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Philippine Institute for Development Studies

## Local Efforts in Housing Provision

*Anicia C. Sayos, Ross Q. Quisao  
and Rosario G. Manasan*

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# LOCAL EFFORTS IN HOUSING PROVISION

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## 1. INTRODUCTION

In some cities, economic growth opportunities have led to accelerated urbanization that resulted in a number of serious problems. These placed extreme pressure upon urban services and infrastructure. Some of the urgent tasks local government units (LGUs) in urbanized areas now face include coping with demands of increased employment opportunities; insufficient housing (aggravated by high rental and land costs); congestion, pollution and other forms of environmental deterioration, lack of health and sanitation facilities, as well as maintenance of peace and order. With the passage of the Local Government Code (Republic Act 7160) in 1991, the responsibility of managing local projects to ease these urban problems has become more challenging to the cities. The Act mandates LGUs to discharge functions and responsibilities previously performed by national agencies in the delivery of basic services and facilities including low-cost housing projects. The Code specifically states:

Chapter 2. – Section 17 (a) *“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 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.”*

.....

(g) *The basic services and facilities herein enumerated shall be funded from the share of local government units in the proceeds of national taxes and other local revenues and funding support from the National Government,.....*

Strengthened by these provisions of the Code, a number of LGUs have successfully provided the much needed housing requirements of the less-privileged sector of their communities. This paper presents an overview of the existing knowledge and policy experience in local housing finance and provision considering the recent decentralization initiatives and the notable innovations introduced in the cities of Puerto Princesa in Palawan, Naga in Camarines Sur, and San Carlos, in Negros Occidental.<sup>1</sup>

Section 2 of this paper presents the objectives of the study. Section 3 provides a description of the level of urbanization and housing status of the cities under study. Section 4 documents the

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<sup>1</sup> All three cities are classified as first income class cities as of 1996.

different approaches used by these cities to help ease the housing problem in their areas. Lastly, Section 5 highlights the key concerns and issues culled from the experiences of these cities. Additional concerns in urban housing strategies are also incorporated in this section to provide more options to the LGUs in addressing their respective housing problems.

## **2. OBJECTIVES**

The main objective of this paper is to document the housing strategies and processes that have been implemented and followed by the model cities to meet the challenges of rapid urban and population growth for possible replication by other urbanizing LGUs. Specifically, the paper will examine the “replicability” and “adaptability” of the housing programs by exploring:

- i. The key elements of the local housing initiatives;
- ii. The innovative manner by which these housing schemes were implemented in terms of financing and management, catalyzing the institutional involvement of other levels of government, private and government shelter agencies, NGOs and POs; and
- iii. The extent to which LGUs approach the full utilization of the authority and responsibilities in social service provision and management that are assigned to them under the Local Government Code (LGC).

It is hoped that through a comparative discussion of the strengths and weaknesses of the programs in relation to the capabilities of the implementing LGUs others may be guided in pursuing their own programs. The paper does not prescribe, rather it provides options as to the type of housing program strategies they may find fit for their needs.

## **3. Urbanization and Housing Needs**

The country’s population increased from 36.7 million in 1970 to 48.1 million in 1980 and 60.7 and 68.6 million in 1990 and 1995 and is projected to reach 76.3 million by the year 2000.<sup>2</sup> Twenty-six (26), out of the 65 cities in the country in 1995 (Appendix 1) are classified to be 100% urban. With most of the population living in urban areas, one of the significant areas of concern is the settlement of the urban poor as growing urbanization and poverty created serious shelter problems.

The rising costs of land and construction materials especially in urban areas have deprived the “vulnerable sections of society” of the chance for available self-help housing. Housing costs rise due to land value speculations and the problem is aggravated further by the high rents in the cities. Under this situation, the informal settlers are left with no choice but to squat. Generally, squatters or informal settlers are those people occupying government land and structures, those residing in reclamation areas and danger areas; those affected by the road widening project of the government, and those who are squatting in privately-owned land.

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<sup>2</sup> Source: National Statistics and Coordination Board, 1997 Philippine Statistical Yearbook.

Ways to ease the burden of homelessness in the country has been the national government's concern as early as 1938 with the creation of the People's Housing Corporation. Later in response to other shelter requirements, related housing agencies were created, including the National Housing Authority (NHA) in response to other shelter requirements. Another law, Executive Order (EO) No. 90 was issued in December 17, 1986 to identify and define the mandate of government-housing agencies<sup>3</sup> in ensuring the accomplishment of the National Shelter Program (NSP). The NSP is a comprehensive program aimed at assisting the lowest 30% of the income population with adequate housing facilities through affordable housing package<sup>4</sup>. A more recent Act is the Urban Development and Housing Act (UDHA), of 1992 which provides the framework for a continuing urban development and housing program and mandates the local government units to take principal role on the provision of housing services.

**Table 1** below shows the degree of urbanization<sup>5</sup> of the three (3) cities included in this study. Although San Carlos City is not as highly urbanized as the other two cities (with its urban population accounting for only 36 percent of total population in 1995), its "homeless" population are scattered all over the city. From 726 squatter-households in 1992, the number of squatter-households rose more than four-fold to 3,233 in 1995. Note that the number of household in owner-occupied dwellings rose from 19,889 in 1990 to 20,390 in 1995, reflecting an increase of less than 3 percent.

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<sup>3</sup> The key housing agencies of the National Shelter Program (NSP) are the National Housing Authority (NHA), National Home Mortgage Finance Corporation (NHMFC), Housing and Land Use Regulatory Board (HULRB), and the Home Insurance and Guaranty Corporation (HIGC).

<sup>4</sup>Zorayda A.C.Alonzo in "Developments in Philippine Housing Finance" categorized the Philippine housing market in three (3) types: the ultra-poor or marginalized sector who cannot afford to pay for any type of housing; the low-income sector with low affordability but who can pay given the right package and some measure of financial assistance; and the middle/high income sectors who can afford to borrow at market rates.

<sup>5</sup> NSO defines an area urbanized if it has the following characteristics:

1. In their entirety, all cities and municipalities having a population density of at least 1,000 person per sq. km.
2. Poblaciones or central districts of municipalities and cities which have a population density of at least 500 persons per sq. km.
3. Poblaciones as central districts regardless of the population which have the following:
  - a. street pattern i.e., network of street in either parallel or right angle orientations.
  - b. At least six establishment, (commercial, manufacturing, recreational and/or personal services; and
  - c. At least three of the following: (1) a town hall, church or chapel with religious services at least once a month; (2) a public plaza, park or cemetery; (3) a market place or building where trading activities are carried out at least once a week; and (4) a public building like a school, hospital, puericulture, and health center or library.
4. Barangays having at least 1,000 inhabitants which meet the conditions set forth in 3 above, and where the occupation of the inhabitants is predominantly non-farming/fishery.

Naga, being the center of trade among the 3 cities of Region V also has the highest city population density among our 3 case studies. It is considered the most congested, population-wise and has been classified as 100% urban since 1990. With a land area of only 77.5 square kilometers, Naga's 1995 population is about as large as that of Puerto Princesa which has a land area of 2,106.7 square kilometers. Thus, Naga's population density is almost 30 times that of the latter.

It is estimated that 25 percent of those who reside in the city's 21 urban barangays are either squatters or slum dwellers. Naga City's 1996 Annual Report states that the City's urban poor population ranges between 4,000 and 5,000 families compared to only 2,266 in 1980. While the city has granted business permits to 35 subdivisions (of which 27 are completed) covering a total area of 855.38 hectares to date, only 72% of Naga city households actually own or are amortizing their respective dwelling units, and 44% are amortizing their homelots.

Table 1 Status of Urbanization							
City	Population		Land Area (sq.km)	Population Density (person/sq. km)		% Urban Population	
	1990	1995		1990	1995	1990	1995
Pto. Princesa	92,147	129,577	2,106.7	43.7	61.5	70.7	58.0
Naga	115,329	126,972	77.5	1,488.1	1,638.3	100.0	100.0
San Carlos	105,713	101,429	451.3	234.2	224.7	38.3	36.4

The survey conducted in 29 priority areas by the Office of the Mayor of Puerto Princesa in 1993 reveals that there are 5,174 households in 4,352 structures needing housing assistance. In that year, 912 illegal structures were demolished and a total of 901 families were assisted. The city projects for the period 1995 – 1999, it will need a total of 6,473 housing units or 1,295 units a year. These projected figures are from a study conducted by the TCGI Engineers based on the data provided by the Office of the City Planning and Development Coordinator (OCPDC).

#### **4. LOCAL EFFORTS IN HOUSING PROVISION**

The combined factors of population growth and migration to urban centers have magnified the challenges being faced by city governments implementing programs for adequate shelter. Lands are more difficult to purchase due to an increased demand. This in turn adds pressure to the already limited financial resources of local governments. Selecting beneficiaries for the program also becomes more challenging as local government units grapple with program sustainability while targeting the poor sector of the society. Lastly, the increased number of groups participating in

housing programs has required creative institutional linkages and political will to ensure sustainability.

This section documents local efforts in housing provision in the context of decentralized governance focusing on program package, identification of beneficiaries, measures against new squatters, funding requirement, cost recovery and institutional linkages.

#### **4.1. Program Package**

The first order of business in designing a housing program is to identify the appropriate package for the local government unit concerned. Normally, the choice is between lot and house/lot provision. The first option involves land acquisition, site development and establishment of property rights. The other includes, in addition to the above-cited elements, the construction of housing units. A local government unit can either directly or indirectly finance and manage this component.

Land acquisition is critical to any housing program as the rate of distribution depends on the available lots for disposition. The Local Government Code (RA7160) enhances the speedy procurement of lands among local government units. Chapter 2, section 22 states that “every local government unit, as a corporation, shall have the following power... 4) to acquire and convey real property;.” Essentially, this provision waives presidential approval in acquiring land especially in cases where the cost of the property exceeds the “fair market value.” With this waiver, perennial problems on bureaucratic red tape are avoided.

On the one hand, establishing property rights prevents possible conflicting claims of ownership that can cause insecurity to the beneficiaries. It also means avoiding administratively and financially demanding resettlement process among local government units.

On the other hand, LGUs’ role in site development is enhanced by the authority given them to approve subdivision plans which was previously the sole prerogative of HLURB (Sec.458 (2) (X)). Moreover, the Code facilitates the provision of basic services in the site like electricity by allowing LGUs’ to grant financial assistance to local electric cooperative.

The housing programs of the three cities in this study centered on land acquisition except for Puerto Princesa, which had a housing component. San Carlos and Puerto Princesa opted for the traditional direct purchase mode of land acquisition while Naga supplemented this scheme with swapping, exchange, and sharing.

San Carlos City ‘s “Lote Para sa Mahihirap Housing Program” (phases 1, 2 and 3) distributed lots to members of the urban poor communities and government employees. Phase 1 has a land area of 5 hectares; phase 2 – 2 hectares and phase 3 has 3 hectares with a total of 950 lots for distribution. This figure was 29% of the estimated 3,233 households that needed housing assistance. Average size of the lot is 54 square meters. The city directly purchased the lands and gave them out to pre-determined beneficiaries at cost. The price of the land incorporated acquisition cost and site development. The latter includes construction of individual septic tank and toilets; basic facilities like roads, power lines, drainage and water systems; school buildings, health and day care centers and recreational facilities. San Carlos’ engineering staff handled site

development. In effect, the city subsidized the land price by excluding cost of money and assuming site development cost.

Local officials of San Carlos maintained its “lots only policy” for all phases except phase 2 to give the poor a greater hand in building their house and to ease pressures on the city’s resources.<sup>6</sup> Besides, informal settlers were observed to utilize whatever material resources at hand like scrap woods, cartons, flattened tins, etc. in home construction.

Phase 2 of the San Carlos housing project included the construction of housing units for city hall employees. However, the city was not directly involved in this component of the second phase. Instead, the city government mobilized the Consuelo Zobel Alger Foundation-Philippine Branch, a non-government organization, to finance and manage said component.

In contrast, Naga City experimented with various schemes to land acquisition. Kaantabay sa Kauswagan program adopted the twin approach of on-site and off-site settlement. On-site strategy involved facilitating transfer of land ownership from government and private owners to the individuals occupying the said property. Meanwhile, off-site required provision of resettlement sites for demolition and eviction victims. In both strategies, the city’s primary task was to negotiate with landowners and other stakeholders with the endview of acquiring parcels of land. In this regard, direct purchases, land swapping, land sharing, and land exchange were schemes adopted by the city.

Direct purchase was the most commonly used mode. Seventeen (17) projects applied this scheme, notable of which involved the 5.5 hectares of Catholic Church-owned prime residential land located at Brgy. Penafrancia. In the case of Bagong Buhay Resettlement Project, land swapping, an exchange of property with another of roughly the same value (preferably without occupants), was adopted. A total of 13,000 square meters of land was also given to beneficiaries under a mutual agreement between the private owner and the urban poor occupants (land sharing). Another project using the same scheme with seventy (70) families from Brgy. Concepcion Grande as beneficiaries is still under negotiation. The Community Mortgage Program was also successful in assisting 141 families to purchase a private property they were occupying in the Abella and Ronquillo properties located at Brgys. Lerma and Igaladad respectively. Lastly, the housing program obtained a resettlement area in 1996 covering 14,900 square meters through a land exchange scheme.

On the other hand, Puerto Princesa’s response to improving the housing condition of the city originated from its purpose of clearing the coastal bay of squatter shanties whose daily refuse pollutes the area and eventually causes the outbreak of diseases. It was an offshoot of “Oplan Linis” which aimed to make Puerto Princesa a “squatter free city”.

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<sup>6</sup> There is an empirical basis for such a strategy. A recent study by Urban Poor Associates (U.P.) and Urban Research Consortium and the Alternative Planning Initiative (Ateneo) revealed that government - designed “medium- and high - rise buildings aimed at easing the urban housing problem are potential nuthouses for poor families occupying them”. Designs such as long corridors in residential projects resulted in a feeling of alienation and dehumanization among the inhabitants (Philippine Daily Inquirer, August 20, 1998).



In 1993, 5.4 hectares of land in Brgy. Sicsican was acquired at P4M (at P73.86/square meter) using the city government's own funds. To boot, P8M were spent for horizontal development (P165.47/square meter) and another P19M (P128,834.49 per unit) for the construction of the housing units. A total of four hundred fifty two (452) families were expected to benefit in the program. As of writing, an initial one hundred fifty units were awarded and additional 170 units of duplex and 114 row houses were being negotiated for construction in collaboration with the National Housing Authority. Currently, the city is implementing 17 housing projects. Like Naga, Puerto Princesa adopted other schemes for procuring lands: three (3) through community mortgage program (CMP); one (1) through group land acquisition and development (GLAD); eight (8) through direct purchase; two (2) public lands and another two (2) through land donation.

#### **4.2. Identification of Beneficiaries**

Identifying the target beneficiaries of the program is necessary to determine the legal claimants of housing projects. It also helps in prioritizing those who need immediate shelter given the limited number of lots available. Lastly, it defines what particular sector (s) are bound to benefit from the project. All cities included in the study formulated their own set of criteria with particular attention to socio-economic status.

The official census listing and structure mapping of the priority barangays along the coastal area of Puerto Princesa was the primary basis in the selection of prospective beneficiaries. Results of the census of squatters as of January 1995 yielded 4,009 households occupying coastal areas of the city. Another 638 families were found living in other places like watersheds. Puerto Princesa projected its housing needs at 6,473 (1995-99), 7,078 (2000-2004) and 5,443 households (2005-09). This estimate is based on the city's population growth; relocation of households living in dangerous/uninhabited areas, public parks, sidewalks; and lands needed by government and squatters occupying private lands with order of eviction. Initially, there were 2,990 prospective families in the nine target barangays. They represented 42% of the total number of households needing housing assistance.

The city conformed to the Urban Development and Housing Act (RA 7279) in setting specific requirements. The law stipulated that heads of families must be Filipino citizens; underprivileged and homeless or living in makeshift dwellings with no security of tenure; do not own any real property anywhere; have not availed of any government housing program except those in leasehold or rental payments; residents of the area before the affectivity of UDHA (March 1992) and not a professional squatter or member of a squatting syndicate.

First preference was given to the qualified census-listed owner-occupant of the duly tagged structures. Secondary preference was accorded to those census-listed rent-free or sharer of the duly tagged structures. The program prohibited the sale and/or transfer of the property. It also prescribed disqualification of the guilty party from receiving any government housing assistance.

Lastly, Puerto Princesa created the Council against Squatting Syndicates and Professional Squatters (CASSPS) in order to safeguard against the proliferation of new squatters. It also organized the Coastal Area Protection or Coastal Patrol to assist barangay officials in monitoring and dismantling all illegal construction in their respective barangays within 24 hours.

Similarly, there are 3,233 households recorded informal settlers in San Carlos City in 1995. These included people inhabiting government lands, structures, reclamation areas and private properties. Some are victims of road widening projects. In February 1992, a fire hit the city leaving 145 families homeless. The city, through the aggressive efforts of its mayor, recognized the need of these groups for shelter and they, thus, became the first beneficiaries of the “Lote para sa Mahihirap Project”. To expand sectoral coverage, requirements were made more liberal: residency of at least six months in the city and non-possession of real property anywhere else in the country. The beneficiaries included tricycle/pedicab drivers, market vendors, carpenters, painters, construction workers, and government employees to name a few.

Section 5 Paragraphs 2 and 3 of the Deed of Absolute Sale given to program beneficiaries prohibited the sale or transfer ownership of the lots and the offering of the same as collateral:

*2. Unless through hereditary succession, the BENEFICIARY cannot sell or transfer ownership of the lot except by way of donation or sale to the City Government at the fair market value as determined by the City's Assessor's Office.*

*3. Should the lot be offered as a collateral to any financing institution or any private party, the beneficiary shall first secure the approval of the City, represented by the City Mayor, of such mortgage proposal; and in the event there is foreclosure, the City Government shall be given the first option for its acquisition.*

Likewise, Naga City required that the recipient be a family head, not an owner of house and/or lot, a permanent employee and, preferably, from the locality. The city also required the beneficiaries to be members of community organizations recognized by the Securities and Exchange Commission (SEC), the Home Insurance and Guaranty Corporation (HIGC) and by the Urban Affairs Office. Naga tasked community organizations to process requests from indigents for housing assistance. The requirements on permanent employment and community membership are unique features of the city's program.

#### **4.3. Funding Requirement**

The three cities in this study primarily tapped the substantial increases in their annual internal revenue allotment (IRA) to finance housing related activities. IRA is the share of local government units to taxes collected by the national government. The IRA is a regular source of funds for development activities like housing. Section 28 of RA 7160 states that “each local government unit shall appropriate in its annual budget no less than twenty percent of its internal revenue allotment for development projects”. At present, most LGUs obligates only 20% of their IRA for development projects. Thus, the Local Development Fund is commonly known as the 20% Development Fund.

From a mere P34.91 million in 1991, San Carlos' IRA increased to P125.1 million in 1993 and P169.1 million in 1996. With huge increments in its resources, the city allocated 3 percent of its annual budget to purchase home lots for squatters from 1994-1996.

Moreover, departing from the prevailing practice, the city government of San Carlos appropriated 30 percent of its IRA for development projects starting in 1997. The liberal interpretation of section 28 of RA 7160 in favor of the social sectors reflected the serious

commitment of the local leadership in its the various programs for the poor with respect to housing provision. Essentially, this move enhanced the city's financial base for social development initiatives.

This was an important measure because LGUs are by nature dependent on IRA and other external resources. For instance, San Carlos' IRA share to total income is 68.9 percent in 1991, 83.7 percent in 1993, and 79.7 percent in 1996.<sup>7</sup>

Naga City's IRA grew from P18.3 million in 1991 to P81.9 million in 1993 and P112.5 million in 1996. The share of housing investment in the city's total budget was 4.2 percent in 1991. Then it rose to 10.2 percent (1992) and 16.2 percent (1994). In 1995, however, it was down to 6.9 percent. The city government is committed to allocate P10 million per year or a total of P50 million in the five-year period (1991-1998) to the Socialized Housing and Resettlement (SHARE) Program under the Medium Term Development Plan (1994-98). It also plans to address price fluctuations in the market by buying more lands when they are cheap. Through this, Naga can stock parcels of land for distribution to beneficiaries without necessarily bloating the local budget.

Owing to its big land area, Puerto Princesa received a larger share from national taxes compared to the two other cities in the study. In 1991, the city's IRA was P83.9 million, then it rose to P325 million in 1993 and P438.7 million in 1996.

IRA growth rate in the three cities for the years immediately after the Code was implemented (1991-1993) was 96.8 percent yearly on the average in Puerto Princesa, 89.3 percent in San Carlos, and 111.5 percent in Naga. But in 1994-1996, IRA growth decelerated to 8.06 percent in Puerto Princesa and 6.96 IN San Carlos and 5.8 in Naga. Moreover, recent budget guidelines from DBM which withheld 10 percent of LGUs' IRA in 1998 further tightened the financial position of most local government units (**Table 2**).

Aside from the IRA, LGUs fund local projects from locally-sourced revenues. In this regard, LGUs have varying degrees of success. Per capita local-source revenue (LSR) in Naga and San Carlos increased substantially in 1991-1996. Per capita LSR in Naga rose by 30.8 percent and 18.7 percent annually on the average in 1991-1993 and 1994-1996, respectively. Likewise, per capita LSR in San Carlos grew by 23.3 percent and 17.1 percent yearly in 1991-1993 and 1994-1996, respectively. In contrast, Puerto Princesa's LSR increased by only 7.3 percent yearly on the average in 1991-1993 and declined by 11.5 percent annually in 1994-1996 (**Table 2**).

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<sup>7</sup> The share of IRA in total LGU income rose from 42.3% in 1991 to 77.6% in 1993 for all provinces, from 41.7% to 52.7% for all municipalities and from 35.3% to 48.7% for all cities (Manasan 1998).

**Table 2**  
**LGU Income**

Years	Puerto Princesa City						Naga City						San Carlos City					
	Total Income	IRA	LSR	IRA Share (%)	LSR Share (%)	Per Capita LSR (₱)	Total Income	IRA	LSR	IRA Share (%)	LSR Share (%)	Per Capita LSR (%)	Total Income	IRA	LSR	IRA Share (%)	LSR Share (%)	Per Capita LSR (%)
1991	104.2	83.9	19,311	80.52	19.0	193.11	55.2	18.3	30,578	33.15	53.0	259.14	50.7	34.91	15,707	68.86	31.0	149.59
1992	194.1	174.5	19,629	90.00	10.0	183.45	81.4	44.8	36,567	55.00	45.0	304.73	84.1	67.2	16,925	80.00	20.0	162.74
1993	400.4	325.0	25,346	81.17	06.0	222.33	136.0	81.9	54,123	60.22	40.0	443.63	149.5	125.1	23,433	83.68	16.0	227.60
1994	432.3	375.7	50,891	86.91	12.0	417.14	181.8	100.5	59,313	55.28	33.0	474.50	192.7	147.8	31,826	76.70	18.0	312.02
1995	469.5	409.9	37,120	87.31	08.0	285.54	173.0	104.8	67,696	60.58	39.0	533.04	188.0	157.7	37,504	83.88	19.0	371.33
1996	577.9	438.7	45,039	75.91	08.0	326.37	200.1	112.5	86,329	56.20	43.0	669.22	212.3	169.1	43,245	79.65	20.0	428.17
			Growth Rates (%)															
			Years	Puerto Princesa City			Naga City			San Carlos City								
				Total Income		IRA	Total Income		IRA	Total Income		IRA						
			1991-1993	96.02		96.87	56.96		111.55	71.72		89.30						
			1994-1996	15.62		8.06	4.91		5.80	4.96		6.96						
			1991-1996	40.86		39.21	29.38		43.79	33.16		37.10						

Naga City also made use of other sources of finance. The City government through the Sanggunian sought the assistance of a senator in the amount of P1 million for the upgrading of a resettlement site in Brgy. Calauag. The same body also authorized the mayor to secure an additional credit line of P10M from any commercial bank. Lastly, a trust fund was set up for collections/proceeds from resettlement sites, sale of government properties and community mortgage program's origination fees.

#### **4.4. Cost Recovery**

The institution of cost recovery measures has the advantage of both lessening dependence on IRA and the need for "militant advocacy" plans to ensure project sustainability. In housing, cost recovery refers to setting the right price for each project package and to the efficient collection of monthly amortization. While the project by nature involves subsidy from the local government, defining a cost sharing scheme between the LGU concerned and the beneficiaries is important. For the cities it means easing the pressure on its budget. On the part of the beneficiaries shouldering the cost gives them a sense of dignity and ownership. Together with aggressive efforts in collecting monthly amortization, this measure ensures available funds for housing.

The cost and payment scheme that San Carlos offered to beneficiaries of its housing program was tailored-fit to the lowest income earners of the city. The city acquired parcels of land for the first phase at P45/square meter and was sold at P100/square meters. The difference of P55/square meters was treated as site development cost. Home lots have an average size of 54 square meters. An easy mode of payment of five (5) pesos per day (Monday to Friday) for five years (phase 1) with no downpayment and interest was provided by Section 4 of City Ordinance No. 160 series of 1994. The ordinance also stipulated that "any default in the payment of the daily installment for 40 accumulated daily installments shall cause the cancellation or termination of the Conditional Deed of Sale between the City Government and applicant-beneficiary". A collection officer was assigned to receive the daily payments. Of the 436 residents in phase 1 (1996), 8 were fully paid. However, no data was available for the payment status of other beneficiaries.

Naga City relied on community organizations in determining the share of the beneficiaries in the financial requirements of the projects. In the land sharing project in the Naga Centrum property, the recipients paid P469,900 (12%) out of the P3.9 million total cost. The city initially shouldered the remaining P3.43 million (88%) of the purchase price. For the direct purchase mode, the following cost sharing between city and beneficiaries was formulated: 53-47 percent (Archdiocese property); 70-30 percent (Belmonte property); 89-11 percent (Veterans' Bank property). The share of community organizations in the equity required in acquiring the properties is largely driven by their capability to raise funds up front.

There is no collection officer assigned in the city. Instead, the cashier's office was tasked to receive the monthly amortization payments. Households interviewed in the course of this study, however, claimed that the city was lenient in collecting payments.

In Puerto Princesa City, the house and lot (99 sq. m.) package costs P152,524, including site development. Monthly amortization is P508 per month, payable in 25 years without interest.

Collection rate at the time of the visit was only 4% of the target. Like Naga City, beneficiaries coursed their payments to the cashier's office. Failure to pay the monthly amortization for three consecutive months constitutes default and/or foreclosure proceedings.

#### **4.5. Institutional Linkages**

Project sustainability depends not only on cost efficient measures but also on institutional arrangements. Local governments must define their role vis-a-vis other participants in the program. They can either act as provider or facilitator. As provider, they directly finance and manage the project. In contrast, being a facilitator means harnessing and tapping community capabilities (economic and organizational) in providing services like housing.

The Community Organization of the Philippines (COPE), a non-government organization in Naga City, strongly lobbied for a housing program in the late 1980s. In response, the city established the Urban Poor Affairs Office (UPAO) under the Office of the Mayor. It was tasked to lead the implementation of the project, "Kaantabay sa Kauswagan". Its priority concern was to improve the living condition of squatters and minimize, if not avoid, their eviction and arbitrary ejection as well as the demolition of their shanties. UPAO's role was to negotiate for and to acquire lands for the beneficiaries. In the land-sharing scheme, the office worked out a mutually acceptable arrangement between the owners of Naga Centrum property and the urban poor occupants. A similar arrangement was under negotiation for the Isaac property. It was also instrumental in the exchange of an urban poor-occupied property in Bagong Estaran with another of roughly equal value

In negotiating with the landowners, UPAO initiated such arrangements only when the concerned urban poor groups were eviction/demolition victims. Otherwise, all claims and assistance were through NGO representatives.

Naga City also coordinated with NGOs in determining the qualified beneficiaries and in conducting value re-orientation seminars. Four NGOs, which are members of Naga's urban poor association, were the main program partner-beneficiaries of the city's housing program. As partners, these groups handled the process of identifying the beneficiaries and their corresponding financial share. With this set up, the UPAO was able to focus on land acquisition. The Bicol Business Development Foundation, a private foundation was also tapped as originator for the Community Mortgage Program. This tripartite organizational strategy helped minimized potential administrative bottlenecks (**Figure 1**).

In summary, Naga City shouldered the financial requirements of its various activities in coordination with national governments. However, it delegated to people's organization, non-government organizations and private business some of the administrative functions vital to the successful implementation of its housing program.

**Figure 1**  
**PARTICIPANTS AND THEIR RESPECTIVE ROLE IN THE “KAANTABAY SA KAUSWAGAN” PROGRAM**

Name of Individuals/Organizations	Nature of Organization	Role/Area(s) of Involvement
<b>Government Agencies:</b>		
1. Naga City government	LGU	main program implementor
2. Department of Environment & Natural Resources (DENR)	line government 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	issue and program advocacy; accreditation of urban poor organizations

con't.

**Figure 1**  
**PARTICIPANTS AND THEIR RESPECTIVE ROLE IN THE “KAANTABAY SA KAUSWAGAN” PROGRAM**

Name of Individuals/Organizations	Nature of Organization	Role/Area(s) of Involvement
<b>Non-government Organizations:</b>		
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	
<b>Property Owners:</b>		
1. Archdiocese of Caceres	religious	
2. Abella Family Ronquillo Family Dy-Liaco Family Borebor Family Bernardo Family Belmonte Family Heir of Fabiana Arejola	private landowners	seller of property



For local programs that could not afford to take on the responsibility for the construction of housing units, the assistance of NGOs may also be helpful. The city government of San Carlos, authorized the Consuelo Algiers Foundation, Hawaii/Guam-based NGO, through S.P. Ordinance no. 187, to directly finance the construction component of Phase 2. Thus, the foundation managed site development and the construction of houses for city hall employees. It also provided housing loans to city hall employees. Furthermore, the NGO conducted value-orientation seminar for the beneficiaries.

In contrast, San Carlos' program under phase 1 and 3 focused only on lot purchase and distribution. In this regard, the local bureaucracy took charge of all administrative aspects of the project from selection, relocation, collection, titling, and livelihood to monitoring.

Unlike Naga's and San Carlos', Puerto Princesa's project approach depended both on its own financial and administrative resources. The city acquired a 5.4 hectares of land at P4M in Bgy. Sicsican from its coffers. It also spent P8.5M and P19.3M for site development and the construction of housing units, respectively. To date, a joint venture proposal with National Housing Authority is being finalized for the construction of additional units. By virtue of City Ordinance No. 55-93, a housing council was created. The mayor headed the council with the fiscal officers, ENRO and the chairman of the committee on housing and urban poor of the sangguniang panlungsod as members. The 20% development fund served as the annual financial source of the council.

At the same time, other government agencies (like DENR, NHA, NHMFC, HIGC, GSIS and PCUP) assisted the three cities in providing financial support, supervising the disposition of public lands, assisting in developing relocation sites and program advocacy. Private sector participation in the projects was also encouraged through lending assistance like Community Mortgage Program (CMP) and Group and Land Acquisition and Development (GLAD).

#### **4.6. Organizing the Local Bureaucracy for Program Success**

Political will in the context of a housing program is determined by two factors. The first is the introduction of measures to ensure financial sustainability of the project. It involves both identifying the regular source of funds and the institution of cost recovery schemes. But just as important as these measures is the need to define the appropriate organizational structures within the LGUs structure and their respective roles. In this regard, the city can either assume full responsibility in administering the project or it can delegate some of its functions

Two of the three model cities in this study put in place new structures which became the focal point of its housing efforts. In Puerto Princesa, City Ordinance No. 55-93 (Aug. 2,1993) instituted the Housing Council. Its primary responsibility was to implement the city's housing program. Originally, the Council was composed of the mayor (as chairman) and with the chief of police, the president of the Urban Poor Coordinating Council, the city attorney, and the chairman of the Landed Estate of the City Council as members. At present, the members of the Housing Council include the city's fiscal officers, the environmental and natural resource officer and the chairman of the committee on housing of the Sanggunian. As in San Carlos, the local chief executive exercised general supervision of the entire project.

Similarly, the creation of the Urban Affairs Office (UPAO) was Naga's distinct local initiative. A separate unit in the local bureaucracy, UPAO took charge of negotiation and formulation of appropriate land purchase scheme. It was also tasked in resettlement and auxiliary services. Lastly, UPAO was mandated to accredit community organizations involved in the program.

At the same time, Naga harnessed community organizations in identifying potential benefits and their corresponding financial share. This set up augured well for UPAO as it focused more on land acquisition schemes. At the same time, the city sought the assistance of other government agencies like DENR, NHA, NHMFC to name a few, in providing financial support, supervising the disposition of public lands and in assisting in the development of relocation sites. By adopting a tripartite strategy, the city lessened its dependence on the local executive's initiative, unlike Puerto and San Carlos.

In contrast, San Carlos opted for the collaborative efforts of the different units of the city's bureaucracy to manage the project. The Office of the Mayor exercised general supervision of the entire project. Thus, the local bureaucracy took charge of all administrative aspects of the project from selection, relocation, collection, titling, and livelihood to monitoring in coordination with NHA and homeowners' associations (**Figure 2**).

## **5. KEY CONCERNS**

While varying levels of success have been achieved in the three model cities, other LGUs experiencing growing urbanization can further evaluate the strategies they have undertaken in order to determine the most appropriate solution to their own housing problem.

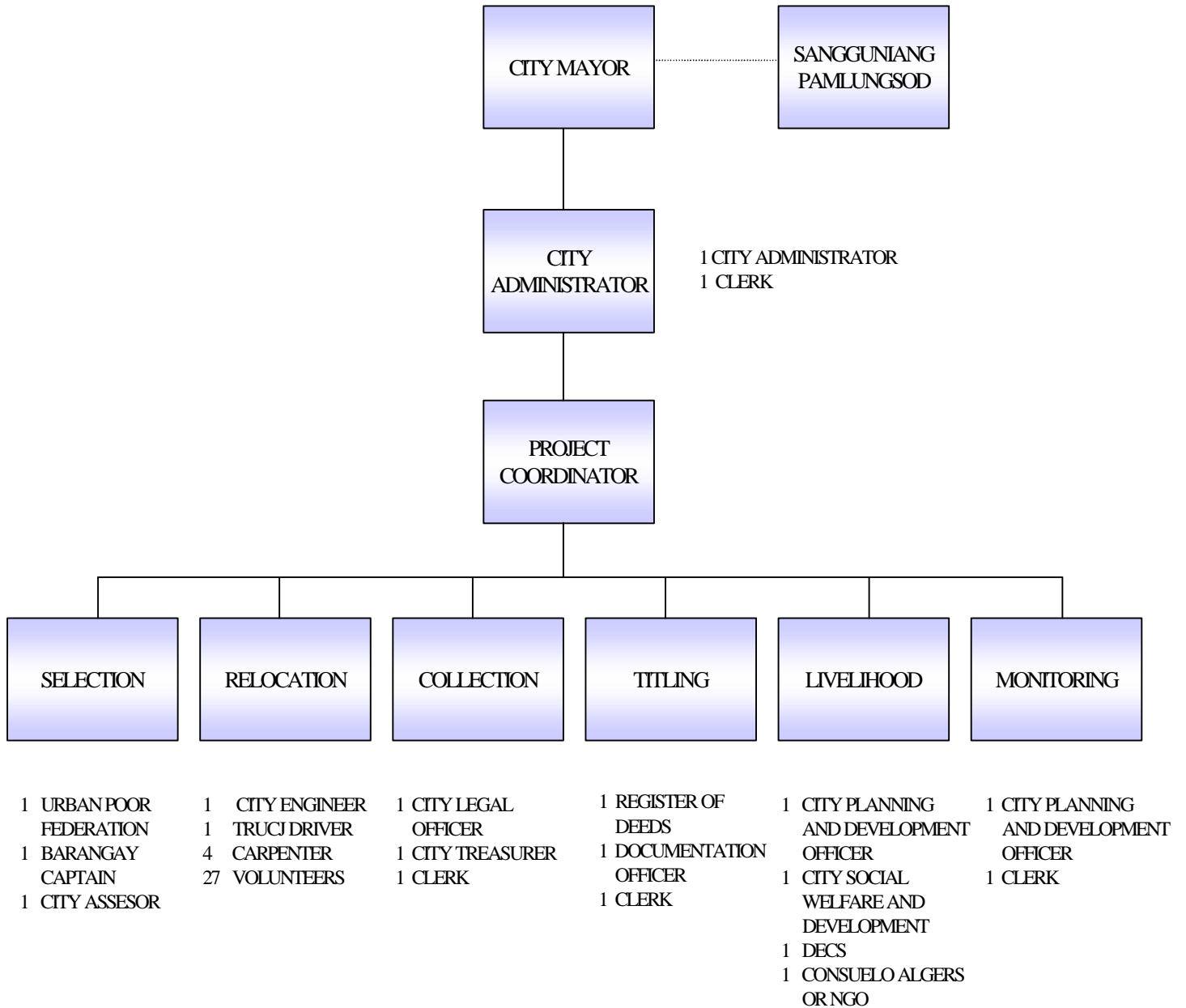
Significant concerns are culled from the experience of the three model cities in this study. These are highlighted in this section to provide further guidelines to other local government units.

### **5.1. Project Options**

Experience in other countries shows that "given the heterogeneity of people's preferences for a type of shelter and the speed at which they can or want to improve its quality," public housing projects do not often fit to the "ideals" of the beneficiaries (Bahl and Linn 1992). People from all income brackets appear to be able and willing to finance the construction of their own housing unit, provided, however, that the required inputs like tenure, site development and to some extent capital are readily available. Even in cases of resettlement resulting from a disaster like Mt. Pinatubo, beneficiaries are observed to value their "freedom to build" their own house. In light of these facts, it is crucial for policy makers at the local level to decide whether housing package should include the construction of housing units at the LGU's expense. Thus, in many instances, public resources allotted for housing construction are better placed in complementary inputs to housing like tenure and on-site services.

**Figure 2**

**ORGANIZATIONAL CHART  
Lote Para sa Mahirap Program**



Naga's case is a good example. The city's "lot only" policy, together with its participative organizational structure, allowed it to experiment more on various modes of land acquisition other than direct purchase of lands. Another option available to LGUs is catalyze other institutions (NGOs, private sector) to undertake the construction of housing units. This was exemplified by San Carlos City which authorized the Zobel-Alger Foundation to take charge of the housing construction component of phase 2 of its program. Through such an arrangement, local efforts focused on lot distribution and construction of septic tanks and toilets, roads, power lines, drainage and water systems, school buildings, health/day care centers and recreational facilities.

## **5.2. The Economics of Housing Subsidy**

Local housing programs in the case studies heavily subsidized the provision of home lots. This is consistent with the experience in many countries which subsidize housing consumption either through the underpricing of land or the implicit subsidy on interest. Often land is valued at its acquisition cost to government. "While a first project may be able to draw on financially cheap public land, follow-up projects may have to purchase land at commercial prices from private owners. In that case, the replicability of the first project -- it relies on subsidized land costs -- is in doubt" (Bahl and Linn 1992).

At the same time, subsidies on housing tend to result in the overconsumption of this service relative to other goods and in overly ambitious expectations on housing standards because full cost is not borne by beneficiaries. Thus, the problem with these subsidies is that land appears to be cheap when in reality it is not. Thus, there is a tendency for the programs to provide bigger lot sizes than would otherwise be the case if the land were properly priced. Puerto Princesa's project in Brgy. Sicsican is a case in point. Individual lots measured 99 sq. m., bigger than those in typical housing projects.

Lastly, subsidies could also limit local government's capacity to finance the essential components of housing supply like urban infrastructure and services for which it usually has sole responsibility (Bahl & Linn).

## **5.3. Financial Planning**

All three cities in the study financed their programs utilizing the substantial increases in internal revenue allotment. As has been stressed in the earlier part of the paper, growth in IRA should be seen in the light of devolution: more money for more responsibilities. Moreover, it is noted that the rapid growth in the IRA in the early years of Code implementation is no longer the norm. The growth in the IRA has, in fact, tapered off in more recent years.

An alternative scheme is financing through increased local tax effort. San Carlos and Naga both score high in this regard. They have expanded their local source revenues even as their IRA increased significantly in 1991-1996.

Potentially another good source of continuing funding for the LGU's housing program is cost recovery. As indicated earlier, cost recovery has to principal component: (1) pricing the

service right and (2) collection efficiency. All three cities in the case studies have not shown much success in this regard.

Lastly, after forecasting the potential financial needs and resources, the local government can explore the sourcing of funding from external sources like credit facilities<sup>8</sup> and the countrywide development fund of legislators.

#### **5.4. Structure and Advocacy**

Slower IRA growth and poor local tax effort, together with increased responsibilities on social service delivery, has increasingly made the financial positions of LGUs very constrained. Housing programs have had to compete with other priorities of the cities in the allocation of their resources. All three cities were fortunate to have mayors who share concern for housing. They exhibited strong political resolve in the implementation of their projects. They utilized their executive powers and influence to institutionalize the operational, financial and organizational aspects of the program. The office of the chief executive, possibly with new structures that are closely linked to him, acted as the overall operational nerve center.

But the strong identification of housing program with the mayors is also a potential problem in the long run. Mayors are elected for a three-year term and if he fails to win a re-election, the new leader should at least have the same commitment to sustain the program. Unfortunately, Philippine policy-making both at the national and local levels is observed to exhibit discontinuities. The creation therefore of a critical mass for housing is significant. In this regard, the role of non-government and peoples organizations in ensuring a continuous advocacy for housing cannot be minimized. Moreover, NGOs/POs have been proven active and effective partners in program implementation as well. NGOs played a significant role in mobilizing resources from program beneficiaries in Naga. In comparison, an NGO actually implemented the construction of housing units in San Carlos.

Lastly, the three model cities have all managed to tap the resources (financial and institutional) of various housing agencies at the national level. These include the NHA, NHMFC, CMP, and the DENR.

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<sup>8</sup> Llanto, et al.. recently formulated a framework for local government units' access to private capital markets (1998 ).

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**Appendix Table 1**  
**CITIES' STATE OF URBANIZATION**

CITY	Population		Land Area (sq.km.)	Population Density (person/sq.km.)		Intercensal Growth Rate * (1990-1995)	% Urban Population **	
	May 1990	Sept. 1995		May 1990	Sept. 1995		1990	1995
NCR								
Manila	1,601,234	1,654,761	38.3	41,807.7	43,205.2	0.62	100.0	100.0
Quezon	1,669,776	1,989,419	166.2	10,046.8	11,970.0	3.34	100.0	100.0
Pasay	368,366	408,610	13.9	26,501.2	29,396.4	1.96	100.0	100.0
Caloocan	763,415	1,023,159	55.8	13,681.3	18,336.2	5.64	100.0	100.0
Mandaluyong	248,143	286,870	26.0	9,544.0	11,033.5	2.75	100.0	100.0
Pasig	397,679	471,075	13.0	30,590.7	36,236.5	3.22	100.0	100.0
Makati	453,170	484,176	29.9	15,156.2	16,193.2	1.25	100.0	100.0
Muntinlupa	278,411	399,846	46.7	5,961.7	8,562.0	7.02	100.0	100.0
Region I								
Dagupan	122,247	126,214	37.2	3,286.2	3,392.8	0.60	100.0	100.0
Laoag	83,756	83,336	107.5	779.1	821.7	1.00	47.9	47.7
San Carlos	124,529	134,039	166.4	748.4	805.5	1.39	11.7	10.7
CAR								
Baguio	183,142	226,883	48.9	3,745.2	4,639.7	4.09	100.0	100.0
Region II								
Santiago	nda	98,542	255.5	385.6	nda	1.55	nda	nda
Region III								
Angeles	236,686	234,011	60.3	3,925.1	3,880.8	-0.21	100.0	100.0
Cabanatuan	173,065	201,033	192.7	898.1	1,043.2	2.85	53.3	49.2
Olongapo	193,327	179,754	103.3	1,871.5	1,740.1	-1.35	100.0	100.0
Palayan	20,393	26,851	35.6	572.8	754.2	5.29	46.4	39.7
San Jose	82,836	96,860	180.5	458.9	536.6	2.97	31.1	29.9
Region IV								
Batangas	184,970	211,879	283.0	653.6	748.7	2.58	68.3	100.0
Cavite	91,641	92,641	11.8	7,766.2	7,850.9	0.20	100.0	100.0
Lipa	160,117	177,894	209.4	764.6	849.5	1.99	70.0	68.6
Lucena	150,624	177,750	68.5	2,189.9	2,594.9	3.15	100.0	100.0
Puerto Princesa	92,147	129,577	2,106.7	43.7	61.5	6.60	70.7	58.0
San Pablo	161,630	183,757	214.0	755.3	858.7	2.43	45.3	39.1
Tagaytay	23,739	29,419	74.0	320.8	397.6	4.10	17.2	8.2
Trece Martires	15,686	20,451	39.1	401.2	523.0	5.10	37.9	37.7
Region V								
Iriga	74,269	82,482	119.6	621.0	689.6	1.98	59.4	60.3
Naga	115,329	126,972	77.5	1,488.1	1,638.3	1.82	100.0	100.0
Legazpi	121,116	141,657	153.7	788.0	921.6	2.98	58.1	44.8
CITY	Population		Land Area (sq.km.)	Population Density (person/sq.km.)		Intercensal Growth Rate * (1990-1995)	% Urban Population **	
	May 1990	Sept. 1995		May 1990	Sept. 1995		1990	1995

Region VI								
Bacolod	364,180	402,345	156.1	2,333.0	2,577.5	1.88	100.0	100.0
Bago	122,863	132,338	402.1	305.6	329.1	1.40	42.6	41.6
Cadiz	119,772	125,943	516.5	231.9	243.8	0.95	36.7	38.1
Iloilo	309,505	334,539	56.0	5,526.9	5,973.9	1.47	100.0	100.0
La Carlota	56,443	56,414	137.3	411.1	410.9	-0.01	52.4	49.5
Roxas	103,171	118,715	102.0	1,011.5	1,163.9	2.66	100.0	100.0
San Carlos	105,713	101,429	451.3	234.2	224.7	-0.77	38.3	36.4
Silay	101,031	122,748	214.8	470.3	571.5	3.72	46.4	47.8
Region VII								
Bais	59,591	63,355	316.9	188.0	199.9	1.15	100.0	100.0
Canlaon	37,165	41,334	160.7	231.3	257.2	2.01	19.5	19.8
Cebu	610,417	662,299	280.9	2,173.1	2,357.8	1.54	100.0	100.0
Danao	73,358	79,932	107.3	683.7	744.9	1.62	33.4	33.3
Dumaguete	80,262	92,637	55.8	1,438.4	1,660.2	2.72	100.0	100.0
Lapu-Lapu	146,194	173,744	58.1	2,516.2	2,990.4	3.29	100.0	98.6
Mandaue	180,285	194,745	11.7	15,409.0	16,644.9	1.46	100.0	100.0
Tagbilaran	56,363	66,683	30.3	1,860.2	2,200.8	3.2	100.0	100.0
Toledo	119,970	121,469	174.5	687.5	696.1	0.23	13.1	13.7
Region VIII								
Calbayog	115,390	129,216	903.0	127.8	143.1	2.14	25.3	24.3
Ormoc	129,456	144,033	464.3	278.8	310.2	2.02	40.1	36.2
Tacloban	136,891	167,310	100.9	1,355.7	1,658.2	3.83	100.0	100.0
Region IX								
Dapitan	60,213	62,997	215.0	280.1	293.0	0.85	17.5	20.7
Dipolog	79,887	90,777	220.0	361.3	412.6	2.42	46.0	40.3
Pagadian	106,307	125,182	378.8	280.6	330.5	3.11	57.2	49.7
Zamboanga	442,345	511,139	1,414.7	312.7	361.3	2.75	65.6	63.0
Region X								
Cagayan de Oro	339,598	428,314	412.8	822.7	1,037.6	4.44	98.2	98.2
Gingoog	82,582	87,530	404.6	204.1	216.3	1.10	36.0	36.0
Oroquieta	52,500	56,012	194.9	269.4	287.4	1.22	50.5	49.2
Ozamis	91,503	101,944	144.2	634.6	707.0	2.05	46.1	45.8
Tangub	42,926	46,004	119.2	360.1	385.9	1.31	17.4	17.7
Region XI								
Davao	849,947	1,006,840	2,211.3	384.4	455.3	3.22	70.2	64.0
General Santos	250,389	327,173	423.0	591.9	773.5	5.14	85.8	41.7
Region XII								
Cotabato	127,065	146,779	176.0	722.0	834.0	2.74	100.0	100.0
Iligan	226,568	273,004	730.5	310.2	373.2	3.56	30.7	18.2
Marawi	91,901	114,389	22.6	4,066.4	5,061.5	4.19	nda	nda
CITY	Population		Land Area (sq.km.)	Population Density (person/sq.km.)		Intercensal Growth Rate * (1990-1995)	% Urban Population **	
	May 1990	Sept. 1995		May 1990	Sept. 1995		1990	1995



CARAGA Butuan Surigao	227,829 100,379	247,074 104,909	526.3 245.3	432.9 409.2	469.5 427.7	1.53 0.83	52.5 47.9	52.5 44.3
Memo Item: PHILIPPINES	60,703,206	68,616,536	300,000	202.3	228.7	2.32		

Sources: 1997 Philippine Statistical Yearbook, National Statistical and Coordination Board.

\*Intercensal growth rate from "Cities in the 90's: A Compilation of Basic Information". Compiled by E.T. Joaquin and E.S. Valeroso, Local Government Center, College of Public Administration, University of the Philippines, August 1996.

\*\*Percent Urban data (computed).

\*\*\*1990 and 1995 total Philippine population includes the household population, homeless population, filipinos in Philippine Embassies/Consulates and missions abroad and institutional population who are found living in institutional living quarters such as penal institutions, orphanages, hospitals, military camps, etc. at the time of the census taking.