

### 3.0 LOCAL SHELTER PLAN

#### 3.1 Key Concerns

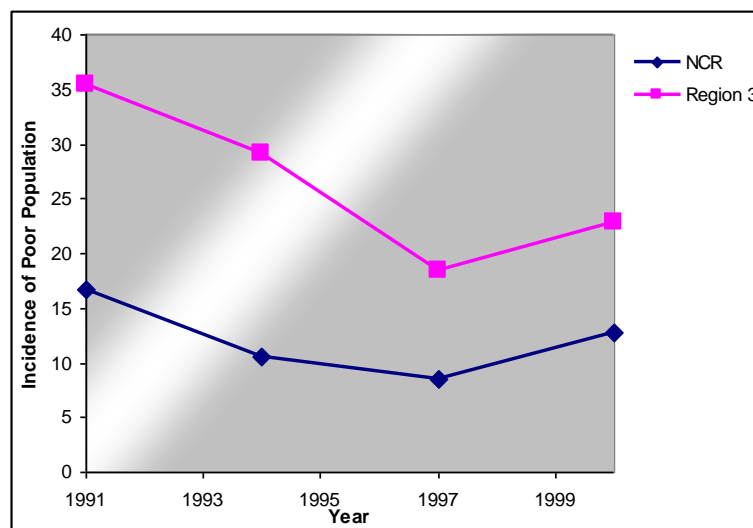
- **High Influx of Migrants**

San Jose Del Monte is receiving an influx of migrants of about 12,000 to 20,000 a year. A contributory factor to this is the demand generated by homebuyers mainly from the National Capital Region's who seek affordable house and lot packages. Private real estate developers, capitalising on low land prices and the City's proximity to the NCR, have responded to this demand. The City is also host to several low-income housing projects of the national government and this has also significantly contributed to the high in-migration rate. These trends translate to corollary demands for urban services that have to be provided or facilitated by the City Government.

- **Urban Poverty**

Poverty is measured based on a certain threshold defined as "the minimum income needed by a family to obtain privately provided food and basic services." The poverty situation within the City can be deduced from trends in Central Luzon and that of the NCR where many of its immigrants originate. Based on latest NSO data, the current per capita poverty threshold is Php18,001.00 for NCR and Php14, 653.00 for Region 3. This translates to a poverty incidence of 12.7 and 22.9 percent, respectively. The poverty incidence trend of the two regions shows a relatively parallel behaviour. A decreasing trend can be observed during the period of 1991 to 1997 that has since increased due mainly to the recent Asian economic crisis.

**Figure 3.1 Trend of Incidence of Poor Population, 1991-2000**



Poverty issues are critical in shelter development because these are indicators of how affordable housing can be accorded to the City's population. Data show that there are about 1,687 homeless families and 37 urban poor communities within the City. The homeless may be immediate targets for government housing projects while the urban poor communities may be the subject of on-site upgrading. At present, many of these communities lack access to basic urban services like piped water, drainage and telecommunications. Moreover, the structures of the houses within the poor communities are mainly made of temporary and rickety construction materials.

- **Housing Affordability**

Notwithstanding numerous low-cost, socialised, and resettlement housing programmes in the City, most of the housing units are still unoccupied because the poor simply cannot afford to pay its monthly amortisation. Moreover, the stringent housing finance eligibility criteria hinder them to avail of these programmes.

- **Urban Blight**

Two forms of urban blight can be observed in the City. One is the proliferation of squatters in urban lands, both private and government. Another is a case of land blight where urban land is left idle because of land banking or investor's speculation. Idle lands range from small lot parcels to sizeable hectares and is readily observable around the City. The idling of lands can be seen as one of the reasons for urban sprawl, artificial land scarcity (due to lack of access) and increasing land prices (in cases of negative speculative activities).

- **Poor Transportation Network**

Present road network and public transportation conditions have to be upgraded to support new housing developments. Most of the local roads serving many of the residential developments are narrow. In view of this, the road structure should be improved to ventilate clogged networks. An effective traffic management system must likewise be adopted in all congested links and nodes. The public transportation system also needs to be improved to guarantee accessibility to residential communities at all times.

- **Deficient Database**

Housing needs assessment calls for a reliable data system. The lack of a centralised repository of housing data deters the monitoring of housing supply and demand which is critical in needs assessment and project development.

### 3.2 Development Needs

- **Housing Needs**

Shelter needs can be categorised into: (1) new housing units needed to meet the demand of future population, (2) the housing backlog, and (3) the upgrading needs of the housing sector. The housing backlog of the City is mainly due to: (1) doubled-up housing or a dwelling unit shared by two or more households, and (2) homeless. Doubled-up housing refers simply to the total number of household minus the total number of housing unit at certain time. Data on displaced units or those deemed for relocation are not available. Homeless, on the other hand, are individuals without any form of shelter. Data used in the determination of housing needs were derived from the inventory of the Urban Poor Affairs Office and the difference in the number of population and households as obtained from the recent NSO census.

Future housing needs due to population growth are likewise derived. These imply the formation of new households due to natural increase of population and in-migrants. Housing deemed for upgrading are makeshift dwelling units found in slum and squatter areas.

The resulting estimated housing needs calls for a cumulative demand of around 143,363 housing units at the end of the plan period.

**Table 3.1 Projected Housing Needs**

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
DUE TO BACKLOG										
Doubled up Household	496	50	56	61	67	74	82	90	99	109
Displaced Units	-	-	-	-	-	-	-	-	-	-
Homeless	1,760	69	63	55	45	33	17	-	-	-

**Table 3.1 Projected Housing Needs (Cont.)**

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
DUE TO FORMATION OF NEW HOUSEHOLDS	20,021	8,072	8,891	9,794	10,788	11,883	13,089	14,417	15,881	17,492
UPGRADING										
Structural	3,174	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>26,156</b>	<b>8,625</b>	<b>9,488</b>	<b>10,436</b>	<b>11,480</b>	<b>12,628</b>	<b>13,891</b>	<b>15,282</b>	<b>16,833</b>	<b>18,542</b>

- **Land Need for Housing**

To project the land requirement of the needed housing development, the existing average lot size is determined. Based on population and an assumption of 70 percent residential use in the built-up area of the existing land use distribution, the residential density of the City is 269 persons per hectare. This translates to a household density equivalent to 50.79 and an average household lot size of 197 sq.m. Based on this figure, the land needed for residential development is shown in Table 3.2 below.

**Table 3.2 Projected Housing Land Requirement**

YEAR	Housing Needs	Area Requirement (ha.)
2003	26,156	514.95
2004	8,625	169.80
2005	9,488	186.79
2006	10,436	205.47
2007	11,480	226.02
2008	12,628	248.62
2009	13,891	273.48
2010	15,282	300.87
2011	16,833	331.41
2012	18,542	365.04
<b>TOTAL</b>		<b>2,822.45</b>

- **Affordability**

The current average annual household income in the City is Php136, 555.00 while the average household expenditure is Php97, 686.00. Based on the latest NSO data, about 16 percent of expenditures of an average Filipino family are allotted for housing. Other expenses are allotted for food, clothing, education, etc. Using this as a basis, a common household in the City can only allot about Php1,302.00 per month for housing rent or amortisation. Using current prices and interest rates (both for government and private housing), this amount is not enough to pay for a housing mortgage. This means that to address the issue of housing it is imperative to use two approaches. The short-term approach is for the government to provide subsidies in housing projects. The City Government can provide this alone or it can work in tandem with the national government. A long-term approach would be address the housing issue in terms of improving the economic base of the City with the end-view of causing increases in income and thus improving capacity to pay.

### **3.3 Goal and Objectives**

#### **Goal**

- To provide decent homes for every family in San Jose Del Monte.

#### **Objectives**

- To determine and monitor the magnitude of the housing problem in the City;
- To increase accessibility of home ownership for San Jose Del Monte City's families and newly formed families especially those in lower income groups;
- To encourage private sector investments in new residential development especially in quality mass housing construction;
- To improve sites and services in existing settlements especially in depressed communities;
- To discourage professional squatters and squatting syndicates; and
- To increase income of families falling below the poverty line.

### **3.4 Development Strategies**

- **Housing Needs Assessment**

This strategy aims to provide the City government with reliable and accurate data on the assessment of housing needs. Since success of housing programmes depends greatly on the validity of the housing supply and demand analysis, it is vital that these data are comprehensively gathered and validated. Database building and monitoring of residential communities shall be undertaken. The number of required housing units especially in environmentally critical areas and for those who are calamity victims, informal dwellers, etc. must likewise be determined. Moreover, the monitoring of the City's population must be strengthened through the modernisation of the local registry system and regular conduct of local housing census.

- **Provision of Adequate Socialised Housing Programme**

The aims of this strategy are: (1) to create an inventory of potential socialised housing sites for acquisition; (2) to encourage development of affordable housing packages within the City; and (3) to spearhead the development of an expanded and effective socialised housing programme.

- **Monitoring and Prevention of Squatting**

Community participation in monitoring the presence of professional squatters and squatting syndicates as well as the entry of illegal settlers shall be encouraged.

- **Institutionalisation of a Local Housing Board**

It is imperative that housing initiatives both public and private in nature are co-ordinated with the local government. In this regard, a local government arm in housing is essential. The office shall be created to facilitate assistance to individual and families on aspects of housing policies, programmes and financing. It will likewise be responsible for monitoring the housing needs and co-ordinating it with other government or private housing programmes. Among the specific issues that the Board shall address are:

- Monitoring and implementation of the 20 percent balanced housing requirement;
- Revision of housing eligibility criteria for the poor;
- Facilitate the development of a system of mandatory provision of community facilities among residential developers (i.e. health centre, schools, livelihood centre); and
- Promotion of sustainable residential developments within the City.

- **Information and Education Campaign**

An effective housing programme can be done if the City's constituents are well educated and informed on government policies and programmes on the subject. The strategy calls for dissemination of media information on local housing programmes and policies.

- **Expansion of Livelihood Programme**

Local livelihood programmes for the poor must be expanded and repackaged to respond effectively to its primary aim of poverty alleviation. This will be complimented by the City's economic development plan and the establishment of a centralised employment service.

### **3.5 Programmes and Projects**

- **Socialised Housing Needs Assessment Survey**

The magnitude of the need for socialised housing shall be determined. The identification of housing needs vis-à-vis land tenure and housing conditions will serve as a basis for future housing projects. The City Government shall conduct a housing census including an inventory of informal settlers within danger areas, government properties, private properties and institutional areas

- **Socialised Housing Programme**

The programme entails the acquisition of lands for socialised housing as well as co-ordination with national agencies and private investors on the development of such lands.

- **Anti-squatting Task Force**

The programme involves the strict enforcement of anti-squatting laws by means of government and community intervention. Specialised police force and community action groups will be established to mitigate professional squatters and squatting syndicates.

- **Institutionalisation of Local Housing Board**

The local housing board shall act as the arm of the local government on all aspects of housing (i.e. land inventory, housing census, financing etc.). It will likewise co-ordinate programmes of national agencies and establish cost-effectiveness of present housing facilities by co-ordinating projects on improvement of roads and drainage facilities.

- **Information and Education Campaign**

The campaign shall focus on the pertinent provision of the RA 7279 involving socialised housing, housing finance, squatting etc. Moreover, local housing programmes shall be well publicised in the City to increase the absorption rate of housing units.

- **Expansion and Repackaging of the Livelihood Assistance Programme**

The expansion and repackaging of the livelihood assistance programme shall be prioritised to increase the capability of the poorest sector of the society to avail of low-cost and socialised housing units.

**Table 3.3 Summary of Local Shelter Programmes and Projects**

Code	Project Title	Location	Fund Source	Timing	Total Project Cost (Php)	City Counterpart (Php)
SP-1	Socialised Housing Needs Assessment Survey	Whole City	City government	ST	200,000.00	60,000.00
SP-2	Socialised Housing Programme		City government,			
	Land Acquisition	Whole City	NHA, NHMFC, Donor foundations, private entities	ST-MT	12,000,000.00	12,000,000.00
	Socialised Housing Projects	(as determined)		ST-LT	60,000,000.00	
SP-3	Anti-squatting Task-force		City government			
	Police anti-squatting taskforce	Whole City		ST-LT	20,000,000.00	20,000,000.00
	Bantay-illegal squatting	Whole City		ST-LT	10,000,000.00	10,000,000.00
SP-4	Institutionalisation of Local Housing Board	Whole City	City government,			
	Office facilities		national agencies	ST	1,000,000.00	1,000,000.00
	Operations			ST-MT	6,000,000.00	1,800,000.00
	Board activities			ST-MT	2,000,000.00	2,000,000.00
SP-5	Information and Education Campaign	Whole City	City government	ST-LT	1,000,000.00	1,000,000.00
SP-6	Expansion and Repackaging of the Livelihood Assistance Programme	Whole City	City government, donor foundations, private entities	ST-LT	30,000,000.00	6,000,000.00
TOTAL					55,117,635,000.00	4,278,955,000.00

*Note: ST = Short-term (2003-2004); MT = Medium-term (2005-2007); LT = Long-term (2008-2012)*