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Philippine Institute for Development Studies

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Anicia C. Sayos and Antonio C. Fernandez

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THE LOW-COST HOUSING PROGRAM OF PUERTO PRINCESA CITY, PALAWAN

Anicia C. Sayos and Antonio C Fernandez¹

I. Brief Background of the Study

The passage of R.A. 7160, better known as the Local Government Code of 1991 empowered local government units (LGUs) to provide and finance basic facilities and services to its constituents. The task became more urgent because of rapid urbanization and its accompanying economic and social problems. High population growth whether through natural means or through in-migration generate both economic and social problems that LGUs are challenged to implement local programs to deal with these urgent tasks.

A joint undertaking of the National Economic and Development Authority (NEDA), the Philippine Institute for Development Studies (PIDS), and the Development Academy of the Philippines (DAP) under the "Population and Urbanization: Managing the Urbanization Process Under a Decentralized Governance Framework Project" is trying to look at innovative programs of LGUs in dealing with urbanization and its accompanying economic and social problems in fiscal management, environmental management, health and housing sectors.

The objective of this paper is to look at local programs that were able to successfully address urban housing issues for adaptability and replicability by other urbanizing LGUs. It is also hoped that by documenting cases of "best practice" other urbanizing LGUs maybe guided in their actions and policy pronouncements specifically with regards to housing and resettlement problems.

This study highlights the experience of Puerto Princesa City in the Province of Palawan in providing low-cost housing to the City's urban poor. The "Low-Cost Housing Program of Puerto Princesa" was included in the top ten (10) program finalists in the 1995 "Gawad Galing Pook". Other successful local programs of the City are Oplan Linis, Satellite Hospitals, and Satellite Libraries. The "Gawad Galing Pook" is an annual search for outstanding local government programs that has successfully addressed pressing social and economic needs. The Asian Institute of Management (AIM) and the Local Government Academy (LGA) sponsor the Award.

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II. Puerto Princesa City

Puerto Princesa City, the capital of the province of Palawan is located at the midsection of the long strip of the province. It is the second largest city in the country with a total land area of 253,892 hectares or 2,539.82 sq. kms. It is composed of 66 barangays, 24 of which are urban. In 1990, there are a total of 18,542 households in Puerto Princesa with an average monthly income of ₱2,765.31. The per capita income is ₱519.30. In 1995, the population grew by 7.22% and was placed at 129,577. From 1981-1988, there are about 30,000 migrants to Palawan, 22 percent of which resided in Puerto Princesa. Using the above trend the city expects about a thousand migrants a year.

The 1992 Socio-Economic Profile of Puerto Princesa showed that the City's thirty-five percent of total population reside in urban areas (Table1). The City's household and population projection is shown in Table 2.

Table 1

Puerto Princesa 1990 Population and No. of Households

Barangay Classification	No. of Households	Percentage of Total	Population	Percentage of Total
Rural	12,161	65.6	65,581	64.4
Urban	6,381	34.4	33,119	35.6
Total	18,542	100.0%	98,700	100.0%

Table 2
Population and Household Projection
1995-2000

Year	Population	No. of Households
1996	138,901	27,826
1997	147,040	29,774
1998	155,656	31,858
1999	164,777	34,088
2000	174,433	36,474

The City is also endowed with rich natural resources (rare species of flora and fauna, white sand beaches, and unspoiled islands) that attract foreign as well as local tourists. The influx of visitors creates economic activities and attracts migrants. Also, being the center of trade, commerce and education in the province, the City attracted migrants who squatted within the commercial districts and along the coastal bay where the problem of squatting prospered.

III. The City Government's Development Concerns

The City administration under Mayor Hagedorn launched the "Low-Cost Housing Program" to stop squatting and curtail the growth of squatter colonies and the proliferation of more serious problems in health and sanitation, drug addiction, criminality, and pollution of the bay. The housing program is an off-shoot of the city's environment program, the "Oplan Linis" which hopes to make Puerto Princesa a "Squatter-Free City". With the City's three (3) development concerns: "Kalinisan, Katahimikan, at Kaunlaran", it is hoped that the quality of life of Puerto Princesans will improve. One component of the "Kalinisan" concern is the cleaning of coastal areas by clearing the bay shorelines of squatter colonies.

IV. Housing Problems/Needs of Puerto Princesa City

The urban poor of Puerto Princesa City squatted on public and private lands especially along the coastal and shallow areas of Puerto Princesa Bay. The proliferation of squatters along the coastal shore became a serious problem as it resulted in health problems such as outbreak of contagious diseases caused by unavailability of toilets and the absence of a garbage disposal system. Garbage, pets and human excrements dumped in the shore consequently worsen pollution problems along the City's coastline.

Based on the 1993 actual survey conducted by the City Housing Office, there are a total of 7,045 identified landless/homeless in Puerto Princesa City, 17 out of the 66 barangays in the city have squatting problems. The problem of land ownership was made more difficult because of high cost of residential lots. Lots within the City cost no less than ₱1,000.00 per square meter. Minimum going rate for prime lands (along the National Highway in Barangay San Pedro) is ₱5,000.00. Residential lots within the 15 km-radius from the City proper though, are pegged at a much lower cost.

The following are the projected housing needs of the City as computed by the Office of the City Planning and Development Coordinator:

Table 3
Projected Housing Needs

Years	Annual	Total
1995 - 1999	1,295	6,473
2000 - 2004	1,416	7,078
2005 - 2009	1,089	5,443

The projected housing needs were based on the City's population growth; double-up households; relocation of households living in dangerous/uninhabited areas; those on land needed by the government, and those in private lands and with order of eviction; and those who are living in sidewalks and parks.

Table 4 shows the results of the census of squatters in 26 priority barangays as of January 1995. With 4,009 households in 3,907 structures, there is a gap of 740 structures needed to accommodate the rest of the households in the said barangays.

V. The Challenge of Addressing the Needs

The Housing Program is part of the new administration's vision under Mayor Hagedorn of a clean, peaceful and prosperous City. It is also a response to the mandate of the Local Government Code of 1991, to provide low-cost/socialized housing.

Since its launching in 1993, the City Housing Program of the City was able to implement the following assistance:

1. Constructed and awarded 150 single-detached housing. This is in Barangay Sicsican.
2. A total of 747 relocated/evicted families were given financial assistance amounting to ₱3,295,000.
3. Presently, the City has 17 housing projects: three (3) were acquired through Community Mortgage Program (CMP); one (1) through Group Land Acquisition and Development (GLAD); eight (8) were city-funded; two (2) public lands; and another two (2) donated lands. A total of 4,354 families will benefit from these projects.

Table 5 shows the profile of the 17 housing projects of the City. It covers a total of 108.5673 hectares. A total of 4,106 households are targeted to benefit from the 17 projects once completed.

Table 4
Results of Census of Squatters
As of January 1995

Coastal Areas	No. of HH	No. of Structures
1. Mandaragat	315	281
2. Matahimik	506	404
3. Tagumpay	185	140
4. Seaside	250	225
5. Pag-asa	411	285
6. Liwanag	366	265
7. Mabuhay	205	162
8. Pagkakaisa	298	245
9. Bagong Silang	454	360
10. Abanico	177	163
11. Bagong Sikat	355	317
12. Banca-banco	64	62
13. Tagburos	280	269
14. Luzviminda	34	34
15. Mangingisda	40	40
16. Bahile	57	46
17. Subang	32	28
Sub-Total	4009	3326
Other Areas	No. of HH	No. of Structures
1. Watershed	117	88
2. Model	32	32
3. Matiyaga	23	14
4. Fernandez Lot	54	46
5. Central Park	58	61
6. Acasia World	294	294
7. Gerardi Village	10	10
8. Masipag	13	13
9. Maga St.	37	23
Sub-Total	638	538
Overall Total	4647	3907

Source: Housing Office, Puerto Princesa City

VI. Low-Cost Housing Program: An Innovative LGU Program in Borne

The city government's housing program is part of the city's vision of a clean, peaceful, and prosperous city. The program was launched to stop the growth of squatting and to help low-income families acquire their own house and lots. It hoped to solve the projected housing requirements of the city. Priority beneficiaries were those living along the coastal area because they were the ones whose living conditions should be improved, and at the same time will help solve pollution problem of the Puerto Princesa Bay. Those who already have eviction notice through court order are also considered as priority beneficiaries.

Initial Activities

In October 1992, barely four (4) months after Mayor Hagedorn took his oath of Office, a City Housing Committee was created to among others, brainstorm on the problems of squatting and the courses of action to address the same. The Mayor also created an ad hoc Housing Project Office to assist the Committee (Figure 1). With these structures in place, a land inventory and evaluation of the different lands offered as housing sites/resettlement areas was conducted. Initial consultation meeting with barangay officials and residents of target areas was conducted to determine the concerns of the communities. Succeeding consultations were done to explain issues on health, fire-safety, legal ownership, livelihood, livability and social environment in their current residences vis-à-vis a resettlement site as proposed by the city government. The NHMFC was also consulted during the preparatory stage of the project.

Program Implementation

City Ordinance No. 55-93 was passed by the Sanguniang Panglungsod in August 2, 1993. By virtue of this Ordinance, the City Housing Council was created to implement the housing program. The Council is originally composed of the City Mayor as the Chairman, and the Chief of Police, the President of the Urban Poor Coordinating Council (duly accredited by the City government), the City Attorney, PCUP representative, and the Chairman of the Landed Estate, City Council as members. Presently, the Council is composed of the City Fiscal, City ENRO, and the Chairman of the Committee on Housing and Urban Poor of the Sangguniang Panglungsod. The activities of the Council is funded out of the 20% Development Fund with an initial budget of ₱100,000.00. In November 14, 1996, City Ordinance No. 41-96 was passed to reorganize the Council Secretariat and provide for annual source of funds for the Council through a duly approved program under the 20% Development Fund. This Ordinance also abolished the Investigating Team as provided for in CO 55-93.

To determine the extent of squatting problem in the City a census listing and structure mapping of prospective beneficiaries of the housing program was conducted. The activity enabled the City government to determine the extent of its squatting problem and the ways and means to address the said problem. The houses were tagged and

numbered, and their relative position was shown. The purpose of the map is to show the exact location of each structure thereby discourage new squatters to squat as the census ban any construction without a building permit. Eighty-three percent (83%) of those surveyed were willing to be transferred to a relocation site.

Other measures were adopted to curtail the activities of professional squatters and squatting syndicates, i.e., preparation of control documents/master lists; organizing the Coastal Area Protection or Coastal Patrol; and the creation of the Council Against Squatting Syndicates and Professional Squatters (CASSPS). Coastal patrol unit was formed to assist the barangay officials in monitoring and dismantling all illegal construction in their respective barangays within 24 hours.

With regards to determining the beneficiaries, the official census listing of the priority barangays along the coastal area was the primary basis in the selection guided by Urban Development and Housing Act (R.A. 7279). The following are the criteria used in selecting the priority beneficiaries: a) owner-occupants living in danger zones; b) willing to be relocated by block; c) heads of families between the ages 18-60 years old. These heads of families must be: a Filipino citizen; underprivileged and homeless or live in makeshift dwellings with no security of tenure; do not own any real property anywhere and have not availed of any government housing program except those in leasehold or rental payments; residents of the area before the effectivity of UDHA (March 1992); and not a professional squatter or member of a squatting syndicate.

Barangay Sicsican Housing Project

After all the legal, administrative, and funding requirements have been put in place, the first housing project of the City which was located and known as "Barangay Sicsican Housing Project" was launched.

The Project started in 1993 with a 5.4 hectares of land located in Bgy. Sicsican. It was planned by the City Housing Committee two (2) months after the assumption of office of Mayor Hagedorn in 1992. The 5.4 has. land was acquired at a cost of ₱4.0M through the City government funds. The City spent ₱8.531M for horizontal development and another ₱19.325M for the construction of housing units. The project hoped to provide housing units to a total of 452 families. It was estimated that there were about 3,000 families residing along the coastal area at the time of the survey. These families are the priority beneficiaries and are listed in the census-listing, mapping operation conducted by the Office of the Mayor in 1993. Initially, 150 units of single-detached type of housing units were constructed. The first 150 units were awarded last February 14, 1995. Construction of additional 170 units of duplex and 114 row houses are being negotiated. To date, a joint venture proposal to effect the construction of additional units with the National Housing Authority (NHA) is being finalized.

The 150 priority beneficiaries came from three (3) barangays: Barangay Mabuhay (14); Liwanag (59); and Tagumpay (77); all from the coastal area. Some of

them were given cash and livelihood assistance. Most of the household heads were fishermen, stevedores, and pedicab drivers.

Relocation was done by block for easier monitoring of cleared area. To ensure that new squatters will not occupy the place that will be vacated, the City government strictly enforces the ban on illegal construction by fielding coast guards.

The program was able to respond creatively to the squatting problem because of participatory/consultative manner by which the beneficiaries themselves voluntarily decided to relocate without threats or pressure from the City government. The City government gave them a better option through affordable house and lot package, which is 10 kms. from the city proper. It was also explained to them that the rights given to them are non-transferable. If there is unlawful sale, transfer or disposes of his/her right, the transaction shall be null and void and shall lose his/her right and will be disqualified from availing any government housing assistance.

The cost of the 99 square meter lot including site development is ₱23,689.71, while the housing component is ₱128,834.49 per unit. The house and lot package of ₱152,524.20 is payable in 25 years without interest. The monthly amortization is ₱508.41. The beneficiaries were given a one-year grace period in their monthly amortization. They moved in February 1995 and only start paying their monthly dues in February of 1996. As of October 1997, a total of ₱137,196 has been collected, a meager 4% of the total amount that should have been remitted that time. The beneficiaries pay their monthly amortization at the Cashier's Office of the City Hall.

VII. Problems Encountered in Project Implementation

The "Low-Cost Housing Program" of the City was launched but not without some difficulty.

First, the long process by which land conversion/land development approval can be attained delayed the project implementation. The main problem encountered by the City in implementing the housing program concerns with the amount of time and effort spent following up the Environmental Clearance Certificate (ECC) from the DENR. The City government hopes there should be a one-stop-center for this requirement. They think the time spent filing and following up the papers from Manila and also the time spent by DENR people who will visit the site in Puerto Princesa before approval can be issued immobilized some of the activities of the Program. They are now banking on the revised land use of the City to remedy this problem. But still, a one-stop center for this purpose is most welcome. The revised land use of the City, once approved, will facilitate the conversion process from agricultural to non-agricultural land use of a certain portion of land, however, an ECC will still be required for the particular housing project.

Second, acquisition of new relocation sites is very expensive. During that time, the financial capability of the City was not big enough to sustain big housing projects. Acquisition of prospective relocation sites is foreseen to be the future problem.

Thirdly, with regards to those who will be availing of the both private and government financing agencies like the GSIS, SSS and the PAG-IBIG, the City Housing Program will have difficulty in accommodating beneficiaries without fixed income, since financing sources require that they should.

Also, lot owners who are offering their lot for housing purposes are discouraged by the voluminous documents required by alternative financing agencies. Because of this problem, lot owners now demand for outright cash transaction.

The initial indifference and adverse reaction of the beneficiaries to the Bgy. Sicsisan Housing Project was solved through a continuous dialogue between the program implementors and the beneficiaries. The latter were informed of the purpose of the program and their involvement in it. This way, the program is secured of their cooperation, understanding, and commitment to transfer to city-funded resettlement site.

There is no established system of payment and collection of monthly amortization for the Bgy. Sicsisan housing project. This resulted to the very low collection rate of the program.

IX. What can be Replicated

Altogether, LGUs who aspire to solve squatting in their place can start off from the experience of the "Low cost Housing Program" of Puerto Princesa City. LGUs who have problems specifically with regards to resettlement projects can learn from the experience of the City. The following course of action were seen as the key elements of success of the Program:

1. **Strong Political Will.** The strong political will of the City's Chief Executive, the Mayor himself in carrying out the City's development concerns thus making it a "squatter-free" City is a big "plus" of the Program. It can be gleaned from the Ordinances passed by the City to ensure the sustainability of the Program specifically, the strict implementation of the ban in illegal construction. The most significant course of action taken by the City government in curtailing the proliferation of squatter communities is the banning of illegal construction. Coastal patrols were assigned to monitor this illegal activity. Barangay officials and residents themselves were also asked to report the same to the city government and/or coastal patrol. This course of action assures the non-existence of additional squatters in the area thereby totally clear the vacated sites of squatters.
2. **Accurate Planning Data.** The result of the census listing and tagging/mapping operation implemented by the City government gave a total

picture of the housing need of the City. Also, selection of prospective beneficiaries was based from the census-list. That way, selection process was systematized. The maps on the other hand, guide the City government of the sites that have been vacated and those that still need to be cleared of illegal residents.

3. **Cooperation of the People Involved.** During the meetings between the project implementors and the beneficiaries, the latter were informed of the purpose of the program and their involvement in it. This way, the program is secured of the cooperation, understanding, and commitment to transfer to city-funded resettlement site. Survey showed that 83% of the households are willing to be transferred.
4. **Local Initiative.** The Program's success can also be attributed to the local government's initiative of launching the program and ensuring its sustainability. Aside from allocating funds for the purpose, the City plans to institutionalize the creation of the City Housing Office and mobilize support for its housing program from the private sector and the non-government organizations. The Office will attend to the needs of the urban poor, the future housing need, and monitoring of the on-going resettlement sites of the City. In the attached organizational chart (Figure 2), it was proposed that the City Housing Project Office being managed by the Housing Officer be directly under the Office of the Mayor and closely coordinates with the City Planning and Development Officer and the City Administrator and their staff. Presently, the term of the Housing Officer is co-terminus with the incumbent Mayor. He is assisted by six (6) other staff; a Project Coordinator, a Surveyor, Draftsman, and two (2) clerks. Also, their initiative in looking for alternative sources of financing by inquiring from other shelter agencies like the NHMFC helped a lot in implementing their CMP and GLAD projects. A housing policy framework has already been drafted. An inventory of lands for low-cost housing has been conducted for the formulation of the local shelter plan.
5. **Constant dialogue with the Beneficiaries.** This assured the acceptability Of the project by the beneficiaries, a model for the bottom-up planning and participatory project development approach.
6. **Integrated approach to address issues** – with the project not only were the squatters given permanent homes, the project help in cleaning the coastal area, advocated for the care of the environment, promoted cooperativism and enhanced delivery of basic social services to the marginalized sector.
7. **Coordination of the Concerned Agencies** – The assistance of the cooperating agencies such as NHMFC, NHA, DSWD and the various units in the city government spell the success of the program.

Altogether, the "Low-cost Housing Program of Puerto Princesa City was able to address the current housing demand of the City. Albeit gradually, it was able provide the homeless poor the opportunity to own a decent shelter and in a habitable environment. The City was able to take away human settlements away from areas that usually breed pollution and are dangerous to health and safety. The program also supports the "kalinisan" concern of the City. The Puerto Princesa bay is now cleared of squatter communities, the once considered "eyesores" of the Port of Puerto Princesa and source of pollution and other health hazards. Another important achievement of the Program aside from the security of tenure is the manner by which the City was able to discourage the growth of squatter communities. Other growing Cities may be discouraged to pursue similar program when the complex problems of low-cost housing provision and resettlement were identified. In the case of the "Low-Cost Housing Program" of Puerto Princesa, the strong political will made a lot of difference.

Figure 1
ORGANIZATIONAL CHART

**Puerto Princesa City
Low-Cost Housing Project**

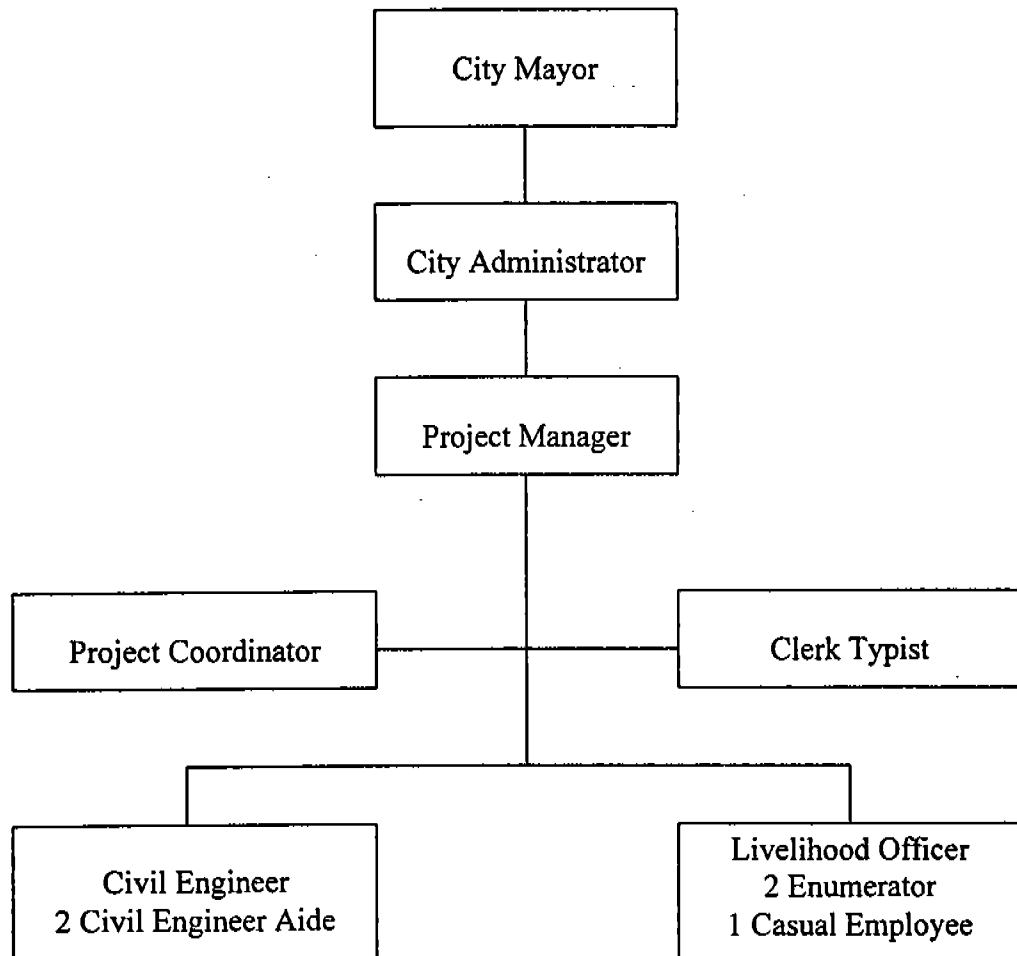


Table 2
PROFILE OF PUERTO PRINCESA'S ON-GOING HOUSING SITES

Description	Land Area	Mode of Acquisition	Acquisition Cost (P000)	Horizontal Development Cost (P000)	Housing Construction Cost (P000)	No. of Beneficiaries	Date Started	Accomplished	Needed to be Done
PNS Teachers' Village	6.8 has	CMP	P4,765.8			160	Jan. 1995	<ul style="list-style-type: none"> *lot acquisition stage completed *lot owner paid *title transferred in name of the assoc. *association members started paying their respective shares in the monthly amortization with the HMFC *approval of subdivision scheme *complete detail of Eng'g. plans and Programs for site Development 	<ul style="list-style-type: none"> *land survey for individual titles *individual titling of homelots
Bgy. Iratag Resettlement Project	9.0 has.	City Fund	P3,600.0			316	Jan. 1995	<ul style="list-style-type: none"> *lot owner paid *detailed eng'g plans & program for the site devt. Completed & approved *title transferred in the name of the City *land survey for individual titles completed 	<ul style="list-style-type: none"> *documents for bond flotation scheme to recover invested amount for lot acquisition *R-II builders through HIGC pledged 20.0M bond financing *follow-up the release of ECC with DENR

Description	Land Area	Mode of Acquisition	Acquisition Cost (P000)	Horizontal Development Cost (P000)	Housing Construction Cost (P000)	No. of Beneficiaries	Date Started	Accomplished	Needed to be Done
Bgy. San Jose Resettlement Project	3.022 has.	City Fund Beneficiaries	P2,000.0 P1,000.0			138	1995	*lot owner paid *approved complete detail of subdivision plan	*awarding to qualified beneficiaries *detailed eng'g. plans and programs for site development
Bgy. Sicsican Project	5.4has	City Fund	P4,000.0	P8,531.1	P19,325.2	452	June '93	*lot acquired & title transferred in the name of the City *site development completed *150 single-detached housing model completed/awarded *cash assistance/livelihood opportunities provided	*construction of 170 units duplex & 114 row houses *joint venture proposal with NHA is being finalized *development of open space construction of basketball court &/or multi-purpose hall
Security Force Multi-Purpose Homeowners Association, Inc.	6.5has	CMP	P9,700.0			317	Oct. '94	*lot-owner paid *work program for road network prepared and approved by the Mayor *lot surveyed completed *approval of subd. scheme	*detailed eng'g plans and programs for site development *implementation of road network as requested by the Association *individual lot titling

Description	Land Area	Mode of Acquisition	Acquisition Cost (P000)	Horizontal Development Cost (P000)	Housing Construction Cost (P000)	No. of Beneficiaries	Date Started	Accomplished	Needed to be Done
. City Employee's Vill.	12.55 has	Public Land				474	1992	*individual homelot survey *topographic survey completed	*reclassification of th land from govt. reservation to alienable and disposable area *detailed eng'g. plans amd programs for site development *titling of individual homelots *release of lot payment with the NHMFC
. Ellenview Subdivision	1.0 has	CMP	P1,500.0			54	June '94	*lot survey completed *site development *elect. Installed *applied for CMP with the NHMFC to recover amount spent for lot acquisition	*individual titling of homelots *release of lot payment with the NHMFC
. Green Valley Subd.	2.6 has	GLAD	P3,900.0			125	Feb. '95	*land survey completed *area development *documents to support PAG-IBIG loan in pay- Ment of land submitted	*payment to lot owner *transfer of beneficiaries to the area

Description	Land Area	Mode of Acquisition	Acquisition Cost (P000)	Horizontal Development Cost (P000)	Housing Construction Cost (P000)	No. of Beneficiaries	Date Started	Accomplished	Needed to be Done
Meluang Fishermen's Village	1.3 has	City Fund				57	May '96	*land survey completed *lot owner paid *association members assisted in availing livelihood opportunities with Livelihood Corp.	*detailed eng'g plans and programs *transfer of title in the name of the City *individual titling & awarding of homelot to the beneficiaries
0. Bgy. Mangingisda Project (Phase I)	21.6 has	Public Land				540	Apr '96	*land development completed & already turned over to the City	*technical description titling of individual lots *exclusion of the project site from the coverage of DAR
1. Bgy. Bahile Project (Phase I)	9.9417 has.	City Fund	P732.6			431	1996	*lot owner paid *topo. Survey completed	*detailed eng'g plans and programs for site development
2. Sabang Resettlement Project	0.9756 has					44	1993	*survey of lot completed	*case based on complaint of Mr. Ausan that the relocatees was solved
3. Habitat Project	3.0 has	City Fund	P450.0			113	May '97	*lot survey completed	*detailed eng'g plans and programs
4. Bgy. Bahile Project (Phase II)	10.7 has	City Fund	P1,607.8			271	1997		*lot survey *complete plans & programs of the project
5. Typoco Village, Bgy. San Manuel	2.0 has	Land owner/ Donation				248	May '96	*develop land donated by Mr. Typoco to the City Govt. for the Families displaced From Lacao St. *lot awarded *evicted families were transferred to the area	*titling of individual lots *financial assistant be completed *not all families were transferred *electricity not yet installed
6. Golden Valley	8.2 has	City Fund	P12,300.0			366	Apr '97	*lot survey completed *initial development in place	

[illegible]

Figure 2
CITY HOUSING PROJECT OFFICE
Proposed Organizational Chart

