

In terms of the unacceptable type of dwelling such as barong-barong which are basically made of salvaged or makeshift materials, there was a very slight decrease from 9.1% in 1988 to 9.0% in 1994, a decrease of 0.1 percentage point. While there was a decrease proportionally, the number of unacceptable dwellings had increased from 14,258 in 1988 to 29,800 in 1994, which is more than double. This may be a sign that the

shelter program implementation was not able to meet the total housing needs of the low-income group in Northern Mindanao.

Table 10A also supports the general improvement of the housing stock in Northern Mindanao by the absence of the "Others" type of building which includes non-building structures such as cave, boat abandoned busses, etc. There was also a decrease in the number of improvised housing, or those made of salvaged materials.

2.5.2 Improvement In Land Tenure

Only families occupying their own dwelling unit and lot are considered to have permanent land tenure. Families with tenure problems include those who own a structure built on rent-free lot with the consent of the owner or without consent of the owner.

Table 11 shows that in general there was a slight improvement in the tenure of house and lot in Northern Mindanao from 62.9% of the households reporting owning their house and lot or in possession in an ownerlike manner in 1988 to 65.8% in 1994. Renters tremendously decreased in proportion in the urban areas, from 15.6% to only 3.8% in 1994.

There was also a decrease in the proportion of squatters (own house, free lot without consent of owner) from 3.8% to 3.1% although in number there was an increase from 6,0006 to 10,155 families who are squatting.

Table 10A. Number of Families by Type of Building by Selected Decile Group, Urban-Rural, Region X: 1988 and 1994

Urbanity/Type of Building/House	Number of Families by Decile Group									
	Total Families	%	3rd & below Number	%	4th-5th Deciles Number	%	6th-8th Deciles Number	%	9th-10th Deciles Number	%
1988										
Total Families	606783	100.0	217754	100.0	129778	100.0	178107	100.0	81144	100.0
Single house	562077	92.6	212874	97.8	122521	94.4	163479	91.8	63203	77.9
Duplex	17295	2.9	1244	0.6	3460	2.7	6598	3.7	5993	7.4
Apartment/accessoria/condo/townhouse	16051	2.6	455	0.2	1644	1.3	5548	3.1	8403	10.4
Improvised house (Makeshift)	4473	0.7	3181	1.5	694	0.5	598	0.3	-	-
Commercial/industrial/agric'l bldg.	6484	1.1	-	-	1055	0.8	1884	1.1	3544	4.4
Others (Cave, boat, cart, etc.)	403	0.1	-	-	403	0.3	-	-	-	-
Urban	156358	100.0	29479	100.0	30848	100.0	53114	100.0	42918	100.0
Single house	129227	82.6	29024	98.5	27938	90.6	46069	86.7	26197	61.0
Duplex	9177	5.9	-	-	1646	5.3	2156	4.1	5374	12.5
Apartment/accessoria/condo/townhouse	12906	8.3	455	1.5	424	1.4	3623	6.8	8403	19.6
Improvised house (Makeshift)	-	-	-	-	-	-	-	-	-	-
Commercial/industrial/agric'l bldg.	4645	3.0	-	-	436	1.4	1265	2.4	2943	6.9
Others (Cave, boat, cart, etc.)	403	0.3	-	-	403	1.3	-	-	-	-
Rural	450425	100.0	188275	100.0	98930	100.0	124993	100.0	38226	100.0
Single house	432850	96.1	183850	97.6	94583	95.6	117410	93.9	37006	96.8
Duplex	8118	1.8	1244	0.7	1814	1.8	4442	3.6	619	1.6
Apartment/accessoria/condo/townhouse	3145	0.7	-	-	1220	1.2	1925	1.5	-	-
Improvised house (Makeshift)	4473	1.0	3181	1.7	694	0.7	598	0.5	-	-
Commercial/industrial/agric'l bldg.	1839	0.4	-	-	619	0.6	619	0.5	601	1.6
Others (Cave, boat, cart, etc.)	-	-	-	-	-	-	-	-	-	-

Table 10A. Number of Families by Type of Building by Selected Decile Group, Urban-Rural, Region X: 1988 and 1994

Urbanity/Type of Building/House	Total Families		Number of Families by Decile Group							
	Number	%	3rd & below Number	%	4th-5th Deciles Number	%	6th-8th Deciles Number	%	9th-10th Deciles Number	%
1994										
Total Families	734195	100.0	340602	100.0	148891	100.0	171572	100.0	73129	100.0
Single house	701681	95.6	326957	96.0	145803	97.9	162536	94.7	66385	90.8
Duplex	12174	1.7	3145	0.9	969	0.7	5040	2.9	3019	4.1
Apartment/accessoria/condo/townhouse	6825	0.9	1509	0.4	-	-	2551	1.5	2765	3.8
Improvised house (Makeshift)	11747	1.6	8991	2.6	2119	1.4	637	0.4	-	-
Commercial/industrial/agric'l bldg.	1769	0.2	-	-	-	-	808	0.5	960	1.3
Others (Cave, boat, cart, etc.)	-	-	-	-	-	-	-	-	-	-
Urban	330826	100.0	109525	100.0	64531	100.0	105604	100.0	51165	100.0
Single house	313299	94.7	105436	96.3	62171	96.3	99191	93.9	46501	90.9
Duplex	5933	1.8	970	0.9	969	1.5	3055	2.9	939	1.8
Apartment/accessoria/condo/townhouse	5639	1.7	323	0.3	-	-	2551	2.4	2765	5.4
Improvised house (Makeshift)	4186	1.3	2795	2.6	1391	2.2	-	-	-	-
Commercial/industrial/agric'l bldg.	1769	0.5	-	-	-	-	808	0.8	960	1.9
Others (Cave, boat, cart, etc.)	-	-	-	-	-	-	-	-	-	-
Rural	403369	100.0	231077	100.0	84360	100.0	65968	100.0	21964	100.0
Single house	388382	96.3	221521	95.9	83632	99.1	63345	96.0	19884	90.5
Duplex	6241	1.5	2175	0.9	-	-	1985	3.0	2080	9.5
Apartment/accessoria/condo/townhouse	1186	0.3	1186	0.5	-	-	-	-	-	-
Improvised house (Makeshift)	7561	1.9	6196	2.7	728	0.9	637	1.0	-	-
Commercial/industrial/agric'l bldg.	-	-	-	-	-	-	-	-	-	-
Others (Cave, boat, cart, etc.)	-	-	-	-	-	-	-	-	-	-

Source: 1988 and 1994 Family Income and Expenditures Survey, NSO

Table 11. Number of Families by Tenure of House & Lot Selected Decile Group, Urban-Rural, Region X: 1988 and 1994

Urbanity/Tenure of House and Lot	Total Families		Number of Families by Decile Group							
	Number	%	3rd & below Number	%	4th-5th Deciles Number	%	6th-8th Deciles Number	%	9th-10th Deciles Number	%
1994										
Total Families	734195	100.0	340602	100.0	148891	100.0	171572	100.0	73129	100.0
Own/ownerlike possession of house and lot	482892	65.8	214050	62.8	101328	68.1	111942	65.2	55572	76.0
Rent house/room including lot	15279	2.1	2254	0.7	2884	1.9	7230	4.2	2911	4.0
Own house, rent lot	48568	6.6	21220	6.2	9589	6.4	15534	9.1	2226	3.0
Own house, free lot w/ consent of owner	129309	17.6	80874	23.7	28008	18.8	15688	9.1	4739	6.5
Own house, free lot w/o consent of owner	12180	1.7	4368	1.3	2495	1.7	4994	2.9	323	0.4
Rent-free, house & lot with consent of owner	44516	6.1	16385	4.8	4588	3.1	16185	9.4	7357	10.1
Rent-free, house & lot w/o consent of owner	1450	0.2	1450	0.4	-	-	-	-	-	-
Urban	330826	100.0	109525	100.0	64531	100.0	105604	100.0	51165	100.0
Own/ownerlike possession of house and lot	202348	61.2	63651	58.1	38902	60.3	62878	59.5	36918	72.2
Rent house/room including lot	12605	3.8	2254	2.1	2884	4.5	5218	4.9	2250	4.4
Own house, rent lot	27934	8.4	6685	6.1	6219	9.6	12804	12.1	2226	4.4
Own house, free lot w/ consent of owner	50405	15.2	25183	23.0	12889	20.0	8255	7.8	4077	8.0
Own house, free lot w/o consent of owner	10155	3.1	3707	3.4	1793	2.8	4332	4.1	323	0.6
Rent-free, house & lot with consent of owner	25929	7.8	6596	6.0	1844	2.9	12118	11.5	5371	10.5
Rent-free, house & lot w/o consent of owner	1450	0.4	1450	1.3	-	-	-	-	-	-
Rural	403369	100.0	231077	100.0	84360	100.0	65968	100.0	21964	100.0
Own/ownerlike possession of house and lot	280544	69.6	150399	65.1	62426	74.0	49064	74.4	18654	84.9
Rent house/room including lot	2674	0.7	-	-	-	-	2012	3.0	661	3.0
Own house, rent lot	20634	5.1	14535	6.3	3370	4.0	2730	4.1	-	-
Own house, free lot w/ consent of owner	78904	19.6	55691	24.1	15119	17.9	7433	11.3	662	3.0
Own house, free lot w/o consent of owner	2025	0.5	661	0.3	702	0.8	662	1.0	-	-
Rent-free, house & lot with consent of owner	18587	4.6	9789	4.2	2744	3.3	4067	6.2	1986	9.0
Rent-free, house & lot w/o consent of owner	-	-	-	-	-	-	-	-	-	-

Table 11. Number of Families by Tenure of House & Lot Selected Decile Group, Urban--Rural, Region X: 1988 and 1994

Urbanity/Tenure of House and Lot	Number of Families by Decile Group									
	Total Families	%	3rd & below Number	%	4th-5th Deciles Number	%	6th-8th Deciles Number	%	9th-10th Deciles Number	%
1988										
Total Families	606783	100.0	217754	100.0	129778	100.0	178107	100.0	81144	100.0
Own/ownerlike possession of house and lot	381964	62.9	145163	66.7	82228	63.4	104735	58.8	49838	61.4
Rent house/room including lot	37108	6.1	4099	1.9	5644	4.3	14460	8.1	12905	15.9
Own house, rent lot	43742	7.2	9564	4.4	11298	8.7	18111	10.2	4769	5.9
Own house, free lot w/ consent of owner	76495	12.6	41779	19.2	16422	12.7	14350	8.1	3944	4.9
Own house, free lot w/o consent of owner	13403	2.2	5671	2.6	1681	1.3	4115	2.3	1936	2.4
Rent-free, house & lot with consent of owner	54072	8.9	11479	5.3	12505	9.6	22336	12.5	7752	9.6
Rent-free, house & lot w/o consent of owner	-	-	-	-	-	-	-	-	-	-
Urban	156358	100.0	29479	100.0	30848	100.0	53114	100.0	42918	100.0
Own/ownerlike possession of house and lot	77047	49.3	15240	51.7	15992	51.8	24738	46.6	21077	49.1
Rent house/room including lot	24417	15.6	893	3.0	2592	8.4	9247	17.4	11685	27.2
Own house, rent lot	20065	12.8	3086	10.5	4833	15.7	8575	16.1	3570	8.3
Own house, free lot w/ consent of owner	16939	10.8	5905	20.0	4003	13.0	5684	10.7	1347	3.1
Own house, free lot w/o consent of owner	6006	3.8	2600	8.8	436	1.4	1635	3.1	1335	3.1
Rent-free, house & lot with consent of owner	11885	7.6	1755	6.0	2990	9.7	3235	6.1	3904	9.1
Rent-free, house & lot w/o consent of owner	-	-	-	-	-	-	-	-	-	-
Rural	450425	100.0	188275	100.0	98930	100.0	124993	100.0	38226	100.0
Own/ownerlike possession of house and lot	304917	67.7	129923	69.0	66236	67.0	79997	64.0	28761	75.2
Rent house/room including lot	12691	2.8	3206	1.7	3052	3.1	5213	4.2	1220	3.2
Own house, rent lot	23677	5.3	6478	3.4	6465	6.5	9536	7.6	1199	3.1
Own house, free lot w/ consent of owner	59556	13.2	35874	19.1	12419	12.6	8666	6.9	2597	6.8
Own house, free lot w/o consent of owner	7397	1.6	3071	1.6	1245	1.3	2480	2.0	601	1.6
Rent-free, house & lot with consent of owner	42187	9.4	9724	5.2	9515	9.6	19101	15.3	3848	10.1
Rent-free, house & lot w/o consent of owner	-	-	-	-	-	-	-	-	-	-

2.5.3 Improvement in infrastructure and amenities

Households living in dwelling units which have no access to one or more basic services such as water supply, sanitation, drainage, road access, garbage disposal and electricity are considered to be in need of assistance. Two measures of improvement are the increased proportion of families or households with flush toilets and those with electrical connections.

Table 12 shows the access of families in Region X in terms of electricity, water supply and household conveniences. The table also reflects the kind of toilet facilities the households have.

Among all decile groups, the lowest 30% of the population had limited access to electricity where only less than one-third reported having electrical connection. Among urban dwellers, the picture is a little better with about 47% having electricity.

Water-sealed type of toilet is known to be a proxy indicator of poverty. In the case of Region X, only 57% reported having a water-sealed type of toilet. About one-third (32.7%) among those in the lowest three deciles reported also as having this type of toilet. What is significant to note, however, is the absence of a toilet facility in more than one-fifth (20.7%) among the low-income group.

In the urban area, water-sealed toilets are availed of by about three-fourths (74.7%) of the population although only 47.2% among the low-income group have this type of toilet facility. It is still significant to note that still a sizable proportion (113%) are without toilet.

The main source of water supply is a problem of about 29.2% of low-income families where they depend on rain water, spring, etc. for their water supply. The same situation prevails in urban areas.

Table 12. Number of Families by Presence of Electricity, Type of Toilet and Source Group, Urban-Rural, Region X: 1988 and 1994

	Number of Families by Decile Gr.				
	Total Families	3rd & below	4th-5th Deciles	6th-8th Deciles	9th-10th Deciles
1988					
All Families	606783	217754	129778	178107	81144
Presence of Electricity:	% to total	% to total	% to total	% to total	% to total
With electricity	57.5	32.2	55.0	74.4	92.1
Without electricity	42.5	67.8	45.0	25.6	7.9
Type of toilet facilities:					
Water-sealed	56.5	32.7	56.6	68.9	92.5
Closed pit	16.2	25.0	13.4	12.9	3.8
Open pit	12.9	18.4	13.3	11.0	1.7
Others	2.1	3.1	2.1	1.8	-
None	12.4	20.7	14.6	5.3	1.9
Source of water supply:					
Own faucet, community water system	28.6	10.1	23.2	40.6	60.6
Shared faucet, community water system	25.2	29.0	30.6	22.9	11.7
Own use, tubed/piped well	4.1	2.3	5.1	3.5	8.6
Shared, tubed/piped well	10.9	12.5	10.0	12.4	4.8
Dug well	11.4	15.5	14.0	7.7	4.6
Spring, river, stream, etc.	16.6	29.2	13.2	9.4	4.0
Rain	1.1	-	1.5	1.4	3.0
Peddler	2.1	1.4	2.4	2.3	2.9
Household conveniences: (Multiple responses)					
Radio	68.2	56.6	61.2	76.8	86.3
Television	20.5	1.6	11.5	28.3	68.1
Refrigerator	18.9	1.2	7.9	25.1	70.2
Video tape recorder	4.6	0.6	1.0	4.1	22.3
Stereo	10.4	1.1	5.2	13.0	37.8
Car, jeep, motorcycle	4.9	0.6	2.2	4.6	21.4
Urban	156,358	29,479	30,848	53,114	42,918
Presence of Electricity:	% to total	% to total	% to total	% to total	% to total
With electricity	74.0	46.6	62.6	80.7	92.8
Without electricity	26.0	53.4	37.4	19.3	7.2
Type of toilet facilities:					
Water-sealed	74.7	47.2	67.7	77.5	95.1
Closed pit	12.7	29.2	12.8	11.2	3.0
Open pit	3.2	6.6	4.3	3.2	-
Others	2.4	5.7	2.6	2.5	-
None	7.1	11.3	12.6	5.6	2.0

Table 12. Number of Families by Presence of Electricity, Type of Toilet and Source Group.
Urban-Rural, Region X: 1988 and 1994

	Total Families	Number of Families by Decile Group			
		3rd & below	4th-5th Deciles	6th-8th Deciles	9th-10th Deciles
Source of water supply:					
Own faucet, community water system	48.8	16.8	37.6	57.5	68.1
Shared faucet, community water system	16.7	24.3	21.3	15.1	10.3
Own use, tubed/piped well	5.4	4.4	1.4	5.5	8.7
Shared, tubed/piped well	11	20.2	12.3	10.2	4.9
Dug well	5.8	11.3	8.2	3.8	2.9
Spring, river, stream, etc.	9.4	21.5	15.2	6.2	1.0
Rain	-	-	-	-	-
Peddler	2.8	1.5	4.2	1.6	4.0
Household conveniences: (Multiple responses)					
Radio	71.6	51.6	57.0	77.4	8.5
Television	31.7	7.6	7.2	31.8	65.6
Refrigerator	32.1	3.0	7.0	31.2	71.1
Video tape recorder	6.4	-	-	4.0	18.3
Stereo	14.6	-	3.9	10.8	37.0
Car, jeep, motorcycle	7.1	-	-	4.0	20.9
Rural	450,425	188,275	98,931	124,993	38,226
Presence of Electricity:					
	% to total				
With electricity	51.7	30.0	52.7	72	91
Without electricity	48.3	70.0	47.3	28.3	8.8
Type of toilet facilities:					
Water-sealed	50.1	30.5	53.1	65.3	89.7
Closed pit	17.4	24.3	13.6	13.6	4.8
Open pit	16.3	20.3	16.1	14.3	3.7
Others	2.0	2.7	2.0	1.6	-
None	14.2	22.2	15.2	5.2	1.8
Source of water supply:					
Own faucet, community water system	21.5	9.0	18.7	33.4	52.1
Shared faucet, community water system	28.5	29.7	33.5	26.1	13.1
Own use, tubed/piped well	3.6	1.9	6.2	2.6	8.4
Shared, tubed/piped well	10.9	11.3	9.3	13.4	4.7
Dug well	13.3	16.2	15.8	9.3	6.4
Spring, river, stream, etc.	19.1	30.5	12.6	10.7	7.3
Rain	1.5	-	1.9	2.0	6.4
Peddler	1.8	1.4	1.9	2.5	1.6
Household conveniences: (Multiple responses)					
Radio	67.0	59.7	62.5	76.5	83.8
Television	16.6	0.6	12.9	26.8	70.8
Refrigerator	14.3	1.0	8.2	22.5	69.2
Video tape recorder	3.9	0.6	1.3	4.1	26.7
Stereo	8.9	1.3	5.6	14.0	38.6
Car, jeep, motorcycle	4.1	0.7	2.9	4.8	22.0

Table 12. Number of Families by Presence of Electricity, Type of Toilet and Source Group.
Urban-Rural, Region X: 1988 and 1994

	Total Families	3rd & below	Number of Families by Decile Gr		
			4th-5th Deciles	6th-8th Deciles	9th-10th Deciles
1994					
Total Families	734,195	340,602	148,891	171,572	73,129
	% to total	% to total	% to total	% to total	% to total
Presence of Electricity:	100.0	100.0	100.0	100.0	100.0
With electricity	70.4	54.6	76.2	78.8	85.3
Without electricity	29.6	45.4	23.8	21.2	14.7
Type of toilet facilities:	100.0	100.0	100.0	100.0	100.0
Water-sealed	64.4	46.0	67.4	85.3	95.5
Closed pit	15.0	22.6	12.8	6.9	2.5
Open pit	10.7	17.0	8.8	3.9	1.6
Others	1.5	2.2	1.8	0.3	-
None	8.4	12.1	9.2	3.7	0.5
Source of water supply:	100.0	100.0	100.0	100.0	95.9
Own faucet, community water system	20.2	6.6	19.0	32.9	55.9
Shared faucet, community water system	34.7	37.1	39.0	31.1	23.0
Own use, tubed/piped well	3.5	3.0	2.6	5.0	0.4
Shared, tubed/piped well	10.9	13.8	13.0	7.3	1.3
Dug well	12.3	14.7	11.6	10.3	7.0
Spring, river, stream, etc.	15.8	23.1	13.7	7.9	4.1
Rain	0.9	0.1	0.4	1.9	3.5
Peddler	1.7	1.5	0.6	3.5	0.7
Household conveniences: (Multiple responses)					
Radio	65.3	63.0	68.7	76.8	28.2
Television	31.1	8.8	31.1	64.1	32.9
Refrigerator	24.7	3.7	21.8	55.0	31.7
Video tape recorder	8.1	0.8	7.0	14.3	14.6
Stereo	20.2	5.9	18.0	40.6	23.8
Car, jeep, motorcycle	4.2	0.1	1.8	9.0	8.4
Urban	330,826	109,525	64,531	105,604	51,165
Presence of Electricity:	100.0	100.0	100.0	100.0	100.0
With electricity	70.1	36.6	74.1	88.9	98.2
Without electricity	29.9	63.4	25.9	11.1	1.8
Type of toilet facilities:	100.0	100.0	100.0	100.0	100.0
Water-sealed	74.9	48.5	74.5	91.6	97.4
Closed pit	9.9	20.6	8.9	3.6	0.9
Open pit	7.7	17.0	6.3	2.2	0.9
Others	0.7	0.4	2.1	0.4	-
None	6.9	13.5	8.3	2.2	0.7

Table 12. Number of Families by Presence of Electricity, Type of Toilet and Source Group.
Urban-Rural, Region X: 1988 1nd 1994

	Number of Families by Decile Gr-				
	Total Families	3rd & below	4th-5th Deciles	6th-8th Deciles	9th-10th Deciles
Source of water supply:	100.0	100.0	100.0	100.0	100.0
Own faucet, community water system	32.8	9.8	30.0	42.6	65.1
Shared faucet, community water system	27.0	30.1	30.3	26.7	16.9
Own use, tubed/piped well	2.1	1.8	1.5	2.7	2.5
Shared, tubed/piped well	9.1	13.4	13.9	5.4	1.8
Dug well	13.8	18.2	14.8	12.8	5.5
Spring, river, stream, etc.	11.8	25.9	8.2	3.3	3.5
Rain	1.5	0.4	-	2.5	3.8
Peddler	1.8	0.4	1.5	3.9	0.9
Household conveniences: (Multiple responses)					
Radio	67.1	61.1	70.9	69.2	70.9
Television	43.5	9.8	41.8	61.0	81.5
Refrigerator	36.8	4.9	27.1	55.4	78.9
Video tape recorder	10.8	1.7	6.0	11.5	34.6
Stereo	28.1	8.8	22.0	38.8	55.0
Car, jeep, motorcycle	6.2	0.4	2.1	8.5	19.1
Rural	403,369	231,077	84,360	65,968	21,964
Presence of Electricity:	100.0	100.0	100.0	100.0	100.0
With electricity	48.4	34.1	60.6	70.4	86.3
Without electricity	51.6	65.9	39.4	29.5	13.7
Type of toilet facilities:	100.1	100.0	100.0	100.0	100.0
Water-sealed	55.9	44.8	62.0	75.1	91.0
Closed pit	19.2	23.6	15.8	12.1	6.0
Open pit	13.2	17.0	10.7	6.5	3.0
Others	2.1	3.1	1.6	0.0	0.0
None	9.7	11.5	9.9	6.2	0.0
Source of water supply:	100.0	100.0	100.0	100.0	100.0
Own faucet, community water system	9.8	5.0	10.6	17.4	34.6
Shared faucet, community water system	41.0	40.5	45.6	38.2	37.0
Own use, tubed/piped well	4.7	3.5	3.5	8.8	9.4
Shared, tubed/piped well	12.3	14.0	12.4	10.3	0.0
Dug well	11.0	13.1	9.1	6.2	10.5
Spring, river, stream, etc.	19.1	21.8	18.0	15.4	5.5
Rain	0.5	0.0	0.8	0.8	3.0
Peddler	1.6	2.0	0.0	2.9	0.0
Household conveniences: (Multiple responses)					
Radio	63.9	63.9	67.1	62.5	55.1
Television	20.9	8.3	23.0	47.0	66.8
Refrigerator	14.8	3.1	17.7	35.6	64.1
Video tape recorder	5.9	0.3	7.7	13.7	33.5
Stereo	13.7	4.5	15.0	29.6	58.2
Car, jeep, motorcycle	2.6	0.0	1.7	6.7	21.3

Source: 1988 and 1994 Family Income and Expenditures Survey, NSO

All the decile groups in the urban area report having at least one of the following household conveniences: radio, television and refrigerator. However, in the rural areas, the low income group reported all the household conveniences listed, including ownership of motor vehicles. It was only in the degree of possession that differentiated one income bracket from another.

2.6 Accomplishment of the National Shelter Program

2.6.1 Accomplishment Report

First Plan Period 1987-1992

The overall accomplishment of agencies in implementing the NSP in Region X for the first plan period was only 18.1% of the total targets. However, by decile group, the services rendered or extended to the families belonging to the lowest three deciles, registered at 25.5%, a little more than one-fourth of the targeted beneficiaries. This is on the assumption that all the accomplishments of the housing agencies were credited to the families belonging to the lowest 30% of the income ladder.

The assessment of the accomplishment of the NSP during the first plan period by special decile group is not possible since the reports of housing agencies are by major programs and not by income of the beneficiaries. Considering that the thrust of the government's assistance in providing shelter and upgrading of services in blighted areas, it was therefore reasonable to assume that the efforts exerted from 1987 to 1992 were focused on the lowest income group.

The findings indicate an undercoverage of 81.9% of target beneficiaries for all income groups. However, if we delimit the evaluation to the low income group, the undercoverage is about 74.5%, as shown below.

**Table 13. Targets and Accomplishments of NSP 1987-1992:
Region X**

Program/Beneficiaries	1987-1992 (Housing Units)			
	Targets	Accomplished		Over/(Under-) Coverage
		Number	% to Targets	
Total	28,142	5,089	18.1	(81.9)
Lowest 30%	19,950	5,089	25.5	(74.5)
Resettlement		-		
Sites & Services (w/ housing)		234		
Community Program		920		
CMP (NHMFC)		443		
Slum upgrading (NHA)		446		
Others		31		
In-house lot purchase (HDMF)		117		
Regular mortgages*/:		3,650		
UHLP (NHMFC)		2,779		
EHLP		871		
Development Financing		168		
Total 40-100%	8,190			
40-50%	3,440)	0	0.0	(100.0)
60-80%	3,770)	0	0.0	(100.0)
90-100	980)	0	0.0	(100.0)

Source of basic data: NEDA, Region X

The performance of the funding agencies in financing the implementation of the shelter program during the first plan period in Region X cannot be measured in its entirety because no report was obtained from NHA in providing housing units to 234 families under the Sites and Services Program.

The funding agencies concerned in the implementation reported a total expenditure of P794.21 million, which is 83.6% of the targeted amount to finance the housing program during the first plan period. If we

follow our assumption in the accomplishments of physical targets as concentrated among the lower 30%, it is shown that there was overspending of 99.6% more in the planned disbursement but was not able to produce the desired output. The overspending may be indicative of abrupt increase in prices of construction materials and services which was not considered during the planning stage.

The following table shows the contribution of participating funding agencies in financing the construction of housing units and upgrading of sites and services.

**Table 14. Financial Targets and Expenditures 1987-1992:
Region X**

	Targets In Millions	Expenditure In Millions	% to total Target
Total	950	794.21	83.6
Lowest 30%	398	(794.21)	199.6
40-50%	137		
60-80%	268		
90-100%	146		
CMP (NHMFC)		8.96	
UHLP		404.94	
HDMF(lot purchase)		-2.72	
EHLP		336.29	
Slum upgrading (NHA)		6.40	
Dev. Financing (HDMF)		34.90	

To be able to assess the contribution of the private developers, non-government organizations and local government in the implementation of the NSP in Region X, the Research Group conducted a physical inventory of the different subdivision projects, starting with the list provided by the Housing and Land Use Regulatory Board (HLURB) and augmented by the list provided by the National Housing Authority. In addition, the bid developers were also interviewed to get a list of ongoing housing projects being undertaken by them within the region.

From 1987 to 1992, the HLURB was able to issue licenses to sell to 305 subdivision projects involving 9,110 housing/lot units. The average number of units per project ranged from 8 to 45 units or a total average of 30 units per project. This means that the subdivision projects being developed during the period from 1987 to 1992 were comparatively smaller than those in Metro Manila, which averaged 405 housing units per project for the same period.

The licenses issued by HLURB were distributed by year as follows:

Table 15. Number of Subdivision/Condominium and Units Covered by Licenses to Sell in Region X: 1987-1992

Year	No. of Projects	Units		Average Units Per Project
		Number	%	
1987	33	269	3.0	8
1988	42	1,908	20.9	45
1989	21	369	4.0	18
1990	32	952	7.2	20
1991	79	2,353	25.8	30
1992	98	3,559	39.1	36
Total	305	9,110	100.0	30

Source of basic data: HLURB, Quezon City

While there were 305 projects which were issued licenses to sell from 1987 to 1992, only 8 housing projects were found to have been completed during period providing a total of 2,304 housing lots. Most of these projects are Sites and Services Projects which were initiated by the National Housing Authority with the exception of two projects undertaken by the Cagayan de Oro City Government involving relocation and slum upgrading.

The participation of the private developers was still at its infant stage during the period because not one of those interviewed reported their projects to have been completed even at the time of visit in 1997. In fact, there were 16 subdivision projects approved for development, 6 of which were approved under BP220/PD957, 4 under joint venture with funding from DDLP, 2 of which were funded by DBP, see Table 16. The 14 projects, if completed will provide 4,215 housing units and 1,049 residential lots to those who can afford to buy. Probably, the target groups are families having an income above the 30th percentile.

Second Plan Period 1992-1994

The accomplishment of the housing sector during the second plan period is more satisfactory. However, there is still an undercoverage of 17.2%. The undercoverage was contributed mainly by the absence of accomplishment for the following programs: (1) Resettlement and (2) Completed Housing Projects. Furthermore, the community mortgage program was short of 38.5% of its target goals. In addition, the Unified Home Lending Program was not able to reach its goal by 13.6%.

Table 16. List of Housing Subdivision Projects by Type of Program by Year Completed in Region X: 1987 - 1994
(Based on Ocular Visit of the Projects as of February 1997)

Plan Period/ Type of Program	Year Comple- ted	Name of Project	Number of Units		Developer
			House & Lot	Lot Only	
First Plan Period 1987 - 1992			-	2304	
Resettlement	1987	Macanhan Relocation Project	-	664	City Gov't
Sites and Services w/ housing unit	1988	Kauswagan Phase II	-	731	NHA/City Gov't
Sites and Services w/ housing unit	1988	Bugo Upgrading Project	-	115	City Gov't
Sites and Services w/ housing unit	1990	4th Infantry Div.Homeowners Assoc	-	84	NHA
Sites and Services w/ housing unit	1991	Patag Phase II	-	235	NHA
Sites and Services w/ housing unit	1991	Patag Phase I	-	258	NHA
Community Mortgage Program	1991	Molugan Landless Association	-	167	Privately owned/NHA
Community Mortgage Program	1992	RM Vega	-	50	Self help/NHA
Second Plan Period 1993 - 1994			2566	922	
Resettlement	1993	Relocation Project		148	City Gov't/DSWD, temporary
Resettlement	1994	Xavier Heights		273	Private Developer/owner
Community Mortgage Program	1993	6th Div. Patag Landless Assn		29	Self - help/NHA
Community Mortgage Program	1994	Kabina		188	Self - help/NHA
Community Mortgage Program	1994	Progressive Village Homeowners Assoc		34	Self - help/NHA
Community Mortgage Program	1994	Dwellers Landless Association		19	Self - help/NHA
Community Mortgage Program	1994	Paglaum Settlers		188	Self - help/NHA
BP220/PD957	1994	Villa Candida I	388		Private Developer
BP220/PD957	1994	Go Kingsville Sbdv	76		Private Developer
BP220/PD957	1994	Virginia Village I	97		Private Developer
BP220/PD957	1994	Melecia Homes (1)	105		Private Developer
Joint venture	1993	Lourdesville Subdivision	316		Private Developer/owner
Joint venture	1994	Kauswagan Phase III	112		Private developer/employees
Joint venture	1994	Xavier Heights	741		Private developer/employees
Joint venture	1994	Oroquieta Low - cost Housing Project	33		NHA/private developer
Joint venture	1994	Sunrise Village (Oro Housing)		43	Private Developer
HDMF	1994	Mother Ignacia	105		Private developer/employees
UHLP/BP220	1994	Grema Village (1)	163		Private Developer/NHMFC
UHLP/BP220	1994	Sugarland Country Homes (1)	165		Private Developer/NHMFC
UHLP/commercial	1994	Belen Executive Homes (2)	163		NHMFC/private developer
Commercial	1993	Alwana Village	102		Private Developer

It is heartening to note, however, that PAGIBIG was able to finance the construction of housing units under the expanded home lending program with overcoverage of 6.9% of the targets set and a higher overcoverage rate of 30.7% under the development loan program, as reflected in the following table.

**Table 17. Targets and Accomplishments of NSP
in Region X: 1993-1994**

PROGRAMS	1993-1994 Number of Households			Percent Over-/(Under) coverage
	Target	Served	% Served	
Total	6,836	5,661	82.8	(17.2)
1. Resettlement	795	0	0.0	(100.0)
2. Community Mortgage	1,093	672	61.5	(38.5)
3. Direct Housing Provision	4,284	4,303	100.4	0.4
UHLP-assisted				
PAG-IBIG, (EHLP)	1,909	1,650	86.4	(13.6)
Special Projects	963	1,029	106.9	6.9
(Sites & Services)	1,412	1,624	115.0	15.0
4. Indirect Housing provision	664	686	103.3	3.3
HIGC Guaranty*				
PAG-IBIG Programs:				
Development loan	525	686	130.7	30.7
Local Gov't. Pabahay* (Completed Housing)	139	0	0.0	(100.0)
Municipal Finance*				

*/Cannot identify from Region X's shelter program.

Source of basic data: NEDA, Region X

The inertia in the implementation of the housing program in Northern Mindanao has gotten off the ground as indicated by the proliferation of subdivision projects in Cagayan de Oro City and its surrounding environs. In 1993 and 1994, the HLURB was able to issue licenses to sell to 161 projects involving 16,968 units or an average of 105 units per project. This is a big improvement in the supply of housing in the region because the projects are bigger in size than those which were developed during the first plan period.

No data are available on the expenditure of the housing agencies to be able to determine the unit cost of the different projects. Despite the absence of the financial report of the housing agencies, it can be said that the bulk of the funding came from PAG-IBIG (HMDC), NHA and NHMFC.

Based on the inventory of housing projects for the period 1993 and 1994, a total of 21 housing projects were completed and most of these were completed in 1994.

While the government agencies did not report any accomplishment in resettlement, the inventory showed two projects on resettlement undertaken by a private developer to clear the housing project site for development involving 273 families while the Ozamis City government with the assistance of DSWD also relocated some 148 families. This relocation, however, is temporary in nature. If we credit this as an accomplishment of the shelter program, then the undercoverage for resettlement program will reduce from 100% to 47%.

On the other hand, the completed CMP projects under the NHA as part of the inventory numbered only 6 involving, 458 families as against the official report of 672, a difference of 214 families. This difference, however, may be explained because 2 CMP projects were still ongoing in 1994 and therefore were not included in the inventory as completed. These two projects involve the city Urban Poor numbering 265 and Corrales Neighborhood with 65 families, a total of 330 families. These projects may have been completed now.

The completed projects are mostly undertaken by private developers on their own or as a joint venture with landowner/establishment or with NHA and NHMFC and HDMF for funding under the UNHLP or EHLOP, refer to Table 16.

2.6.2 Geographic Location of Projects

The National Development and Housing Framework 1993-1998 as mentioned earlier enumerated priority areas for shelter development in Northern Mindanao as part of the NSP. Cagayan de Oro City being the regional growth center seems to corner most of the projects being undertaken followed by the province of Bukidnon, specifically the municipalities of Manolo Fortich and Valencia which are fast urbanizing due to their accessibility to the regional center, Cagayan de Oro City. The inventory of housing projects conducted by the Research Group did not include the provinces of CARAGA region which used to be a part of Northern Mindanao and therefore may not be able to show all the projects in the provinces of the old Region X.

Of the four provinces composing the new Region X. Only Camiguin province did not have a completed project during the period under study. There was actually a BLISS project undertaken by the defunct Ministry of Human Settlements consisting of 50 housing units in 1980 and completed in 1982. At present, there is a housing project which is being undertaken by a private developer with site development just starting in 1994.

Other cities with completed housing projects are: Gingoog City, Oroquieta City and Ozamis City. Among municipalities with completed projects from 1987 to 1994 are: El Salvador of Misamis Oriental and Manolo Fortich, Malaybalay and Valencia, all in the province of Bukidnon.

For ongoing projects, again Cagayan de Oro City heads the list with the municipality of Manolo Fortich of Bukidnon following slowly behind. Malaybalay, the provincial capital of Bukidnon offers mostly open housing financed through the Development Bank of the Philippines under

the UHLP. The number of housing units of the four housing projects, one of which is completed under the UHLP, totals 983, which number is only 21 units higher than those in Valencia, Bukidnon.

In general, Cagayan de Oro City reported almost two-thirds (66.3% of the total housing units constructed/to be constructed in Region X from 1987 to 1994. It may be noted, however, that among the projects which were not completed, 14 were pending due to problems on take out from funding agencies and 2 suspended their operations due to some conflict or legal problem. Of the 9 projects in Manolo Fortich, 5 are pending and most of these pending projects are being financed by NHMFC under the UHLP.

There are no housing projects initiated in other urban areas which are in the priority areas like in the municipalities of Initao, Jasaan, Lugait, Balingasag, Manticao, Tagoloan and Villanueva in Misamis Oriental; Maramag of Bukidnon; and Mambajao, Camaguin. Probably the housing demand in these areas may not warrant the development of housing projects or provision of sites and services.

Table 18 shows the geographic distribution of the different housing projects in Northern Mindanao which were completed, ongoing and suspended operation or pending.

Table 18. List of Housing Subdivision Projects in Region X by Geographic Location: 1987-1994

Location and Name of Project	Project type	Units of House & Lot/Lot	Year		Developer
			Started	Finished	
Total for Region X		16,484			
Malaybalay, Bukidnon		983			
Scions Elite 400	Commercial	425	1989	Ongoing	Private Developer/DBP
Scions Executive Homes	Commercial	337	1988	Ongoing	Private Developer/DBP
Grema Village (1)	UHLP	163	1993	1994	Private Developer/NHMFC
Grema Village (2)	Commercial	58	1994	Ongoing	Private Developer
Manolo Fortich, Bukidnon		1,194			
Villa Azura Subdivision (1)	BP220/PD957	55	1994	Pending	Private Developer
Villa Azura Subdivision (2)	Commercial/UHLP	245	1994	Pending	UHLP/private developer
Josephine Homes (1)	BP220/PD957	19	1993	Ongoing	Private Developer
Pineapple Country Homes (2)	Commercial	150	1993	Pending	NHMFC/private developer
Anil Homes	UHLP/BP220	232	1992	Ongoing	NHMFC/private developer
Christian Villa Subdiv	UHLP/BP220	248	1993	Pending	NHMFC/private developer
Belen Executive Homes (1)	UHLP/BP220	69	1993	Ongoing	NHMFC/private developer
Pineapple Country Homes (1)	BP220/PD957/UHLP	13	1993	Pending	Private Developer/UHLP
Belen Executive Homes (2)	Commercial/UHLP	163	1993	1994	NHMFC/private developer
Quezon, Bukidnon		310			
Transville Homes (1)	UHLP/BP220	130	1994	80%	NHMFC/private developer
Transville Homes (2)	UHLP	180	1994	80%	NHMFC/private developer
Valencia Bukidnon		962			
Sugarland Country Homes	Commercial/UHLP	631	1993	Pending	UHLP/private developer
Gevera Town Homes (2)	Commercial	20	1993	Ongoing	Private Developer
EDLIMAR Subdivision	UHLP/BP220	146	1993	Ongoing	NHMFC/private developer
Sugarland Country Homes (1)	UHLP	165	1993	1994	Private Developer/NHMFC
Mambajao, Camiguin		150			
BLISS Project	BLISS	50	1983	1983	MHS/Municipal gov't
NAS Homes	BP220/PD957	100	1994	Ongoing	Private Developer
Oroquieta, Misamis Occidental					
Oroquieta Low-cost Housing Project	Joint venture	33	1993	1994	NHA/private developer
Ozamis City, Misamis Occidental		198			
BLISS Project	BLISS	50	1980	1982	MHS
Relocation Project	Resettlement	148	1993	1993	City Government/DSWD
El Salvador, Misamis Oriental					
Molugan Landless Association	CMP	167	1989	1991	Privately owned/NHA
Gingoog City, Misamis Oriental					
Dwellers Landless Association	CMP	19	1993	1994	Self-help/NHA
Opol, Misamis Oriental					
P.N. Roa	Joint venture/DDLP	1,230	1992	Ongoing	Private Developer
Tangub City, Misamis Oriental					
BLISS Project	BLISS	314	1980	1982	MHS/City gov't

Table 18. List of Housing Subdivision Projects in Region X by Geographic Location: 1987 - 1994

Location and Name of Project	Project type	Units of House & Lot/Lot	Year		Developer
			Started	Finished	
Cagayan de oro City, Misamis Oriental		10,924			
Terry Hills Subdivision, Phase I	BP220/PD957	494	1988	Ongoing	Private Developer
Golden City Village	Joint venture/DDLP	377	1989	Pending	Private Developer
Alwana Village	BP220/PD957	102	1991	Ongoing	Private Developer
Villa Nena Subdivision	BP220/PD957	396	1991	Pending	Private Developer
Go Kingsville Sbdv	Commercial	62	1992	Ongoing	Private Developer
Mega Heights	Joint venture/DDLP	378	1992	Pending	NHMFC/private developer
Melecia Homes (2)	Commercial	229	1992	Pending	Private Developer
Sta Monica Heights (2)	Joint venture/DDLP	105	1992	Suspend	Private Developer/owner
Villa Flora Subdivision (2)	Commercial/UHLP	356	1992	Pending	UHLP/private developer
Villa Mar Subdivision (1)	BP220/PD957	60	1992	Pending	Private Developer
Villa Trinitas 1 - A	BP220/PD957	342	1992	Pending	Private Developer
Villa Trinitas 1 - B	BP220/PD957	139	1992	Pending	Private Developer
Virginia Homes Subdivision 2	Commercial	90	1993	Ongoing	Private Developer
Amparo Village I	BP220/PD957	69	1993	Ongoing	Private Developer
Amparo Village Subdivision	Commercial	53	1993	Ongoing	Private Developer
Promiseland Subdivision	Commercial	121	1993	Ongoing	Private Developer
City Urban Poor	CMP	265	1994	Ongoing	NHA
Corrales Neighborhood	CMP	65	1994	Ongoing	NHA
GMG Homes I	BP220/PD957	37	1994	Ongoing	Private Developer
GMG Homes (2)	Commercial	37	1994	Ongoing	Private Developer
Josephine Homes(2)	Commercial	19	1994	Ongoing	Private Developer
Promiseland Village	Commercial	549	1994	Ongoing	Private Developer
Soldier's Hill Subdivision (2)	Commercial	172	1994	Ongoing	Private Developer
Sta Monica Heights (1)	Joint venture/DDLP	17	1994	Suspend	Private Developer/owner
Xavier Estates	Commercial	603	1994	Ongoing	Private Developer
Lapasan Proj.	SSP	645	1977	1978	NHA
Macanhan Relocation Project	Resettlement	664	1984	1987	City Gov't
Bugo Upgrading Project	SSP	115	1986	1988	City Gov't
Kauswagan Phase II	SSP	731	1985	1988	NHA/City Gov't
4th Infantry Div.Homeowners Assoc	SSP	84	1990	1990	NHA
Patag Phase I	SSP	258	1985	1991	NHA
Patag Phase II	SSP	235	1988	1991	NHA
RM Vega	CMP	50	1990	1992	Self - help/NHA
6th Div. Patag Landless Assn	CMP	29	1992	1993	Self - help/NHA
Alwana Village	Commercial	102	1993	1993	Private Developer
Lourdesville Subdivision	Joint venture	316	1991	1993	Private Developer/owner
Go Kingsville Sbdv	BP220/PD957	76	1991	1994	Private Developer
Kabina	CMP	188	1992	1994	Self - help/NHA
Kauswagan Phase III	Joint venture	112	1990	1994	Private developer/employees
Melecia Homes (1)	BP220/PD957	105	1992	1994	Private Developer
Mother Ignacia	HDMF	105	1994	1994	Private developer/employees
Paglaum Settlers	CMP	188	1994	1994	Self - help/NHA
Progressive Village Homeowners Assoc	CMP	34	1993	1994	Self - help/NHA
Sunrise Village (Oro Housing)	Joint venture	43	1993	1994	Private Developer
Villa Candida I	BP220/PD957	388	1991	1994	Private Developer
Virginia Village I	BP220/PD957	97	1992	1994	Private Developer
Xavier Heights	Resettlement	273	1994	1994	Private Developer/owner
Xavier Heights	Joint venture	741	1993	1994	Private developer/employees
Mega Homes	Joint venture/DDLP	64	1994	1995	NHMFC
Virginia Homes Subdivision 1	BP220/PD957/UHLP	144	1993	1995	Private Developer/UHLP

CHAPTER 3

THE NSP DELIVERY SYSTEM

3.1 Regional Organization

3.1.1 Decentralization

The trend in the Philippines concerning the provision of services has been toward decentralization of administrative responsibility and authority. This trend was manifested in the reorganization of the country into 13 administrative regions in 1973 and the enactment of the Local Government Code in 1991.

In the case of the NSP, "regionalization" was adopted as one of the strategies in improving the housing delivery system. The other strategies included: 1) the establishment of monitoring and feedback mechanism, 2) establishment of a one-stop center, 3) development of data bank, and 4) building the capability of local government units (LGUs) and private organizations to maximize their participation in the National Shelter Program (NSP).

By "regionalization", HUDCC meant the delegation of powers and functions from the central to the regional units of the shelter agencies to give the regional offices greater control and initiative in the implementation of projects. This form of decentralization is known as "deconcentration" wherein central offices are relieved of routine matters to enable them to concentrate more on policy-formulation and in the setting of housing standards.

The other mode of decentralization is the extension of autonomy to LGUs in matters which they can handle more adequately to make them self-reliant.

There are advantages gained by decentralizing responsibility with accompanying managerial powers and control over projects to the regional offices of the housing agencies. One is that the regional offices can facilitate decision and action at their level. It will also promote local initiative and discretion. Regional offices are more familiar with local problems and can create solutions suitable to local conditions. LGUs will be encouraged to invest local resources in small projects to assist their homeless and landless constituents. It can improve inter-agency and intergovernmental integration and coordination. Also, through active participation of beneficiaries and LGUs in various housing projects,

houses produced would be in accordance with local needs and preferences of home buyers.

A study was made of the shelter agencies and selected LGUs in Region X to determine, among others, the extent of decentralization, date of establishment of each office, manpower resources and involvement of LGUs in housing projects. Most of the data were gathered through interviews with the heads of agencies and with LGU planners in Region X.

It was revealed that each of the six principal shelter agencies has an office in Region X but the date of establishment differed from one agency to another. Each agency had its own separate reason for starting its operation in Region X. The dates of establishment of the offices varied since each agency had its own specific goals in having such office in Region X. The National Housing Authority (NHA) wanted to undertake its pilot housing projects in Mindanao. This was the reason for starting its operation in Region X as early as the latter part of the 70's. The housing and Land Use Regulatory Board (HLURB) opened its branch office in 1978 to hasten the preparation of town plans which was then the main function of the Ministry of Human Settlements. PAG-IBIG Fund wanted to serve its members directly in the region and established its branch office in 1988. The rest of the agencies followed: National Home Mortgage Finance Corporation (NHMFC) in 1990, Home Insurance and Guaranty Corporation (HIGC) in 1991, and Housing and Urban Development Coordinating Council (HUDCC) in 1994. So far, during the period (1987-1994) covered by this study the agencies in the region had been operating on their own without any mechanism for coordination.

HUDCC was created in 1986 by virtue of Executive Order No. 90 of then President Corazon Aquino. The Council was charged with the function of coordinating the activities of the different housing agencies to achieve the goals and objectives of the National Shelter Program (NSP). The key agencies mentioned earlier were mandated to accomplish specific tasks related to NSP. HUDCC's branch office in Region X came only in 1994, indicating that the regional mechanism for coordination of the NSP was instituted at a much later date.

Even with the existence of the HUDCC branch office in Region X, however, it was gathered that most of the offices exercised limited powers. Major decisions were still made in the central offices. Only PAG-IBIG, HIGC and HLURB could claim to have some decentralized powers to allow them to render decisions considered final. HUDCC, for example, was not even recognized as a regional office by the Department of Budget and Management (DBM). NHMFC's main function as a unit in the region was the collection of loan payments from beneficiaries of various projects. The selection of developers for joint venture projects of NHA was a

responsibility lodged in the NHA central office and the NHA Board of Directors still approved projects. The power to terminate projects in cases where developers were in default was also reserved for the Board. These conditions continue up to the present.

Program coverages of shelter agencies did not coincide with the jurisdictional boundaries of Region X. Some agencies extended their activities to cities of other regions. They were not organized according to administrative regions into which the country is divided. NHMFC included Iligan City, Marawi City and Butuan City in the collection of loan payments while the HIGC office in Cagayan de Oro was treated as a field office of the Davao Regional Office. The NHA regional office in Cagayan de Oro was instructed to implement projects in cities outside Region X.

The number of personnel that manage each shelter agency office in Cagayan de Oro could probably signify the capability of said office in handling many of its tasks. HUDCC had the least number in its staff. It had four, followed by HIGC with five: HLURB had 16; NHMFC, 22; and NHA, 26. PAG-IBIG had a total of 120 to process loan applications, collect amortization payments, and brief beneficiaries on benefits that could be enjoyed under PAG-IBIG programs. The Director of Regional Operations Group of HUDCC claimed that the regional office of HUDCC needed 15 personnel in its staff to adequately carry out its functions.

3.1.2 Coordination

Coordination of the activities of the different agencies at the present time as reported is achieved through monthly meetings where problems experienced by each are discussed. Monthly reports are required by HUDCC. Complaints of beneficiaries are referred to agencies that can act on said complaints. Coordination of NSP is considered to be more effective at the top level of Administration. The HUDCC regional office merely performs monitoring function.

The strategy of establishing a one-stop center for the six shelter agencies, has not been implemented yet. Although HLURB asserted that a one-stop center for the regulatory aspect of NSP in coordination with the Department of Environment and Natural Resources (DENR) and the Department of Agrarian Reform (DAR) had been set up, no report was available on its activities.

Sometime this year (1997), the Regional Operations Group of HUDCC recommended to Chairman Dionisio C. dela Serna an action plan for HUDCC's regional unit to strengthen supervision of key housing agencies. The Plan includes monitoring and evaluation of the

performance of key housing agencies in the regions based on the periodic reports to be submitted (monthly or quarterly) by each agency.

The contents of the reports consist of performance indicators to show accomplishments during the period. The performance indicators will indicate which agencies are lagging behind in their commitment to the NSP. For example, NHA has to report the number of housing units started and completed, the amount of collection from sales of the units, hectares of land acquired, and financing assistance to LGUs and families relocated. HDMF (PAGIBIG) should report membership by program, collection from members and loan payments, and housing assistance such as development loans and unified home lending program. The report of HLURB is expected to contain enhancement of rational land use, regulation, settlement of cases, field investigations and findings, issuances of licenses and development permits, planning assistance to LGUs and certificates of registration. HIGC has to render a report on mobilization and generation of private funds for housing, land acquisition by cooperatives, appraisal and issuance of confirmation on completion and appraisal. NHMFC, of course, will report on collections and housing loan assistance.

3.2. Production Programs

3.2.1 Public Sector Participation

A. National Housing Authority as Lead Agency in Housing Production

According to Executive Order No. 90 of 1986, NHA has the function of direct shelter production especially for the lowest 30 percent of urban income earners. This is done through projects like slum upgrading, squatter relocation, development of sites and services and construction of core-housing units. It shall provide technical assistance to private developers undertaking low-cost housing projects. This is done through joint venture projects with NHA providing technical assistance and equity funds and sometimes land.

Another program implemented by NHA is the Community Mortgage Program (CMP) to assist community associations in acquiring lands, usually to resolve land tenure problems. The NHA acts as loan originator with NHMFC as the source of funds.

The NHA as the primary agency in charge of providing housing for the underprivileged and homeless is given incentives under Section 19 of RA 7279. This particular provision of the law exempts NHA from the payment of all fees and charges of any kind, whether local or national, such as income and real property taxes. The NHA is also exempted from paying documentary stamp tax and registration fees as well as fees for the issuance of transfer certificates of titles on all documents or contracts executed by and in favor of this housing agency.

During the period under study, NHA undertook the following joint venture projects:

Project and Location	J.V. Partner	Date	Housing Units Completed
1. MIE -Kauswagan Phase III Cagayan de Oro	Mauro Construction & Development Corp.	1990	112
2. Lourdes Ville Homes Cagayan de Oro	G. & P. Builders/ Fortich Family	1991- 1993	316
3. Oroquieta Low-Cost Housing	City Government Nelson Lee Construction	1992	44*
4. Xavier Heights Cagayan de Oro	Xavier University Kisan Lu Realty	1993-1995	1,494
5. P.N. Roa Low-Cost Housing Phase I Opol, Misamis Oriental	Mrs. Of P.N. Roa/ Honka Dev. Corporation	1993- 1996	276**

* Actual sampling stopped since 1994

** Actual sampling stopped since 1995

Under the Community Mortgage Program, the following associations were formed to acquire lots for the members:

Association and Project	Date	No. of Beneficiaries
1. Mollogan Landless Association El Salvador	1989-1991	167
2. The Residents Association of Vega St. Cagayan de Oro	1990-1992	50
3. Kuswagan-Bonbon, Interior Cagayan de Oro	1992-1994	188
4. Dwellers Landless and Homeless Urban Poor Association Gingoog City	1993-1994	19
5. Progressive Village Homeowners Association, Inc. Cagayan de Oro City	1993-1994	34
5. 6 th Division Landless Association, Inc. Patag, Cagayan de Oro City	1992-1993	29

The sites and services projects of NHA were:

Project and Location	Date	No. of Lots
1. Patag Pahse I Cagayan de Oro	1985-1991	242
2. Patag Phase II Cagayan de Oro	1988-1991	235

Although some projects did not immediately result in the production of housing units with government financing assistance, the beneficiaries of lots were expected to construct their own houses as soon as they acquired the land. Many of them already had their houses on the lots they occupied. NHA, through sites and services and CMP projects, assists the lot owners to own the land they illegally occupied.

B. Participation of Other Housing Agencies

Other shelter agencies have functions that contribute indirectly to the production of housing units. NHMFC provides financing for low-cost housing through developers who apply for development loans to carry out housing subdivision projects. PAG-IBIG has its Unified Home Lending Program and Expanded Home Lending Program that lead to the construction of housing units. HIGC appraises proposed developments by developers and issues Confirmation of Completion and Acceptance (COCA) which will facilitate the release of take-outs by NHMFC (formerly) and PAG-IBIG (present).

More discussion about the activities of these agencies will follow under separate topics on financing and guaranty.

C. Local Government Units and the NSP

1. Functions Assigned to LGUs under R.A. 7279

The local government units (LGUs) have assigned responsibilities in providing socialized housing within their jurisdiction as stated in R.A. 7279 of 1992. Among these responsibilities are: 1) preparation of an inventory of lands and identifying areas for socialized housing, 2) listing of beneficiaries consisting of the homeless and landless, 3) ensure provision of basic services and essential facilities such as water, power and access to primary roads, 4) provision of relocation and resettlement sites for persons living in danger zones, and 5) prevention of professional squatters from practicing their trade. To adequately perform their assigned tasks in implementing the NSP, LGUs should enhance their capability to undertake urban development and housing programs and projects. This is one of the objectives to be attained by R.A. 7279.

2. Capability of LGUs to Perform Functions Under NSP

A survey was made of municipal/city planning and development coordinators in selected 15 LGUs in Region X. The idea was to determine if the LGUs had already institutionalized the requirements imposed on them by R.A. 7279.

The LGUs covered by the survey consisted of seven from Misamis Oriental, four from Bukidnon, three from Misamis Occidental and one from Camiguin. Of the total 15, five were cities (Gingoog, Cagayan de Oro, Ozamis, Oroquieta and Tangub) and the rest were municipalities.

From the data about training and planning education of CPDCs and MPDCs, it appeared that a good number of LGUs had capable staff to perform functions related to planning. Of the fifteen (15) CPDCs/MPDCs interviewed, eight (8) were technically trained (six as civil engineers and two as mechanical engineers). The rest were graduates of other courses: two had master of arts degrees, two bachelor of science in elementary education and three bachelor of arts.

All had attended seminars and workshops on local development planning, integrated area development planning, and other topics relevant to local planning. Many underwent training sponsored by HLURB to enable them to assume devolved functions of approving subdivision plans and issuing locational clearance.

As to experience as planners, the MPDC of Mambajao had been in his job for 20 years; that of Villanueva had 13 years of service; Tagoloan, 11 years; Malaybalay and Ozamis, 10 years; Manolo Fortich and Quezon, 9 years; Cagayan de Oro City and Tangub City, 8 years. The MPDC of El Salvador was barely three (3) months in office while the rest had served from one to three years.

Regarding the size of the staff, Cagayan de Oro City had the most number of personnel in the planning office (69), followed by Gingoog City, 47 and Ozamis city, 33. The MPDC of Opol was the sole employee in the planning office of that town. The other LGUs had figures ranging from four to nine.

A question was asked if there was any office that took charge of matters related to housing and informants of six (6) LGUs answered in the positive. The offices referred to were committees in the Sangguniang Bayan, in the LDC or in the planning office.

It was noted that only eight LGUs prepared its inventory of urban land for socialized housing and this was in connection with their land use study. Nine LGUs listed beneficiaries for socialized housing but the lists were given to representatives of the Department of Interior and Local Government (DILG), to the Social Welfare Department and the NHA. Only one city (Cagayan de Oro) found use for the list which became the basis for prioritization of housing benefits.

Cagayan de Oro City, Gingoog City and Oroquieta City undertook housing projects during the study period. Those in Cagayan de Oro City and Oroquieta City were joint venture projects with NHA. The project in Gingoog City was purely an LGU project intended for government employees. The town of Villanueva assisted PHIVEDIC in relocating families affected by industrial activities. The municipality provided the relocation sites.

3. Coordination between the LGUs and the Shelter Agencies

Coordination between the shelter agencies and the LGUs is practically nil. Since it is the municipal/city engineers, who issue building permits for houses in subdivisions, the monitoring of materials used for housing construction could have been done by LGUs. This did not happen as complaints of home buyers about use of inferior materials in subdivision houses evidently revealed lack of monitoring to check on the quality of materials used. The complaints were eventually submitted to the Committee on Housing and Urban Development of the House of Representatives.

Mayor Pablo Magtajas of Cagayan de Oro City, in the hearings of the Housing and Urban Development Committee last January 30, bewailed this lack of coordination between the national and local government which caused waste of government money intended for housing. He proposed that in order to achieve closer coordination, that local officials should be made signatories to the certification for take out before money is released by NHMFC to the developer.

Information about visits of personnel from the shelter agencies to the municipalities and cities indicated that HLURB, PAG-IBIG and NHA staffs were the most frequent visitors. Other agencies were rarely mentioned by the informants.

An informant from one shelter agency blamed the LGUs for being reluctant to assume their responsibility as stated in the Housing and Urban Development Act. They want subsidy from the National Government.

3.2.2. Private Sector Involvement

A. Subdivision Developers

1. Role of Developers in the Implementation of NSP

The subdivision developers are partners of the shelter agencies in the development of residential subdivisions. Section 18 of R.A. 7279 requires developers of proposed subdivision projects to develop an area for socialized housing equivalent to at least twenty percent (20%) of the total subdivision area or total subdivision project cost, whichever the developer prefers, within the same municipality or city. The standards set by HLURB for socialized housing should be followed. This provision applies to the following types of development: 1) new settlement, 2) slum upgrading or renewal, 3) joint venture projects and 4) participation in CMP.

Subdivision developers may have subdivisions selling lots only while most of them offer houses and lots to home buyers. Most developers had projects in Cagayan de Oro City because of the availability of infrastructure community services, and transportation facilities. Subdivision sites, likewise, were in close proximity to commercial, institutional and industrial developments.

A developer may obtain financial assistance through a joint venture with a government agency or through direct development loan program with NHMFC and PAG-IBIG. In the joint venture program of NHA, the landowner can be a third party in the agreement. The developer is selected at the NHA main office from among those who applied based on criteria generally focused on experience, financial capability and past performance.

The selected developer executes an agreement with NHA and puts up equity fund to finance the project. A subdivision plan is prepared and the developer seeks approval of the plan by the LGU (where the project is located) which is manifested in the issuance of locational clearance and development permit.

From the Department of Environment and Natural Resources (DENR), the developer gets the environmental clearance certificate after submission of various documents. Also required by DENR are the results of the survey of the site by a geodetic engineer to show the boundaries of every lot and its size.

If the land is in agricultural use, the conversion of the site to urban use is required by the municipality issuing the locational clearance. The Department of Agrarian Reform (DAR) is the agency concerned with conversion. The conversion by DAR often suffers delays, especially if the area of the site exceeds five hectares. Conversion of agricultural land above five hectares needs the approval of the department secretary. Gingoog City had to wait for almost two years before DAR approved the conversion of its housing subdivision site.

2. Motivation to Participate in NSP

Eight developers or their representatives with projects in Cagayan de Oro City, Ozamis City, Oroquieta City, Malaybalay and Valencia were interviewed to shed light on the factors that motivated them to engage in subdivision development. Majority of the developers had more than five years experience in subdivision development. Only one had barely a year in the business.

According to the respondents, one motivation for undertaking subdivision projects is the availability of subdivision sites and housing loans. Market studies are also conducted and the presence of housing demand is a big factor that can induce them to start a housing project.

One developer who did a market study in 1995 found out that housing units predominantly sold were single-detached. Many of the subdivision projects availed of loans from the Unified Home Lending Program of the government. It was also revealed that majority (63 percent) of the home buyers could afford a price range of P100,000 to P149,000. The conclusion reached by this particular market study was that the project planned should cater to low-income group and that it should take advantage of government incentives for low-cost housing projects in financing and tax benefits.

Section 20 of R.A. 7279 stipulates the incentives that the private sector may take advantage of by participating in socialized housing. One is the reduction and simplification of qualification and accreditation requirements to developers. Another is the exemption from payment of certain taxes like project-related income taxes, capital gains tax on raw lands used for the project, value-added tax for the project contractor, transfer tax for both raw and completed projects and donor's tax for lands certified by the LGUs to have been donated for socialized housing purposes.

3. Types of Projects Undertaken

Through interviews with the informants, it was revealed that three projects were funded by direct development loan program of PAGIBIG, three were in the nature of joint venture agreement with NHA, one was in partnership with HIGC and another was a low-cost housing project financed by PAGIBIG. The projects were generally close to the city/municipality center not exceeding six kilometers from the seat of government. Only one was located at a distance above six kilometers and this was in Cagayan de Oro City.

Four of the projects had a total estimated cost above P30,000,000, one within the range of P15,000,000 to P30,000,000 and two below P15,000,000. The estimated cost of one project could not be determined by the informant. The total area of each of the six projects was below ten (10) hectares. The two others had more than ten (10) hectares.

Almost all projects had socialized housing units except two which had economic housing constructed. Amortization payments by the house buyers of four projects ranged from P1,300 to P1,500 monthly. Those who acquired economic housing units paid above P1,500. The beneficiaries were selected by the developers. They were screened from a list of applicants who must be members of SSS, GSIS or PAGIBIG.

Five of the subdivisions were within residential zones. Two used sites in agricultural use but the conversion process from agricultural to urban category did not suffer any difficulty.

The subdivision plans were designed by developers except those for joint venture projects which were accomplished with NHA assistance. Only two projects reported changes in the design necessitated by the topography of the site and by defects in the drainage system.

Generally, the housing materials used were galvanized iron for roofing, cement hollow blocks for walls, and wood for rafters. The floors were of concrete materials. The log ban affected two projects. It resulted in the shortage of construction materials and caused the rise in construction cost.

4. Problems Met by Developers

A major problem raised by the developers regarding government financed projects was the delay in the release of the take out by NHMFC. What usually happened was that the developer develops the subdivision with his own money or with a loan obtained from a bank. Then he

constructs houses for selected buyers. After constructing about 20 houses, the developer can start negotiating for the release of the take out. The data on the beneficiaries are sent to the central office of NHMFC. The processing gets delayed. In the meantime, the loan obtained from the bank accumulates interests.

Another problem mentioned during interviews with developers was the delay in the issuance of locational clearance and development permit by the municipal and city government. The case cited was that of Cagayan de Oro where the waiting period for the issuance of ordinance by the City Council to indicate approval of locational clearance and another ordinance for the subdivision plan was long. The papers had to pass through many channels and visits to the site by the approving officials was a prerequisite.

On the other hand, the shelter agencies accused the developers of being remiss in the provision of facilities. Houses built were of substandard materials and deficiencies could be conspicuously seen in the structures. Beneficiaries were asked to sign on blank forms of agreement that they accepted the houses even when these were not constructed yet.

The developer, having all the documents signed by the applicants, would process the documents with NHMFC even before the units were completed. HIGC was supposed to conduct an appraisal of the units before NHMFC release of the take-out. The beneficiaries held the suspicion that HIGC personnel did not perform a good job in their appraisal because many substandard units passed their scrutiny.

A public hearing conducted by the Congressional Committee on Housing and Urban Development on January 30 of this year in Cagayan de Oro City brought to public attention the defects of many subdivisions. The Gold City Village in Cagayan de Oro City, for example, started in 1989, was considered defective in the following aspects: drainage system, road pavement, electrical wirings and construction of houses.

B. Community Associations

1. NHA as Originator of CMP Project

To illustrate the involvement of community associations in the production aspect of NSP, a study was made of some projects under Community Mortgage Program (CMP) with NHA as originator. The CMP is a home financing program aimed at resolving a problem of land tenure. It involves three major actors: loan originator which could be NHA, HIGC, LGU or NGO; NHMFC as provider of funds; and the association that

negotiates the purchase of land which is generally occupied by the association members. Construction of individual houses is the responsibility of each member of the association. The owner of the land must be willing to sell his or her property to the association which is duly registered with HIGC or Cooperative Development Authority (CDA).

The process of acquiring the land and parcelling it to the members of the association takes several steps which starts with the formation of the association. The site is identified through ocular survey by NHA as originator. The association members are briefed about the program, particularly their obligations as intended recipients of the lots; and a letter of petition to be signed by all is drawn up.

Further assessment of the stability of the organization and evaluation of the site are made by NHA. A survey of the site by a geodetic engineer to determine boundaries of the lots is necessary to facilitate payment of amortization by individual lot owners.

Negotiation on the sale of the land, pricing and loan apportionment as well as packaging of Purchase Commitment Line (PCL) with attached supporting documents will follow.

The CMP Coordinating Council of NHA will deliberate on the merit of the project, examining all documents pertaining to it. The Council will then send an endorsement letter to NHMFC for approval of the PCL.

Once the PCL is approved, additional documents are gathered to complete documentation in compliance with loan and mortgage requirements. Favorable findings of the NHMFC findings on the completeness of the documents and compliance with NHMFC instructions will result in the release of the Letter of Guaranty.

NHA will now ensure the transfer of title and establish a collection system in the association. A collection system seminar is held. The check is then released to the landowner.

Continuous monitoring is done on amortization payments. Collections are remitted to NHMFC and updated reports on collections are passed on to NHA.

The last step is the unitization of title. A subdivision plan is designed and is processed by the municipal/city government or by HLURB. The development permit is required by the Register of Deeds before issuing individual titles to associate members. If the title of the site is still in the name of the association, the whole association is obliged to collect amortization payments for every lot.

2. Case Studies of Three Community Associations

Three associations formed to undertake CMP projects in Region X were studied. Association presidents were interviewed on their activities concerning project implementation. The associations were the Mullogan Landless Association in El Salvador, Kauswagan Bonbon Interior Neighborhood Association (KABINA) in Cagayan de Oro and Progressive Village Home Owners Association also in Cagayan de Oro.

a. Mullogan Landless Association

Mullogan Landless Association was organized as early as 1989. The members were squatting on portions of the government land situated along the national highway in Barangay Mullogan about five kilometers from the poblacion of El Salvador. Most of them were workers in a plywood establishment.

The owner of the land to which the beneficiaries were to be relocated was the mayor of El Salvador, Mayor Mariano U. Tan. The total area of the relocation site was 46,563 sq. meters. It was subdivided into 167 lots for 167 beneficiaries.

The total cost of the project amounted to P.931 million and the average loan size amount was P5,576. 41. Every member was allotted a 210 sq. meter lot. Monthly amortization was P87.80.

Collection efficiency in Mullogan project suffered due to the problem caused by the former president who did not turn over the collections to NHMFC. A new president took over. The individualization of titles was also delayed because of the lack of a geodetic engineer to survey the site.

The association dedicated a lot for a basketball court. It was planning to dig a deep well to provide water to the residents. The association president complained that the municipal government and the barangay officials were not keen on providing services. The NHA according to the president is less active in assisting them. The suggestion aired was for NHA to continue supporting them until individual lot owners receive their land title.

b. Kauswagan-Bonbon Interior Neighborhood Association (KABINA)

More or less, the process of getting a loan to purchase the land for KABINA residents was followed. After the association was formed the members applied to NHA for financing. The

papers and documents consisted of a master list of members, subdivision plan, certification of the Equity Bank that the land was foreclosed, petition letter signed by all the Association members and title for the site. The deed of sale was negotiated with Equitable Bank. NHA records showed that the date the project started was 1992.

The project location is Bonbon, Cagayan de Oro. The cost was P1.814 million for an area of 20,155 sq. meters. There were 188 lots for 188 occupants who were settled on the subject land. The average loan amount was P11,000, amortized monthly at P150 for the largest lot and P50 for the smallest lot. Extra lots were used for a basketball court, park center and a chapel.

The houses were single detached and the place was well provided with facilities: electricity, water, health center, elementary school and a day care center. Many of the residents expressed satisfaction concerning the project. The site was reblocked, and pathways were constructed. The road was also improved. The problems mentioned were the lack of garbage collection and the need for a proper drainage system.

At the time of the survey, individual titles were not ready because the city government had not approved their subdivision plan. The City administration asked the association to set aside a disposal area for their garbage. Latest information from NHA revealed that the association complied with the requirement of the City Government.

c. Progressive Village Homeowners Association

The third association that furnished data about its experience in undertaking a CMP project was Progressive Village Homeowners Association in Barangay Patag, Cagayan de Oro. The subject land to be bought was owned by Amanah Bank, foreclosed for non-payment of a loan by the previous landowner. The association members were about to be ejected by Amanah Bank and they sought assistance from NHA.

The date of the project was 1993. Its cost was P.934 million for an area of 4,670 sq. meters. There were 34 lots for 34 beneficiaries. The cost per sq. meter was P200. The average lot size was 200 sq. meters.

The monthly amortization paid by the beneficiaries varied depending on the size of the lot each one owned. The smallest lot

was amortized at P150 a month while the largest one was at P205. The total amount to be delivered to NHMFC each month was P6,096.74.

The association still holds the title to the land. The residents encountered some problems with the approval of their subdivision plan because the City Government would not issue development permit unless the access road was widened from five meters to six and a half meters and a foot path of two and a half meters was provided. These deficiencies were corrected in October last year. But another problem remained and this was the survey by a geodetic engineer to show lot sizes and their boundaries, the results of which were awaited by the Bureau of Land Management of DENR. A geodetic engineer promised to follow up this matter as soon as he was freed of his other obligations. The association president presented a problem of her own concerning a few lot owners who would not pay their monthly dues. She had to use her own money just to submit the right amount of collection. Some association members felt that they were not obligated to pay amortization since the project was financed by the government.

d. Significance of the Case Studies

Residents in the two CMP projects, KABINA and Progressive Village were motivated to organize themselves to acquire the land they were occupying, foreclosed by banks for failure of the landowners to pay their loans. The residents could be ejected by the banks but with the assistance of NHA they were able to purchase the land through the operation of CMP. The Mullogan Landless Association was formed also to acquire land to which the Association members were relocated. They had been squatting on a portion of the highway which was to be widened. The CMP of NHMFC helped them solve their problem of relocation. The members of the three associations had been paying the monthly amortization of the lots allocated to them and they responded to community requirements such as providing space for widening of roads and footpaths, reblocking, setting aside lots for play space and for garbage dump site and support their leaders in other community activities.

However, there were problems to be resolved by the associations such as non-payment of monthly amortizations by a few and the slow process of unitization of titles. Despite the problems, the CMP is a promising approach to the national shelter production. It is not in the nature of dole out. Organized into

associations, the beneficiaries can do much in community improvement.

In a paper presented by NHA in 1994, during a public hearing by the Congressional Committee on Housing and Urban Development in the implementation of CMP, one problem cited was the ineptness of the association officers in providing association members with accurate information on the financial status of the organizations. They lacked skills in handling conflicts especially those arising from recalcitrants and defaulting members. NHMFC left the responsibility of handling the education component of the program to originators.

3. Community Association in a Pag-ibig Project

PAG-IBIG has its own project where it has to deal with a community association. This project is under its Expanded Home Lending Program. The developer is Lourdes College which implemented the Mother Ignacia project in its early stage.

Mother Ignacia project was initiated by Lourdes College when financial assistance from a German religious group became available. The beneficiaries were formerly squatting on a government land close to Cagayan de Oro City's dumpsite. They scavenged to earn for their daily needs.

The relocation site was owned by Lourdes College located just across the landfill. It was developed with a group (Pagtambayayong) from Cebu providing technical knowhow. The squatters themselves were hired as workers, carpenters, and masons who put up the duplexes numbering 48 to house 96 families. The total area of the site was 18,000 sq. meters and the cost of each unit was P36,000. The amortization was P357 a month. Each lot has now its title.

The German fund had to be reimbursed and Lourdes College sought PAG-IBIG help. For social consideration, PAG-IBIG agreed to offer a loan of P4.8 million.

One problem of the project was the instability of income of the beneficiaries. They were dependent to a large extent on retrieving disposed materials from garbage thrown into the dump site and selling them.

PAG-IBIG had been meeting with the heads of families to initiate some activities that could boost family incomes. One project proposed by PAGIBIG was the retailing of rice. Residents of each block would receive

one sack of rice to be sold in retail and the proceeds would add to their capital. Many of the beneficiaries were in arrears, with some for as long as even reaching seven months. The livelihood program of Pag-ibig was a positive step to enable them to keep paying their monthly dues.

Interviews with a few members of Mother Ignacia Home Owners Association revealed their reasons why they liked the place. One was the presence of relatives and another was its location, being accessible to many services.

The problems mentioned included the following: 1) the place was dusty and it lacked a good drainage system; 2) the houses were poorly constructed and inferior materials were used; and 3) the place lacked electricity.

3.2.3 Factors Affecting Housing Production

A. Regionalization of the Shelter Agencies

The move to regionalize could actually contribute to a large extent to a more effective implementation of the NSP. However, it was learned during the field work that shelter agencies had limited decentralized powers since many important decisions were still made in the central offices of these agencies. This was especially true in the case of NHMFC, NHA and HUDCC.

Two agencies had inadequate personnel: HUDCC had four, and HIGC had five. To perform its functions even to a minimum level of efficiency, HUDCC should have at least 15 in its staff. The same could also be true of HIGC which has to prepare an appraisal report of every subdivision.

Three agencies were not organized on the basis of the administrative boundaries of Region X. To analyze the housing needs of the region, all the shelter agencies should have a common reference point for action and the data used should represent only Region X.

The problem of coordination may also arise under this set up. Activities of some agencies extend beyond Region X and these may not be considered at all. The periodic reports of such agencies segregating the data for Region X will be difficult, HUDCC as a coordinating agency is also not considered as a regional office.

B. Capability of the LGUs to Assume their Role in the Implementation of NSP

As NSP implementors, LGUs are expected to have the capability for the task. Actually, the LGUs surveyed had planners who were trained in local development planning and other subjects related to land use, feasibility study and project management. However, only about fifty (50%) of the planners followed the provision of R.A. 7279, concerning the identification of sites for socialized housing and the listing of beneficiaries for socialized housing. Only one LGU found some use for the list of beneficiaries which was the basis for establishing priorities in housing. The other LGUs passed on the list to other offices such as NHA, DILG and the social welfare agency.

Some LGUs were not properly briefed about their role in socialized housing as stated in R.A. 7279. The planner of Gingoog City, for instance, got his copy of the Law only recently. The planner of another LGU left the job of listing beneficiaries to DILG personnel.

In terms of the number of personnel in the planning office of LGUs, only the cities can be said to have more or less sufficient staff hired. Cagayan de Oro City had 69, Ozamis City had 33 and Gingoog had 47 (only 17 were in the payroll). In contrast, Opol had only one in its planning office. Three municipalities had four each in their planning staffs. The rest had personnel ranging from six to nine.

There were indications that some LGUs were concerned with housing as a need for the development of their respective areas. Six LGUs reported that housing committees were formed in any of the following three bodies: Local Development Council, Sangguniang Bayan and City/Municipal Planning and Development Office.

C. Relationship Between Developers and the Shelter Agencies

Developers can contribute much to the success of NSP if they can maintain a good working relationship with the shelter agencies they deal with. This, however, does not seem to be the case with at least some of them. This study showed that some developers experienced unnecessary delays in the release of their take out from NHMFC. Others complained about the delay in the processing of their documents by DENR and DAR. On the other hand, the shelter agencies charged that the developers were not concerned with the quality of the housing units they produced. The developers did not provide adequate facilities such as drainage system, electrical connections and macadamized roads.

Both the developers and the shelter agencies could be correct in their complaints. What should be done is to find out the causes for their complaints and take measures to resolve the problems. These would improve the relationship between them.

D. Involvement of Community Associations in Implementation of CMP

Community associations play an important role in the implementation of CMP. With proper education on their obligations in CMP projects, community associations can be depended upon as partners of NHA (as originator) in settling the land problem of squatters. The NHA, however, should continue assisting the association until the unitization of the titles to individual lot owners is accomplished.

Through community associations the welfare of the residents is attended to. Collection of monthly amortization becomes regular and the members become aware of their obligations. NHMFC should assist the association in making recalcitrants or non-payers to attend to their community responsibility.

3.3 Shelter Financing and Guarantee

3.3.1 Shelter Financing Agencies and Programs

There are several government shelter agencies which are involved in the financing of housing. Foremost among these agencies is the National Home Mortgage Finance Corporation (NHMFC) whose original mandate is to provide a second mortgage market for housing by purchasing the mortgage papers of the originators. In order for NHMFC to undertake this mandate, the 3 big government financing institutions, the SSS, GSIS, and the HDMF (formerly PAG-IBIG) have invested their funds in the program which is being managed by the NHMFC. Enumerated below are the more important financing agencies and a description of their respective programs.

A. National Home Mortgage Finance Corporation

The NHMFC has four major programs. These are:

- The Unified Home Lending Program (UHLP);
- The Community Mortgage Program;
- The Social Housing Developmental Loan Program, and
- The Abot-Kaya Pabahay Fund Program.

1. *The Unified Home Lending Program (UHLP)* provides financial assistance to individual members of GSIS, SSS and HDMF. The loan may be used to purchase a residential lot or a house and lot package, either newly constructed or foreclosed by any of the shelter agencies or government financial institutions. The borrower may apply for the loan through any of the financial institutions or developers who have been accredited by the NHMFC as originators.

The program offers three types of packages with different features as follows:

Loan Package	Annual Interest Rate
up to P150,000	9%
over P 150,000 - P225, 000	12%
over P 225,000 - P375,000	16%

2. *The Community Mortgage Program (CMP)* was conceived to allow tenants of blighted areas for priority development to own the lots they had been occupying prior to February 25, 1986 and to improve or construct their houses. The collective loan is originated by an accredited CMP originator which may be the Local Government Unit (LGU), a developer, financial institution or community based NGO. Under this program, the tenant beneficiaries are required to form and register a community association, cooperative or condominium corporation which borrows money for and in behalf of the beneficiaries. This being the case, the association initially owns and mortgages the land until such time that the individual lots have been fully paid by the members. The members enter into a lease purchase agreement with the association which should be registered with the Presidential Commission for the Urban Poor (PCUP). The association is responsible for collecting monthly amortizations from all its members.

The loan is payable within 25 years in equal monthly amortizations at 6% interest per annum.

3. *The Social Housing Development Loan Program* is geared towards encouraging private developers, NGOs, landowners and Local Government Units to combine their resources in undertaking social housing projects.

The loan may be used for land acquisition or land development and house construction. For land acquisition, the loan amount is 90% of the appraised value of the property to be developed. Interest rate is 12% per annum for a maximum loan term of 24 months or two years from release of the loan. For land development and house construction, the interest is 12% for dwelling units up to P100,000 and 14% for units over P100,000 up to P150,000. The property subject to development is valued at 80% of appraised value. The loan is released on a staggered basis depending on the construction schedule. Maximum term is also 24 months.

4. *The Abot-Kaya Pabahay Fund Program* is an amortization support program for low income families during the first five years of the term of their loan. The amortization support applies only to those loans /mortgages granted from January 28, 1990 and not exceeding P100,000 per unit for as long as the fund exists. Loan term is not less than 15 years. There are 2 levels of support available under the program: Level A is for borrowers with monthly incomes not exceeding P4,000. For this level the maximum amount of loan is P80,000 or 20 times the monthly income. The amortization support is for a period of 5 years broken down as follows:

Amortization Period	Amortization Support
1 st 12 months	35% of monthly amortization
13-24 th month	30% of monthly amortization
25-36 th month	25% of monthly amortization
37-48 th month	20% of monthly amortization
49-60 th month	14% of monthly amortization

Level B is for borrowers with monthly incomes of over P4,000 but not exceeding P5,000. For this level, the maximum loan is P100,000 with a support period of also 5 years. The percentage of support, however, is lower for this level as can be seen from the following:

Amortization Period	Amortization Support
1 st 12 months	25% of monthly amortization
25-36 th month	20% of monthly amortization
37-48 th month	14% of monthly amortization
49-60 th month	7% of monthly amortization

B. Home Development Mutual Fund (PAG-IBIG)

The Home Development Mutual Fund has two main programs. These are:

- The Direct Development Loan Program; and
 - The Expanded Home Lending Program
1. *The Direct Developmental Loan Program* of HDMF is a program designed to create additional housing inventories by providing low interest rates to developers/project proponents. However, being an in-house developmental loan program of HDMF, 60% of the project should benefit individual members of PAG-IBIG.

The maximum amount of loan is P15 million/ project phase/ site. The borrower/developer may avail himself/herself of new loans for succeeding phases of the housing project provided that at least 50% of the prior loan has been paid. Interest rates vary depending on the amount of each unit as follows:

Rate	Generated Packages
11%	P150,000 and below
13%	over P150,000 to P225,000
15%	over P225,000 to P375,000
17%	over P375,000 to P500,000

Loan releases depend on the project schedule. Repayment of the loan is on a quarterly basis for a maximum period of 24 months.

2. *The Expanded Housing Loan Program (EHLP)* was designed to provide affordable home financing to PAG-IBIG members. This individual housing loan program may be used to finance any one or a combination of the following:

- Construction of a residential unit on a lot owned by a member-borrower;
- Purchase of a lot and construction of a residential unit thereon;
- Purchase of a residential unit;
- Purchase of a lot not exceeding P150,000;
- Home improvement;
- Refinancing of an existing housing loan from an institution acceptable to PAG-IBIG;
- Redemption of foreclosed property.

The maximum loan amount for a single borrower is P375,000 while P500,000 is the maximum for joint loans based on a factor of 46 times the gross monthly compensation for members with employer counterpart contributions and 36 times for self-employed members without employer contributions. Up to three qualified members may group together or be tacked-in o the single loan provided that they are related to one another up to the second degree of consanguinity. In both cases however, the loan should not exceed 90% of the appraised value of the collateral.

Interest rates vary depending on the loan amount as follows:

Interest Rate	Loan Amount
9%	P150,000 and below
12%	over P150,000 to P225,000
16%	over P225,000 to P375,000
17%	over P375,000 to P500,000

The loan is payable over a maximum period of 25 years depending on the borrower's present age and his 70th birthday.

C. Home Insurance Guaranty Corporation (HIGC)

The HIGC offers two types of guarantee. These are:

- Retail Guarantee and
- Developmental Guarantee

The Retail Guaranty program is for the individual borrower while the Developmental Guaranty is for the developer. The latter guaranty is intended to attract financial institutions to participate in the National Shelter Program by making funds accessible to low cost subdivision developers. The strategy is that the Philippine Government

unconditionally guarantees to repay all loans plus interest in the event that the developer defaults on his loan. This removes the risk of lending from the financial institution to the HIGC. With this guaranty, the cost of litigations from foreclosure proceedings is also absorbed by HIGC. Furthermore, the government also offers tax incentives to the banks by giving tax deductions from 8-10% of earnings from loans in socialized housing projects.

3.3.2 Procedures in Loan Availment

The steps involved in securing an individual and developmental housing loan are the following:

A. Individual Loan

1. To avail of an individual housing loan from the NHMFC, the prospective borrower must first approach an originator. As its name connotes, all housing loan transactions emanate from the originator. Originators are composed mostly of subdivision developers, although there are banks, shelter agencies and local government units which also originate loans. As of 1994, there were about 250 NHMFC accredited originators nationwide. Each originator earns a 2.5% commission for every unit taken out.

Developers usually employ a number of agents and sub-agents. These agents are responsible for marketing all the housing units for which they are paid strictly on a commission basis ranging from P3,000 to P6,000 per sale. Also, the agents are responsible for providing the prospective borrower a list of all the documents to be submitted. Since these agents/sub-agents are paid on commission basis, they use all the marketing techniques available to make the sale. Some even promise to defer amortization payments up to six months although this was denied by developers.

2. Once the prospective borrower has been persuaded to buy a housing unit through a loan, he/she is required to secure a certificate of loan eligibility from either the PAG-IBIG, GSIS or SSS. The agency which issues the certification will depend on where the borrower is a member; or if he/she is a member of two of the agencies, from which agency the borrower wants to secure a loan. The certificate of loan eligibility is the document that guarantees the originator that the prospective borrower is up to date on his/her payments. If the borrower is not up to date on the contributions, he/she is first made to update them before being issued a certificate. Without this certificate, the borrower will not be able to secure a housing loan from the agency.

3. After all documents have been secured, these are submitted to the originator through the agent/sub-agent for processing to determine the maximum loanable amount that the borrower can avail taking into consideration his/her present income. In the event that the loanable amount is lower than the desired loan applied for by the borrower, the borrower is required to pay an equity contribution equivalent to the difference between the maximum loanable amount and the price of the housing unit.

In some cases, in addition to the documents submitted, the borrower is required to sign blank forms even before the housing units are completed. This is required by the developers/originators although this practice is not sanctioned by the NHMFC. In other cases, model units are available for inspection. Without the signed forms and equity, if required, the developer will not complete or start construction of the housing unit. Normally, a housing unit is completed within 30-60 days. This practice of having blank forms signed has been resorted to by the developers in order to reduce the loan take-out processing time.

4. After completion of the housing units, the originator requests for an appraisal report from the HIGC. This report is incorporated in the Certificate of Completion and Appraisal(COCA) which is prepared by the HIGC, being the official appraiser of the Shelter Program. Theoretically, the HIGC may not issue the COCA before the completion and visual inspection of the unit at the site. However, this has not been the normal practice since there are numerous complaints from beneficiaries about incomplete facilities and, in some cases, non-existent units. The COCA is the basis for payment by the NHMFC.
5. With the COCA issued, the originator may turn over all the documents submitted by the borrower to the NHMFC for payment or what is more commonly known as a mortgage take-out. After a mortgage has been taken out, the borrower is required to pay monthly amortizations on the loan.

The loan procedures of the funding agencies in the NSP, (i.e. GSIS, SSS and PAG-IBIG) are the same with the NHMFC except that the appraisal report is not done solely by the HIGC. Other appraisers may conduct the appraisal but they should be accredited by the agencies. With regard to borrower qualification, each agency is limited to those of their respective members.

B. Developmental Loan

Another type of loan program under the NSP is the Developmental Loan or loans to subdivision developers or anybody who wants to develop an area for low cost housing. This program was created primarily to attract the private sector, particularly the real estate developers, to participate in the program. It is also a support program for balanced housing development specified in the UDHA where it is mandated that at least 20% of the land for subdivision development should be allocated to socialized housing. Both the NHMFC and the HDMF have developmental loan programs. The NHMFC has the Socialized Developmental Loan and the Abot-Kaya Pabahay Development Loan. The HDMF, on the other hand has the Direct Developmental Loan Program.

Funds are released either directly by the shelter agencies or thru conduit banks such as the Development Bank of the Philippines. In cases where applications are filed through banks. The banks levy a 3% spread over the interest imposed by the agencies on the banks.

To avail themselves of a developmental loan, developers must choose which developmental loan program they want to enrol in: the social housing developmental loan or the Abot Kaya development loan which are both programs of the NHMFC.

Under the Social Housing Development Loan Program, the project is required to have housing packages up to P150,000. The Abot Kaya Pabahay Program on the other hand, requires house and lot packages of up to P60,000 only.

Furthermore, several documents are needed to be produced, including the feasibility study, to show the viability in terms of servicing the loan obligation and also that the minimum requirements of accessibility and facilities have been met.

Assuming all the documents are in order, the developer may choose to borrow money from either of two sources, the commercial banks or the NHMFC and HDMF. Interviews conducted with several developers showed their preference to apply for loan from the commercial bank despite the 2-3% difference in interest rates with the government shelter agencies because of the faster processing time. Normally it takes less than a month to have the loan released compared to about 6 months with the shelter agencies. Faster processing with the commercial banks is possible because of the existing or previous relationship between the developer and the banks.

3.3.3 Borrower's Eligibility

Before an individual can avail himself of a housing loan, certain eligibility requirements must first be met. These are:

- Membership in good and active standing in any of the three funding institutions;
- Has not availed of any housing loan from any of the three funding institutions either as Principal or Co-Obligor;
- Does not own a residential unit in the capacity as a sole owner or co-owner. If in the course of the investigations it is discovered that the borrower owns a residential unit, the loan shall be due and demandable;

For developers, the requirements are as follows:

- Feasibility Study
- DAR Clearance (if applicable)
- Copies of OCT/TCT covering the subject property
- Development and Building Permits from the HLURB
- Tax Clearance Certificate
- Development Plans, Specifications and Schedule
- Deed of Sale of the Property
- Registration from HIGC/SEC (for community organizations)
- Clearance to Borrow from the Department of Finance (if govt. entity)
- Appraisal report from the HIGC on the raw land for applications with the NHMFC.

3.3.4 Loan Entitlement

The amount of loan that an eligible borrower may avail himself of is based on a factor lending scheme. Factor lending is basically multiplying the amount of gross income that the borrower earns in a month by a factor. For the UHLP, the factor used is salary and all forms of allowances and bonuses multiplied by 30. For the EHLP of HDMF, the factor is 46 for members with employer contributions and 36 for those without employer contributions. The latter members are the self-employed individuals who contribute 2% of their monthly salary to HDMF (Pag-ibig Fund) on a personal capacity. The products represent the maximum loan that the individual borrower may avail.

Since the gross income of the individual borrower may not be enough to secure a loan, the NSP allows the eligible member to use a co-obligor which may be his spouse or relative to increase the amount of loan that may be borrowed. The additional income from co-borrowers is given

a credit of 50% or that only one-half of the gross income is added. If the member is a self employed, the member may also increase the loanable value by simply submitting his Income Tax Returns. The member may submit as many as 3 Returns. These returns however will be given decreasing credits.

Although this procedure is simple and easy to understand, the eligible borrower does not receive this maximum amount immediately. The computed maximum loan amount based on the factor is compared to four factors which may or may not affect the effective loanable amount. These factors are:

- Actual Need
- Income
- Appraisal
- Affordability Ratio

The effective loan is based on the first three factors mentioned whichever is lower. This approved value is further compared with the fourth factor which is the affordability ratio. This is the ratio between the computed monthly amortization of the effective loan, whichever is lower, divided by the gross monthly income. In no case should this level be greater that one-third or 33.33%. Should the level be greater, the loanable value is lower to meet the threshold limit of the borrower.

To illustrate:

Based on Actual Need

Total Contract Price	P 250,000
Equity (if any)	<u>25,000</u>
Actual Need	225,000

Based on Income

Monthly

Basic Salary	P 5,000	
Allowances (COLA, PERA, etc.)	<u>1,000</u>	
Total	P 6,000 X 30	= P 180,000

Annually

13 th Month	P 5,000	
Bonus	5,000	
Uniform	<u>2,000</u>	
Total	P12,000 / 12 X 30 =	<u>30,000</u>

Loan Entitlement Based on Gross Monthly **P 210,000**

Additional Entitlement from Spouse (50% Credit)

Spouse Annual Income (from ITR)	P 24,000	
	<u>X 50%</u>	
		12,000 / 12 X 30

Entitlement from Spouse	P 30,000
Entitlement from Borrower	<u>210,000</u>

Total Loan Value with Spouse Income **P 240,000**
Additional Entitlement from Business (Sari-sari store, Tricycle, etc.)

With one(1) ITR submitted (50%) credit

1996 ITR	P 12,000	
	<u>X 50%</u>	
		6,000 / 12 X 30 = P 15,000
Add Entitlement from Borrower		<u>210,000</u>
Total Entitlement with one ITR		P225,000

For two(2) ITR submitted (80%,50%)

1996 ITR	P 12,000 X 80%	= P 9,600
1995	8,000 X 50%	= <u>4,000</u>
Total		P 13,600 /2
		= 6,800 / 12 X 30
Entitlement with two(2) ITR		P 16,999
Add Entitlement from Borrower		<u>210,000</u>
Total Entitlement with two (2) ITR		P226,699

For three (3) ITRs submitted (100%,80%,50%)

1996	P 12,000 X 100%	= P 12,000
1995	8,000 X 80%	= 6,400
1994	6,000 X 50%	= <u>3,000</u>
Total		P 21,400 /3

$$= P 7,133 / 12 X 30$$

Entitlement with 3 ITRs	P 17,833.33
Add Entitlement from Borrower	<u>210,000</u>
Total Entitlement with 3 ITRs	P 227,833.33

Based on Appraisal

House Appraisal	P 5,000@ 36 sqm.	P 180,000
Lot Appraisal	450 @ 100	<u>45,000</u>

Total Appraisal P 225,000

	If without 2% LEF	<u>If with 2% LEF</u>
	P 225,000	P 225,000
	<u>X 80%</u>	<u>X 100%</u>
Loan Value	P 180,000	P 225,000

Based on Actual Need	P 225,000
Based on Income	227,888 (with 3 ITRs)
Based on Appraisal	225,000 (with 2% LEF)

Since the loanable amount is determined by comparing the results of the three factors, whichever is lowest, the approved loan is therefore computed to be P 225,000. This represents the maximum loan that the potential borrower member may apply for.

With the loan determined, this is now subjected to further evaluation by determining if the monthly amortization payments of the loan will not exceed 1/3 or 33.33% of the gross monthly income. This is computed as follows:

Affordability Ratio (AFFR) = Monthly Amortization / Gross Monthly Income

where :

$$\begin{aligned}\text{Monthly Amortization} &= \text{Loan Value} / 1000 \times \text{amortization factor} \\ &= 225,000 / 1000 \times 10.53224 \\ &= \text{P } 2,369.75\end{aligned}$$

$$\begin{aligned}\text{Gross Monthly Income} &= \text{Loan Value} / 30 \\ &= 227,800 / 30 \\ &= 7,5933.33\end{aligned}$$

Therefore: P 2,369.75 / P 7,5933.33

$$\text{AFFR} = 31.20 \%$$

In the final analysis, the borrower is eligible to borrow up to P 225,000 based on his/her salary plus the consideration of business income with 3 ITRs.

The National Shelter Program has basically three important players: the beneficiaries, the developers and the Shelter Agencies. The factor lending scheme of the NHMFC is very advantageous to the beneficiaries because he/she is able to secure easy house financing in the amount several times the gross monthly income which would otherwise not be available with traditional lending institutions. The allowance of added perks such as tacked-in borrowers and the use of ITRs to increase the loanable amount are intended to ensure that the low income earner can avail of this money to construct or buy a more decent housing.

For the developer, the easy availability of funds from the government for low cost housing is also advantageous because of the added business it generates. With a huge housing shortfall, the developers are hard pressed to construct the housing units to meet the ever growing demand. Even with simultaneous house construction, there is still a backlog.

For the government, the introduction of the factor lending scheme shows its desire to help the low income earners as much as possible. Every mortgage taken out from the NHMFC is a point for the government.

Despite the numerous benefits that have been derived from the program, several negative factors have also brought about criticisms from all sectors including the very group of people for whom this program was intended.

3.3.5 Factors Affecting Shelter Financing and Guarantee

A. Organizational Structure

The NHMFC tended to be too centralized in its operations. It was only recently that a regional office was established in Region X. Even so, the region's primary responsibility was merely to inform the public of the Shelter Program. The regional office did not have the mandate, manpower and resources to evaluate, approve or disapprove housing loan applications since all transactions emanated from the originator and finalized in the NHMFC central office. The regional office did not have the personnel to collect amortization payments from borrowers. In fact, the regional office did not have first hand information on the number of loan applications and approvals since all data are remitted to the central office with the region being furnished a copy instead of vice versa. A case was cited by the director of a subdivision where he made a recommendation to the central office to hold payment pending the completion of the project, only to find out the developer was eventually paid anyway. The subdivision is now the subject of numerous complaints from beneficiaries. It was only recently that the regional office increased its personnel compliment and concentrated its operations on collection. As of now, 70% of the whole NHMFC is concentrated on collecting past due accounts.

The centralized operation of the institution is disadvantageous to originators in the region since they often hire personnel in Manila just to follow-up payments while this could easily be eliminated if documents were processed at the regional level.

B. Lending and Related Policies

1. The NHMFC tended to be passive in its participation considering that it is a key agency in the NSP. The agency merely waited for mortgage folders from originators for take-

out and delegated the responsibility of verifying the borrower information to the originators. All information furnished by the originator was taken as truth.

2. The NHMFC concentrated its resources on loan disbursements and very little effort was placed on loan collection. In fact, beneficiaries did not know where to pay their amortizations. Very few banks were utilized as collecting agents.
3. The NHMFC policy on the Purchase Commitment Line (PCL) needs to be reviewed because the maximum monthly quota given to each originator tends to be too high. Interviews with developers/originators revealed that most of them had PCLs as high as P 50 million per month. Some developers even formed up to four other companies with almost the same set of incorporators and each company was given the maximum allowable PCL. Since the originator pays 1% of the PCL amount to NHMFC in advance, thus representing an expense, this monthly production and sales quota had to be met. Otherwise, the PCL is lowered when it is renewed after six months. In order to meet the PCL, the developers had to mass produce the housing units and to employ an aggressive marketing strategy by hiring as many agents and sometimes sub-agents as necessary. These agents, who are all on commission basis, are not required to verify information provided by the potential borrower, particularly on the earning capacity. With the number of delinquent borrowers, the agents themselves falsify information regarding the borrower just to make a sale, although this was categorically denied by all the developers interviewed. Also, during the course of the field interviews, we were informed that agents go to the extent of promising deferred collection of monthly amortizations by as much as six months when this is no longer their function.
4. The factor lending policy of NHMFC, which is based on the gross monthly income of the family, does not take into consideration the monthly expenses of the family to be able to arrive at the net disposable income. Although the scheme states that the monthly amortization of a borrower should not be more than 33.33% of gross monthly income, not all families have the same average monthly expenditure pattern. Larger families will necessarily have higher family expenses.

C. Procedural Factors

1. In the desire of some beneficiaries to own a housing unit, they have become victims of unscrupulous real estate agents who just want to earn a commission. The borrowers were made to sign blank buyers' acceptance forms which is required by the developer even before the units are actually finished. This is required so the developer can immediately submit the forms to NHMFC for take-out. This procedure places the beneficiary at a disadvantage because in the event of court litigation against a developer, the borrower does not stand a chance of winning.
2. It was agreed upon between the developers and HIGC that some components in the dwelling unit would be deferred to minimize, if not eliminate pilferages on condition that these items would be installed prior to actual transfer of the occupant. With this agreement, the HIGC can issue the Certificate of Completion and Appraisal (COCA) which is required by the NHMFC for take-out. Although the premise of the agreement is valid, the HIGC does not have the personnel and the resources to monitor compliance of the agreement. In fact, in some cases, these items were not installed or were replaced by items not in the specifications. Furthermore, we were informed that some of those deferred are those that cannot be pilfered such as electrical and water connections.
3. The National Housing Authority may also have contributed to the problems being encountered in the Program. In joint venture projects with the private developers or land owners, interviews revealed that the agency has, in some cases, requested the HIGC to issue a COCA on the property that was jointly developed even if the project had not been completed yet. This was done to expedite the take-out of the mortgage with NHMFC.
4. The developers preferred the old system when all subdivision plans were submitted to HLURB only. With the devolution of powers under the local government code, the processing of documents have become tedious and time consuming. For Cagayan de Oro City, the city council is required to issue an ordinance before any subdivision plan can be approved. This is because of the absence of an

updated land use plan for the city. Due to this new policy, the processing time takes one year instead of a few months.

5. Very few developers availed themselves of the developmental loan program even under the express lane because of the long processing time (about 3-6 months) with the NHMFC, compared to 1 month for banks. The developers prefer to transact business with their respective banks where credit is readily available even if the interest rates are higher by 2%.
6. If loan releases take several months, so does the loan take-out, which normally takes 3-6 months. A few others, particularly the new developer/originator, endure longer periods. It is because of this that some of the originators, including the SSS and DBP, have stopped processing UHLP housing loans.

3.4 Regulatory Aspects

While several national housing agencies were formed for the purpose of planning, implementing or participating in government housing projects, none was created to regulate the trade or business of private residential subdivisions for almost three decades after World War II. The task was left to each local government unit which, pursuant to its law-making powers and authority over land development within its territorial jurisdiction, enacted its own standards of development.

3.4.1 Pertinent Regulatory Laws/Issuances

A. Presidential Decree 757

This decree issued on July 31, 1975 created the National Housing Authority (NHA) which was tasked to develop and implement a comprehensive and integrated nationwide housing development program and to formulate uniform housing standards to govern mass housing projects.

B. Presidential Decree 957

Due to various complaints of fraudulent manipulations perpetrated by unscrupulous subdivision and condominium developers or owners, PD 957, the "Subdivision and Condominium Buyer's Protective Decree" was issued to strengthen the police powers of government on the real estate

trade or industry. It promulgated standards to be followed in subdivision development, registration and licensing of projects including its dealers, brokers and salesmen and monitoring of compliance to the set standards and transactions entered into between the developers/owners and the buyers.

C. Executive Order No. 648, series of 1976

Through Executive Order No. 648, the Human Settlements Regulatory Commission (HSRC), the forerunner of the Housing and Land Use Regulatory Board (HLURB), was created and given quasi-judicial powers to "enforce zoning regulations through monitoring and investigative activities; issuance of clearances to projects of national significance and review on appeals from decisions of regional and local planning authorities, including local government units." E.O. 648 transferred the regulation of land development for mass housing from the NHA to HSRC.

D. PD 1096, the National Building Code of the Philippines

It focuses on building standards for residential, commercial, institutional, industrial and all other types of structures.

E. PD 1186, the Fire Code of the Philippines

Among others it specifies fire-resistant materials in the construction of buildings and designates fire zones.

F. PD 1216

This decree gave emphasis on site development standards. Among others, it redefined the 30% open space requirement in residential subdivisions to include areas allocated for roads, schools, places of worship, hospitals, health centers, barangay centers and other similar facilities and amenities, instead of only for parks and recreational uses as provided for in PD 953.

G. PD 1856, the Environmental Code

Among others, it provides that environmentally critical projects and projects located within environmentally critical areas need Environmental Compliance Certificate (ECC) from the DENR before they can be established.

H. Batas Pambansa 220

Promulgated and made effective on September 25, 1982, it mandated the HSRC to redefine the standards and technical requirements in the site development and building standards of socialized and economic housing projects, so that the housing units generated will be affordable to low-income and middle-income earners. It likewise amended certain provisions of PD 957, PD 1096, PD 1186 and PD 1216.

I. Executive Order No. 90, dated December 17, 1986

Created the Housing and Urban Development Coordinating Council (HUDCC) under the immediate control and supervision of the President of the Philippines and charged it with the main function of coordinating the activities of the government housing agencies to insure the success of the National Shelter Program. Among others, it renamed the Human Settlements Regulatory Commission (HSRC) to the Housing and Land Use Regulatory Board (HLURB) and made it the *sole regulatory body for housing and land development*. It is tasked with encouraging greater private sector participation in low-cost housing through liberalization of development standards, simplification of regulations and decentralization of approval for permits and licenses.

J. R.A. 6657, The Comprehensive Agrarian Reform Law

This law defines the coverage of agrarian reform. It defines agricultural lands or those lands devoted to agricultural activity not classified as mineral, forest, residential, commercial or industrial land.

K. Executive Order No. 129-A, series of 1987

Authorized the Department of Agrarian Reform (DAR) to approve or disapprove the conversion of private agricultural lands to residential, commercial, industrial and other uses. Thus, land use classification and re-classification after June 15, 1988 is subject to DAR approval but, in all cases, conversion will be allowed only if there is a certification from DENR that the conversion is ecologically sound.

L. Republic Act No. 7160, otherwise known as the Local Government Code of 1991

This law devolved the function of the HLURB of processing and approving applications for subdivisions to the local government units.

It gave authority to local governments to "reclassify agricultural lands through an ordinance enacted by the sanggunian after conducting public hearings for the purpose provided there exists an approved zoning ordinance implementing its comprehensive land use plan. When approval of a National Government Agency (NGA) is required for reclassification, such approval shall not be unreasonably withheld. Failure to act on proper and complete application for reclassification within three (3) months from receipt of the same shall be deemed as approved thereof."

The power of eminent domain can be exercised by the LGUs for public use, purpose or welfare of the poor and landless upon payment of just compensation.

M. The Inter-Agency Memorandum of Agreement (MOA) on Environmental Impact Assessments (EIS) Coordination dated June 26, 1992

This MOA provides that HLURB require and issue a Locational Clearance (LC) to proponents only after issuance of the Environmental Compliance Certification (ECC) by the Environmental Management Bureau (EMB) of the Department of Environment and Natural Resources (DENR).

N. HLURB Resolution No. 598 and 579 relaxed the minimum design standards for economic and socialized housing under BP 220

3.4.2 Regulatory Agencies and Functions

A. The Local Government Units (LGUs)

While Executive Order No. 90 dated December 17, 1986 vested on the HLURB the sole power of regulating housing and land development, the Local Government Code of 1991 devolved the function of processing and approving applications for subdivision to LGUs. However, for cities/municipalities where their development plans were approved before January 1, 1989, HLURB deputized zoning administrators from among local government employees recommended by the mayor, to enforce zoning regulations through the issuance of locational clearances. Among the localities under study, only Opol and Tangub City have approved in 1995, while that of Tangub City was approved only recently.

HLURB has fully devolved the function of issuing locational clearance and development permit to Cagayan de Oro City (although its land use plan and zoning ordinance have not been updated) and to Opol,

but HLURB retains these functions in Malaybalay, El Salvador, Togoloan and Mambajao. Locational clearances are issued by HLURB deputized zoning administrators in the remaining nine (9) cities and municipalities.

The cities and municipalities do not have their own subdivision regulations. They make use of existing laws and issuances in processing applications for subdivisions. In cases of residential subdivisions for economic and socialized housing, the provisions of PB 220, as amended, are made the basis for approval.

The LGU likewise monitors compliance with approved plans and specifications even after completion of the roads, drainage system, street lighting and other facilities thereafter transferring the responsibility of maintaining these facilities to the LGU from the developer/owner.

B. Department of Agrarian Reform (DAR)

For agricultural lands, whether tenanted or not, the supporting documents in the application for locational clearance must include a DAR Inspection Report, Affidavit of Non-Tenancy/Waiver from Tenants and DAR conversion clearance.

C. Department of Environment and Natural Resources (DENR)

In the application for development permit, the submission of an Environmental Clearance Certificate (ECC) from DENR is required. An ECC is issued by the DENR Secretary or his duly authorized representative certifying that the proposed project under consideration will not bring about any unacceptable environmental impact and that the proponent has complied with the requirements of the Environmental Impact Statement (EIS) system. The ECC stipulates certain pre-construction, construction and operational conditions.

After the subdivision plans are approved by either the local sanggunian or HLURB, as the case may be, these plans together with the survey returns are submitted to the Land Management Bureau (LMB) of the DENR for verification.

D. Housing and Land Use Regulatory Board (HLURB)

The approved subdivision plans, as verified by the LMB of the DENR, are submitted to HLURB for registration and issuance of the License to Sell.

Also to be submitted to HLURB is a copy of any circular, prospectus, brochure, advertisement, letter or communication used by the developer/owner for public offering or sale of the subdivision lots.

HLURB likewise monitors compliance to the approved plans before it issues to the proponent or developer a Certificate of Completion.

3.4.3 Procedures and Requirements in Issuance of Subdivision Clearances/Licenses/Permits

Basically there are four (4) phases in the regulation of residential subdivision development as provided for in PD 957 and BP 220. These are:

Phase 1. Approval of Development Plans

In cities/municipalities with comprehensive land use plans approved before 1988, the proponent will file first an application for Preliminary Approval of Locational Clearance (PALC). For localities with approved updated development plans and corresponding zoning ordinances, the proponent files an application for Development Permit. In Region X, only Opol in Misamis Occidental and Tangub City have approved updated Comprehensive Development Plan and Zoning Ordinance.

The subdivision plans are checked for conformity with design standards, zoning ordinances and for authenticity of the supporting documents submitted.

After processing, a development permit is issued authorizing the developer or owner to pursue the development of the project.

Phase 2. Registration of the Project

The project is published in a newspaper of general circulation to inform the public of the intention of the developer or owner to develop the project.

After all requirements are complied with and fees paid, HLURB will issue a Certificate of Registration.

Phase 3. Licensing of the Project

The approved development plan, the Certificate of Registration and a performance bond in favor of the government are the basis for the

issuance by HLURB of the License to Sell. The brokers, salesmen and traders are likewise required to be licensed by HLURB.

The performance bond will guarantee full development of the project within a specified period of time after the date of issuance of the Licence to Sell.

Phase 4. Compliance Monitoring

The HLURB monitors compliance with approved plans of specifications including the business affairs, administration and condition of the developer or owner of the project.

With the devolution to the local government units of the function of HLURB to approve subdivision applications, in accordance with the Local Government of 1991, each local government has adopted its own policies and procedures in the processing of such applications without veering away from the basic principles cited above.

In the case of Cagayan de Oro City, which has no approved updated comprehensive land use plan and corresponding zoning ordinance but where most of the residential subdivisions in Region X are located, the following procedures have been adopted:

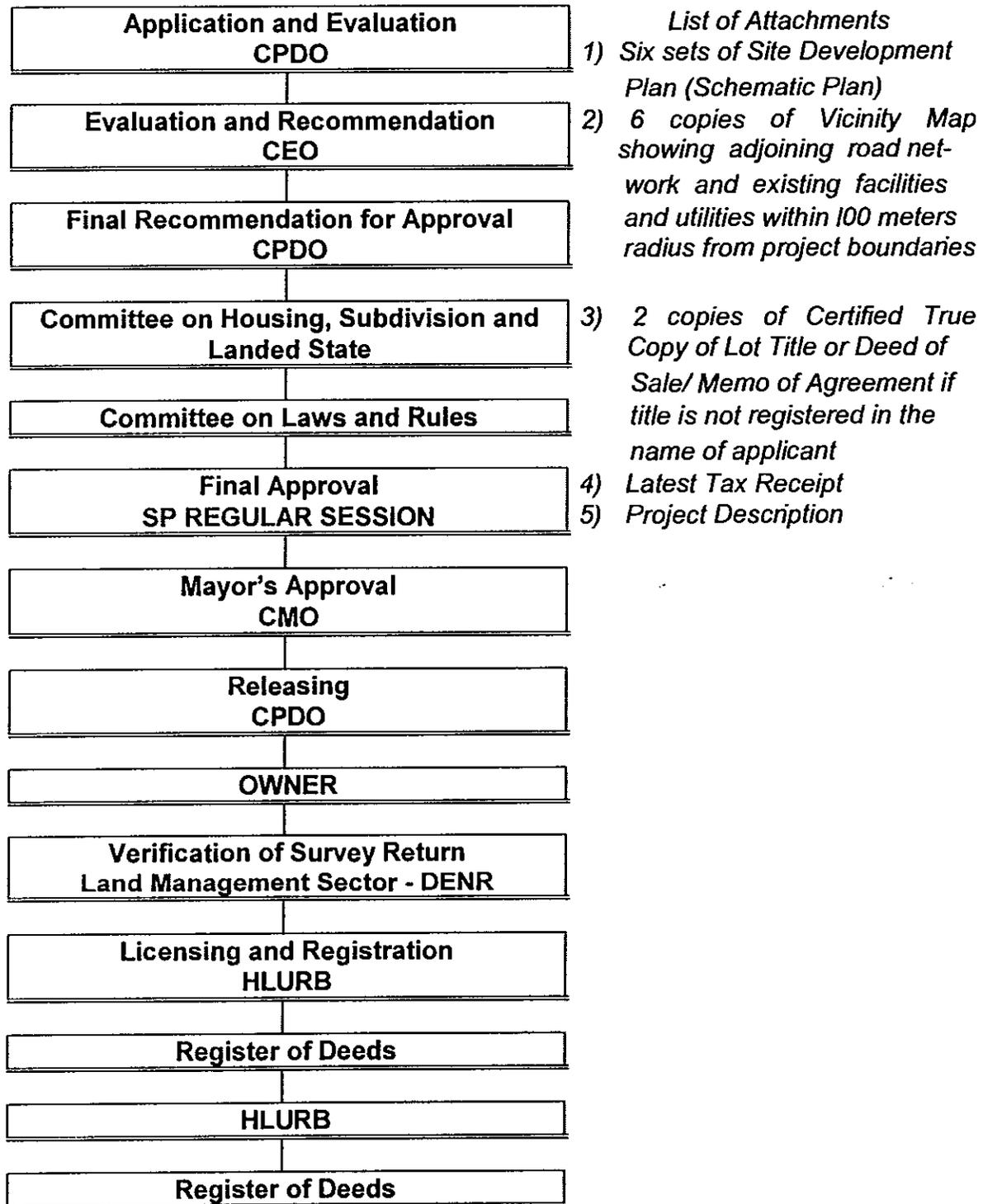
For Simple Subdivision: (Please refer to Fig. 3)

Simple subdivision refers to partitioning of land into several lots without the necessity of providing any road network. In this case, the subdivided lots must be along an existing road.

Phase 1. Application for Locational Clearance for Simple Subdivision

The proponent submits thru the City Planning and Development Office (CPDO) an Application for Locational Clearance/Development Permit, attaching in said application the site development plan (schematic plan) and other supporting documents for evaluation. These are then forwarded to the City Engineer's Office (CEO) for further evaluation and recommendation. The recommendations of both the CPDO and CEO are submitted to the Sangguniang Panlungsod (SP). The Committee on Housing, Subdivisions and Landed Estates and the Committee on Laws and Rules of the SP, together with the City Planner and Development Coordinator (CPDC) and the City Engineer (CE) will then conduct a joint inspection of the site. The committee report is made the basis for the SP to enact a city ordinance approving the subdivision and granting of locational clearance and development permit:

FIGURE 3: SIMPLE SUBDIVISION APPROVAL



The ordinance is then sent to the City Mayor for his signature before releasing the Locational Clearance and Development Permit Certificate to the Owner/Developer thru the CPDO.

The approved simple subdivision is then submitted to the Land Management Bureau (LMB) of the DENR for verification of the survey returns and subdivision plans.

Phase 2: Registration and Licensing of the Simple Subdivision:

The approved subdivision plans as verified by the LMB of the DENR are then submitted to HLURB for registration and licensing.

From the HLURB the owner then submits the approved plans to the register of Deeds for individual titling.

Complex Subdivision: (Please refer to Figs. 4 & 5)

Complex subdivision refers to the partitioning of land with road network, alleys and open spaces delineated in the plan.

Phase 1: Application for Preliminary Approval and Locational Clearance (PALC)

The proponent submits an Application for Preliminary Approval and Locational Clearance (PALC) to the CPDO. If the land is an agricultural land planted to rice or corn regardless of whether it is tenanted or not, a conversion clearance from the Department of Agrarian Reform (DAR) must also be submitted. The documents are processed and evaluated at the CPDO and then at the CEO, after which the documents are forwarded to the Sangguniang Panlungsod (SP). The Committee on Housing, Subdivision and Landed Estate and the Committee on Laws and Rules will then conduct a joint inspection together with the City Planner and Development Coordinator (CPDC) and the City Engineer (CE). Their findings will be reported during the Regular Session of the Sangguniang Panlungsod for enactment of an ordinance approving the PALC. The ordinance is then forwarded to the City Mayor for signature before releasing to the Developer/Owner thru the CPDO.

Phase 2: Application for Development Permit

The proponent thereafter submits an Application for Development Permit, attaching the approved PALC as one of the supporting documents. In said application the proponent promises under oath to

FIGURE 4: DEVELOPMENT PERMIT APPROVAL

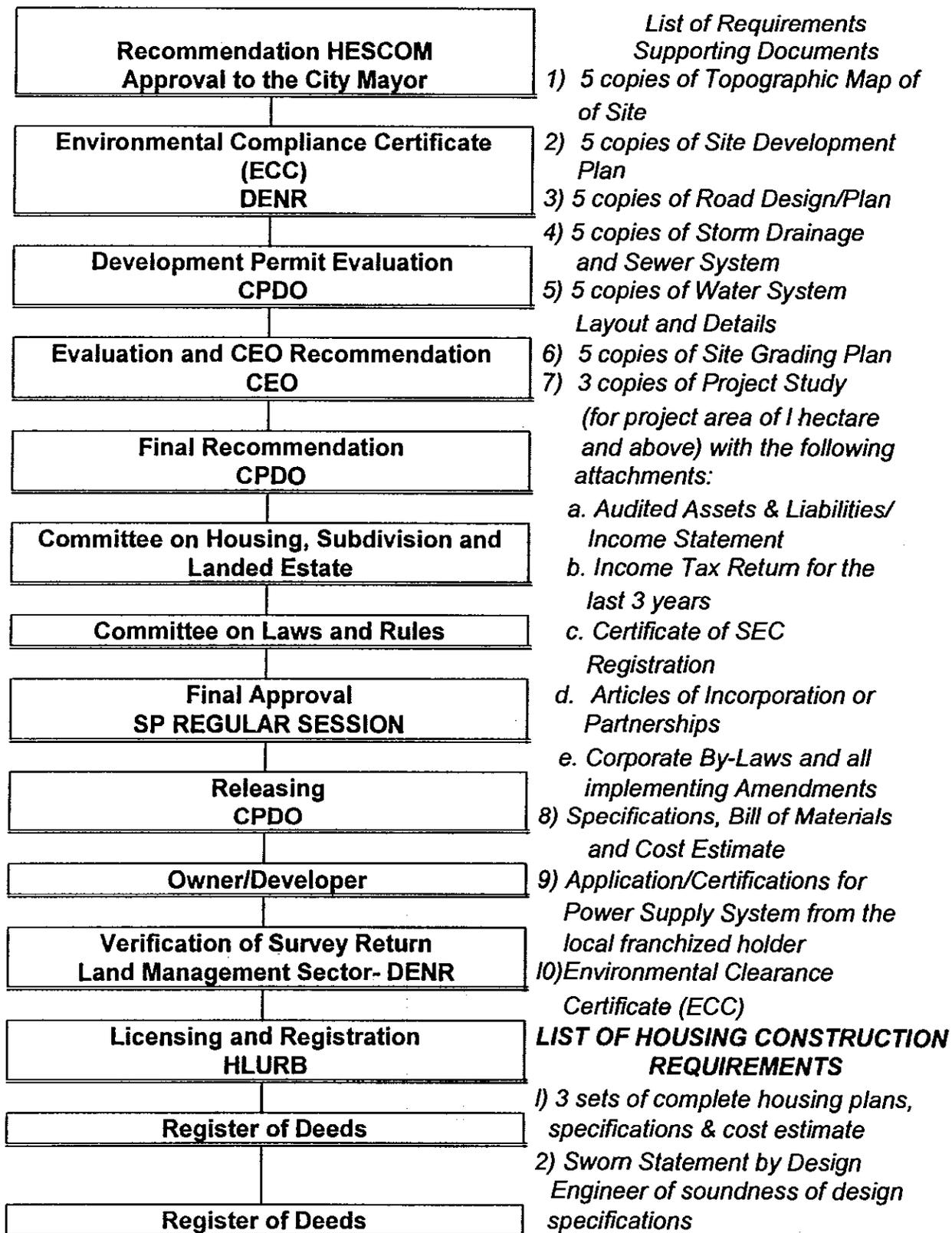
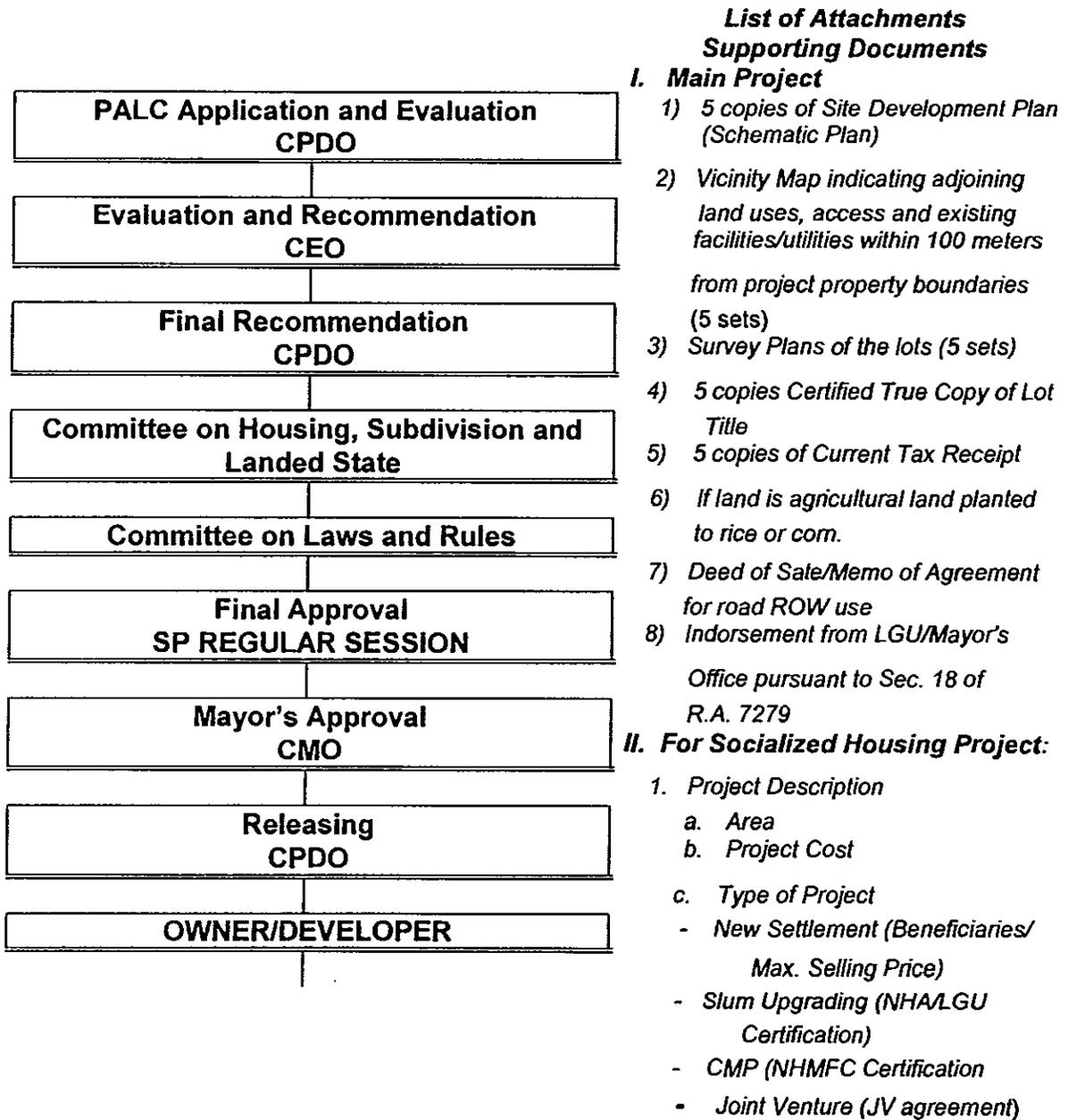


FIGURE 5: COMPLEX SUBDIVISION APPROVAL



commence development within one year after issuance of the development permit. This application is referred for comment and recommendation to the Health, Environment and Sanitation Committee (HESCOM) of the local government and to the DENR for issuance of the Environmental Compliance Certificate (ECC). All these documents will be processed and evaluated by both the CEO and the CPDO and forwarded to the SP. Again a joint inspection of the site will be conducted by the Committee on Housing, Subdivision and Landed Estate, the Committee on Laws and Rules, the City Planner and Development Coordinator and the City Engineer. After due deliberation by the SP an ordinance will be passed approving the site development scheme/subdivision plans and a corresponding Development Permit issued to the proponent.

The proponent then submits to the Land Management Bureau (LMB) of the DENR the approved subdivision plans for verification of the survey returns and the plans.

Phase 3: Application for Registration

The proponent submits to HLURB an Application for Registration attaching, among others, a copy of the Development Permit, the approved Subdivision Plans as verified by the LMB, a Copy of the Transfer Certificate of Title and other required supporting documents.

Phase 4: Application for License to Sell

The proponent then files with HLURB an Application for License to Sell furnishing said office with a copy of the Certificate of Registration and a Performance Bond in the form of surety bond, bank guarantee or cash.

The approved plans are then submitted to the Register of Deeds for individual lot titling.

Phase 5: Compliance Monitoring

To ensure conformance with pertinent laws and the specifications in the approved plans, different agencies of government monitor the activities during and after completion of the project.

3.4.4 Conformance to Approved Subdivision Plans

The agencies directly responsible for monitoring compliance to the approved subdivision plans are the local government unit through the CEO and the CPDO, the EMB of the DENR and the HLURB. Other agencies monitoring compliance are the lending/financing institution, the

HIGC, the NHMFC and the NHA, if the project is initiated by or is a joint venture project with NHA.

The LGU, through the CPDO/MPDO and the CEO/MEO, is supposed to inspect the progress of the site development and the construction of the dwelling units from time to time. The LGU requires the developers to post a performance bond to answer for any deficiency in the site development and/or violations of set standards, approved plans and specifications. The CEO, in accordance with the National Building Code (PD 1096), inspects each dwelling unit before it issues the Occupancy Permit to the house owner. Prior to acceptance by the LGU of the turn over of the road network, the drainage system, the street lighting system and other utilities/facilities in the subdivision, the CPDO, the CEO and the pertinent SP Committees are expected to inspect the project.

Paragraph E of the ECC issued by the DENR requires the proponent to put up an Environmental Guarantee Fund (EGF) within thirty (30) days after receipt of the ECC for the exclusive use of the multi-partite team in monitoring compliance to the ECC.

The HLURB, in accordance with its mandate may take over or cause the development, completion of the subdivision at the expense of the owner or developer where there is failure to do the same. PD 957 likewise promulgates penalties and sanctions for violation ranging from fines and/or imprisonment to revocation or suspension of the License to Sell and the Registration of the project.

For NHA initiated projects, NHA is mandated to monitor closely its implementation.

The Home Insurance and Guaranty Corporation (HIGC), the primary task of which is to operate a mortgage insurance program, monitors compliance with the approved site development plans and/or housing project plans before it issues to the developer a *Confirmation of Completion and Appraisal (COCA)*, which the financing institutions, the National Home Mortgage Finance Corporation (NHMFC) or Pag-ibig will require prior to the release of funds as take-out to the developer.

3.4.5 Coordination of Monitoring Agencies

In spite of the supposed monitoring mechanisms by the foregoing agencies, there are several noted violations of the approved plans and of the owner/developer's advertisements and/or brochures used in offering the subdivision for sale.

There appears to be no coordination among the housing agencies in charge of monitoring compliance to approved subdivision and housing

plans and specifications or it might be a case of "too many cooks spoil the broth."

3.4.6 Factors Affecting Regulation

A. Capability of LGUs to take over Devolved Functions from HLURB

All the CPDCs/MPDCs have undergone training by HLURB on Subdivision Planning Process and Approval. (HLURB Annual Report 1993). They attended several planning seminars and workshops conducted by DILG and other government agencies. They were prepared to take over the functions devolved from HLURB in accordance with the Local Government Code.

B. Updated Land Use Plans and Zoning Ordinances

HLURB requires LGUs to update development plans approved before January 1, 1989, otherwise locational clearance can be issued only by HLURB deputized Zoning Administrators. HLURB has been giving assistance to LGUs in updating their development plans and zoning ordinances. So far, only Opol in Misamis Oriental and Tangub City, through the assistance of HLURB and NEDA Region X, have approved updated land use plans and zoning ordinances. The tendency in the other areas is to resort to spot zoning on conflicting land uses.

C. Documentation Requirements by LGUs and Shelter Agencies

Each government unit has adopted its own procedure in the processing of application for residential subdivisions. For instance in Cagayan de Oro City, the Sangguniang Panlungsod enacts an Ordinance for PALC and another for Development Permit. The developer is required to submit five (5) sets of documents for the application of PALC and another five (5) sets for the development permit. The DAR for clearance (if land is classified as agricultural), DENR for ECC, HIGC for COCA and HLURB for Registration and License to Sell likewise require submittal of voluminous documents. The developer has to pay the corresponding fees for each type of application and must post performance bonds with the LGU, the EMB-DENR and the HLURB. All these expenses are eventually passed on to the beneficiaries.

D. Conflicting Policies in Subdivision Application

Some LGUs require submission of the ECC as prerequisite for the issuance of the Locational Clearance, while DENR requires the Local Clearance before issuance of ECC. This provision was later revised by

DENR by requiring the Locational Clearance thirty (30) days after receipt of the ECC. In some cases it takes more than a month before a Locational Clearance is issued by the LGU.

E. Existing Government Policies Regulating Land Use

The Forestry Law, the Comprehensive Land Reform Law, the Environmental Code and the Network of Protected Agricultural Areas (NPAA), among others, greatly affect the National Shelter Program. While thousands of medium and low-income earners need houses of their own, not to mention the housing requirements of the growing squatter population and those affected by natural calamities and by government infrastructure construction in urban centers, these laws limit the areas available for residential subdivisions and, where conversion is resorted to, the procedure is tedious and expensive.

Under PD 705, the Forestry Code of 1975, all lands with over 18% slope are classified as forest lands and are considered as non-alienable and non-buildable. On the other hand, DAR contends that all lands below 18% slope are agricultural, unless otherwise classified in town plans and zoning ordinances approved by HLURB.

F. Housing Standards for Low-Cost Housing

The prohibitive cost of urban lands, construction materials, labor and miscellaneous expenses in subdivision approval makes it unprofitable, according to the developers, to comply with stringent requirements for low-cost housing projects costing only P150,000.00 per dwelling unit. Thus in some subdivisions, use of inferior construction materials, poor workmanship and/or non-conformance with approved plans and specifications for the road network, water supply, drainage system, street lighting facilities, and the like were noted.

Many beneficiaries have not been paying or have stopped paying their monthly amortizations purportedly due to deficiencies which the developers have not repaired or corrected in spite of their persistent complaints. These complaints were aired during the recent public hearings conducted in Cagayan de Oro City by the Committee on Housing and Urban Development of the House of Representatives.

G. Coordination Among Regulatory Agencies

As pointed out earlier, there appears to be no coordination among the different monitoring agencies otherwise, the deficiencies in the site development and construction dwelling units could have been avoided and corrective measures executed at the early stage of project implementation.

CHAPTER IV

SURVEY OF BENEFICIARIES

4.1 Sampling Procedure

For purposes of the survey, beneficiaries were classified into "lot " and "house and lot" beneficiaries. The former included beneficiaries of the Community Mortgage Program (CMP), Sites and Services Program (SSP), and Relocation and Resettlement Program (RRP). The latter group of beneficiaries included awardees of Joint Venture Projects, Direct Development Loan Program as well as socialized housing Projects approved under BP 220 and PD 957.

For sampling purposes, a list of NSP projects, including information when each project was started and completed, were taken from housing agencies and subdivision developers. From this first list, a second list was made, consisting of only these projects which were started and completed within the period 1987-1994. This constituted the sampling frame. All other projects were declared "out of scope."

The projects in the sampling frame were verified through actual visits to the sties. It was found during this verification that there were some inaccuracies in the reports. In Sta. Monica in Cagayan de Oro, for instance, out of about 200 houses which were reported as having been completed and occupied, only seventeen houses had been constructed when verified, and none of the houses were occupied.

The verified list became the basis for sampling of both the project and the households (Please refer to Table IV-1). During the interview proper, however, there were still inaccuracies found, necessitating changes in the sampling. The final list of projects included in the frame, the projects taken as sample, the size of the sample households per project, as well as the weights used for each type of project are in Table IV. 2

Table IV-1: Selection of Samples Based on Verified List

Type/Name of Project	Partner/Landowner/Developer	Sample Number of Units					Selection Instruction	Location (including barangay)	Remarks
		House & Lot	Lot Only	House & Lot	Lot Only	Year Completed			
Community Mortgage Projects (CMP)									
1. Dwellers Landless	Self Help Project/Mrs. Carmelita Alora	-	4	-	19	1994	Intrvn Evry 5 th House	Bgy. 24A, Gingoog City Molugan, El Salvador	Found in Gingoog City not in CDO, Double Entry. Refer to Sample 1
2. Molugan Landless Assn.	E. Marquez-Land Owner/Pres. Jose Erwin Pnt, Jr.	-	-	-	107	1990			
3.	Self-Help Project/Pres. Dioscoro Taborada	-	5	-	54	1992			
4. Kabina	Self-Help Project/Pres. Eliseo Ang	-	10	-	-	1994			
5. 5 th Div. Patag Landless Assn.	Self-Help Project/Pres. Rodrigo Deloso	-	8	-	29	1993			
6. Dwellers Landless	Self-Help Project	-	-	-	19	1993			
7. Progressive Village	Self-Help Project/Pres. Carmen Silang	-	-	-	34	1994	Intrvn Evry 10 th House	Patag, CDO City F. Dabatian, Carmen, CDO City	
8. Paglaum Settlers	Self-Help Project/Pres. Antonio Cabulyag	-	18	-	188	1994			
9. Patag Phase I	94 House Project	-	-	-	242	1985			
10. Labasan	94 House Project	-	-	-	645	1977			
11. Kauswagan Phase II	Construction & Devt. Corp.	-	53	-	535	1988			
12. Sunrise Village	Mass-Specchonka Project	-	-	-	43	1995	Intrvn Evry 10 th House	Bongbongon, Kauswagan, CDO Zone 8, Carmen, CDO City	Also known as NHA, KSS Phase II Sample but transferred to Joint venture
Direct Developmental Lending Program (DDLDP)									
1. Mother Ignacia	Lourdes College	14	-	106	-	1994	Intrvn Evry 10 th House	Upper Carmen, CDO City Lumbia, CDO City	217 units previously reflected includes Phase II Out of 204 only 17 units were constructed, no occupants (not included)
2. Sta. Monica Heights	Dalaya Properties/Tiano Bros.	-	-	204	-	On-going			
Joint Venture									
1. Kauswagan Phase II	Construction & Devt. Corp.	11	-	112	-	1990	Intrvn Evry 10 th House Intrvn Evry 10 th House	Bongbongon, Kauswagan, CDO Baluhang, CDO City	Also known as NHA KSS Phase II Actual No. of Units only 316 not 386 Total of 59 samples were selected. 51 for the project (was occupied) and 8 for relocation as per to relocation no. 2 22 samples were taken but only 23 were occupied Lot purchased by Coop/House through
2. Lourdesville Subd.	GSP Builders/Fonich Family	22	-	316	-	1993			
3. Xavier Heights	/Xavier University	51	-	1484	-	95	1995	Upper Baluhang, CDO City	
4. Deoquereta Low Cost Housing Project	City Govt./ Wilson Lec Construction	22	-	222	-	On-going	Intrvn Evry 10 th House	Mebod, Oroquieta City (Mis Occ.)	
5. Village	Mass-Spec/Honka Project	4	-	43	-	1993	Intrvn Evry 10 th House	Zone 8, Cannen, CDO City	

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Type/Name of Project	Partner/Landowner/Developer	Sample Number of Units					Selection Instruction	Location (including barangay)	Remarks
		House & Lot	Lot Only	House & Lot	Lot Only	Year Completed			
Sites and Services									
1. Patag Phase II	In-House Project	-	24	-	236	1991	Intrvn Evry 10 th House	Patag, CDO City Cagayan de Oro City	Double entry. Located
2. Urban Poor	Self-Help Project	-	7	-	34	1994			
Resettlement/Relocation									
1. Relocation Project	City Government	-	30	-	145	-	Intrvn Evry 10 th House Intrvn Evry 10 th House	Malaubang, Ozamis City (Mis. Occ.) , Valencia, Bukidnon, Not 127	Temporary Selection of Sample was part of Xavier Heights Subd.
2. Xavier Heights		-	8	-	273	-			
Projects Approved Under BP 224 funded by									
1. Village I	De Oro Realty Devt. Corp. E.S. Villarosa and Partners	16	-	325	-	1995	Intrvn Evry 10 th House Intrvn Evry 10 th House	, Malaybalay, Bukidnon Upper Balulang, CDO City	Only 183 are accepted Selection of sample was part of Xavier Heights Subd.
2. Sugarland Country Homes II		16	-	196	-	1994			
Projects Approved under BP 224 Low Cost Housing by Private Developers									
1. Villa Candida I	San Roque Realty & Devt. Corp.	33	-	487	-	1995	Intrvn Evry 10 th House	,Cagayan de Oro City	487 are saleable lots but 298 are occupied
2. Gokong Ville Subd.	GO Builders Co.	8	-	34	-	1994	Intrvn Evry 10 th House	,Cagayan de Oro City	Only are occupied

Table IV-2: Final Sampling Frame, Sample Projects, and Weights Assigned

Type Name of Project	SAMPLE SIZE	NUMBER OF UNITS		Weights
		House & Lot	Lot Only	
I. COMMUNITY MORTGAGE PROJECT (CMP)	53		615	11.60377358
1 1 MOLUGAN LANDLESS ASSN.	-	-	107	
2 2 RM VEGA	5	-	50	
3 3 KABINA	19	-	188	
4 4 6 th DIV. PATAG LANDLESS ASSN.	6	-	29	
5 5 PROGRESSIVE VILLAGE	-	-	34	
6 6 PAGLAUM SETTLERS	19	-	188	
7 7 DWELLERS LANDLESS	4	-	19	
II. SITES AND SERVICES	103		1,107	10.74757282
8 1 PATAG PHASE I	24	-	242	
9 2 PATAG PHASE II	24	-	236	
10 3 4 th ID HOMEOWNERS ASSN.	-	-	84	
11 4 KAUSWAGAN SITES & SERVICES II	55	-	545	
III. RESETTLEMENT/RELOCATION	39		421	10.79487179
12 1 RELOCATION PROJECT	30	-	148	
13 2 XAVIER HEIGHTS	9	-	273	
IV. DIRECT DEVELOPMENTAL LENDING PROGRAM (DDLDP)				
14 1 Mother Ignacia	30	105	-	3.50000000
V. JOINT VENTURE PROJECT	120	1,743		14.52500000
15 1 KAUSWAGAN PHASE III	11	113	-	
16 2 LOURDESVILLE SUBD.	32	316	-	
17 3 XAVIER HEIGHTS JTV	51	1,238	-	
18 4 OROQUIETA LOW COST HOUSING PROJECT	22	33	-	
19 5 SUNRISE VILLAGE	4	43	-	
VI. SOCIALIZED HOUSING PROJECTS APPROVED UNDER BP220 AND PD 957				
	78	994		12.74358974
20 1 GO-KINGSVILLE SUBD.	8	76		
21 2 VILLA CANDIDA I	38	388		
22 3 GREMA VILLAGE I	16	163		
23 4 SUGARLAND COUNTRY HOMES I	16	165		
24 5 MELECIA HOMES I	-	105		
25 6 VIRGINIA VILLAGE I	-	97		

*Selected Sample Projects are in bold face.

4.2 Findings: Lot Beneficiaries

4.2.1 Characteristics of Beneficiaries

A. Demographic Characteristics. Based on modal characteristics, the lot beneficiary was typically male, married, between 40-49 years old, a household head, and at least a high school graduate. Of the total 2,143 lot beneficiaries, 68% were males, 87% were married, 77.4% were household heads (the rest were spouses, and about 25% were between 40 to 45 years old. About 70% had at least a high school education, including about 29% who were college graduates.

B. Household Size. The sizes of beneficiary households ranged from one to more than ten members. The modal size was five. The distribution of household size is as follows:

HH Size	Frequency	%
One	23	1.1
Two	163	7.6
Three	153	7.1
Four	320	14.9
Five	485	22.6
Six	318	14.8
Seven	350	16.3
Eight	144	6.7
Nine	44	2.1
Ten or more	141	6.2

The figures show that households with sizes ranging from four to seven had frequencies much higher than the rest, and taken together they composed 68.6% of the households. Also, about 46.5% of the households had sizes above the average of five.

C. Income. The following table provides a general picture of the income of beneficiaries by type of project.

Gross Monthly Family Income (p)	Beneficiaries							
	CMP		SSP		RRP		TOTAL	
	No.	%	No.	%	No.	%	No.	%
less than 1000	-	-	-	-	11	2.6	11	.5
1000 - 2499	93	15.1	54	5	270	64.0	417	19.5
2500 - 4999	186	30.2	129	12	108	25.6	423	19.7
5000 - 7499	162	26.3	215	19	22	5.2	399	18.6
7500 - 9999	58	9.4	236	21	-	-	294	13.7
10,000 - 14999	93	15.1	290	26	11	2.6	394	18.4
15,000 - 24999	12	1.9	150	14	-	-	162	7.6
25,000 - 49999	12	1.9	21	2	-	-	33	1.5
50,000 and over	-	-	11	1	-	-	11	.5

The table shows a wide range of family incomes, from less than P1,000 a month to more than P50,000. Both the CMP and SSP beneficiaries, however, did not have incomes of less than P1000, while RRP had. Also, in terms of modal range, RRP had the lowest (P1000 - P2999); CMP was higher (P2500 - 4999); and SSP had the highest (P10000 - 14999). In general, the table shows that RRP beneficiaries tended to come from the lower income brackets than either the SSP or CMP beneficiaries.

The table also shows that a large proportion of the beneficiaries had incomes above P5,000. Most of these were awardees of SSP. The median income was in the range of P5000 to less than P10,000 or approximately P7500 per month. This is way above the poverty line of P4,392 per month for a family size of six in Region X.

D. Previous Residence. Data show that the projects undertaken tended to be near the areas where beneficiaries stayed. In fact, in 36.6% of the households, the projects were in the same barangay, or right in the community where the beneficiaries were. In the majority of cases (52.47%), the projects were in a different barangay but in the same city/municipality. It was only in 11% of the cases that the beneficiaries had to transfer to another city/municipality (1%) or even to another province (10%).

4.2.2 Lot Acquisition and Occupancy

A large majority, 1,847 or 86.19%, were original awardees of the lot, and only a small minority, 296 or 13.8%, were not. This could indicate that the beneficiaries were generally satisfied with the award and so have not sold the rights; or that they really wanted to have a place where they could settle down.

Those who were not original awardees bought the rights from others. The original awardees got their lots through at least four different ways: awardees of CMP projects said they got the lot through membership in the association, awardees of relocation/settlement projects said they got their lots because they were relocatees, while awardees of SSP generally said they got their lots through a raffle conducted by the NHA. Others inherited the lot or had been residents there prior to the project.

Most of the beneficiaries occupied their lots from 1985 to 1994. This is expected because the samples taken were limited to those which were implemented from 1987 to 1994. However, there were some beneficiaries (141 or 6.5%) who had been occupying their lots since 1960 or earlier. This indicates that the beneficiaries may have been squatters for at least thirty years before they got to have legal tenure. Most of the relocatees were transferred to their present site on a temporary basis sometime between from 1990 to 1994.

4.2.3 Lot Sizes and Amortization Payments

The CMP and SSP beneficiaries had modal lot sizes between 50 to 99 square meters, while relocatees had higher modal lot sizes of 120 to 149 square meters. However, while 196 of the former had lot sizes of 200 sq. m. and over, none of the latter had lots that big.

Amortization payments ranged from zero to over P1,500 per month. However, a total of 517 (118 from SSP and 399 from RRP), reported not paying anything. This is discussed in a later section. The modal range of payments were from P50 to P499 per month.

Of those who paid, there was a general feeling that the lot price was reasonable. A very high proportion, 93%, found the price of the lot to be reasonable. Majority of those who found the price to be unreasonable suggested a price of less than fifty pesos (P50) per sq.m.

These also appears to be a high repayment rate of the amortization. About 71% said they paid their amortizations regularly, while only 29% said they were irregular in their payments. A large majority of CMP and to a lesser extent, SSP beneficiaries paid regularly, while majority of irregular payers were awardees of RRP.

It would seem that the CMP may have features that induce people to pay. These could include the pressure from other members of the association for every members to pay his/her obligations on time. Another could be the fact that the association itself collects the payments from its members. Indeed, some beneficiaries who failed to pay gave the reason that "nobody collects payments." The other reason given was insufficiency of income. Many of those who gave this reason were relocatees who, in general, had lower incomes than SSP beneficiaries. Only 58 of the CMP beneficiaries cited income insufficiency as reason.

To be able to afford the amortization, many of those who gave income insufficiency as reason for irregular/non payment of amortizations said they needed an income of P3,000 and over.

4.2.4 Financing of House Construction.

For lot beneficiaries, the responsibility of house construction rested entirely on themselves. Although the lots may have been awarded at the same time, therefore, the houses will have been constructed at different times. In the case of the sample projects, most of the houses were constructed between 1985 and 1994. The beneficiaries utilized more than one source of funds for the construction of their houses, but many of them used their own funds as one source. A high

percentage, 78%, used personal funds. About 23% borrowed from government agencies such as the SSS, GSIS, HDMF, HIGC or NHMFC. About 44 borrowed from either their cooperative or from relatives. Only few, 23 resorted to private moneylenders. There were also those who borrowed from other sources.

4.2.5 Housing Characteristics

A. Materials Used. A large majority of the houses were single detached (94%), with walls of either concrete, wood, or a mixture of both, and with roofings of galvanized iron or aluminum. Only eleven houses, constituting less than one percent, were made of light materials. All of these houses were in the RRP projects. A higher percentage, 12% were made of salvaged materials (barong-barong). As may be expected, these were found in the relocation sites. However, there were also barong-barong reported in the CMP projects.

B. Floor Area. In terms of floor area, the modal range for all houses was 60 or more square meters. This figure, however, does not tell much. When type of program is taken into consideration, only CMP beneficiaries had a modal floor area in that range. In SSP projects, the range was 30-39 sq.m. In RRP projects 270 houses had floor areas of less than 20 to 39 square meters, while 495 out of 1107 houses in the SSP projects were from 30 to 49 sq.m. In contrast, the modal range of 302 sq.m. or more for CMP was way above the frequencies in other categories where the lowest frequency was 23 and the highest was 81.

C. Number of households residing in dwelling unit. About 91.6% or 1,964 houses had only one household resident. However, 89 or 4.2% shared the house with another household; 45 or 2.1% shared the house with two other households, while another 12 houses contained at least three other households. While the SSP and RRP beneficiaries had at most only two other households staying with them, some CMP beneficiaries shared their households with at least three other households.

4.2.6 Housing Facilities/Utilities

A. Source of water supply. The faucet inside the house but connected to a community water system was the source of water reported by almost three-fourths of the households as the source of water supply used for drinking and for other uses. This source assured the households of a safe water supply for drinking. Other sources used by the rest of the households were artesian well, public faucets, and others.

B. Type of lighting and fuel for cooking. Electricity was reported by 1,752 or 81.8% of the households as their source of lighting while 380 or 17.7% still used kerosene.

C. Toilet Facilities. The sanitary type was the most commonly-used type of toilet among those surveyed, although only 328 households or 15% had water-

sealed flush toilets for their exclusive use while an additional 121 or 5.6% shared it with others. Almost two-thirds of the housing units had water-sealed toilets without flush (buhos) exclusively for their own use and an additional 347 or 16% shared it with other households. Only 12 households or 0.6% reported that they did not have any toilet. Surprisingly, all of these 12 households were CMP awardee.

D. Garbage disposal. About 70% or 1,492 households reported having a garbage collection system in their communities while the rest reported none. Only 184 or 8.6% paid for the collection of their garbage. Only 21 households reported an irregular collection while the rest reported regular garbage collection of either once a week or every day.

Households without a garbage collection system disposed of their garbage in the following manner: 214 or 33% reported burning their garbage; 123 or about 19% threw them in a dug pit and the rest disposed their garbage in other ways.

4.2.7 Community Facilities/Utilities

The following utilities and facilities were reported as being present in the subdivision where the beneficiaries were located:

Utilities/Facilities	Number	% to Total
Drainage system, open canal	1,315	61.4
Drainage system, culvert	725	33.8
Water connected to community system	1,457	68.0
Water system, deep well	411	19.2
Macadamized road	514	24.0
Electric power connection	1,650	77.0
Community center	801	37.4
Park	66	3.1

The open canal drainage system, water connection to the community system, and electric power connection have the highest frequencies. These were reported in CMP, SSP, as well as RRP projects. The frequency for open canal was much higher in SSP projects than in CMP or RRP, suggesting that it is the

common type of drainage system found in SSP. The deep well, on the other hand, was not reported in SSP projects, but the frequency was high in RRP projects, indicating that it is a main source of water supply there.

Residents of NSP projects sites were generally aware of facilities and services outside of the site but still within the barangay boundaries. Many of them availed themselves of these facilities/services, as shown in the following table.

Facilities	Aware of		Availed of	
	No.	%	No.	%
Health Center	2109	98.4	1773	82.7
Barangay Hall	2008	93.7	1332	62.2
Church/Chapel	2109	98.4	1879	87.7
Barangay Outpost	1634	76.2	740	34.5
High School	833	38.9	251	11.7
Other Facilities	339	15.8	273	12.7

The health center and the church/chapel were the most frequented places. This is understandable because medical/health services are dispensed in the health center, and whenever there are babies or pregnant women, medical attention tends to be regular. Whenever anybody is ill in the family, medical attention may also be required. The frequent visits to the health center may also reflect the dwindling dependence of the population on traditional healers. The church/chapel, of course, are for religious services.

4.26 Type of assistance received from program. Following are the different types of assistance which the beneficiaries received from the CMP/SSP/RRP:

Buy land from the owner	56%
Titling of lots awarded	58%
Reblocking	45%
Road improvement	42%

Construction of path walks	39%
Construction of drainage system	29%
Providing fund/facilitating approval of loan	2%
Others	17%

The agencies which were reported to have assisted the beneficiaries were the following:

Agency	Number	% to Total
National Housing Authority	1870	87.3
National Home Mortgage and Finance Corporation (NHMFC)	430	20.1
City/Municipal government	345	16.1
Other government agencies	43	2.0
Non-government agencies	243	11.3

It is not surprising that NHA had the highest frequency because it is the agency which has been mandated to assist particularly the lowest 30% income groups. The NHA is therefore involved in CMP, SSP, as well as RRP projects. In the case of the relocation project in Malabang, however, it was the local government unit and the DSWD which were involved. The LGU therefore obtained a fairly high frequency from beneficiaries of relocation projects, although it was still the NHA which obtained the highest.

4.2.8 Perceptions of Beneficiaries

A. Effect of the Project on their living conditions. When the beneficiaries were asked if their condition improved after being given the lot, some 1,354 or 63.2% responded positively while 617 or 28.8% claimed that their condition just the same as before their transfer. Some 129 or 6% said their condition became worse. These households were found mostly in the relocation area and a few from SSP projects. The CMP seems to be the most acceptable project to the beneficiaries. CMP beneficiaries registered a very high proportion who said that living conditions had improved much better from the project.

B. Satisfaction with Present Residence. The beneficiaries' satisfaction/dissatisfaction with their present residence with their present residence (or project) was indirectly measured by asking them the question: "if given the opportunity, would you like to transfer to other housing projects?" To this question, a large majority, 1888 answered "No", and only 255 answered yes. Of these who said "yes", 88 were going to use the extra lot for investment purposes, indicating that they were not necessarily dissatisfied with their conditions. Otherwise, for the others, the major reason for wanting to transfer was apparently dissatisfaction with conditions in their own housing projects. "Overcrowding" was the reason cited by many CMP and SSP beneficiaries, "dusty", "too noisy" and "water overflow" were also mentioned. There were also those who wanted a place within the city.

C. Beneficiary satisfaction with NSP programs. When asked how they would rate the CMP/SSP/RRP, majority, 57% said the program was satisfactory, while an additional 31.3% rated the program as very satisfactory. Most of these were CMP beneficiaries. All in all, 88.3% were satisfied with the program.

The CMP had the highest proportion of beneficiaries who were satisfied/very satisfied, while RRP had the highest proportion who were dissatisfied. While 44% of RRP beneficiaries were dissatisfied, only 2% and 5% among CMP and SSP beneficiaries respectively were dissatisfied. Obviously, their perception of the program itself was influenced to a large extent by their experience in the particular project which they joined.

Majority of the relocatees cited graft and corruption and inefficiency of the agencies providing assistance/services as reasons for their dissatisfaction with the program. In particular, the relocation site in Malaubang, Ozamis City was meant to be only temporary and conditions and were not very good. Thus, the high rate of dissatisfaction among the beneficiaries.

D. Suggestions to improve CMP/SSP/RRP

Half of the beneficiaries (1086 out of 2,143) wanted the government to look into the site development problems, including drainage systems and road conditions. Related to this were the suggestions to "develop the subdivision area" (II) and to "check the interior of the unit if it complies with standards" (II). In all, 1108 out of 2143 beneficiaries wanted some improvements in their housing area. These beneficiaries were mostly CMP and SSP awardees. However, most of those who wanted their area to be developed were all beneficiaries of RRP.

A second group of suggestions reflected the inadequacy of the beneficiaries' income for housing purposes. These suggestions were: for lending agencies to lower the amortization of lots to a more affordable level (206); increase the amount of loan for construction of the house (317); and provide opportunities for community livelihood (143); making a total of 666, or 31%.

Other suggestions included the elimination of red tape in the processing of papers, for politicians to assist "without vested interest" or for NHA not to allow itself to be influenced by government officials; give titles/lots free of charge; and provide police services.

About 69% did not specify their recommendations. There were mostly those who were satisfied/very satisfied with the Program.

4.3 Findings: House and Lot Beneficiaries

4.31 Characteristics of Beneficiaries/Beneficiary Households

A. Demographic characteristics. Unlike the lot beneficiaries who were mostly male household heads, females comprised about half (49.8%) of the house and lot (H & L) awardees and only 60% were household heads. House and Lot awardees also tended to be younger and more educated than the lot beneficiaries. Their modal age range was 35-39 years, in comparison to the 40-44 years modal age of lot beneficiaries. About half (1351 out of 2065) were college graduates, and about 85% were married.

B. Household size. The distribution of the household sizes of H & L awardees tended to be similar to that of the lot awardees. The modal size was five, and the households with four to seven members had higher frequencies than the rest. The distribution is as follows:

HH Size	Frequency	%
One	28	.9
Two	225	7.9
Three	363	12.8
Four	512	18.0
Five	705	24.8
Six	519	18.3
Seven	290	10.2
Eight	93	3.3
Nine	89	3.1
Ten or More	20	.7

C. Previous Residence. A large majority (2326 out of 2842) of H&L beneficiaries had stayed in the same city/municipality but in a different barangay prior to the awards. More than half (1768) transferred to the project because they got the chance to own a house and lot. A few transferred because of their jobs or to be near their relatives.

D. Income. The modal gross family income of H & L beneficiaries when they applied for the awards ranged from P5,000 to P7,499, which is the same as that of the lot beneficiaries. Following is the distribution of gross monthly family income of H & L beneficiaries:

Monthly Income Before (P)	Beneficiaries							
	Joint Venture		D D L P		Socialized Housing		TOTAL	
	No.	%	No.	%	No.	%	No.	%
Less than 1000	15	.8	21	19.8	-		21	.7
1000 - 2,499	247	14.2	56	52.8	13	1.3	84	3.0
2500 - 4,999	828	47.5	18	17.0	293	29.5	558	19.6
5000 - 7,499	378	21.7	7	6.6	382	38.4	1217	42.8
7500 - 9,999	160	9.2	4	3.8	115	11.6	497	17.5
10000 - 14,999	44	2.5			153	15.4	313	11.0
15000 - 24,999	15	.8			38	3.8	82	2.9
25000 - 49,999	44	2.5					15	.5
50000 and over	15	.8					44	1.5
260 answer							15	.5

The table shows that while the modal range for joint venture and socialized housing beneficiaries was the same as that for the total, the mode for DDLP awardees was lower, at only P1,000 to P2,499. In fact, the table suggests that the DDLP beneficiaries tended to be poorer than either the joint venture or socialized housing awardees.

In comparison to their income at the time of the survey, the income of the beneficiaries were lower when they applied for the house and lot. While their modal income class was P5,000 - 7,499 then, their modal income class increased to P10,000-14,999 during the survey. Also, while their median income was P6,089/month before, at the time of the survey, it had increased by more than 50% at P11,930/month. Following is the comparison of incomes before the H & L award and during the survey in 1996.

Income Group	Monthly Income before Award of H&L Number of Awardees		Income in 1996	
		%	No. of Awardees	%
Total	2843	100.0	2843	100.0
Less than 1000	21	0.74	18	0.63
1000 - 2499	84	2.95	46	1.62
2500 - 4999	558	19.63	123	4.32
5000 - 7499	1217	42.81	410	14.42
7500 - 9999	497	17.48	579	20.37
10000 - 14999	313	11.01	967	34.01
15000 - 24999	82	2.88	606	21.32
25000 & up	59	2.08	91	3.20
No answer	15	0.53	4	0.14

4.3.2 Acquisition of House and Lot

A. Requirements to qualify for award. To qualify for a house and lot award, 2602 beneficiaries or 91.5% said that one should be a member of either the GSIS or SSS or PAGIBIG to be able to avail oneself of any of the three major programs under NSP. Other requirements mentioned were:

Must pay processing fee	1,995	70.2%
Must have regular employment	1,799	63.3%
Pay equity	1,376	48.4%
Must have a co-maker/co-borrower	111	3.9%
Others	211	7.4%

More than half (52.6%) of the awardees did not have to pay equity. This considerably eased their financial obligations before they could occupy their houses. For those who paid, 563 paid P10000 or more. The lowest equity paid was less than P1000.

On the other hand, only 29.8% did not have to pay a processing fee. The modal amount paid ranged from P50 to P999, as claimed by 21.7%. About 56% paid anywhere from P50 to less than P5000. The highest amount reported was P10000 or more, which was paid by 5.9% of the awardees. Perhaps, if a processing fee is really necessary, the amount should be standardized.

B. Amortization. Only 154 or 5.4% reported that they had already paid fully for the house and lot. These probably included those who bought the H & L directly from the awardees. Of those who were already fully paid, only 58 out of 154 or 37.7% had co-makers, who were either the spouse or the children.

Of those who were amortizing, most started paying their amortizations during the period 1990 to 1994. The modal amount of amortization ranged from P1000 to less than P1500. A large majority of joint venture and socialized housing beneficiaries paid amounts within this range.

About 1552 or 54.6% were up-to-date in their payments while about 40% were delinquent with the payment of their amortization plan. Some 325 had stopped paying because of defects in the house or in the subdivision and a pending case. These were predominantly awardees of socialized housing. Another 228 had also stopped payment because of protest or a case filed with HLURB. These were predominantly awardees of joint venture projects and a few from socialized housing. A few (44) were willing to pay but were still waiting for their salaries to be deducted from, or did not know where to pay. Still others (132) said their income was inadequate. There were also those who had no time to make the payments.

C. Financing. More than half, 54.3%, financed their houses and lots directly through government agencies, as shown by the table below. The proportion could be more, however, because the DDLP loan could have been borrowed from conduit banks, where the funds actually come also from the government. That only 1.5% borrowed from private sources shows that given a better alternative, the target population will not persist in borrowing from the traditional moneylenders.

Sources of Funding	Number	% to Total
Borrowed from GSIS/SSS	820	28.8
Borrowed from HDMF (PAGIBIG)	458	16.1
Through own funds	449	15.8
Borrowed from NHA/NHMFC/HIGC	267	9.4
Borrowed from private lenders	42	1.5
Borrowed from cooperative	13	0.4
Borrowed from Other sources	391	13.3
Direct from bank, DDLP	404	14.2

4.3.3 Characteristics of the House and Lot

- A. Total Cost of House and Lot. The modal cost of the house and lot ranged from P100,000 to less than P200,000 as reported by some 1711 or 60.2% of the awardees. The lowest was less than P50,000 while the highest reported was P500,000 and over.

While most beneficiaries acquired their house and lot within the prescribed "low cost" of P150,000, there were 986 beneficiaries or about 35% of the total whose house and lot cost P200,00 or more.

About 71% of the respondents found the price of the house and lot to be reasonable. Half of those who did not find it reasonable suggested a lot price of P100 per sq. m., while the others quoted a higher price of from P500 to P749.

- B. Area of lot and house. The following table provides the distribution of awardees by lot area:

Lot Area (sq.m.)	Frequency	%
less than 20	-	-
20 - 49	25	-
50 - 99	465	15
100 - 119	901	32
120 - 149	1196	42
150 and over	254	9

The modal area was 120-149, which is spacious. That was also the modal area for joint venture and DDLP projects, but the modal area for socialized housing was a little smaller, from 100 to 119 square meters. The largest area was actually 200 and over, reported by 71 awardees from joint venture and socialized housing projects.

For the houses, about 70% reported a floor area of from 30 to 39 square meters. The next bigger size, which ranged from 40 to 49 square meters, was reported by about 27% or 778 beneficiaries.

The smallest house, reported by 13 beneficiaries, had floor area ranging from 20 to 29 square meters while the biggest house with floor area of 120 square meters and over was reported by 25 beneficiaries or 0.9% of the total.

- C. Type of building and construction materials. Single detached housing units dominated the housing projects. About 84.3% of beneficiaries reported

living in a single detached building. Other types of buildings reported were: duplex, 9.8%; row house, 5.4% and other types, 0.5%. In terms of materials, the houses in the different housing projects were made of strong construction materials both for the walls and roof. Specifically, about 82.5% reported their walls to be made of concrete while about 14% reported a combination of wood and concrete. Those under the DDLP reported other kinds of construction materials. For the roof, about 96% used GI aluminum sheets while less than 1% used asbestos.

4.3.4 Facilities and utilities.

A. Source of water supply. About 83.5% of beneficiaries had faucets inside their house which were connected to a community water system. Some 232 families or 8% depended on the deep well for drinking, cooking, bathing and other uses. In addition, 189 families or 6.6% get their drinking water supply from public faucets connected to a community water system. The artesian well (public) was the source of drinking water of 29 families although there are 189 families that depended on this source for other uses like for cooking, bathing, washing clothes, etc.

B. Type of lighting and fuel for cooking. Electricity was used by 97.6% for lighting but only about 4% used it for fuel. Kerosene was used by only 21 households for lighting but 319 or 11.2% used it for fuel.

LPG (liquefied petroleum gas) was used by 81% of the households as fuel. Wood and charcoal was used for cooking by 106 households or 3.7%, total beneficiaries.

C. Toilet Facilities. Except for 30 households which did not specify which type of toilet facilities they used. All the rest reported a sanitary type of toilet but 78% of the households had water-sealed toilets without flush. Only 13 families or less than 1% share their toilet with other households. Only about 21% used flush toilets. In view of the fact that the housing projects covered in this study are supposedly "low cost" it is therefore expected that the cheaper kind of toilet facility is installed by the developer to limit the cost of house construction.

D. Garbage disposal. A high percentage 71%, had a system of garbage collection in their community. However, the frequency of collection for most was twice a month. Only 160 households reported a daily collection of garbage while 19% had their garbage collected once a week. About 221 or 12.4% reported an irregular schedule of collection.

Most of the beneficiaries reported that they did not pay for the collection of their garbage. However, some 681 or 33.7% claimed that they paid a garbage fee.

For those who did not have any collection system, 36% threw their garbage in the dug pit while 31.1% burned their garbage.

4.3.5 Types of Assistance Received

A. Assistance Received

Water and electricity connection were the most recognized services extended by government agencies under the National Shelter Program. Covered drainage system was cited as the third most important assistance extended to their communities and cemented/asphalted road was reported as the fourth most important services provided. Other facilities provided to the communities were community center, park, and shopping area, as shown below.

Services/facilities provided	Number	% to Total
Water connected to community water system	2769	97.4%
Electric power connection	2737	93.3%
Drainage system, covered	1871	65.8%
Cemented/asphalted road	1251	44.0%
Park	408	14.4%
Community center	366	12.9%
Shopping area	25	0.9%

B. Agencies Involved.

The NHA and the private developers were the ones most cited by the respondents as having given assistance. Actually, the agencies/individuals recognized depended on the type of project. Joint venture awardees, for instance, cited the NHA, NHMFC, LGU, private developer, and even NGO. None of the socialized housing awardees, on the other hand, cited the NHA. Strangely, DDLP beneficiaries knew only the NGO. These are summarized in the table as follows:

Agencies	Total	Joint Venture	DDL P	UHLP
National Housing Authority	1511	1511	-	
N H M F C	987	465	-	522
City/Municipal Government	347	344	-	13
Private Developer	1407	566	-	841
Non-government agencies	350	232	105	13

C. Other Facilities in the Community

Aside from the facilities and services available within the subdivision, the beneficiaries were asked if they were aware of other facilities within the barangay where the subdivision was located and whether they had availed of these facilities.

The following facilities and services available within the barangay and the number of families of beneficiaries who availed themselves of these facilities:

Facilities	Number Responding	% to Total	Number Availing	% to Total
Elementary School	2662	93.6	740	26.0
Church/Chapel	2633	92.6	247	8.7
Health Center	2282	80.3	1529	53.4
Barangay Hall	2050	72.1	1140	40.1
Barangay Outpost	1957	68.8	-	-
Multipurpose Center	1213	47.7	290	10.2
High School/College	972	34.2	151	5.3
Others	115	4.0	503	17.7

The table indicates that about one-fourth of the beneficiaries had children who were enrolled in the elementary school, and about 5.3% who had children in high school or college. It also shows that although practically everybody was aware of the presence of a chapel/church, only 8.7% stated having attended mass or services. It is possible that there had been no priests or ministers who could hold religious services regularly in those areas, or the beneficiaries preferred to go elsewhere for these purposes.

4.3.6 Perceptions of Beneficiaries

A. Satisfaction with the Residence

About 73.2% rated their house as satisfactory, while six percent rated theirs as very satisfactory, adding to 79.2% who had favorable ratings of their houses. About 20% expressed dissatisfaction; and about 0.5% did not express any opinion.

Good location and adequate space were the two most cited characteristics of their house that they liked best. In addition, adequate ventilation and good design were mentioned.

However, while adequate space was cited by 37.8% as a feature that they liked, "too little space" was mentioned by 42% as a feature that they disliked. In addition, poor workmanship, poor ventilation, inferior materials.

B. Satisfaction with the Community

About 77% of beneficiary households expressed satisfaction with their community. In addition, 9% rated their community as very satisfactory, making a total of 81% with favorable perception about their community. In contrast, only about 14% rated their community as unsatisfactory.

The features that the beneficiaries best liked about their community were accessibility, favorable peace and order conditions, and an environment conducive to health in that order. On the other hand, the major problems cited were the following: bad roads, inadequate water supply, uncollected garbage, flooding. There were also others who complained of dust.

C. Suggestions to Improve the Program

The suggestion most cited was for lending agencies to increase the loan amount. This was suggested by 2576 beneficiaries. The second highest was to lower the amortization for the house and lot package to a more affordable level (1511). Related to this was the suggestion to lower the interest rate on the loan (42).

The third was the elimination or at least reduction of red tape in the processing of papers (1007). Similar to this was the suggestion to shorten the period of processing (15). In all 1012 or 35.6% made this suggestion.

Another group of suggestions involved closer monitoring. There were suggestions for concerned agencies to disapprove defective/substandard houses, the completion/provision/monitoring of facilities/utilities in the

community, regular site visits for checking "honesty in implementing", for the amount of amortization to be pegged to the extent of completion of the house and "drainage system monitoring". A total of about 13.3% were concerned about more effective monitoring.

Other suggestions were for the improvement of the design/quality of the house the construction of additional housing units, etc. Only 29 did not specify suggestions.

Chapter V RECOMMENDATIONS

5.1 Rationalizing Regional Boundaries And Strengthening The Regional Organization

A. Consistency in the delineation of regional boundaries.

The regionalization of agencies should conform with the boundaries of the region to achieve better coordination of the implementation of the NSP projects. Analysis of housing needs at the regional level can be more effective if all shelter agencies have common definition of the region. In addition, all reports on the level will be comparable. If an agency requires a sub-office in a province within the region, this can be set up but the sub-office should be under the supervision of the regional office concerned.

B. Effective decentralization of functions among shelter agencies.

Further decentralization of NHA needs to be effected. The NHA regional office should be empowered to undertake small projects, preferably joint ventures with LGUs which have already identified sites for socialized housing and which have urban slum problems.

The NHMFC also needs to be decentralized. The processing of papers of developers applying for funding should be done at the regional level. NHMFC regional offices should also be given the responsibility to evaluate, approve, disapprove and monitor all loans considering that they are in the area and should be in a better position to determine if payments should be made. Finally, the organization should seriously consider adopting a policy similar to that of the HDMF when the regional director/manager is allowed to issue payments up to P500,000. For NHMFC, however, this amount may be increased.

C. Provision of adequate human power and appropriate training.

If the region is given added functions, additional personnel with appropriate skills and knowledge should be recruited. As the study showed, inadequate personnel was a problem of some agencies even in the discharge of their normal functions.

D. *Establishment of SHOPCs in regional centers*

One-Stop Processing Centers (SHOPCs) should be established in regional centers and all highly urbanized areas to expedite approval, certification, registration and licensing of low-cost housing projects. Presently, the whole process from application for PALC to licensing by HLURB takes from six (6) months to one (1) year. Streamlining the process will minimize costs and hasten the completion of the project.

5.2 Strengthening the Capability of LGUs to Participate in the Implementation of the NSP

LGUs were not originally participants in the NSP. However, with the passage of the Local Government Code of 1991 and the passage of R.A. 7279, they have become implementors of NSP. At the moment, their participation tends to be insignificant. The following are recommended to strengthen their capabilities for assuming their responsibilities under R.A. 7279.

A. *Amending the Local Government Code*

The Local government Code should make it clear that socialized housing is also a responsibility of the municipality and not only of the city and provincial governments. The Code, together with R.A. 7279, provides the legal mandate for LGUs to be involved in socialized housing.

B. *Conduct of Information Campaign*

Local government officials and planners need to be apprised of their role in meeting the housing needs of the low-income groups. The shelter agencies can conduct an information drive to make them aware of their responsibilities as well as how they can effectively carry out these responsibilities.

C. *Allowing MPDCs/CPDCs to sit in regional meetings*

Representative of MPDCs/CPDCs should be allowed to sit in meetings of the shelter agencies in the region to present the housing problems of their municipalities and cities. This will improve coordination between LGUs and the shelter agencies.

D. *Provision of funds for socialized housing to LGU*

As of now, LGUs can only inventory lands for purposes of housing, but because they do not have ready funds, they cannot acquire lands. In

of LGUs to address the housing problem in their areas is significantly weakened. Allocating funds directly to the LGUs for housing purposes will enable them not only to acquire lands for current or future housing needs, but also to construct and manage public rental housing if the private sector proven to be unable or unwilling to provide them. The LGUs have a corporate personality and can engage in this type of enterprise.

The funds could be taken from the Social Reform Agenda (SRA). Fund and the allocation could be a function of the extent of the housing need in the area. To qualify for such funds, LGUs must be required among others, to have their town plans updated and approved.

5.3 Promoting Medium-Rise and Rental Housing

A. Encouraging and facilitating construction of public and private rental housing

Findings show that there were households who were unable to meet their payments regularly. There are also studies which tend to show that housing for low-income groups have ended up being occupied by those in higher income lands. These cases indicate that not everyone can afford to own homes because the amount that they can put aside for housing are not sufficient to cover the amortization. On the other hand, the cost of housing cannot be reduced any further because of continually rising land and land development costs.

Rental housing can make housing affordable to a greater proportion of the population; and more so if multiple dwelling units were provided instead of single detached houses. Medium-rise housing would further reduce costs and allow more people to be accommodated, given the same piece of land.

Rental housing can also meet the accessibility requirement of beneficiaries. As the study indicates, accessibility was a primary factor in the satisfaction of beneficiaries with their housing areas. For poor people, accessibility to job opportunities would be a major consideration. Rental housing could be located in areas around commercial and industrial centers so that low-salaried employees can avoid having to commute long distances and save on transportation costs:

At the moment , the Implementing Rules and Regulations for R.A. 7835 (CISFA) provides for the construction of Medium-Rise Public and Private Housing as an in-city relocation alternatives for low-income families and other beneficiaries of R.A. 7279 residing in high density

urban areas. The Program has two components: the Medium-rise Public Housing for in-city relocation of affected families under R.A. 7279, and Medium-Rise Private Housing to provide housing options to low-income families through additional rental housing units in high density urban areas. Units generated under this Program shall be disposed either through outright sale or lease. The NHA shall be responsible for the administration and control of the Trust fund for Medium-Rise Public and Private Housing. Rental housing under this program is provided by the private sector. As much as possible, construction of rental housing for the lower income groups should be facilitated, and poor families or individuals can stay in these places until such time that they can afford better and more expensive housing.

In other countries, old and decaying areas in the city have been renewed by converting old buildings, which were not necessarily houses, into residential units. This practice may also be explored where applicable. In addition, owners of old houses can be encouraged to remodel or extend their houses to make room for transients. As urbanization progresses, there will be greater demands for rooming houses. Individual homeowners can meet this need and augment their income in the process.

B. Land banking and preservation of public lands for housing

Because "homelessness" has been defined as non-ownership of housing facilities, many of the housing programs have been geared towards home ownership, and because it is cheaper and easier to utilize public lands. The tendency has been for public lands to be disposed of, rather than consolidated.

As more and more of these lands become privately owned, less and less land, particularly in areas near commercial and business centers, become available for low-income housing. Even now, developers have already bought lands in and around urbanized areas. Land banking is being done, not by the LGUs as provided in R.A. 7279, but by the private sector. Because those lands are privately owned, LGUs have very little control over their use and while R.A. 7279 has provided for a balanced housing development, socialized housing areas may be located elsewhere, which could be far from the areas of work.

There will always be poor people who will need relatively cheaper housing near areas of work. This can only be provided if the government holds on to the public lands in those areas, and if housing is leased, not sold.

C. Amending BP 220 and related laws.

For the dwelling unit to be more affordable, whether for leasing or for ownership, multi-storey walk-up units offer significant possibilities for cost reduction. For these, BP 1096, BP 220 and its implementing guidelines, as well as other laws and issuances which definite standards and guidelines on height restrictions, easements, space limitations and the like, in the different residential zones (R-1, R-2, R-3) need to be reviewed for possible amendments. Housing standards need to be further liberalized to cope with the rising cost of land, construction materials, and labor. The LGUs will also need to amend their zoning ordinances accordingly.

5.4 Promoting and Improving the CMP

The CMP has proved to be effective in providing land for housing for the poor. In addition, it enjoys a high level of acceptability among beneficiaries. It is also a good program because it involves active participation of its intended beneficiaries. It should therefore be promoted. However, to make it more effective, the following are recommended:

- a. Provision of adequate training to leaders of community associations in managing the affairs of their organizations;
- b. Unitization of the land title as soon as the association acquires it. If title is unitized, only the land of those who default on their payments will be foreclosed; otherwise, all members of the association are punished with the omissions of a few.
- c. NHA and other originators should continue to assist the association until after the title has been unitized. As it is, originators leave the associations on their own as soon as the lot has been acquired.

5.5 Modification of Lending and Related Policies

- A. The policy on the Purchase Commitment Line (PCL) should be reviewed thoroughly and the quota should be lowered to a much smaller amount. Related to this, the formation of new companies with mostly the same stockholders to circumvent the PCL quota limit should be discouraged, or at least the number of companies that can be formed should be limited

- B. The factor lending formula needs to be revised. Preferably, it should be based on the real net, and not gross income of the family. However, the use of other documents which would increase the loanable amount should be explored.
- C. The possibility of lowering the interest rates on loans for housing and extending the repayment period to 30 or even 40 years could be explored.
- D. Steps should be taken to protect beneficiaries of house and lot packages from having to sign blank buyers' acceptance forms even before the house is constructed. At the same time, the pressure on the developers for having to resort to this must be removed.

5.6 Increasing the Effectiveness of Compliance Monitoring.

A. Reconciliation of laws involving uses of land

There is a need to reconcile all laws directly or indirectly dealing with uses of land which are implemented independently by the LGUs, the DENR, the DAR, the Department of Agriculture (DA), etc. some of which have conflicting provisions that should be clarified.

As an example, the conversion of agricultural lands is vested in the DAR in accordance with E.O. No. 129-A, series of 1987. However, under the Local Government Code of 1991, the LGUs may also reclassify lands that cease to be economically feasible and sound for agricultural purposes as determined by the Department of Agriculture, or when the land shall have substantially greater economic value for residential, commercial, industrial purposes as determined by the sanggunian after public hearings for the purpose.

There is also the Forestry Law that defines all lands with slopes of over 18% as forest lands and therefore non-alienable and non-buildable; while DAR on the other hands claims that all lands below 18% slope are agricultural lands.

This situation has resulted not only in confusion and delays in the delivery of housing units, but has restrained or curtailed urban development and expansion

B. *Declaring a moratorium on land conversion.*

While the problem regarding the different laws on land uses remains unresolved, lands are already being converted from agricultural to urban uses, particularly to housing subdivisions while this practice may help alleviate the housing shortage, it could lead to a more serious problem of food shortage. The National Land Use Code, which is being drafted, seeks to rationalize the use of land from a broader perspective. In the meantime, a moratorium on land conversion until after the approval of the Code is recommended. This will prevent lands from being converted to other uses to such an extent as to render the Code ineffective once it is approved.

C. *Coordinating various efforts at monitoring*

HLRB should coordinate the efforts of different government agencies in monitoring compliance by developers to approved subdivision plans and specifications to lessen, if not eliminate, violations which have resulted in sub-standard subdivisions and dwelling units.

HLRB should also strictly monitor compliance by LGUs of existing zoning ordinances and recommend some form of sanction to those that indiscriminately issue locational clearances without updating their comprehensive land use plans and corresponding zoning ordinances resulting in spot zoning and/or conflicting land uses.

D. *Providing exemptions in ECC requirement*

DENR should look into the possibility of exempting housing projects which are located in residential zones as reflected in the approved updated Comprehensive Land Use Plan and Zoning Ordinance from submitting an Environmental Compliance Certificate (ECC)

E. *Making available a list of environmentally critical areas*

DENR can also provide a list of environmentally critical areas for information and guidance of prospective subdivision developers/owners. A project proponent or developer is required by DENR to submit an Environmental Impact Assessment for projects located in environmentally critical areas, the preparation of which is very costly aside from being time consuming resulting in added project cost.

APPENDICES

Lot Only

NATIONAL SHELTER PROGRAM
UP - PLANADES SHELTER STUDY

SURVEY OF HOUSING BENEFICIARIES, LOT ONLY

Table 1. NUMBER OF BENEFICIARIES BY SELECTED CHARACTERISTICS
BY TYPE OF PROJECT, REGION X: 1997

SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/ Relocation
TOTAL	2143	615	1107	421
Province				
Misamis Oriental	1819	615	1107	97
Bukidnon	-	-	-	-
Misamis Occidental	324	-	-	324
Subdivision				
Xavier Heights	97	-	-	97
Paglaum Settlers	220	220	-	-
RM Vega	58	58	-	-
KSS Phase II	591	-	591	-
Kabina	220	220	-	-
6th Div Patag Landless Assn	70	70	-	-
Patag Phase I	258	-	258	-
Patag Phase II	258	-	258	-
Dwellers Landless	46	46	-	-
Relocation	324	-	-	324
Relationship to Household Head				
Household Head	1658	464	892	302
Spouse	485	151	215	119
Others	-	-	-	-
Age of Beneficiary				
Less than 21 yrs	11	-	-	11
21 - 24	33	-	11	22
25 - 29	100	35	11	54
30 - 34	175	35	64	76
35 - 39	354	139	161	54

SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
40 - 44	419	139	215	65
45 - 49	371	70	247	54
50 - 54	210	81	97	32
55 - 59	175	46	107	22
60 - 64	143	46	86	11
65 and over	152	23	107	22
Sex				
Male	1460	395	774	291
Female	683	220	333	130
Marital Status				
Single	44	12	32	-
Married	1869	545	957	367
Divorced/Separated	23	12	11	-
Widowed	207	46	107	54
Highest Grade Completed				
Elementary level	176	58	32	86
Elementary graduate	174	23	54	97
High school level	297	81	86	130
High school graduate	477	186	215	76
College level	405	104	279	22
College graduate	614	162	441	11
Original awardee of lot?				
Yes	1847	545	881	421
No	296	70	226	-
Means of getting the lot				
Membership in association	867	522	21	324
Bought rights from awardee	250	35	215	-
Beneficiary is relocatee	118	-	32	86
NHA/NHA raffle/raffle/NHA awardee	709	-	709	-
Inherited	43	-	43	-
Resident before NHA	23	23	-	-
Assumed from uncle	35	35	-	-
Others, not specified	97	-	86	11
Kind of assistance/service provided under CMP/SSP				
Buy land from the owner	1191	557	623	11
Titling of individual lots awarded	1273	337	860	76
Reblocking	975	545	333	97
Road improvement	879	255	527	97
Construction of path walks	815	267	451	97
Construction of drainage system	617	58	473	86
Providing fund/facilitating approval of loan	44	12	21	11
No assistance provided	324	-	-	324

SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
Agencies assisting residents in the project site				
NHA	1870	569	1107	194
NHMFC	430	290	118	22
City/Municipal government	345	-	32	313
Other government agencies	43	-	21	22
Non-government agencies	243	70	11	162
Year lot was occupied				
1960 or earlier	141	12	129	-
1961 - 1964	-	-	-	-
1965 - 1969	33	12	21	-
1970 - 1974	134	70	64	-
1975 - 1979	122	58	64	-
1980 - 1984	144	58	86	-
1985 - 1989	570	151	419	-
1990 - 1994	879	232	269	378
1995	55	12	21	22
1996	55	12	21	22
1997	11	-	11	-
Area of the lot				
Less than 20 sqm	-	-	-	-
20 - 49	23	23	-	-
50 - 99	812	371	430	11
100 - 119	349	81	236	32
120 - 149	575	58	161	356
150 - 199	186	46	118	22
200 and over	196	35	161	-
Year started paying for the lot				
1960 or earlier	464	-	54	410
1961 - 1964	-	-	-	-
1965 - 1969	-	-	-	-
1970 - 1974	-	-	-	-
1975 - 1979	-	-	-	-
1980 - 1984	76	12	64	-
1985 - 1989	550	23	527	-
1990 - 1994	779	360	419	-
1995	43	-	32	11
1996	209	209	-	-
1997	23	12	11	-
Amount paid monthly for the lot				
None	517	-	118	399
Less than P50	81	81	-	-
50 - 99	228	174	54	-

SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
100 - 499	1253	360	871	22
500 - 999	54	-	54	-
1000 - 1499	-	-	-	-
1500 and over	11	-	11	-
Regularly paying?				
Yes	1449	557	881	11
No	640	58	226	356
No answer	54	-	-	54
Reason why not paying regularly				
Income not enough	360	58	129	173
Nobody collects payment	75	-	43	32
Papers still in process/not yet awarded	32	-	-	32
Temporary	43	-	-	43
No payment yet/No signal when to pay	54	-	-	54
Awaiting outcome of claim of association	22	-	-	22
Mortgaged to other agency	11	-	11	-
Others, not specified	43	-	43	-
Not applicable/No answer	1503	557	881	65
Perceived monthly income to afford amortization				
Less than P50.00	11	-	11	-
50 - 99	12	12	-	-
100 - 299	43	-	43	-
300 - 499	-	-	-	-
500 - 999	11	-	-	11
1000 - 1499	-	-	-	-
1500 - 1999	-	-	-	-
2000 - 2499	12	12	-	-
2500 - 2999	-	-	-	-
3000 and over	249	23	64	162
Not applicable	1806	569	989	248
Gross monthly family income				
Less than 1000	11	-	-	11
1000 - 2499	417	93	54	270
2500 - 4999	423	186	129	108
5000 - 7499	399	162	215	22
7500 - 9999	294	58	236	-
10000 - 14999	394	93	290	11
15000 - 24999	162	12	150	-
25000 - 49999	33	12	21	-
50000 and over	11	-	11	-

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SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
Price of lot being amortized reasonable?				
Yes	2000	580	1064	356
No	67	35	-	32
Not applicable	75	-	43	32
Perceived reasonable price per square meter of lot				
Less than P50.00	34	23	-	11
50 - 99	23	12	-	11
100 - 249	-	-	-	-
250 - 499	11	-	-	11
500 and over	-	-	-	-
Not applicable	2076	580	1107	389
Transfer to other housing projects?				
Yes	255	104	129	22
No	1888	511	978	399
Reason for transferring				
Peace and order situation is bad	22	-	11	11
Overcrowding	112	58	43	11
Community is too noisy	11	-	-	11
Community is too dusty	34	23	11	-
Investment	88	23	54	11
Water overflow	12	12	-	-
Within city	23	12	-	11
Others, not specified	11	-	11	-
Not applicable	1888	511	978	399
Year house was constructed in the lot				
1960 or earlier	89	35	54	-
1961 - 1964	-	-	-	-
1965 - 1969	44	12	32	-
1970 - 1974	98	23	75	-
1975 - 1979	78	46	32	-
1980 - 1984	130	23	107	-
1985 - 1989	527	162	365	-
1990 - 1994	977	244	355	378
1995	77	23	32	22
1996	111	46	43	22
1997	11	-	11	-
Financing of house construction				
Through own funds	1662	511	838	313
Borrowed from NHA/NHMFC/HIGC	11	-	11	-
Borrowed from GSIS/SSS	67	46	21	-
Borrowed from HDMF (PAGIBIG)	65	-	54	11
Borrowed from housing cooperative	11	-	11	-

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SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
Borrowed from relatives	33	-	11	22
Borrowed from private lenders	23	12	11	-
Borrowed from other sources	174	23	75	76
Not applicable	98	23	75	-
Type of building				
Single detached	2008	534	1053	421
Duplex	46	46	-	-
Rowhouse	11	-	11	-
Others	78	35	43	-
Floor area of the house (sq. m.)				
Less than 20 sqm	207	35	64	108
20 - 29	303	23	118	162
30 - 39	481	93	269	119
40 - 49	318	81	226	11
50 - 59	296	81	193	22
60 or more	538	302	236	-
Construction materials of the walls				
Concrete	1115	255	817	43
Wood	396	116	129	151
Mixed concrete and wood	367	174	161	32
Nipa/bamboo/sawali	11	-	-	11
Salvaged materials	254	70	-	184
Others	-	-	-	-
Construction materials of the walls				
GI aluminum	1743	603	1064	76
Asbestos	-	-	-	-
Nipa/bamboo/cogon	366	-	21	345
Concrete	-	-	-	-
Salvaged materials	12	12	-	-
Others	21	-	21	-
Type of lighting				
Electricity	1752	569	1107	76
Kerosene	380	35	-	345
Others	12	12	-	-
Type of fuel for cooking				
Electricity	120	23	97	-
Kerosene	466	186	215	65
LPG	998	267	720	11
Wood/Charcoal	559	139	75	345
Others	-	-	-	-

SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
Toilet facilities				
Water-sealed with flush, exclusive use of households	328	81	247	-
Water-sealed with flush, shared	121	46	75	-
Water-sealed without flush (buhos), exclusively used	1335	464	774	97
Water-sealed without flush (buhos), shared	347	12	11	324
Open/Closed pit located outside the house	-	-	-	-
None	12	12	-	-
Others	-	-	-	-
Source of water supply for drinking				
Faucet inside house, connected to comm. water system	1642	534	1086	22
Public faucet, connected to comm. water system	88	12	-	76
Artesian well (public)	23	23	-	-
Faucet inside house, connected to deep well	76	-	11	65
Shallow well	-	-	-	-
Rain	-	-	-	-
Bought from residents/outside	216	-	-	216
Shared faucet from neighbors/relatives	79	46	11	22
Others, not specified	22	-	-	22
Source of water supply for others uses				
Faucet inside house, connected to comm. water system	1607	499	1086	22
Public faucet, connected to comm. water system	34	23	-	11
Artesian well (public)	359	35	-	324
Faucet inside house, connected to deep well	76	-	11	65
Shallow well	-	-	-	-
Rain	-	-	-	-
Others	69	58	11	-
Presence of garbage collection system in the community?				
Yes	1427	395	1032	-
No	716	220	75	421
Frequency of garbage collection				
Everyday	1015	58	957	-
Every week	252	220	32	-
Irregular	21	-	21	-
Twice a week	93	93	-	-

SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
Every other day	21	-	21	-
Thrice a week	12	12	-	-
Others	12	12	-	-
Not applicable	716	220	75	421
Garbage collection fee?				
Yes	184	12	107	65
No	1308	383	914	11
Not applicable	651	220	86	345
Means of garbage disposal				
Burn	214	128	54	32
Throw in a dug pit	123	58	11	54
Throw anywhere/stream/outside	270	-	-	270
Throw in dumping area	23	12	11	-
Others	12	12	-	-
Not applicable	1503	406	1032	65
Number of households presently residing in the dwelling unit				
None	33	12	21	-
One	1964	522	1053	389
Two	89	46	32	11
Three	45	23	-	22
More than 3	12	12	-	-
Number of persons in own household				
One	23	12	11	-
Two	163	23	64	76
Three	153	46	75	32
Four	320	116	150	54
Five	485	151	269	65
Six	318	81	183	54
Seven	350	81	183	86
Eight	144	58	64	22
Nine	44	23	21	-
Ten or more	141	23	86	32
Kind of services extended/provided by government agencies in the community under the NSP				
Drainage system, open canal	1315	197	1107	11
Drainage system, culvert	725	58	591	76
Water connected to community water system	1457	360	1086	11
Water system, deep well	411	12	-	399
Macadamized road	514	278	150	86
Electric power connection	1650	499	1075	76
Community center	801	209	516	76
Park	66	12	43	11

SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
Aware of other facilities/services available in barangay aside from those in the subdivision?				
Yes	2132	615	1107	410
No	11	-	-	11
Other facilities/services aware of				
Health Center	2120	592	1107	421
Barangay Hall	2019	534	1096	389
Church/Chapel	2120	592	1107	421
Multipurpose Center	1286	371	548	367
Barangay Outpost	1634	267	1000	367
Elementary School	2008	534	1064	410
High school/College School	833	371	419	43
Basketball court	247	-	247	-
Day Care Center	46	46	-	-
Kinder School	11	-	11	-
Basketball and day care center	23	23	-	-
Others, not specified	128	128	-	-
Barangay facilities/services availed of by the household				
Health Center	1773	395	957	421
Barangay Hall	1332	278	763	291
Church/Chapel	1879	534	1043	302
Multipurpose Center	548	139	290	119
Barangay Outpost	740	116	484	140
Elementary School	1162	290	591	281
High school/College School	251	197	54	-
Basketball court	192	128	64	-
Day care center	-	-	-	-
Kinder school	-	-	-	-
Basketball and day care center	58	58	-	-
Others	23	23	-	-
Presently living in the community during CMP/SSP implementation?				
Yes	1067	476	505	86
No	1076	139	602	335
Previous residence of the household of the beneficiary				
Same city/municipality, different barangay	1112	186	548	378
Different city/municipality, same province	23	12	11	-
Different province	214	128	75	11
Same barangay	795	290	473	32
Reason for transferring				
Association bought lot	115	104	-	11
Relocated from danger areas	152	23	86	43

SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
Previous residence was site of government project	140	-	64	76
Job transfer	200	93	64	43
Near school of children	89	35	54	-
Others	771	93	387	291
To acquire own lot/house and lot	541	35	333	173
Relocated from joint venture project/Xavier	54	-	43	11
Inherited from mother	54	-	43	11
Not applicable	764	302	462	-
Effect of project on living condition				
Much better than before the project	1354	429	871	54
Just the same	617	186	204	227
Worse	129	-	21	108
Others	43	-	11	32
CMP/SSP rating in community				
Very satisfactory	670	337	301	32
Satisfactory	1224	267	752	205
Unsatisfactory	250	12	54	184
Reasons for unsatisfactory rating				
Red tape in processing of papers	11	-	11	-
Inefficiency of the agencies providing the service	107	-	21	86
Graft and corruption	22	-	-	22
Political pull (palakasan)	-	-	-	-
Others	109	12	21	76
Not applicable	1893	603	1053	237
Suggestions to improve CMP/SSP				
No comment/don't know	33	-	11	22
Eliminate red tape in the processing of papers	184	12	150	22
Lower the amortization of lots to be more affordable	206	23	183	-
Increase the loan to be borrowed to construct house	317	58	43	216
Gov't should look into site problems/drainage system/road improvement	1086	441	634	11
Politicians should help without vested interest/NHA should not be influenced by gov't officials	76	-	11	65
Provide services for community livelihood	143	46	64	33

SELECTED CHARACTERISTICS	TOTAL	Community Mortgage Project (CMP)	Sites and Services Program (SSP)	Resettlement/Relocation
Develop the subdivision area	11	-	-	11
Rights be given to residents	22	-	-	22
Titling/lot be should be free	22	-	11	11
Provide police service	11	-	11	-
Check interior of unit if it complies with standard	11	-	11	-
Others, not specified	32	-	-	32

House and Lot 2

NATIONAL SHELTER PROGRAM
UP - PLANADES SHELTER STUDY

SURVEY OF HOUSE AND LOT BENEFICIARIES

Table 1. NUMBER OF BENEFICIARIES BY SELECTED CHARACTERISTICS
BY TYPE OF PROJECT, REGION X: 1997

SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/ PD957
TOTAL	2843	1743	106	994
Province				
Misamis Oriental	2114	1423	106	586
Bukidnon	408	-	-	408
Misamis Occidental	320	320	-	-
Subdivision				
Lourdesville Subdivision	465	465	-	-
Xavier Hts - JtV	741	741	-	-
Goking Ville Subdivision	102	-	-	102
Villa Candida I	484	-	-	484
Sunrise Village	58	58	-	-
Mother Ignacia	105	-	105	-
KSS Phase III	160	160	-	-
Grema Village I	204	-	-	204
Sugarland Country	204	-	-	204
Oroquieta Low Cost Housing	320	320	-	-
Relationship to Household Head				
Household Head	1727	1002	88	637
Spouse	1005	668	18	319
Others	111	73	-	38
Age of Beneficiary				
Less than 21 yrs	4	-	4	-
21 - 24	87	73	14	-
25 - 29	263	160	14	89
30 - 34	618	392	35	191
35 - 39	831	494	18	319
40 - 44	476	291	7	178
45 - 49	245	174	7	64
50 - 54	176	87	-	89
55 - 59	86	44	4	38
60 - 64	42	29	-	13
65 and over	17	-	4	13

SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/PD957
Sex				
Male	1425	755	84	586
Female	1417	988	21	408
Marital Status				
Single	274	203	7	64
Married	2408	1438	91	879
Divorced/Separated	69	44	-	25
Widowed	90	58	7	25
Highest Grade Completed				
Elementary level	99	29	70	-
Elementary graduate	26	15	11	-
High school level	71	15	18	38
High school graduate	137	44	4	89
College level	448	291	4	153
College graduate	2065	1351	-	714
Original awardee of lot?				
Yes	2655	1627	98	930
No	187	116	7	64
Means of acquiring the unit (house and lot)				
Bought rights from original awardee	132	87	7	38
Bought direct from original awardee	54	29	-	25
Others	-	-	-	-
Original awardee	2655	1627	98	930
Requirements to qualify to buy a house and lot under the program				
A member of GSIS/SSS/PAGIBIG	2602	1699	49	854
Must have a regular employment	1799	1336	4	459
Must have a co-maker/co-borrower	111	73	-	38
Pay an equity	1346	683	-	663
Pay processing fee	1982	1338	7	637
Previous occupant/resident before	49	-	49	-
Membership in association	32	-	32	-
Cert of no residential lot	15	15	-	-
Full payment	13	-	-	13
Assumed from sister/uncle	7	-	7	-
With job for both husband and wife	7	-	7	-
Previous occupant and with job	7	-	7	-
Others	69	44	-	25

SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/ PD957
Amount of equity paid				
None	1496	1060	105	331
Less than 1000	171	44	-	127
1000 - 2499	28	15	-	13
2500 - 4999	147	58	-	89
5000 - 7499	333	320	-	13
7500 - 9999	104	15	-	89
10000 and over	563	232	-	331
Amount of processing fee paid				
None	862	407	98	357
Less than P50.00	15	15	-	-
50 - 999	616	596	7	13
1000 - 2499	443	73	-	370
2500 - 4999	526	450	-	76
5000 - 7499	199	174	-	25
7500 - 9999	15	15	-	-
10000 and over	168	15	-	153
Total cost of the house and lot				
Less than P50,000	118	-	105	13
50,000 - 99,999	15	15	-	-
100,000 - 199,999	1711	1380	-	331
200,000 - 299,999	526	131	-	395
300,000 - 399,999	381	203	-	178
400,000 - 499,999	13	-	-	13
500,000 and over	66	15	-	51
No answer	13	-	-	13
Amount of monthly amortization				
Less than P500	98	-	98	-
500 - 999	19	15	4	-
1000 - 1499	1895	1423	-	472
1500 - 1999	269	218	-	51
2000 - 2499	188	73	-	115
2500 - 2999	255	-	-	255
3000 and over	89	-	-	89
No answer	32	15	4	13
Year started paying amortization				
1990 - 1994	786	247	4	535
1995	686	465	4	217
1996	545	407	49	89
No answer	827	625	49	153
House and lot fully paid now?				
Yes	154	116	-	38
No	2688	1627	105	956

SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/ PD957
Up-to-date payments?				
Yes	1552	959	7	586
No	1136	668	98	370
Fully paid	154	116	-	38
Reason why not up-to-date in paying				
Income not enough	171	102	56	13
No time to go and pay	13	-	-	13
Stopped/hold payment due to defects/pending case/problem in subd.	329	15	21	293
Under protest/case filed in HLURB	228	203	-	25
Still in process/not yet paying	292	261	18	13
Waiting to be collected/ don't know where to pay/ for salary deduction	44	44	-	-
Payment used for extension/renovation	29	29	-	-
Others	35	15	7	13
Not applicable/No answer	1703	1075	4	624
With co-maker (for fully paid beneficiary)?				
Yes	443	189 -	-	255
No	2398	1554	105	739
Not fully paid yet	15	15 -	-	-
Relationship to co-maker				
Spouse	278	87	-	191
Son/daughter	100	87	-	13
Brother/sister	25	-	-	25
Parent	15	15	-	-
Other relatives	-	-	-	-
Other non-relative	25	-	-	25
Not applicable	2398	1554	105	739
Gross monthly family income				
Less than 1000	21	-	21	-
1000 - 2499	84	15	56	13
2500 - 4999	558	247	18	293
5000 - 7499	1217	828	7	382
7500 - 9999	497	378	4	115
10000 - 14999	313	160	-	153
15000 - 24999	82	44	-	38
25000 - 49999	15	15	-	-
50000 and over	44	44	-	-
No answer	15	15	-	-

SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/PD957
Agencies assisting beneficiaries				
NHA	1511	1511	-	-
NHMFC	987	465	-	522
City/Municipal government	347	334	-	13
Private developer	1433	566	-	867
Non-government agencies	350	232	105	13
Area of the lot				
Less than 20 sqm	-	-	-	-
20 - 49	25	-	-	25
50 - 99	465	363	-	102
100 - 119	901	334	32	535
120 - 149	1196	842	74	280
150 - 199	183	145	-	38
200 and over	71	58	-	13
Floor area of the house (sq. m.)				
Less than 20 sqm	-	-	-	-
20 - 29	13	-	-	13
30 - 39	1988	1118	105	765
40 - 49	778	625	-	153
50 - 59	-	-	-	-
60 - 99	25	-	-	25
100 - 119	13	-	-	13
120 and over	25	-	-	25
Price of house and lot reasonable?				
Yes	2073	1496	67	510
No	770	247	39	484
Perceived reasonable price per square meter of lot				
Less than 100	384	58	7	319
100 - 299	72	15	32	25
300 - 499	42	29	-	13
500 - 749	173	58	-	115
750 - 999	100	87	-	13
Not applicable	2073	1496	67	510
Transfer to other housing projects?				
Yes	725	392	14	319
No	2117	1351	91	675
Reason for transferring				
Peace and order situation is bad	-	-	-	-
Overcrowding	40	15	-	25
Community is too noisy	-	-	-	-
Community is too dusty	15	15	-	-
House and lot too small for the family	339	131	4	204

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SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/ PD957
Dishonest/substandard construction of house	122	29	4	89
Unsafe/flooding	104	15	-	89
High amortization	94	87	7	-
Much better than the present	73	73	-	-
Inadequate facilities	42	29	-	13
Investment/for children's use	29	29	-	-
Accessibility	15	15	-	-
Odorous canal	13	-	-	13
Others	13	-	-	13
Year house was occupied				
1990 - 1994	1119	450	70	599
1995	850	508	11	331
1996	873	784	25	64
Financing of house construction				
Through own funds	449	232	-	217
Borrowed from NHA/NHMFC/HIGC	267	203	-	64
Borrowed from GSIS/SSS	820	450	-	370
Borrowed from HDMF (PAGIBIG)	458	407	-	51
Borrowed from housing cooperative	13	-	-	13
Borrowed from relatives	-	-	-	-
Borrowed from private lenders	42	29	-	13
Borrowed from other sources	391	378	-	13
Not applicable	404	44	105	255
Construction materials of the walls				
Concrete	2346	1467	-	879
Wood	-	-	-	-
Mixed concrete and wood	391	276	-	115
Nipa/bamboo/sawali	-	-	-	-
Salvaged materials	-	-	-	-
Others	105	-	105	-
Construction materials of the walls				
GI aluminum	2722	1728	-	994
Asbestos	15	15	-	-
Nipa/bamboo/cogon	-	-	-	-
Concrete	-	-	-	-
Salvaged materials	-	-	-	-
Others	105	-	105	-
Type of building				
Single detached	2395	1554	-	841
Duplex	279	174	105	-
Rowhouse	153	-	-	153
Others	15	15	-	-

SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/PD957
Floor area of house occupied				
Less than 20 sqm	28	15	-	13
20 - 29	13	-	-	13
30 - 39	1919	1075	105	739
40 - 49	807	654	-	153
50 - 59	-	-	-	-
60 or more	76	-	-	76
Type of lighting				
Electricity	2776	1714	81	981
Kerosene	21	-	21	-
Others	46	29	4	13
Type of fuel for cooking				
Electricity	112	87	-	25
Kerosene	319	232	11	76
LPG	2305	1409	4	892
Wood/Charcoal	106	15	91	-
Others	-	-	-	-
Toilet facilities				
Water-sealed with flush, exclusive use of household	588	116	-	472
Water-sealed with flush, shared	13	-	-	13
Water-sealed without flush (buhos), exclusively used	2227	1612	105	510
Water-sealed without flush (buhos), shared	-	-	-	-
Open/Closed pit located outside the house	-	-	-	-
None	-	-	-	-
Others	15	15	-	-
Source of water supply for drinking				
Faucet inside house, connected to comm. water system	2374	1380	-	994
Public faucet, connected to comm. water system	189	87	102	-
Artesian well (public)	29	29	-	-
Faucet inside house, connected to deep well	232	232	-	-
Shallow well	-	-	-	-
Rain	-	-	-	-
Others	19	15	4	-

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SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/PD957
Source of water supply for others uses				
Faucet inside house, connected to comm. water system	2272	1278	-	994
Public faucet, connected to comm. water system	134	29	105	-
Artesian well (public)	189	189	-	-
Faucet inside house, connected to deep well	232	232	-	-
Shallow well	-	-	-	-
Rain	-	-	-	-
Others	15	15	-	-
Presence of garbage collection system in the community?				
Yes	2022	1336	11	675
No	821	407	95	319
Frequency of garbage collection				
Everyday	160	131	4	25
Every week	387	87	7	293
Irregular	251	73	-	178
Others	1224	1046	-	178
Not applicable	821	407	95	319
Garbage collection fee?				
Yes	681	668	-	13
No	1342	668	11	663
Not applicable	821	407	95	319
Means of garbage disposal				
Burn	256	87	42	127
Throw in a dug pit	298	232	53	13
Others	265	87	-	178
Community garbage collector	2022	1336	11	675
Number of households presently residing in the dwelling unit				
One	2817	1743	105	969
Two	25	-	-	25
Three	-	-	-	-
More than 3	-	-	-	-
Number of persons in own household				
One	28	15	-	13
Two	225	145	4	76
Three	363	247	14	102
Four	512	378	7	127
Five	705	407	18	280
Six	519	320	21	178

SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/PD957
Seven	290	174	14	102
Eight	93	15	14	64
Nine	89	44	7	38
Ten or more	20	-	7	13
Kind of services extended/provided by government agencies in the community under the NSP				
Drainage system, covered	1871	1336	-	535
Water connected to community water system	2769	1670	105	994
Cemented/Asphalted road	1251	741	-	510
Electric power connection	2737	1743	-	994
Community center	366	261	105	-
Park	408	-	-	408
Shopping area	25	-	-	25
Aware of other facilities/services available in barangay aside from those in the subdivision?				
Yes	2662	1627	105	930
No	180	116	-	64
Other facilities/services aware of				
Health Center	2282	1438	105	739
Barangay Hall	2050	1206	105	739
Church/Chapel	2633	1598	105	930
Multipurpose Center	1213	828	105	280
Barangay Outpost	1957	1177	105	675
Elementary School	2662	1627	105	930
High school/College School	972	523	105	344
Beach resort	87	87	-	-
Barangay facilities/services availed of by the household				
Not availed of anything	644	276	11	357
Health Center	1529	872	84	573
Barangay Hall	1137	610	81	445
Multipurpose Center	290	218	21	51
Elementary School	754	421	53	280
High school/College School	151	131	7	13
Church/Chapel	247	247	-	-
Beach resort	87	87	-	-
Day care center	44	44	-	-
Ronda tanod	29	29	-	-
Kinder school	15	15	-	-
Others	15	15	-	-

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SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/PD957
Previous residence of the household of the beneficiary				
Same city/municipality, different barangay	2326	1554	7	765
Different city/municipality, same province	217	73	4	140
Different province	177	87	14	76
Same barangay	123	29	81	13
Reason for transferring				
Job transfer	242	102	-	140
Built a house	1797	1147	-	650
To be near relatives	33	29	4	-
Near school	29	29	-	-
Others	648	436	21	191
Not applicable	94	-	81	13
Like foremost in the community/subdivision				
Accessibility	2262	1293	102	867
Peaceful	471	407	-	64
Healthy environment	80	29	-	51
Presence of relatives	-	-	-	-
Others	17	-	4	13
None	15	15	-	-
Like second-most in the community/subdivision				
Accessibility	91	15	-	76
Peaceful	2029	1264	39	726
Healthy environment	539	450	-	89
Presence of relatives	39	-	39	-
Others	25	-	25	-
None	121	15	4	102
Like third-most in the community/subdivision				
Accessibility	57	44	-	13
Peaceful	89	-	-	89
Healthy environment	1523	1060	4	459
Presence of relatives	147	102	32	13
Others	350	247	39	64
None	680	291	32	357
First most important problem in the subdivision				
Inadequate water supply	886	537	81	268
Bad roads	989	596	11	382
Uncollected garbage	200	73	-	127

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SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/PD957
Flooding	211	29	4	178
Dusty	57	15	4	38
Others	486	479	7	-
None	15	15	-	-
Second most important problem in the subdivision				
Inadequate water supply	38	-	-	38
Bad roads	380	218	35	127
Uncollected garbage	677	320	-	357
Flooding	609	334	7	268
Dusty	262	73	11	178
Others	220	160	35	25
None	657	639	18	-
Third most important problem in the subdivision				
Inadequate water supply	40	15	-	25
Bad roads	-	-	-	-
Uncollected garbage	260	116	4	140
Flooding	254	102	25	127
Dusty	426	218	4	204
Others	558	218	21	319
None	1306	1075	53	178
Rating for the community				
Very satisfactory	249	160	-	89
Satisfactory	2182	1438	56	688
Unsatisfactory	411	145	49	217
Reasons for unsatisfactory rating				
Noisy neighborhood	11	-	11	-
Congestion	44	15	4	25
Lack of recreational facilities	141	73	4	64
Others	205	58	32	115
Not applicable	2444	1598	56	790
First thing the beneficiary like best about the house				
Adequate space	1076	755	53	268
Well ventilated	456	378	14	64
Good location	1077	508	21	548
Good design	66	15	-	51
Others	40	29	11	-
None/don't know	129	58	7	64

SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/PD957
Second thing the beneficiary like best about the house				
Adequate space	53	15	-	38
Well ventilated	775	654	32	89
Good location	744	508	32	204
Good design	217	102	-	115
Others	36	29	7	-
None/don't know	1019	436	35	548
Third thing the beneficiary like best about the house				
Adequate space	54	29	-	25
Well ventilated	25	-	-	25
Good location	740	581	32	127
Good design	327	174	-	153
Others	127	116	11	-
None/don't know	1568	842	63	663
First thing the beneficiary does not like about the house				
Too little space	1194	654	18	522
Poor ventilation	226	73	-	153
Poor workmanship	1177	872	88	217
Inferior materials	120	44	-	76
Others	28	15	-	13
Likes everything about the house	100	87	-	13
Second thing the beneficiary does not like about the house				
Too little space	-	-	-	-
Poor ventilation	218	116	-	102
Poor workmanship	1167	537	18	612
Inferior materials	1178	886	88	204
Others	71	58	-	13
Likes everything about the house	209	145	-	64
Third thing the beneficiary does not like about the house				
Too little space	105	29	-	76
Poor ventilation	28	15	-	13
Poor workmanship	191	102	-	89
Inferior materials	1124	494	18	612
Others	299	232	42	25
Likes everything about the house	1096	872	46	178
Rating for the house				
Very satisfactor	175	73	-	102
Satisfactory	2082	1365	42	675
Unsatisfactory	571	291	63	217
No rate	15	15	-	-

SELECTED CHARACTERISTICS	TOTAL	Joint Venture Projects	Direct Development Loan Programs	Socialized Housing/UHLP under BP220/ PD957
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Estimated current total household income per month

Less than 1000	18	-	18	-
1000 - 2499	46	-	46	-
2500 - 4999	123	44	28	51
5000 - 7499	410	174	7	229
7500 - 9999	579	320	4	255
10000 - 14999	967	712	-	255
15000 - 24999	606	479	-	127
25000 and over	91	15	-	76
No answer	4	-	4	-

Suggestions to improve NSP

No suggestion	44	44	-	-
Eliminate red tape in the processing of papers	1007	581	13	408
Lower the amortization of lots to be more affordable	1511	712	60	739
Increase the loan to be borrowed to construct house	2576	1525	95	956
Disapprove defective/substandard house	202	29	7	166
Complete facilities for a community like electricity, water, etc.	65	58	7	-
Develop area/provide market area	44	44	-	-
Cemented road/monitor construction	44	44	-	-
Lower interest/not business rate	42	29	-	13
Drainage system monitoring	20	-	7	13
Visit/check-up site	17	-	4	13
Shorter procedure of processing	15	15	-	-
Sketch plan be given	15	15	-	-
Honesty in implementing	15	15	-	-
Pay Phase I first before second phase	15	15	-	-
Division trusses be provided for rooms	15	15	-	-
Amortization be in accordance with house construction	15	15	-	-
More housing units	15	15	-	-
Improve/renovate design/quality of house	11	-	11	-
Others suggestions, not specified	29	29	-	-

INTERVIEWERS' GUIDE

Hello! You will notice that this Guide is very minimal. That is because we know that you are a very capable and highly trained interviewer. We are therefore supplying you with a few reminders and some information you need for the task, but we are not giving tips on how to interview. You will also notice that the Interview Schedule has not been translated. We entrust that to your competence.

1. Introduce yourself. After stating your name, say that you have been employed by UP-PLANADES to interview selected households about their housing conditions. If respondents ask more questions, you can state that the UP PLANADES, which is based in UP Diliman at the School of Urban and Regional Planning, is making a study of housing conditions in Northern Mindanao and people's perceptions about them. The ultimate objective is to be able to recommend ways by which the provision of housing may be facilitated for the lower-income groups.
2. There are two versions of the Interview Schedule for beneficiaries: one for programs that involve houses and lots; and the other for programs that involve lots only. Please refer to the instruction manuals to determine which one to use.
3. It will be useful for you to know that beneficiaries of house-and-lot programs are usually regularly employed. You should therefore time your visits after office hours or during weekends.
4. Fill up blocks I and II. Most items in Block III can also be easily answered without asking the respondent. Fill up these items yourself. Ask the respondent only those items to which you don't know the answer.
5. Look for a knowledgeable person who can serve as key informant and write a brief background and description of each sample housing project. Include such information as reason for the project, number of beneficiaries, where most of them come from, and type of housing or services provided. In the case of resettlement areas, for instance, state why beneficiaries had to be resettled, and where they came from (barangay, town and province).
6. In picking the first sample household, **be sure to pick a random start.** You can do this by drawing a lot. Prepare identical pieces of paper and number each one from 1 to the sampling interval. Fold the pieces of paper in the same manner, place them in the box, shake, and pick one. The number written in that piece of paper corresponds to your first sample

- household. Thus, if your sampling interval is 10, you will need 10 numbered pieces of paper.
7. Ideally, you should interview the beneficiary himself/herself, but if that is not possible, the spouse or any responsible adult who can give the necessary information may be interviewed instead.
 8. In case of open-ended questions, or if the response is in the "others" category, write down the answer verbatim. Ask additional questions if necessary. Make sure that the response you get is specific enough and provides sufficient information.
 9. Before leaving the respondent, review your Interview Schedule and make sure that all items have been adequately answered.
 10. Don't forget to thank your respondent.

GOOD LUCK! And thank you for your assistance in this project.
We appreciate it very much.

1/3/96

INSTRUCTIONS MANUAL - 1

SURVEY OF HOUSE AND LOT BENEFICIARIES

General Instruction

The interview schedule contains the following major items which will be gathered from the beneficiary or a responsible member of the beneficiary household: I. Identification Block; II. Beneficiary's Block; III. Information on the Acquisition of House and Lot; IV. Housing Information; V. Community Facilities and Services Available; VI. Migration; and, VII. Perceptions.

Take note that the interview schedule is pre-coded. For specific responses which can be identified among the pre-coded classification, encircle the code and enter this code in the code box provided. However, some specific questions require write-in entries such as the province, municipality, barangay. Write the response/s in the space provided and enter the corresponding code in the code box provided, if there is a code assigned. In most instances, "Others" as a response requires a write-in entry to specify the response which is not among the pre-coded classifications. In these cases, the code of the "Others" be encircled and enter it in the code box.

Interview only those who are awardees or beneficiaries of a housing program. If the occupant of the sample house you selected is a renter, then go to the next house.

Interviewer's Box:

Write your name in the space provided on the upper right hand of the interview schedule, located opposite the title box.

Enter the date when the interview was conducted, the time when interview started and the time when finished.

The Editor/supervisor who reviewed the interview schedule should write his/her name on the blank space provided.

I. IDENTIFICATION BLOCK

Items 1-3 Write the province, city/municipality and barangay where the subdivision is located. Use the following codes for the province and city/municipalities:

PROVINCE	CODE	CITY/ MUNICIPALITY	CODE
Misamis Oriental	01	Cagayan de Oro City	01
		Gingoog City	02
		El Salvador	03
		Opol	04
		Tagoloan	05
Bukidnon	02	Malaybalay	10
		Manolo Fortich	11
		Quezon	12
		Valencia	13
Misamis Occidental	03	Tangub City	20
		Ozamis City	21
		Oroquieta	22
Camiguin	04	Mambajao	30

In case there is an area which is not listed above, just write the province, municipality or city in the space provided and do not enter any code.

No code for the barangay is provided so do not enter any code in the code box.

Item 4. Name of Subdivision - Write the name of the sample subdivision

Item 5. Type of Project - Encircle the type of project of the sample subdivision covered by the survey, as follows:

1. *Joint Venture Projects:* Kauswagan Phase III; Lourdesville; & Xavier Hieghts
2. *Direct Developmental Loan Program:* Mother Ignacia; Sta. Monica Heights

3. *Private Developers:* 4th ID Homeowners Association; Mega Homes and other subdivisions which are not under the NHA, DDLP, UHLP and other projects of government such as relocation, etc.
4. *Resettlement/Relocation Projects:* Relocation Project, Ozamis City Gov't.
5. *Unified Home Lending Program:* Subdivision developed by the private sector and availing of government financing like Grema Village and Sugarland Country Homes.

II. BENEFICIARY'S BLOCK

Items 1-3. Write the name of beneficiary and the address, House No. & Street. Inquire whether the beneficiary is the household head, or spouse or any member of the member of the household who can adequately provide the desired information. If it is neither the head or the spouse, then encircle 3 and specify the relationship to head.

Items 4-5. Enter in completed years the age of the beneficiary and encircle the code of the sex. Enter the encircled codes in the code boxes.

Item 6. Marital status classifications have the same definition as used in CPH.

Item 7. Encircle the Highest Grade completed by the beneficiary:

- 1 Elementary level means Grade 1 to 5
- 2 Elem. graduate - completed Grade VI or VII
- 3 High school level - completed first to third year high school
- 4 H.S. Graduate - completed high school
- 5 College level - did not finish any degree
- 6 College graduate - completed a course or degree write the degree finished.

III. INFORMATION ON ACQUISITION OF HOUSE AND LOT

The questions asked under this block pertains to the acquisition of the house and lot. Encircle the best answer.

Items 1-2. Encircle code 1 if the occupant of the house is the original awardee. Otherwise encircle 2, No then ask Item 1a.

Item 3. Write in the space provide the total cost of the house and lot as shown in the contract. In case the amount is less than P100,000, say for example P85,000, then the entry in the code box must start in the second box and preceded by a zero as illustrated.

0	8	5	0	0	0
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 The maximum amount that can be written in the code box is P999,999. If the value is beyond 1 million, an additional box should be added.

Item 4. The maximum amount that can be entered in the code box is P9,999. If the monthly amortization exceeds this amount, add one box to accommodate the additional figure.

Item 5. Enter the date when the awardee started paying the monthly amortization. Enter in the code box the last two digit for the year. Example: enter 88 only for 1988.

Items 6-8. The questions here are self-explanatory and need not be explained.

Item 9. Inquire from the beneficiary/awardee, what was his/her monthly income at the time of acquisition of the house and lot?

Items 10. The answer to this question is multiple response. Just encircle the code of the agencies which helped the awardee in the acquisition of house and lot. Take note that there are also 5 code boxes to enter responses. Suppose only code 1 and 3 were encircled, the entry in the code boxes should be: 1 and 3 for the first 2 boxes and 0 for the rest of the boxes.

Items 11-12. Enter the gross area of the lot and house in square meters separately in the space provided. Transcribe this area into the appropriate code boxes. Take note also that the maximum area you can enter in the code boxes is 999. Like in earlier instruction, if the area exceeds 999 sq.m., add an additional box.

Items 13-14. Ask the respondent if the price of the house and lot being amortized is reasonable based on his/her perception. If the answer is No, then ask Item 13a, how much should be the

reasonable price per sq.m. However, if the answer is Yes, go to Item 14. Question 14 wants to know whether the beneficiary is already satisfied in present location or not. If family wants to transfer find out the reasons and try to encircle the response among the pre-coded categorization.

IV. HOUSING INFORMATION

The questions under this block are self-explanatory. All terms and concepts used on housing are defined similarly as those used in the Census of Population and Housing.

For Question VI-1, enter the last two digit like 1988 should be 88 only.

For Question IV-12, the total number of households should be asked. If there are several families living together but have a common arrangement in the preparation of food and have pooled income, then there is only one household. The total number of household members should be entered in Question IV-12a.

V. COMMUNITY FACILITIES AND SERVICES AVAILABLE

The question under this block aim to obtain information on the facilities and services which are available within the subdivision and also those availed of which are outside the subdivision but within the barangay.

Question V-1 requires a multiple response whether it is a yes or a no answer. There are 7 items to answer and there are also 7 code boxes where to enter the code encircled. If it is a Yes, enter 1 in the code box. Otherwise, enter 2 for No.

VI. MIGRATION

The two questions asked under this block are also self-explanatory. Both questions should be answered since all households residing in this subdivision may have come elsewhere. However, it is possible that the household may have resided in this same barangay where the subdivision is located. In a case like this, the interviewer should write some explanations to this effect under this block.

VII. PERCEPTIONS

Most of the questions under this block pertain to the general conditions of the community, perceived problems and whether the awardee is already satisfied with the community where he has chosen to live. Encircle the appropriate code/s of the response/ses for each question.

For Question VII-1, 2, 4 and 5, the interviewer has to enter the code in the code boxes according to the order by which the respondent has responded to the question. For example, suppose that the respondent responded in the following order:

Code

- 4 Near relatives
- 1 Accessible to market, school etc.
- 2 Peaceful

The entry in the code box should be in the same order: 4, 1, 2

For the last question, which is on household income per month, it would be easier on the part of the respondent if cash income will only be asked. If the household has a regular income from employment, then the gross income of all those employed persons should be obtained. However, if the household operates a family enterprise, include only as income that portion which is transferred to the household for its upkeep and not the gross receipt from the family business.

The possible sources of income are the following:

- 1. Salaries and wages from employment
- 2. Interest from deposits or from lending activities
- 3. Rentals received from real estate or personal properties
- 4. Sales from agricultural produce
- 5. Remittances received from relatives abroad
- 6. Other cash receipts from other sources (cash gifts included)

Take note that only 5 boxes were provided which can only accommodate an income of P99999 a month. Like in previous instruction, add another box, if more than P99999.

REMINDERS:

Do not forget to write your name, date of enumeration, time started and time finished on Page 1, upper right hand corner of the interview schedule.

INSTRUCTIONS MANUAL - 2

SURVEY OF HOUSING BENEFICIARIES, LOT ONLY

General Instructions

Like the Interview Schedule for House and Lot Beneficiaries, the interview schedule for lot beneficiaries contains the following major items: I. Identification Block; II. Beneficiary's Block; III. Information on the Acquisition of Lot; IV. Housing Information; V. Community Facilities and Services Available; VI. Migration; and, VII. Impact of the Program on the Beneficiary.

The interview schedule is also pre-coded. For specific responses which can be identified among the pre-coded classification, encircle the code and enter this code in the code box provided. For some specific questions which require write-in entries such as the province, municipality, barangay, etc. write the response/s in the space provided and enter the corresponding code in the code box provided. "Others" as a response requires a write-in entry to specify the response which is not among the pre-coded classifications. In these cases, the code of the "Others" should be encircled and entered in the code box.

Interview only those who are awardees or beneficiaries of the shelter program. If the occupant of the sample house you selected is a renter, then interview the household residing in the adjacent house.

Interviewer's Box:

Read the instructions contained in INSTRUCTION MANUAL - 1.

I. IDENTIFICATION BLOCK

Items 1-4. Same instruction as in INSTRUCTION MANUAL-1.

Item 5. Type of Project - Encircle the type of project of the sample subdivision covered by the survey, as follows:

- 1 *Community Mortgage Project (CMP)*: Dwellers Landless; RM Vega; Kabina; 6th Division Patag Landless Ass'n.; Paglaum Settlers; and Kauswagan Phase II.

- 2 Sites and Services (Slum upgrading): Patag Phase II; NAWASA Urban Poor; Kauswagan Sites and Services II (CDO); and NAWASA Urban Poor (Gingog)

II. BENEFICIARY'S BLOCK

Items 1-7. Same instruction as in INSTRUCTION MANUAL - 1

III. INFORMATION ON ACQUISITION OF LOT

The questions asked under this block pertains to the acquisition of the lot. Encircle the best answer.

- Item 1. Encircle code 1 if the occupant of the lot is the original awardee. Otherwise encircle 2.
- Item 1a-2. Ask the respondent how the lot was acquired and encircle appropriate code.
- Items 3-4. These two questions involve the kind of assistance received and from which agency of the government or non-government.
- Item 5. Enter the date when the awardee started occupying the lot. Enter the Year only in the code box.
- Items 6-9a. The questions here are self-explanatory and need not be explained.
- Item 10. Inquire from the beneficiary/awardee, what is the monthly income of the family.
- Items 11-11a. This question refers to the reasonableness of the price of the lot. If Yes, then skip to Question III-12. If No, how much should be the reasonable price per square meter.
- Items 12-12a. Question 12 wants to know whether the beneficiary is already satisfied in present location or not. If family wants to transfer find out the reasons and try to encircle the response among the pre-coded categorization.

IV. HOUSING INFORMATION

The questions under this block are self-explanatory. All terms and concepts used on housing are defined similarly as those used in the Census of Population and Housing.

For Question IV-1, enter the last two digit like 1988 should be 88 only.

For Question IV-14, the total number of households should be asked. If there are several families living together but have a common arrangement in the preparation of food and have pooled income, then there is only one household. The total number of household members should be entered in Question IV-14a.

V. COMMUNITY FACILITIES AND SERVICES AVAILABLE

The questions under this block aim to obtain information on the facilities and services which are available within the subdivision and also those availed of which are outside the subdivision but within the barangay.

Question V-1 requires a multiple response whether it is a yes or a no answer. There are 7 items to answer and there are also 7 code boxes where to enter the code encircled. If it is a Yes, enter 1 in the code box. Otherwise, enter 2 for No.

VI. MIGRATION

The two questions asked under this block are also self-explanatory. Both questions should be answered since all households residing in this subdivision may have come elsewhere. However, it is possible that the household may have resided in this same barangay where the subdivision is located. In a case like this, the interviewer should write some explanations to this effect under this block.

VII. IMPACT OF THE PROGRAM ON THE BENEFICIARY

The three questions under this block elicit information on the impact of the program on the living condition of beneficiaries and whether they are satisfied or not on the manner in which the program was implemented. If they were not satisfied, the main reason should be asked.

The last question should obtain positive suggestions on how to improve the community mortgage projects or sites and services of the national shelter program. Several lines are provided for more detailed responses. Utilize blank spaces on the last page for additional comments which the interviewer feels should reach policy formulators and program implementors.

1/20/97

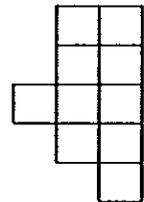
<p>UP - PLANADES SHELTER STUDY</p> <p><i>SURVEY OF HOUSING BENEFICIARIES, LOT ONLY (CMP and Sites and Services)</i></p>	<p>Interviewer: _____</p> <p>Date: _____</p> <p>Time Started: _____</p> <p>Time Finished: _____</p> <p>Edited by: _____</p>
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INSTRUCTIONS: This interview schedule will be administered on a sample basis to beneficiaries of lot under the Community and Mortgage Program and Sites and Services Projects (Slum Upgrading) of the National Housing Authority under the National Shelter Program. A list of sample projects will be provided, including the instruction on the selection of samples for interview. Write the responses on the blank provided or encircle the appropriate code, then enter code in the code box.

I. IDENTIFICATION BLOCK

1. Province: _____
2. Municipality: _____
3. Barangay: _____
4. Name of Subdivision: _____
5. Type of Project:
 - 1 Community Mortgage Project (CMP)
 - 2 Sites and Services (Slum upgrading)

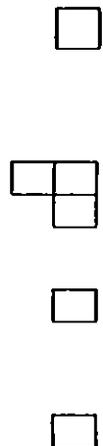
CODE BOX



II. BENEFICIARY'S BLOCK

1. Name of Beneficiary: _____
2. Address: _____
3. Beneficiary is
 - 1 Household head
 - 2 Spouse
 - 3 Others, specify _____
4. Age as of last birthday _____
5. Sex:
 - 1 Male
 - 2 Female
6. Marital Status:
 - 1 Single
 - 2 Married
 - 3 Divorced/separated
 - 4 Widowed
7. Highest Grade Completed

1 Elementary level	5 College level
2 Elem. Graduate	6 College graduate
3 High School level	Specify: _____
4 H.S. Graduate	_____



III. INFORMATION ON ACQUISITION OF LOT

1. Is beneficiary the original awardee of the lot?
 1 Yes 2 No

2. How did beneficiary get the lot?
 1 Membership in association 3 Beneficiary is relocatee
 2 Bought rights from awardee 4 Others, specify _____

3. What kind of assistance/service was provided under this CMP/Sites and Services Program? (Multiple response)
 1 Buy land from the owner
 2 Tilling of individual lots awarded
 3 Reblocking
 4 Road improvement
 5 Construction of path walks
 6 Construction of drainage system
 7 Providing fund/facilitating approval of loan
 8 Others, specify: _____

4. What agency/ies assisted the residents in this project site? (Multiple response)
 1 National Housing Authority
 2 National Housing and Mortgage Finance Corporation
 3 City/Municipal government
 4 Other government agency, specify: _____
 5 Non-government agency, specify: _____

5. When did you occupy this lot? _____
 6. What is the area of the lot? _____ sq. m.
 7. When did you start paying for the lot? _____

8. How much do you pay monthly? P _____

9. Are you paying regularly? 1 Yes, Go to 10
 2 No

9a. If No, Why? 1 Income not enough, Go to 9b
 2 Nobody collects payment, Go to 10
 3 Others, specify: _____

9b. How much should be your monthly income to afford the amortization?
 P _____

10. What is the gross monthly income of your family? P _____

11. Do you think that the price of the lot you are amortizing is reasonable?
 1 Yes, Go to 12 2 No

11a. If No, how much is the reasonable price per square meter? P _____

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12. If given an opportunity, would you like to transfer to other housing projects?
 1 Yes, Go to I2a 2 No, Go to IV-1

12a. If Yes, what are your reasons for transferring?

- 1 Peace and order situation is bad
 2 Overcrowding
 3 Community is too noisy
 4 Community is too dusty
 5 Others, specify: _____

IV. HOUSING INFORMATION

1. When was your house constructed in this lot? _____

2. How did you finance the construction of your house?

- 1 Through own funds
 2 Borrowed from NHA/NHMFC/HIGC
 3 Borrowed from GSIS/SSS
 4 Borrowed from HDMF (PAGIBIG)
 5 Borrowed from housing cooperative
 6 Borrowed from relatives
 7 Borrowed from private lenders
 8 Borrowed from other sources, specify: _____

3. Type of Building

- 1 Single detached 3 Rowhouse
 2 Duplex 4 Others, specify: _____

4. Floor Area of house in Square Meters

- 1 Less than 20 (specify) _____ 4 40 - 49
 2 20 - 29 5 50 - 59
 3 30 - 39 6 60 or more

5. Construction Materials

Walls
 Roof

Walls

Roof

- | | |
|---------------------------|-------------------------|
| 1 Concrete | 1 G.I. Aluminum |
| 2 Wood | 2 Asbestos |
| 3 Mixed concrete and Wood | 3 Nipa/bamboo/Cogon |
| 4 Nipa/bamboo/sawali | 4 Concrete |
| 5 Salvaged materials | 5 Salvaged materials |
| 6 Others, specify _____ | 6 Others, specify _____ |

6. Type of Lighting

- 1 Electricity
 2 Kerosene
 3 Others, specify: _____

7. Type of Fuel for Cooking

- 1 Electricity
- 2 Kerosene
- 3 LPG
- 4 Wood/charcoal
- 5 Others, specify: _____

8. Toilet Facilities

- 1 Water sealed with flush exclusive use of household
- 2 Water sealed with flush, shared
- 3 Water sealed without flush (Buhos), exclusively used
- 4 Water sealed without flush (buhos), shared
- 5 Open/closed pit located outside the house
- 6 None
- 7 Others, specify: _____

9. Source of Water Supply for Drinking

- 1 Faucet inside house connected to community water system
- 2 Public faucet connected to community water system
- 3 Artesian well (public)
- 4 Faucet inside house connected to deep well
- 5 Shallow well
- 6 Rain
- 7 Others, specify: _____

10. Source of Water Supply for Other Uses

- 1 Faucet inside house connected to community water system
- 2 Public faucet connected to community water system
- 3 Artesian Well (public)
- 4 Faucet inside house connected to deep well
- 5 Shallow well
- 6 Rain
- 7 Others, specify : _____

11. Is there a garbage collection system in the community?

- 1 Yes
- 2 No, Go to 12

11a. If yes, How often is garbage collected?

- 1 Everyday
- 2 Every Week
- 3 Irregular
- 4 Others, specify _____

11b. Do you pay a collection fee?

- 1 Yes, Go to 13
- 2 No, Go to 13

12. How do you dispose of your garbage?

- 1 Burn
- 2 Throw in a dug pit
- 3 Others, specify: _____

13. How many households are at present residing in this dwelling unit? _____

13a. How many persons are in your household? _____

3. What was the reason for the transfer?

- 1 Association bought lot
- 2 Relocated from danger areas
- 3 Previous residence was site of government project
- 4 Job transfer
- 5 Near school of children _____
- 6 Others, specify: _____

=====

VII. IMPACT OF THE PROGRAM TO THE BENEFICIARY

1. How did the project affect your living condition?

- 1 Much better than before the project, why? _____
- 2 Just the same
- 3 Worse, why? _____
- 4 Others, specify: _____

2. How do you rate the CMP or Sites and Services program in your community?

- 1 Very satisfactory
- 2 Satisfactory
- 3 Unsatisfactory, Go to 2a

2a. If unsatisfactory, what is the main reason?

- 1 Red tape in the processing of papers
- 2 Inefficiency of the agencies providing the service
- 3 Graft and corruption
- 4 Political pull (Palakasan)
- 5 Others, specify: _____

3. In general, what are your suggestions to improve the CMP or Sites and Services project of the National Shelter Program in Region 10?

- 1 Eliminate red tape in the processing of papers
 - 2 Lower the amortization of lots to be more affordable
 - 3 Increase the loan to be borrowed to construct house
 - 4 Others, specify: _____
- _____
- _____

1/9/98

Appendix "E"

<p>UP - PLANADES SHELTER STUDY</p> <p><i>SURVEY OF HOUSE AND LOT BENEFICIARIES</i></p>	<p>Interviewer: _____</p> <p>Date: _____</p> <p>Time Started: _____</p> <p>Time Finished: _____</p> <p>Edited by: _____</p>
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INSTRUCTIONS: This interview schedule will be administered on a sample basis to beneficiaries of house and lot under Joint Venture, Direct Developmental Loan Program, and Social Housing (Low Cost) Projects. A list of sample projects will be provided, including the instruction on the selection of samples for interview. Write the responses on the blank provided or encircle the appropriate code, then enter code in the code box.

I. IDENTIFICATION BLOCK

1. Province: _____
2. Municipality: _____
3. Barangay: _____
4. Name of Subdivision: _____
5. Type of Project:
 - 1 Joint Venture Projects
 - 2 Direct Development Loan Program
 - 3 Low Cost Housing Projects (Private Developers)
 - 4 Resettlement/Relocation Projects
 - 5 Unified Home Lending Program

CODE BOX

II. BENEFICIARY'S BLOCK

1. Name of Beneficiary: _____
2. Address: _____
3. Beneficiary is
 - 1 Household head
 - 2 Spouse
 - 3 Others, specify _____
4. Age as of last birthday _____
5. Sex:

1 Male	2 Female
--------	----------
6. Marital Status:

1 Single	3 Divorced/separated
2 Married	4 Widowed
7. Highest Grade Completed

1 Elementary level	5 College level
2 Elem. Graduate	6 College graduate
3 High School level	Specify: _____
4 H.S. Graduate	_____

III. INFORMATION ON ACQUISITION OF HOUSE AND LOT

1. Is beneficiary the original awardee of the unit?

1 Yes, Go to 2 2 No

1a. If No, how did you acquire this unit (House and lot)?

1 Bought the rights from original awardee
 2 Bought direct from original awardee
 3 Others, specify: _____

2. What terms and conditions did you have to meet so that you could qualify to buy house and lot under this program? (Multiple response)

1 As member of GSIS/SSS/PAGIBIG
 2 Must have a regular employment
 3 Must have a co-maker/co-borrower
 4 Pay an equity, Go to 2a
 5 Pay processing fee, Go to 2a
 6 Others, specify: _____

2a. How much was paid for

1 Equity? P _____
 2 Processing fee? P _____

3. How much is the total cost of the house and lot? P _____

4. How much is the monthly amortization? P _____

5. When did you start paying amortization? _____

6. Are the house and lot fully paid now?

1 Yes, Go to 8
 2 No

7. Are you up to date in your payments

1 Yes, Go to 8 2 No, Go to 7a

7a. If No, what is the main reason?

1 Income is not enough to pay all obligations
 2 No time to go and pay
 3 Others, specify: _____

8. (Ask in the past tense if house and lot are fully paid)

Do you have a co-maker/co-borrower?
 1 Yes, Go to 8a 2 No, Go to 9

8a. If yes, Who?

1 Spouse
 2 Son/daughter
 3 Brother/sister
 4 Parent
 5 Other relatives
 6 Others, specify _____

9. What was the monthly income of the beneficiary at the time of acquisition? P _____

10. What agency/ies assisted the beneficiary in the acquisition of house and lot?
(Multiple response)

- 1 National Housing Authority
- 2 National Housing and Mortgage Finance Corporation
- 3 City/municipal government
- 4 Private developer
- 5 Non-government agency, specify: _____

11. What is the area of the lot? _____ sq. m.

12. What is the area of the house? _____ sq. m.

13. Do you think that the price of the house and lot you are amortizing is reasonable?

- 1 Yes, Go to 14
- 2 No, Go to 13A

--

13a. If No, how much is the reasonable price per square meter?
P _____

--	--	--

14. If given an opportunity, would you like to transfer to other housing projects?

- 1 Yes, Go to 14a
- 2 No, Go to IV-1

14a. If Yes, what are your reasons for transferring?

- 1 Peace and order situation is bad
- 2 Overcrowding
- 3 Community is too noisy
- 4 Community is too dusty
- 5 House and lot too small for the family
- 6 Others, specify: _____

IV. HOUSING INFORMATION

1. When did you occupy this house? _____

2. How did you finance the construction of your house?

- 1 Through own funds
- 2 Borrowed from NHA/NHMFC/HIGC
- 3 Borrowed from GSIS/SSS
- 4 Borrowed from HDMF (PAGIBIG)
- 5 Borrowed from housing cooperative
- 6 Borrowed from relatives
- 7 Borrowed from private lenders
- 8 Borrowed from other sources, specify: _____

3. Construction Materials

Walls

Roof

- 1 Concrete
- 2 Wood
- 3 Mixed concrete and Wood
- 4 Nipa/bamboo/sawali
- 5 Salvaged materials
- 6 Others, specify: _____

- 1 G.I. Aluminium
- 2 Asbestos
- 3 Nipa/bamboo, Cogon
- 4 Concrete
- 5 Salvaged materials
- 6 Others, specify: _____

**Walls
Roof**

11c. (If garbage is not collected) How do you dispose of your garbage?

- 1 Burn
- 2 Throw in a dug pit
- 3 Others, specify: _____

12 How many households are at present residing in this dwelling unit? _____

12a. How many persons are in your household? _____

V. COMMUNITY FACILITIES AND SERVICES AVAILABLE

1. What kind of facilities are provided in this subdivision? (Multiple response)

YES	NO
1	2 Drainage system, covered
1	2 Water connected to community water system
1	2 Cemented/asphalted road
1	2 Electric power connection
1	2 Community center
1	2 Park
1	2 Shopping Area

2. Are you aware if there are other facilities and services which are available in the barangay aside from those which are in the subdivision?

- 1 Yes
- 2 No

2a. If Yes, what are these? (Multiple response)

- 1 Health Center
- 2 Barangay Hall
- 3 Church/Chapel
- 4 Multipurpose Center
- 5 Barangay outputs
- 6 Elementary school
- 7 High school/college school
- 8 Others, specify: _____

3. What barangay facilities or services have been availed of by this household?

- 1 Health Center
- 2 Barangay Hall
- 3 Multipurpose center
- 4 Elementary school
- 5 High school/college school
- 6 Others, specify: _____

VI. MIGRATION

1. Where did this household previously reside?

- 1 Same city/municipality, different barangay
- 2 Different city/municipality, same province
- 3 Different province

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2. What was the reason for the transfer?
- | | |
|------------------------|--------------------------|
| 1 Job transfer | 4 Near school |
| 2 Built a house | 5 Others, specify: _____ |
| 3 To be near relatives | _____ |

VII. PERCEPTIONS

1. What are the three things you like best in your community/subdivision now?
- | | |
|-----------------------|--------------------------|
| 1 Accessibility | 4 Presence of relatives |
| 2 Peaceful | 5 Others, specify: _____ |
| 3 Healthy environment | _____ |

2. What do you think are the three most important problems of your subdivision right now?
- | | |
|---------------------------|--------------------------|
| 1 Inadequate water supply | 5 Dusty |
| 2 Bad roads | 6 Others, specify: _____ |
| 3 Uncollected garbage | _____ |

3. In general, how would you rate your community?
- | | |
|---------------------|----------------------------|
| 1 Very satisfactory | 3 Unsatisfactory, Go to 3a |
| 2 Satisfactory | |

- 3a. If unsatisfactory, what is the main reason?
- | |
|-----------------------------------|
| 1 Noisy neighborhood |
| 2 Congestion |
| 3 Lack of recreational facilities |
| 4 Others, specify: _____ |

4. What are the three things you like best about your house?
- | | |
|-------------------|--------------------------|
| 1 Adequate space | 5 Others, specify: _____ |
| 2 Well ventilated | _____ |
| 3 Good location | 6 None/don't know |
| 4 Good design | |

5. What are the three things that you don't like about your house?
- | | |
|---|---|
| 1 too little space | 5 others, specify: _____ |
| 2 poor ventilation | _____ |
| 3 poor workmanship | 6 respondent likes everything about the house |
| 4 inferior materials | house |
| 5 others, specify: _____ | |
| 6 respondent likes everything about the house | |

6. In general, how would you rate your house
- | | |
|---------------------|------------------|
| 1 Very satisfactory | 3 Unsatisfactory |
| 2 Satisfactory | |

7. Can you give me an estimate of your current total household income per month? P _____

8. What suggestions can you give to improve the (mention Type of Project) of the National Shelter Program in Region 10?
- | |
|--|
| 1 Eliminate red tape in processing of papers |
| 2 Lower amortization of house and lot |
| 3 Monitor construction of houses so that they can meet standards |
| 4 Others, specify: _____ |

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Appendix "F"

SHELTER STUDY
INTERVIEW SCHEDULE FOR MUNICIPALITY /CITY
PLANNING AND DEVELOPMENT COORDINATORS

1. Background Information

1. Respondent's Name: _____
2. City/Municipality: _____
3. Highest Educational Attainment: _____
4. Training in Development Planning: _____
5. Length of Service as MPDC/CPDC: _____
6. Number of Personnel in Planning Office: _____
(Get organization/functional chart).

II. Questions

1. Does your municipality/city have a development plan? Yes No
 - 1a. (If yes) When was it prepared and by whom?

 - 1b. (If yes) What does the plan propose for the housing sector?

2. Does the municipality/city have a zoning ordinance? Yes No
 - 2a. (If yes) Is it followed in the issuance of building and subdivision development permits? Yes No
 - 2b. If no, explain: _____

3. Does the municipality/city have housing subdivision regulations? Yes No
 - 3a. (If yes) Is it followed in the issuance of a subdivision permit?
 Yes No

3b. If no, explain: _____

4. Area the functions of HLURB devolved to the Local Government on the issuance of
- a. locational clearance? Yes No
 - b. subdivision development permits? Yes No
- 4a. (If No) Are there problems caused by HLURB's involvement in the issuance of locational clearance and subdivision development permits?
 Yes No

5. What office issues
- a. building permits? _____
 - b. locational clearance? _____
 - c. subdivision development permits? _____
 - d. Enumerate on sequential order the steps in the issuance of these permits/clearances

6. Is there a particular body in the municipality/city which takes charge of the housing program and projects? Yes No

6a. (If yes) Describe the composition and activities of this body.
Composition: _____

Activities (functions) _____

6b. If no, explain

7. Were there cases of land conversion from agricultural to residential use?
 Yes No

7a. (If yes) What are the problems not in the process of conversion?

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8. According to Urban Development and Housing Act of 1992, the municipality/city is supposed to inventory all lands and improvements and identity lands for socialized housing. Was this done by your municipality/city?
 Yes No

8a. (If yes) explain (what happened) _____

8b. If the inventory was conducted, what happened to this inventory?

9. Under the same law, the LGU is expected to register socialized housing beneficiaries. Was this done by your municipality/city? Yes No

9a. If yes, explain (what happened)

9b. If a list was made, what are the uses of the list?

10. Has the municipality/city undertaken housing projects from 1987-1994?
 Yes No

10a. If yes, please check

<u>Programs</u>	<u>No. of Project</u>	<u>No. of Beneficiaries</u>
<input type="checkbox"/> Resettlement	_____	_____
<input type="checkbox"/> Sites and Services	_____	_____
<input type="checkbox"/> Community Mortgage	_____	_____
<input type="checkbox"/> Others, specify	_____	_____

10b. If no, why? _____

11. How many subdivision development permits were issued by your office including private subdivision development? Please furnish us a list of these projects (Use attached form).

11a. Were these projects monitored for compliance with the approved development plan? Yes No

11b. (If yes) Who monitored the projects?

11c. Were there cases of non-compliance? Yes No

11d. If yes, specify: _____

11d. Did the monitoring activity result in changes in the development plan?
 Yes No

Please explain: _____

12. What shelter agency visited your city/municipality to explain about the National Shelter Program. Please check

<u>Agency</u>	<u>Topic Discussed</u>
<input type="checkbox"/> NHA	
<input type="checkbox"/> HIGC	
<input type="checkbox"/> HDMP	
<input type="checkbox"/> HLURB	
<input type="checkbox"/> NHMFC	

13. Do you have any suggestion on how to improve the implementation of the National Shelter Program in your municipality/city? Yes No

12a. (If yes) explain: _____

14. Does your office issue development permits for the following projects?

- a. Sites and Services, Yes No
- b. Relocation, Yes No
- c. Resettlement Yes No
- d. Community Mortgage

Appendix "G"

SHELTER STUDY INTERVIEW SCHEDULE FOR DEVELOPERS/REPRESENTATIVES

Date of Interview: _____

Interviewer: _____

I. BACKGROUND INFORMATION

1. Respondent's Name _____
2. Municipality/City _____
3. Age _____ years 4. Sex _____ 5. Marital Status _____
6. Highest Educational Attainment _____
7. Construction/Realty Firm: _____
8. Years of experience as Developer: _____
9. Location of Housing Project: _____
Distance from City/Municipal Hall: _____
10. Total Number of Housing Project undertaken, including those outside the city/
municipality: _____
11. Government Financed: _____
12. Privately Financed: _____

II. QUESTIONS

1. Nature of Housing Project under study? Please check:

- Joint Venture with NHA
- Joint Venture with LGU or another agency
- Joint undertaking with NGO
- Sole undertaking
- Others, specify _____

2. Source of financing for the project? Please check:

- NHA
- Government Financing Institution
(___ GSIS, ___ SSS, ___ NHMFC, ___ Others)
- Private Financing Institution
- Others, specify _____

3. If a government housing loan was availed of, was there any difficulty in getting the loan? Yes No

a. How long after submittal of the application of your loan was it approved?
_____ months.

b. How long after approval was the amount of the loan released? _____ months

4. Description of Housing Project:

a. Date Started: _____

b. Date Completed: _____

c. Total Cost of the Project: _____

d. Total Area of the Project Site: _____

e. Original Owner of Lot/Project Site: _____

f. How was the Project Site acquired: _____

g. Number and Type of housing units:

Type of House	No. of Units		Area of Lot	Area of Dwelling	Cost of Lot	Cost of Dwelling Unit	Cost of House and Lot	Monthly Amortization
	Programmed	Completed						
Single Detached								
a) Model A								
b) Model B								
c) Model C								
d) Model D								
Duplex								
a) Model A								
b) Model B								
c) Model C								
Rowhouse								
a) Model A								
b) Model B								

h). If the no. of units completed is less than the no. of units programmed, why? _____

5. Was there any delay in the construction of the project? Yes No
a. If yes, what caused the delay? _____
6. What factors were considered in taking you as developer of the project? Please check.
 Experience
 Financial Capability
 Bidding
 Knowing someone in the NHA or agency funding the project
 Others, specify _____
7. Did you or your staff design the subdivision plan? Yes No
the housing units? Yes No
8. Basically, what construction materials were used? Please check.
For Outside Walls: Concrete
 Wood
 Coconut Lumber
 Bricks
 Others, specify _____
For roofing: Galvanized iron
 Nipa
 Bricks
 Others, specify _____
Flooring: Concrete
 Wood
 Others, specify _____
9. Did the log ban affect you in acquiring housing materials? Yes No
10. Was there any change in the subdivision plan? Yes No
11. Who selected the beneficiaries? _____
a. If the developer had a hand in the selection of beneficiaries, what criteria were used in the selection?

12. What recommendations could you make to improve the implementation of the National Shelter Program?

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Appendix "H"

**INTERVIEW SCHEDULE FOR THE OFFICER
(INFORMANT) OF COMMUNITY ASSOCIATIONS/
COOPERATIVES/CONDOMINIUM CORPORATIONS**

Date: _____
Interviewer: _____

I. Background Information

1. Respondent's Name _____
2. Municipality/City _____
3. Age _____ 4. Sex _____ 5. Marital Status _____
6. Highest Educational Attainment _____
7. Name of the Association _____
8. Position in the Association _____

II. Questions

1. When was the Association formed? _____
2. How many members has the Association? _____
3. Who assisted the Association in getting support from the Community Mortgage Program? _____
4. How much was the cost of the site?

5. What are the obligations of each member of the Association concerning the acquisition of the site? _____

6. Was the site classified in the municipal/city land use plan as residential area? Yes No
7. Were the members of the Association who where not bonafide residents of the site? Yes No

8. What improvements were made on the site and in the lot allocated to each member of the Association?

9. Is the site fully paid for? Yes No

10. Could you site any problem met by the Association in the acquisition of the site? _____

11. How much is the amortization of the lot per month? _____

12. Do the members of the Association pay the monthly dues regularly?
 Yes No

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Appendix "I"

**SHELTER STUDY
INTERVIEW SCHEDULE FOR CONDUIT BANKS**

I. Background Information

Respondent's Name: _____
Company Name: _____
Position Held: _____
Years in the Company: _____

II. On Bank 's Participation in the National Shelter Program (NSP):

1. When did your bank participate in the NSP and what was the role of the bank?

2. What are the criteria for a bank to be eligible to join the NSP.

3. What encouraged your bank to join the NSP?

4. Are there any incentives given by the government to banks for joining the NSP? Enumerate and explain each.

5. Do you lend to individual borrowers and developers for low cost housing?

6. How much interest do you charge and how does it compare to the NHMFC?

7. How much time does it take to secure a loan from your bank?

8. What requirements are being asked from developers before securing a loan? for individual borrower?

9. Do you provide bridge financing to developers? If so, what is the interest rate?

10. For the period 1987 to 1994, how much was the bank exposure to developers? To individual?

11. What were the problems encountered in each of the processes? Explain each.

12. Do you think the system needs to be improved? What areas need improving?

13. Are there any new policies that were promulgated in 1995 or 1996 that were designed to improve the NSP?

14. On the overall, how would you rate the NSP? Was it a success/failure? Why?

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Appendix "J"

SHELTER STUDY INTERVIEW SCHEDULE FOR GOVERNMENT FINANCING INSTITUTIONS (NHA/Pag-ibig/SSS/GSIS/HIGC)

I. Background Information

Respondent's Name: _____

Position Held: _____

Government Institution Represented: _____

Years in the Institution: _____

II. On Government's Institution's Role in the NSP:

1. What is the role of _____ in the NSP and cite the legal basis for being so.

2. How is your office different from other government institutions involved in housing? Please explain.

3. Do you service developers as well as individual borrowers?

4. How many financing packages are available for each? Explain.

5. Over the period 1987 - 1995, how many applications were received from developers? From individual borrowers?

6. How many were approved? Disapproved? Why

7. Is your office monitoring the status of beneficiaries and specifically looking into problems with their houses?

8. What are the criteria for housing beneficiaries? for individual?

9. Are these criteria different from other government institutions or are these standards for all government institutions?

10. Have you received any complaints from developers as well as individual borrower regarding the process/system? What is the nature of these complaints? Explain.

11. Can you explain the current process/system followed in the NSP?

12. What is the Purchase Commitment Line (PCL)?

13. How do you apply for it and Who are the applicants?

14. In any loan, capability to pay is primary consideration; who determines the capability of developer/individual to pay the loan?

15. Does your office directly lend to borrowers or do you use conduit banks? Who set these criteria?

16. What is the criteria for a bank to be considered a conduit bank? Who set these criteria?

17. Is there a policy that the banks accredited with NSP should provide a substantial portion of their loan portfolio for low cost housing and land development? If so, how much? How was this policy derived?

18. Do you have an office in Region 10?

19. When did you establish the regional office?
