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Kaantabay sa Kauswagan Mass Housing Strategy: The Case of Naga City

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Philippine Institute for Development Studies

"Kaantabay sa Kauswagan" (Partners in Development) Mass Housing Strategy: The Case of Naga City

Anicia C. Sayos

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"KAANTABAY SA KAUSWAGAN" (PARTNERS IN DEVELOPMENT) MASS HOUSING STRATEGY: THE CASE OF NAGA CITY

Anicia C.. Sayos

I. Brief Background of the Study

Cities are finding ways to cope with rapid urbanization and the ever-growing population. With the passage of Local Government Code (R.A. 7160) in 1991, Local Government Units (LGUs) are challenged to efficiently manage its resources given the added responsibilities of financing and delivery of basic services to the added populace. With this premise, the "Population and Urbanization: Managing the Urbanization Process Under a Decentralized Governance Framework", a joint project of the National Economic and Development Authority (NEDA), the Philippine Institute for Development Studies (PIDS), and the Development Academy of the Philippines (DAP), try to look at the means and strategies of some LGUs in handling the problems caused by rapid urbanization in fiscal management, as well as environmental management, health, and housing sectors.

The objective of this paper is to identify on-going innovative local programs that were able to successfully address the above-mention concerns so that other urbanizing LGUs can learn from them. It is also hoped that through these "best practices", other urbanizing LGUs maybe guided in their actions and policy pronouncements, specifically with regards to housing and resettlement programs.

This paper highlights the strategies adapted by the City of Naga in implementing its housing program for the urban poor. The "Kaantabay sa Kauswagan Program: Naga's Mass Housing Strategy was awarded one of the top 20 outstanding local programs of the country in 1994 by the Asian Institute of Management (AIM) and the Local Government Academy (LGA) who sponsor the award. The Gawad Galing Pook Award is a nationwide annual search for outstanding local government programs that has successfully addressed pressing social and economic needs. The Program was also selected as one of the Philippines' six entries to the worldwide search for best practices held in Istanbul City during the City Summit II (Habitat II) in mid 1996.

II. Naga City

Naga has a total land area of approximately 7.7458 hectares. The City is classified to be 100 percent urban. It is composed of 27 barangays, 21 of which are urban. The urban area (poblacion) is trisected by two (2) huge rivers: the Bicol and Naga rivers which both serve as drainage outlets. The population of the City based on the 1995 population is placed at 126,972, and 129,638 for 1996. With population growth of 2.1%, it is estimated to grow to 140,875 by the year 2000. Eighty four percent (84.2%) of the population live in the poblacion, which covers a total of 1,191.91 hectares or only 28.3% of the City's land area. Urban population density is about 49 persons per hectare (1996 Annual Report), while the overall city population density in 1995 is about 16 persons per hectare, the highest among the

three (3) cities in Region V (NEDA Region V). The 1996 Annual Report also reported that increasing population growth is attributed to heavy in-migration as rural migrant flock to the city in search of better opportunities. And again according to the Report, based on the 1990 census 9% of the city population has residency of less than 5 years when the census was made. There are 23,632 households and the average family size is 5.37.

The City's 1996 Annual report estimated the average family income with a family size of five (5) members to be at ₱3,532.00 while the average monthly family expenditure is placed at ₱3,075. Expenditures that goes to food expense is more than 51%; while rent of occupied dwellings is almost nine percent (8.9%) of the monthly family expenditures. The income and expenditures data were regional figures from the 1988 Family Income and Expenditures Survey (FIES), which according to the Report approximates that of the City's. The average household income then is much lower when compared to the province's (Camarines Sur) estimates, which is ₱5,142.

Table 1 below shows the general urbanization status of the three (3) cities in Region V for the years 1990 and 1995.

Table 1
SELECTED URBANIZATION INDICATORS OF THE CITIES OF REGION V: 1990 and 1995

Indicators	NAGA		LEGAZPI		IRIGA	
	1990	1995	1990	1995	1990	1995
Population (in thousands)	115.33	126.97	121.12	141.66	74.269	82.482
Area (hectares)	7,748		20,420		11,963	
Percent Urban	100%	100%	100%	100%	100%	100%
Population Density	14.88	16.38	5.93	6.94	6.21	6.89

Source: Collated by NEDA Region V.

III. The City's Development Concern

The City's general development objective as described in the 1996 Annual Report is to implement programs and projects that will provide employment and livelihood opportunities for the City populace. These development objectives can be attained through strategies that would attract investors to the City thus; construction of basic infrastructure facilities as well as rehabilitation of existing ones is the priority concern. It is also perceived that political and economic empowerment of the people is necessary, such that both the government and the people should be working together in the attainment of these development goals.

IV. The Housing Situation in Naga City

Based on the 1990 Census of Housing, there were a total of 19,592 housing units in the City. To date, the City government has granted permit to a total of 35 subdivisions, which cover a total area of 855.38 hectares. So far, 27 out of the 35 subdivisions have been completed. Despite the above accomplishments, only 72.3% of Naga's households actually own or are amortizing their respective dwelling units, and a smaller 44.3% are amortizing their homelots (Table 2).

Table 2
STATUS OF HOUSE AND HOMELOT TENURE
Naga City

Tenurial Status	Percentage	
	Homelot	House
Owned/Being Amortized	44.28	72.30
Being Rented	23.26	17.84
Being Occupied with Owner's Consent	29.13	9.70
Being Occupied without Owner's Consent	3.33	0.16

Source: 1993 Statistical Profile, Naga City.

Table 3
COMPARATIVE LAND USE, NAGA CITY
1970, 1990 and 1995

Land Use	1970		1990		1995	
	Total Area sq.m	%	Total Area sq.m	%	Total Area sq.m	%
Residential	8.312	8.7	19.404	20.2		
Commercial	0.266	0.2	0.664	0.7		
Industrial	0.099	.0.1	0.115	0.1		
Agricultural	66.542	69.3	65.629	68.4		
Others: (institutional/educational recreational parks/open spaces, road, rivers, creeks, forest parks and reserves)	20.614	21.5	10.188	10.6		

Source: City Planning and Development Office, Naga City

Table 3 shows that a very small part (8.7%) of the land, or only 8.312 sq.m. is classified as residential. This is translated to roughly 400 sq.m. per family in 1970. In 1990, residential land covers 20.2% of the total land area. Population density (person/square kilometer) rose to 1,638 in 1995 from 1,488 in 1990. Another problem is the rising real estate cost. It was reported that prime lands (those located at the Central Business District (CBD)), can command a price of ₱35T per square meter, while lots in new subdivisions cost an average of ₱1,000.00 per square meter, four (4) years ago. Recent transactions cost between ₱50T - ₱70T for real estates within the CBD. The City is the heart of economic activity of Region V. And being the trading and financial center of Bicol Region made it an irresistible attraction for rural migrants who are in search for better opportunities to settle in the City. With the continuously rising real estate costs, the migrants can barely afford to own a decent homelots much less rent a house. It was also reported that twenty-five percent (25%) of those who live in the 21 urban barangays of the City are either squatters or slum dwellers. The current estimate of the City's urban poor is placed between 4,000 and 5,000 families compared to only 2,266 in 1980.

V. Government and People: Partners in Development

The **"Kaantabay sa Kauswagan or Partners in Development"** is a program that addressed the needs of Naga's increasing urban poor through implementation of different mass housing strategies in partnership with various urban poor communities. These strategies were thought to be necessary in providing the urban poor communities security of tenure and/or basic infrastructures, which are prerequisites of a decent community.

The City government has identified three (3) broad indicators of need for the Program. First, real estate cost keeps on increasing as a result of speculations by real estate developers and investors. The need to reclassify the lands that are presently being occupied by squatters also need immediate attention to enable the City to efficiently implement its resettlement/relocation activities. And lastly, as a consequence of the first two concerns, the availability of land for ownership and/or resettlement becomes limited.

The "Kaantabay sa Kauswagan (Partners in Development) Program was launched to address the needs of the urban poor, particularly land tenure. Local legislations pertaining to land tenure security and housing assistance, including infrastructure facilities were passed in an effort to institutionalize and strengthen the Housing Program. The ordinances give authority for the Mayor to enter into negotiation, expropriation, authority to sell or acquire to facilitate implementation of various projects concerning land tenure security and housing assistance for the urban poor. Other matters such as land use, land conversion, and means of finding sources of funds for the projects were also looked into.

During 1996 alone almost 50 ordinances referring to the above concerns have been addressed by the Sanggunian. These ordinances have the support of the Office of the Mayor, the Urban Poor Affairs Office (UPAO), and the City Planning and Development Office (CPDO).

Land use related ordinances were also addressed. Also in 1996, it has facilitated development of agricultural properties into residential purposes, reclassified a total of five (5) parcels of land covering 77,473 sq. m. into non-agricultural use; and approved preliminary application for Location Clearance (PALC) and Development Permit (DP).

a. Brief Background of the Program

As mentioned above, the "Naga Kaantabay sa Kauswagan" or Partners in Development Program was launched to respond to the needs of the urban poor in the City, specifically those pertaining to their housing problems. The need for the program came about through the efforts of an organization called the Community Organization of the Philippines (COPE). COPE is an NGO that helps organize community organization, specifically the urban poor. There were nine (9) urban poor community groups who appeal to then Pres. C. Aquino for programs that will directly address the sector's concerns, and one of these concerns is the creation of an office that will implement projects that will directly solve their problems. The City government acted on the request by appointing the person that will eventually head the Office and lead the implementation of the various projects of the "Kaantabay sa Kauswagan Program". The newly created Office was called the Urban Poor Affairs Office (UPAO). The UPAO is the lead office that takes charge in coordinating the various projects of the Program and is under the Office of the City Mayor.

b. The Program's Rationale/Objectives

The "Kaantabay sa Kauswagan Program" believes on Naguenos capability. It is hoped that the different programs of the Kaantabay sa Kauswagan can be successfully implemented with the people as effective partners in pursuit of the Program's objective of providing permanent solutions to the City's housing problems specifically, land tenure security.

The priority concern of the Program is to improve the living condition of the "informal settlers", and find ways to minimize incidence of eviction/demolition and arbitrary ejection. Looking at other modes of land acquisition is another short-term concern. On the other hand, providing basic infrastructure and services and empowering and encouraging their participation in the development process are among the long-term activities.

c. Strategies/Activities/Accomplishments

The following are the support strategies employed in the different activities of the Program:

A. **On-Site Development** – On-site development strategies involve facilitation of transfer of land ownership from government and private owners to the individual occupants. The Program takes charge of negotiating with the landowners upon which the types of land acquisition will then be determined. Purchase of properties uses direct purchase and/or a combination of other modes of land acquisition: land swapping, exchange, sharing, and/or through Community Mortgage Program (CMP). These strategies are all implemented in existing urban poor communities. On-site development activities are screening and selection of qualified beneficiaries, subdividing and distribution of homelots and site development.

a. **Direct Purchase** involves the purchase of urban poor occupied-land from its owner by the City Government itself. The occupants then amortize the cost of their individual homelots to the City Government. The Program has so far, 17 projects acquired through this scheme, nine (9) are on-site, and three (3) of these are already completed. These are all acquired during Mayor Robredo's administration. Before his term, there are three off-site (3) projects acquired through this scheme. Presently, there are seven (7) on-site and one

(1) off-site projects that are still being negotiated. The Program considered their purchase of a 5.5-hectare Roman Catholic Church-owned prime residential land located at Bgy. Penafrancia a remarkable accomplishment. The property was purchased directly through a GSIS loan supported by bridge financing from a local commercial bank. The local government was able to purchase the land at only 25% of its present value. It was then sold to the present occupants at acquisition cost plus other service fees.

b. **Land Swapping** scheme involves the exchange of an urban poor-occupied property with another of roughly equal value, preferably without occupants. The occupants then amortize the cost of their homelots to the new owner. An off-site project that used this scheme is the Bagong Estaran, Bagong Buhay Program Resettlement Project.

c. Another on-site scheme the Program uses is **Land Sharing**. This strategy works out a mutually acceptable arrangement between the private landowner and urban poor occupants. The Program has one (1) completed project under this scheme, the Naga Centrum Property, an on-site project located in Bgy. Sabang. The cost of land alone of this Project is ₱3.9M. This Project has 289 families/beneficiaries and covers a total land area of 13,000 square meters. The share of the beneficiaries to the land cost amounts to ₱469.9T. An off-site project still under negotiation is the Isaac Property in Bgy. Concepcion Grande. It has a total area of 17,377 square meters occupied by 70 families.

d. Urban poor association is allowed to purchase a private property they presently occupied through the **Community Mortgage Program** of the National Home Mortgage Finance Corporation (NHMFC). The Program was able to assist a total of 141 families under this scheme, the Abella property in Bgy. Lerma and the Ronquillo property in Bgy. Igualdad. The two projects cover a total land area of 7,762 square meters.

B. The objective of projects using **Off-Site Development Strategies** is to provide resettlement sites for demolition and eviction victims, as well as urban poor families who want to acquire a homelot of their own. Lands for this purpose are acquired either through direct purchase or land swapping. Also, working for DENR authorization in disposition of public lands within the LGUs territorial jurisdiction enable the latter to give priority to the urban poor families to the said disposable lands.

C. Other support strategies are community organizing, leadership training, and value reorientation seminars. These are all capacity building activities aimed at empowering the urban poor. Auxiliary services such as land surveys, relocation assistance and legal assistance during court cases are all given free to the urban poor families.

In just five (5) years of implementation, the Program was able to help a total of 2,900 landless families. It has upgraded 27 blighted urban poor communities with million worth of infrastructures and awarded 345 core houses to homeless typhoon victims. These typhoon victims were resettled at the city-government's established relocation site. Also, construction of multi-million pesos worth of basic infrastructures like pathways, drainage canals, public faucets, and streetlights were completed. During the term of Mayor J. Robredo, 11 on-site and six (6) off-site projects have been acquired and developed. The 17 projects cover a total of 39.5257 hectares and benefited a total of 3,364 households.

For 1996 alone for both on and off-site Projects, the Program has acquired through Land Exchange Scheme (LES), a resettlement area covering 14,900 square meters. It raffled

and awarded 61 homelots, accommodated 36 families occupying the land owned by the Provincial Capitol to one of its resettlement projects, facilitated both the payments and transfer of titles of public and private-owned lands. It also worked for the approval of the subdivision plans of resettlement areas. A total of eight (8) schematic subdivision plans all under the socialized housing program of the City were approved in 1996 alone. The plans were also granted exemption from securing Development Permit.

Table 4A shows the summary of completed and on-going projects of the Program.

Table 4.A
Summary of Completed and On-Going Projects

Type	No. of Projects	Land Area	No. of Benefi-Ciaries
I. ON-SITE PROJECTS:			
Completed	9	9.0535 has.	864
On-going	3	1.7921 has.	387
Total	12	10.8456 has	1,251
II. OFF-SITE PROJECTS:			
Completed	7	24.6394 has.	1,017
On-going	4	25.8898 has.	2,196
Total	11	10.8456 has	3,213

Source: UPAO

In negotiating with the landowners, UPAO initiate such arrangement only when the concerned urban poor are eviction/demolition victims. Otherwise, all claims and assistance are processed with representatives of organized group. In fact, it is a required for the claimant to be a member of an organized group that is registered with the Securities and Exchange Commission (SEC) or with the Home Insurance and Guaranty Corporation (HIGC).

The Program is continuously implementing programs that address the problem of security of tenure through the combine resources and capabilities of the three (3) main participants of the Program. They are the City government with other national government agencies; the urban poor associations assisted by the NGOs; and the private landowners. Through the innovative strategies employed by the Program, it was able to find a solution to the long-time problem of land security as well as cushion the negative impacts of urbanization. The participants and their institutional/organizational affiliations, as well as they're respective roles and functions are described in Table 5.

Table 5

PARTICIPANTS AND THEIR RESPECTIVE ROLE IN THE "KAANTABAY SA KAUSWAGAN" PROGRAM

Name of Individuals/Organizations	Nature of Organization	Role/Area(s) of Involvement
A. Government Agencies:		
1. Naga City government	- LGU	- main program implementor
2. Department of Environment & Natural Resources (DENR)	- line govt. department	- authorized city government to supervise disposition of public lands in Naga City
3. National Housing Authority (NHA)	- land shelter agency	- production of housing units; assistance in developing relocation sites
4. National Home Mortgage Finance Corporation (NHMFC)		- financial support for the Community Mortgage Program (CMP)
5. Home Insurance Guaranty Corporation (HIGC)	- GOCCs	- provides interim financing CMP projects; property seller of BLISS-I housing projects
6. Government Service Insurance System (GSIS)		- provides financial support through "Tulong sa Lokal na Pamamahala" window
7. Presidential Commission for the Urban Poor (PCUP)	- national urban poor agency	- issues and program advocacy; accreditation of urban poor organizations

Table 5

PARTICIPANTS AND THEIR RESPECTIVE ROLE IN THE "KAANTABAY SA KAUSWAGAN" PROGRAM

Page 2

Name of Individuals/Organizations	Nature of Organization	Role/Area(s) of Involvement
B. Non-government Organizations:		
1. Naga urban poor associations	- NGOs	- main program partner-beneficiaries
2. Community Organization of the Philippines Enterprise (COPE) foundation	- Development NGO	- community organizing; social preparation; issue and program advocacy
3. Bicol Business Development Foundation (BBDF)	- private business foundation	- functions as CMP originator
4. Caceres Social Action Foundation (CASAF)	- church-based organization	
C. Property Owners:		
1. Archdiocese of Caceres	- Religious	
2. Abella Family 3. Ronquillo Family 4. Dy-Liaco Family 5. Borebor Family 6. Bernardo Family 7. Belmonte Family 8. Heir of Fabiana Arejola	- private landowners	- seller of property

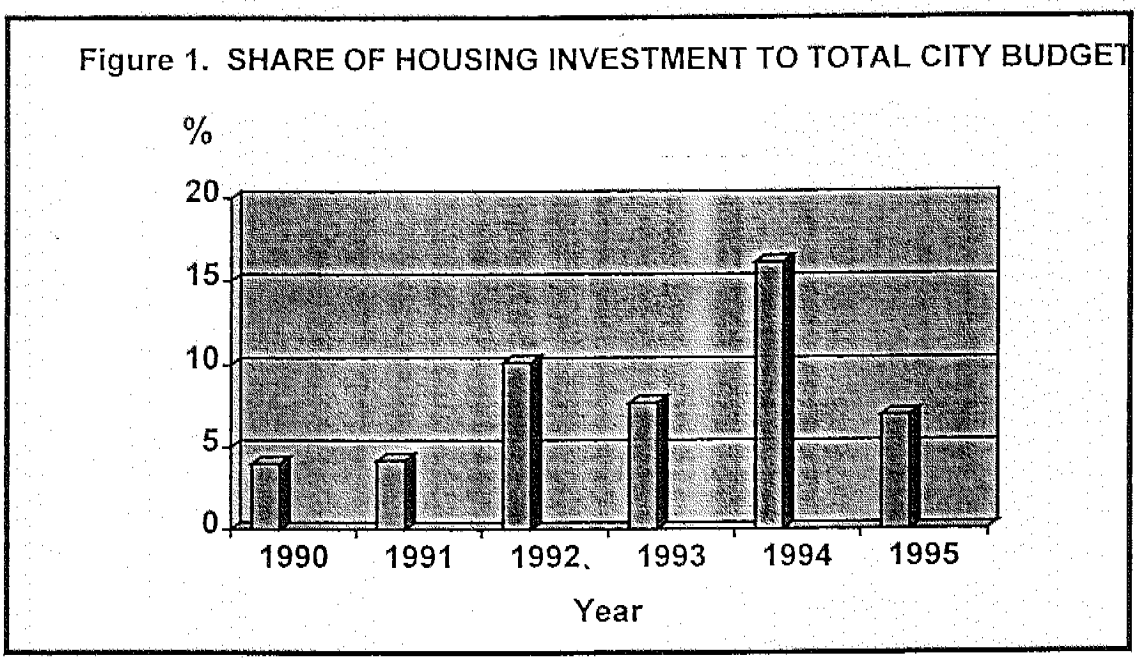
Land tenure security is being addressed through various modes of land acquisition such as direct purchase; land swapping, land sharing, community mortgage; and resettlement. The Program takes pride of its accomplishments in solving land tenure problem and one such project is their being able to negotiate and bought a 5.5 hectares land owned by a religious group and has been a long-time problem of squatting affecting 7,400 families. They were able to buy the land at only 25% of market value and sold it to the occupants at acquisition cost.

The City government claimed the above-mentioned strategies to be practical and implementable, and thus can be replicated by other urbanizing LGUs in their pursuit of a doable housing program

c. Funding Sources

The share of housing investment to the total budget of the City is shown in Figure 1 below. In the 1994-1998 Medium Term Development Plan, the City has allocated an annual budget of ₱10M or a total of ₱50M for the five-year period to the Socialized Housing and Resettlement (SHARE) Program. Projects of SHARE include relocation of urban poor families, purchase of private properties for housing project; and the upgrading of existing facilities and services for the urban poor settlements.

The City government through the Sanggunian, has also asked assistance from Sen. M.D. Santiago in the amount of ₱1 million for upgrading a resettlement site in Bgy. Calauag. The Mayor was also granted authorization to secure additional credit line of ₱10 million from any commercial bank. The purpose of this authorization was to enable the City to finance its land acquisition projects and future socialized housing projects.



Source: CPDO

For future socialized housing and resettlement projects, the City government established a Trust Fund at the City Treasury. The amortization from the different resettlement sites, sale of government properties and CMP origination fee will be placed in the Trust Fund to financially sustain the various projects.

d. Future Problems

However, as a result of the many accomplishments of the Program and the ongoing developments in the City, the influx of rural migrants to the City also keeps on increasing. The number of urban poor communities drastically rose from just only eight (8) since 1989. According to the 1996 Annual Report of the City, there are currently 80 urban poor communities. The Program considers this urban phenomenon to be a problem in the near future.

VI. Lessons Learned

Elements of success of the housing program of the City government of Naga in its mass housing projects are summarized below. Generally, these are the basics but most urbanizing LGUs are generally overwhelmed when faced with problems in housing especially land tenure security not only because of the cost involved but also of the unavailability of land for distribution or as relocation sites. Also, it should be noted that land ownership is a sensitive issue specially when the concerned are eviction or demolition victims. The housing strategies worked successfully in the case of the "Naga sa Kauswagan Program.

1. Urban Poor Affairs Office (UPAO). The creation of the Urban Affairs Office (UPAO), is observed to be the most significant local initiative introduced by the City and its response to the original request of the urban poor communities to have a separate office that will directly solve the problems in housing. The Office takes charge of all the projects that addressed the needs of the urban poor communities, especially in providing security of tenure and other attendant infrastructure facilities. It is very effective and efficient as seen from the numerous accomplishments and the number of claimants that benefited from the Program. All requests of the urban poor associations with regards to their housing needs are coursed to this Office. The UPAO takes charge of all the requests and decide what program of action should be taken.

2. Tripartite Undertakings. Equally important is the tripartite strategy has been adopted and seen to be the best approach in carrying out the programs of the UPAO in dealing with the needs of the slum communities. The strong partnership of the three (3) participants of the Program proved to be beneficial to all concerned especially the urban poor. Again, nothing is impossible when national and local agencies helped each other in helping the poor and the marginalized. These are the City government, the NHA, DENR, PCUP, the HIGC, NHMFC and the GSIS. This was especially so when they were supported by NGOs and private individuals. With this type of undertakings, the participation of the various actors in the development process of the housing program is optimized.

3. People Empowerment. An organized group, especially a recognized one has a stronger voice when lobbying. Through community organizations, the urban poor became aware of the possibilities that can help them in their claims specially in securing land tenure not only of their rights but as well as the responsibilities. It is required for the prospective claimants of the program to be a member of a community organization that is recognized by the UPAO. The community organization should also be registered with the Securities and Exchange Commission or the HIGC. It is worth noting with this requirement, there is a better coordination and systematic approach to every type of need as the UPAO deal with the

organization and not with the individual. Empowering the urban poor through community organizations is therefore recommended for adaptation.

4. Political Will and Support of the Local Executives and Staff. It has been recognized in all government undertakings that the success and sustainability of any projects, local projects for that matter, heavily relies on the strong political will of the local executive and his staff. Projects are assured of the support and attention of the local executives; therefore solutions come handy and feasible.

VII. Potentials for Transfer and Adaptation

LGUs aspiring to put up their own housing program can replicate housing strategies of the Naga Kaantabay sa Kauswagan Program. Keeping in mind a number of issues and preconditions, the strategies employed by the Program have the potential for transfer and adaptation by aspiring LGUs.

1. Create a Separate Office/Department. First, they can start off with having a department/ office that will take the lead role in implementing all the housing projects of the City. This way, all requests pertaining to housing needs are handled by a single office thus, it is time efficient.

2. Political Will. Local initiative to implement this type of program is also a prerequisite to the Program's success. The support of the City government to the Program was evident in the Naga experience through its sensitivity to acknowledge the request of the urban poor and include it in their plan of action. Secure/allot funds to ensure the sustainability of the Program and tap the help of the national and corporate shelter and financing agencies are some of the support mechanisms. Presently, the City government is looking for other means of fund generation for the Program for future needs. With the support of the Sangguniang Panglungsod, ordinances pertaining to land conversion, allocation of funds, giving authority to the Mayor to negotiate, etc., will facilitate implementation of projects.

3. Organize the Urban Poor Communities. The office that takes the lead in all the housing projects should coordinates with urban poor organization leaders/representatives for efficient project implementation. This way, the beneficiaries are prioritized better and the local government is assured of the validity of the requests of the prospective claimants. So it is necessary that the urban poor be organized, as the organization itself will be responsible in negotiating for positive agreement and in carrying out the responsibilities and various tasks involved therein especially when coming up with the necessary financial requirements.

4. Tapping other Institutions/Organizations. It is very helpful to seek the cooperation and support of institutions and various non-government organizations. Assistance in the development of relocation sites can be sought from the NHA, the national shelter agency, while the NHMFC, HIGC and the GSIS can be tapped for financial support. The NGOs and other private groups can assist in community organizing and in preparing the community for possible partnerships and/or as CMP originator. If the urban poor communities are not yet organized, the LGU concern can tap the help of the NGOs. It is time and cost-efficient to deal with group leaders/representatives. This way, it is assumed that the group leaders/representatives represent the urban poor communities and therefore negotiations are faster and easier.

5. Tapping Other Modes of Land Acquisition. Various ways in acquiring land either for relocation or subdividing for distribution purposes should be explored. The traditional way is through direct purchase but schemes such as land sharing and land swapping should be explored. Land sharing/swapping involves the compromise between the landowner and the occupants on how the land can be shared by both parties. The price of the land that will go to the occupants can be negotiated, or better if the owner can donate. If land sharing is not possible, replacement can be negotiated. Replacement of land can be of one with equal importance or value to the owner.

IX. The Task Ahead

The competence of Naga City in response to the challenge to LGUs in providing and financing social services to the urban poor was seen in the various projects of "Naga sa Kauswagan Program". The Program was able to successfully address some aspects of squatting problem focusing on land tenure security. It applies various modes of land acquisition and is exploring other means such as land banking and bond floatation. Other programs have adapted these approaches but the rate of success has not as wide an impact as the Naga sa Kauswagan Program had. It has also shown that a positive government/NGO/private owners joint undertakings are possible, i.e. land sharing/swapping. The Program engaged the commitment of organizations and individuals that eventually evolved into strong and flexible long-term partnerships. The readiness of the urban poor communities and the challenge to the local government ensured the success of the Program.

For any Program to succeed the main responsibility must rest within the cities themselves. The task ahead for the City of Naga now is how to sustain the Program for future needs, which it has started by putting up a Trust Fund. To the national government; to continuously trust the local government units in their capacity to manage their own resources and to incorporate lessons learned into national and local urban management strategies.

Table 6
ACCOMPLISHMENT: URBAN POOR AFFAIRS OFFICE (UPAO)
1992-1996

Projects	PROJECT COST (Thousand Pesos)						Area (sq.m.)	No. of Partners Beneficiaries (Families)
	Cost of Land			Doc. Stamp Tax	Withholding Tax	Others		
	Total	City Share	People's Share					
I. ON-SITE LAND ACQUISITION A. COMMUNITY MORTGAGE PROGRAM (completed)								
1. Abella Property, Bgy Lerma	₱ 1,620.0			₱ 16.2			2,950	78
2. Ronquillo Property, Bgy. Igualdad	₱ 1,370.0						4,812	63
B. LAND SHARING SCHEME (completed)								
1. Naga Centrum Property, Bgy. Sabang	₱ 3,900.0	₱ 3,430.0	₱ 469.875		₱ 58.5	(RF) ₱ 10.771	13,000	289
C. DIRECT PURCHASE (completed)								
1. Archdiocese Property, Bgy. Penafrancia	₱ 11,668.5	₱ 7,911.5	₱ 3,757.1	₱ 330.2	₱ 583.4	(RF) ₱ 27.068 (SA) ₱ 2.66 (LS) ₱ 3.085	55,037	420
2. Belmonte Property, Bgy. Sta. Cruz	₱ 261.0	₱ 201.0	₱ 60.0			(CG) ₱ 18.944	555	6
3. Philippine Veterans Bank Property, Bgy. Igualdad Interior	₱ 590.0	₱ 531.0	₱ 59.0	₱ 9.72	₱ 20.552		1,128	10
DIRECT PURCHASE (w/ Partial Payment)								
1. Arejola Property, Bgy. Sta. Cruz	₱ 5,368.2						19,664	96

Table 6
Page 2

Projects	PROJECT COST (Thousand Pesos)						Area (sq.m.)	No. of Partners Beneficiaries (Families)
	Cost of Land			Doc. Stamp Tax	Withholding Tax	Others		
	Total	City Share	People's Share					
2. Austria Property, Bgy. Lerma	₱ 471.8	₱ 206.4	₱ 265.4				1,434	23
3. Borebor Property, Bgy. Tabuco	₱ 1,266.8	₱ 470.0					1,499	47
4. Borebor Property, Bgy. Triangulo	₱ 1,047.0	₱ 779.0	₱ 268.0				9,600	111
5. Li Seng Liap Property, Bgy. Tabuco	₱ 3,650.5	₱ 3,392.0	₱ 258.5	₱ 98.6	₱ 492.8		7,301	117
6. Isaac Property, Bgy. Abella	₱ 753.0	₱ 257.3					3,012	51
D. JUDICIAL MEANS (On-going, Nullification Of Land and Reconveyance of the Property to The National Government)								
1. "Tapas" Compound, Bgy. Balatas	N/A						59,819	
E. PUBLIC LAND								
1. Greenland, Bgy. Concepcion Pequena	N/A						8,718	53

Table 6
Page 3

Projects	PROJECT COST (Thousand Pesos)						Area (sq.m.)	No. of Partners Beneficiaries (Families)
	Cost of Land			Doc. Stamp Tax	Withholding Tax	Others		
	Total	City Share	People's Share					
II. OFF-SITE/RESETTLEMENT: Bagong Estaran, Bagong Buhay Project A. LAND EXCHANGE SCHEME								
1. Archdiocese Property, Bgy. San Felipe	N/A						9,986	92
2. Metroland Property (Parco-Enguero), Bgy. Sabang	N/A						14,900	135
B. DIRECT PURCHASE SCHEME								
1. Prado Property, Bgy. Abella	₱ 11,000.0	₱ 5,500.0	₱ 5,500.0			(RF) ₱ 25.6 (RW) ₱ 338.1	40,000	
2. Phil. Veterans Bank, Bgy. Del Rosario	₱ 320.0	₱ 320.0		₱ 51.0	₱ 170.0		16,000	135
3. Sison Property, Bgy. Penafrancia	₱ 1,325.3	₱ 1, 325.3					11,248	82
4. Quizon Property, Bgy. Pacol	₱ 2,317.0	₱ 2,317.0					154,467	665 (Phase I)
5. Factora Property, Bgy. Calauag	₱ 7,425.0	₱ 7,425.0		₱ 111.4			49,505	
6. Roco Property, Bgy. San Felipe	₱ 5,059.3	₱ 5,059.3		₱ 75.9		(RF) ₱ 12.3	37,476	
7. Madiano Property, Balatas	₱ 5,400.0	₱ 5,400.0					30,000	
8. BLISS, Cararaya								

Table 6
Page 4

Projects	PROJECT COST (Thousand Pesos)						Area (sq.m.)	No. of Partners Beneficiaries (Families)
	Cost of Land			Doc. Stamp Tax	Withholding Tax	Others		
	Total	City Share	People's Share					
C. ACQUIRED BEFORE ROBREDOs ADMINISTRATION								
1. De Guzman Property, Bgy. San Isidro (Purchase)	N/A						20,000	52
2. De Guzman Property, Bgy. Panicuason(Purchase)	N/A						20,000	87
3. Abella Property, Bgy. Cararayan								
a) Cararayan Phase I (donation)	N/A						52,420	219
a) Cararayan Phase II (donation)	N/A						20,000	65
a) Sitio San Rafael (Purchase)	₱ 150.0						100,000	377
III. PROPERTIES UNDER NEGOTIATION A. ON-SITE/DIRECT PURCHASE SCHEME								
1. Dona Clara Vill., Bgy. San Concepcion Pequena							227,270	
2. Fernandez Cpd., Bgy. Sta. Cruz	N/A						16,145	77
3. San Andres Estate, Bgy. Penafrancia/Liboton	₱20,300.0						58,000	179
4. Dy-Liaco Estate, Bgy. Concepcion Pequena	₱ 2,876.2						11,505	138
5. Banco Filipino Prop., Bgy. Concepcion Pequena	₱ 5,460.8						13,652	

Table 6
Page 5

Projects	PROJECT COST (Thousand Pesos)						Area (sq.m.)	No. of Partners Beneficiaries (Families)
	Cost of Land			Doc. Stamp Tax	Withholding Tax	Others		
	Total	City Share	People's Share					
6. Li Seng Liap Property, Bgy. Mabuto	N/A						27,361	
7. Marasigan Property, Bgy. Sabang	₱ 417.6						1,392	23
B. OFF-SITE/LAND-SHARING SCHEME								
1. Isaac Property, Bgy. Concepcion Grande	N/A						17,377	70
C. OFF-SITE/DONATION								
1. Almeda Property, Bgy. Concepcion Pequena	N/A						50,000	
D. OFF-SITE/DIRECT PURCHASE SCHEME								
1. Roco Property, Bgy. Bagumbayan Sur								

LEGEND:

RF = Registration Fee (Register of Deeds)
SA = Subdivision Approval
LS = License to Sell
CG = Capital Gains
RW = Cost of Right-of-Way

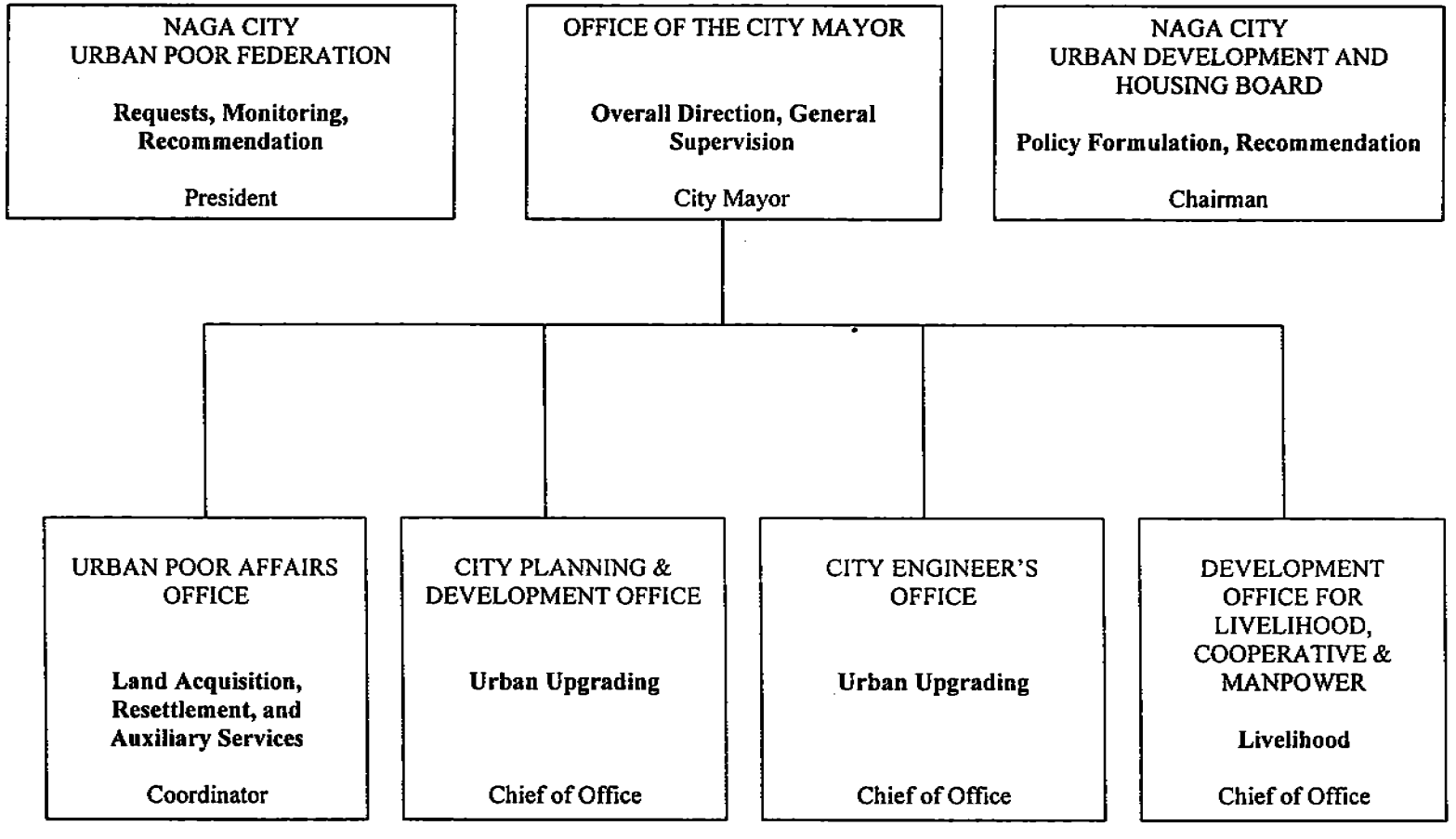



Figure 1
ORGANIZATIONAL CHART