



# Quezon City

*Land Area:* 161.12 km<sup>2</sup>  
Represents 25%  
of the metropolitan  
land area

*Population:* 3,170,536  
population growth: 2.986%



# QC's INFORMAL SETTLERS PROBLEM

## *Distribution of ISF by area classification*

*(as of December 2013) HCDRD Census*

**196,818 informal settler families live in 151,890 structures**

**48,927 informal settler families live in danger areas along waterways, sewers, right of ways ...**

LOCATIONS		NO. OF FAMILIES	NO. OF STRUCTURES
<b>I.</b>	<b>DANGER AREAS</b>	<b>48,927</b>	<b>35,835</b>
<b>A.</b>	<b>WATERWAYS</b>	<b>15,470</b>	<b>10,666</b>
<b>B.</b>	<b>INFRASTRUCTURE</b>	<b>31,544</b>	<b>23,495</b>
<b>C.</b>	<b>OTHER DANGER AREAS</b>	<b>1,913</b>	<b>1,674</b>
<b>II.</b>	<b>GOVERNMENT PROJECTS</b>	<b>2,823</b>	<b>1,750</b>
<b>III.</b>	<b>GOVERNMENT PROPERTIES</b>	<b>34,212</b>	<b>28,108</b>
<b>IV.</b>	<b>AREA for PRIORITY DEV'T.</b>	<b>14,715</b>	<b>9,560</b>
<b>V.</b>	<b>OPEN SPACE</b>	<b>2,974</b>	<b>3,154</b>
<b>VI.</b>	<b>PRIVATE PROPERTIES</b>	<b>93,167</b>	<b>73,483</b>
		<b>196,818</b>	<b>151,890</b>



# **REASONS for the Growth of Informal Settlements in Q.C.**

- **Lack of supply of socialized / affordable housing in Q.C.**
- **Failure to control and prevent illegal structures**
- **Failure to implement provisions of RA 7279 (specifically on cut-off date of March 28, 1992)**
- **Lack of comprehensive program on resettlement of Informal Settlers Families (ISFs) which should involve the following:**
  - **Bureau of Internal Revenue (BIR)**
  - **National Housing Authority (NHA)**
  - **Department of Interior and Local Government (DILG)**
  - **Department of Public Works and Highways (DPWH)**
  - **Metropolitan Waterworks and Sewerage System (MWSS)**
  - **National Grid Corporation of the Philippines (NGCP)**
  - **Social Housing Finance Corporation (SHFC)**
  - **Presidential Commission for the Urban Poor (PCUP)**
  - **Commission on Human Rights (CHR)**
  - **Local Government including Barangay Council**
- **Lack of LONG TERM PLAN for ISFs**

# **EFFECTS and Impact of Informal Settlements**

- **Disaster Risk**
  - : **Due to Fire**
  - : **Due to Flood**
  - : **Health and Sanitation**
- **Detrimental to future development of children**
- **Haven of criminal elements and illegal activities**
- **Environmental degradation**
- **Affects infrastructure development**
  - : **School Sites**
  - : **Hospital Site**
  - : **Housing Sites**
  - : **Roads**
  - : **Waterways**
- **Hamper economic growth**





# IN-CITY RESETTLEMENT: SOCIALIZED HOUSING PROJECTS



*“We are not only building houses, we are building model communities, to lift the quality of life of the poor, and minimize urban blights for the greater well-being of our City”*

*Mayor Herbert M. Bautista*

# **The HOUSING STRUCTURES**

**THE LOCAL HOUSING BOARD**, composed of representatives of peoples organizations, non-government organizations and government agencies, was organized to formulate housing and resettlement related policies.

**THE TASK FORCE ON SOCIALIZED HOUSING AND DEVELOPMENT OF BLIGHTED AREAS** (TF housing), was created to direct and coordinate multi-department participation on housing and community development related activities: (engineering, social services, planning and development, housing and resettlement)

**THE URBAN POOR AFFAIRS OFFICE** was upgraded to **HOUSING, COMMUNITY DEVELOPMENT AND RESETTLEMENT DEPARTMENT (HCDRD)**, to anchor the TF Housing in the implementation of the City's socialized housing program .

# The **SOCIALIZED HOUSING FUND**

- 1. SOCIALIZED HOUSING TAX : ± Php 250 Million / year**
- » Five Year Collection Period (2011 - 2016)
  - » 0.5% tax on the Assessed Value of all lands in excess of One Hundred Thousand (Php100,000)

- 2. IDLE LAND TAX : ± Php 70 Million / year**
- » 3% tax on the Assessed Value of all Idle Lands located along National Roads
  - » 1% tax on the Assessed Value of all Idle Lands located in other areas

**Legal Basis:** Paragraph “e”, Section 42, Article XI of RA 7279, states that funds for urban development and housing program may come from the proceeds from the Socialized Housing Tax and, subject to the concurrence of the local government units concerned, Idle Land Tax as provided in Section 236 of the Local Government Code of 1991 and other existing laws.

Section 43, Article XI of RA 7279, states that Socialized Housing Tax “Consistent with the constitutional principle that the ownership and enjoyment of property bear a social function and to raise funds for the Program, all local government units are hereby authorized to impose an additional one-half percent (0.5%) tax on the assessed value of the lands in urban areas in excess of Fifty Thousand Pesos (Php 50,000)”

- 3. COLLECTION from DIRECT SALE : ± Php 20 Million / year**

# The FINANCING SCHEMES:

Package Price	: Php 450,000.00
Cashout	: Php 10,000.00 (for miscellaneous expenses : Meralco, Maynilad, Annotations, Notary, Certified True Copy...Etc)
Loanable Amount	: Php 440,000.00
Payment Period (Max.)	: 30 Years
Age Limit (Max.)	: 70 Year Old

## THRU PAG-IBIG FUND : FOR MEMBERS ONLY

Interest Rate	: 4.5 % (for ISF with Monthly Income of Php 15,000 & below)
	: 6.0 % (for ISF with Monthly Income of above Php 15,000)
Mo. Amort. for 30 years	: Php 2,468.12 ( @ 4.5% Interest ; incl. MRI & Fire)
	: Php 2,876.72 ( @ 6.0% Interest ; incl. MRI & Fire)

## THRU HDHP OF SHFC : FOR ISFs @ WATERWAYS / DANGER AREA ONLY

Interest Rate	: 4.5 % (actual interest rate = 5.23 %)
Mo. Amortization	: Php 1,283.18 during 1 <sup>st</sup> year, with an increase of 10% until the 11 <sup>th</sup> year; Php 2,993.03 from 11 <sup>th</sup> year until the 30 <sup>th</sup> year (inclusive of MRI and Fire Insurance)

## THRU IN-HOUSE FINANCING :

Interest Rate	: 5.1 %
Mo. Amortization	: Php 1,500 during 1 <sup>st</sup> year, with an increase of 10% until the 5 <sup>th</sup> year; Php 2,500.00 from 6 <sup>th</sup> year until the 30 <sup>th</sup> year (inclusive of MRI and Fire Insurance)



# **INTERVENTIONS:**

## **IN-CITY RESETTLEMENT:**

- **Community Mortgage Program (CMP)**
  - **Originated by LGU-QC** : **10,766 ISFs (1990-2013)**
  - **Other Originator** : **12,245 ISFs (1990-2013)**
- **Direct Sale Program**
  - **LGU-QC** : **5,711 ISFs (1990-2013)**
  - **NGCHP** : **10,645 ISFs (as of 2014)**
- **Bistekville Projects** : **2,687 ISFs (on-going)**

## **OFF-CITY RESETTLEMENT:**

- **Relocated to NHA** : **33,844 ISFs (as of August '14)**  
**(average of 3,000 per year)**

## **The BENEFICIARY REQUIREMENTS:**

- Registered Voter in Quezon City
- Certification of NO property in Quezon City
- PAG-IBIG FUND / SHFC Requirements

## **The BENEFICIARY PRE-QUALIFICATION:**

First priority	:	On-site ISFs & ISFs in danger areas
Second Priority	:	ISFs affected by Govt. Infrastructure Projects
	:	ISFs affected by demolitions
Third Priority	:	Other ISFs in Quezon City

## **The MONTHLY INCOME REQUIREMENT:**

: @ least Php 10,000 / Month

# BISTEKVILLE-1 HOUSING PROJECT

*Molave St., Bgy. Payatas, Quezon City*

**A Joint Venture Project by & between:**

LGU-QC

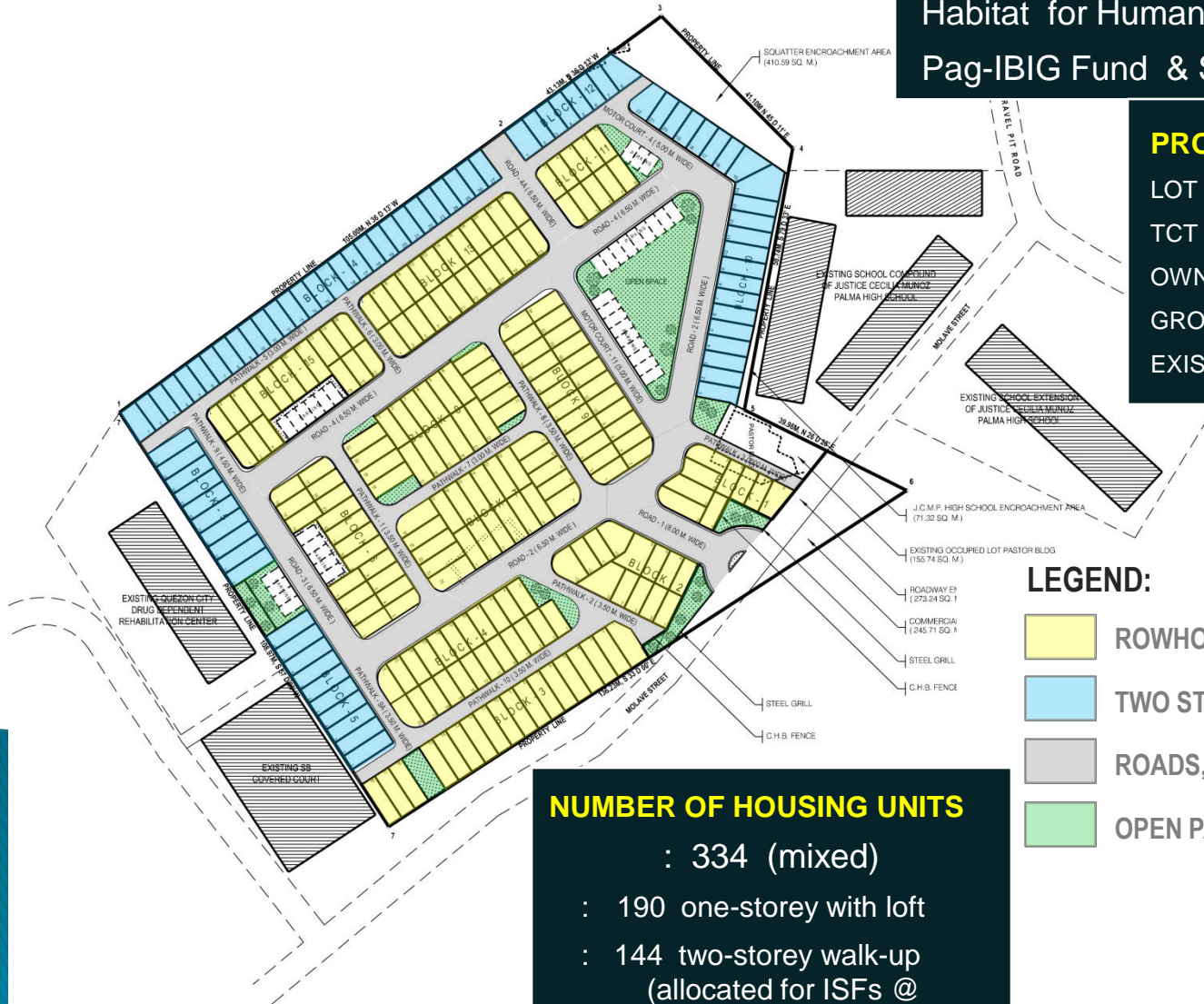
- : Landowner
- : Land Developer
- : Originator
- : Estate manager

Habitat for Humanity : Housing Developer

Pag-IBIG Fund & SHFC : Financer

## PROPERTY DESCRIPTIONS

LOT NO. : Lot 9-B, Psd-00-036995  
 TCT NO. : 004-2011003559  
 OWNER : LGU-QC  
 GROSS AREA : 15,651 sq. m.  
 EXISTING CONDITION : Vacant



## LEGEND:

- ROWHOUSE WITH MEZZANINE UNITS
- TWO STOREY, TWO OWNER UNITS
- ROADS, ALLEYS
- OPEN PARK, GREENERIES

## NUMBER OF HOUSING UNITS

- : 334 (mixed)
- : 190 one-storey with loft
- : 144 two-storey walk-up (allocated for ISFs @ waterways)



# BISTEKVILLE-1 HOUSING PROJECT



...housing development with partnership Habitat : with SWEAT EQUITY

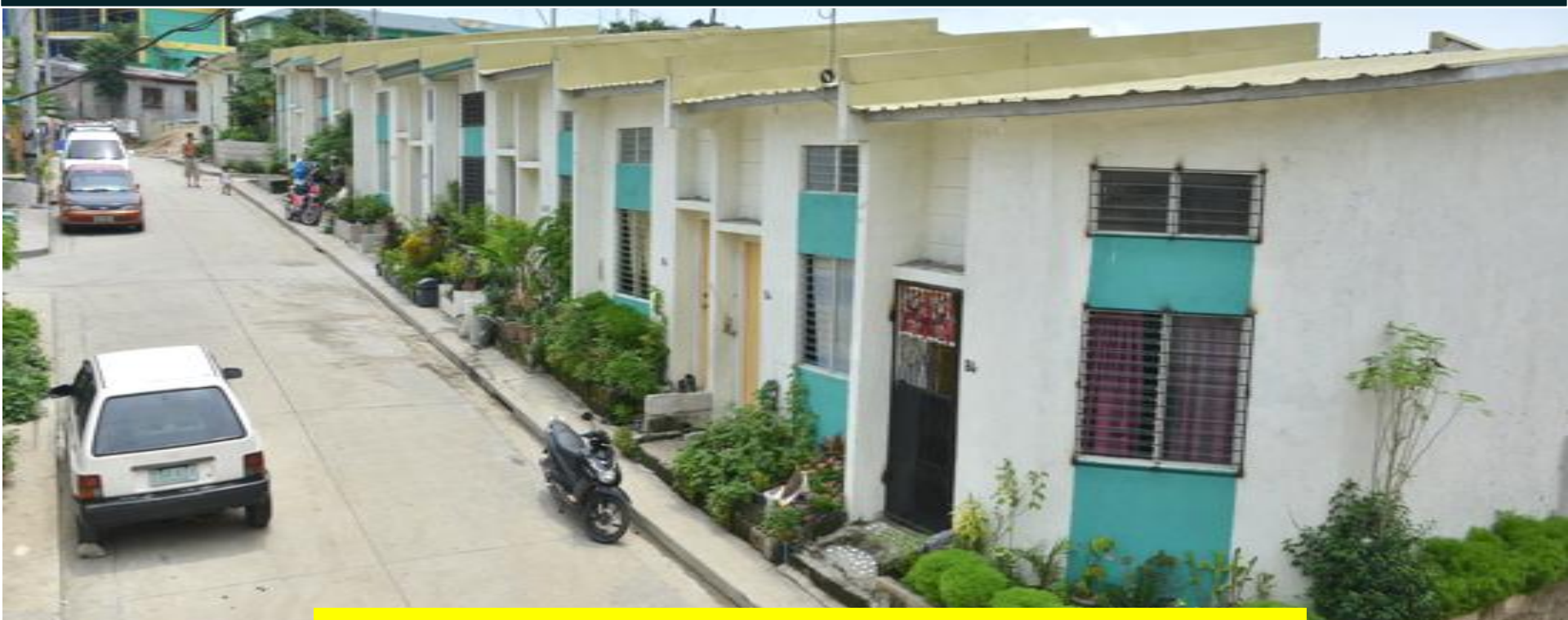


# BISTEKVILLE-1 HOUSING PROJECT





# BISTEKVILLE-1 HOUSING PROJECT



**ONE-STOREY WITH LOFT BY HABITAT**





# TWO-STOREY WALK-UP HOUSING PERSPECTIVE by HABITAT



# BISTEKVILLE-2 HOUSING PROJECT

***(Arce Property at Barangay Kaligayahan)***



## A Joint Venture Project by & among:

LGU-QC : Originator/ Guarantor  
: Estate manager

Ofelia G. Arce : Landowner

Phinma Property : Land Developer  
: Housing Developer

## Pag-IBIG Fund & SHFC : Financier

## PROPERTY DESCRIPTION:

LOT NO. : 614, Tala Estate &  
: D, (LRA) Psd-384988

TCT NO. : RT-45344 (75105) &  
: N-294617

GROSS AREA : 48,876 Sq. M.

PREVIOUS CONDITION : Occupied by 583 ISFs

**NUMBER OF HOUSING UNITS : 1,078**

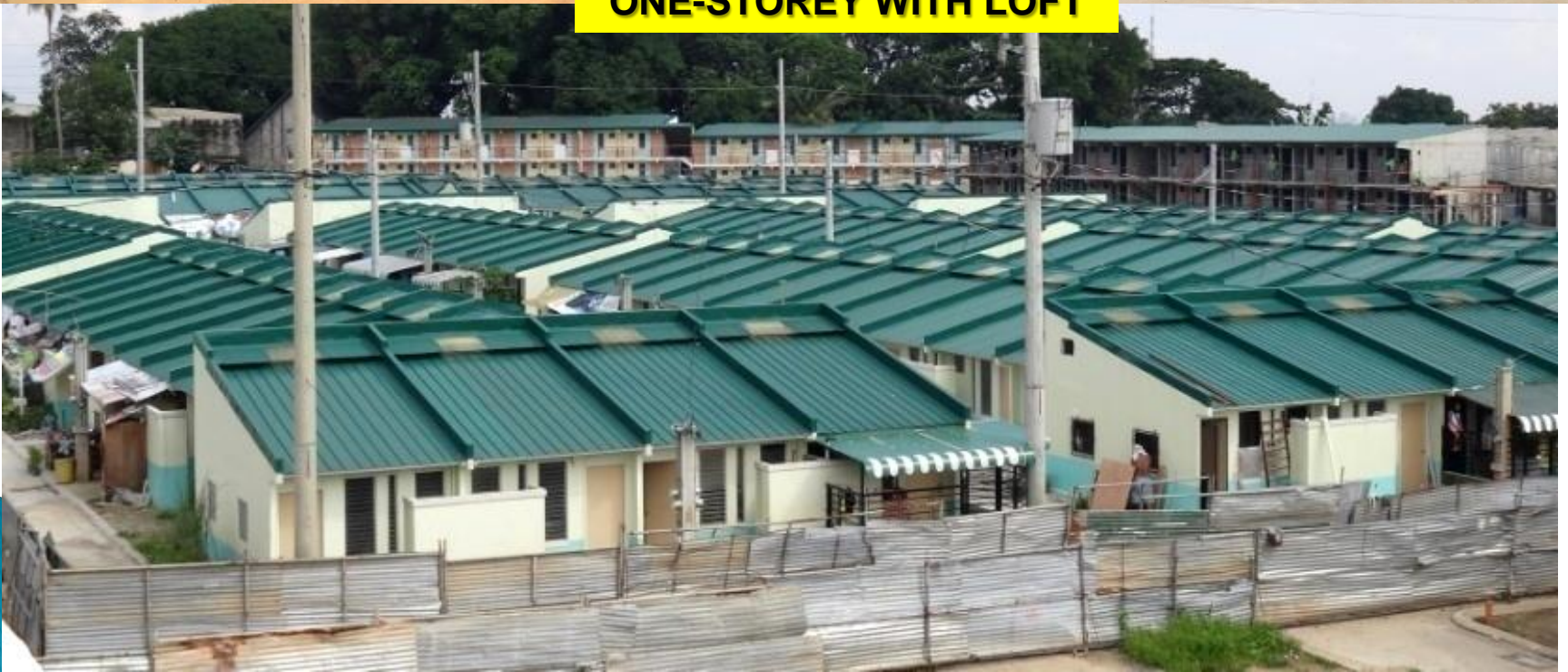
- 703 units of one-storey with loft
- 375 units of three-storey walk-up (allocated to ISFs along waterways)



# BISTEKVILLE-2 HOUSING PROJECT



**ONE-STOREY WITH LOFT**





# BISTEKVILLE-2 HOUSING PROJECT



**ONE-STOREY WITH LOFT UNITS**



# BISTEKVILLE-2 HOUSING PROJECT



**THREE-STOREY WALK-UP UNITS by partner PHINMA**

# BISTEKVILLE-2 HOUSING PROJECT



**MULTIPURPOSE BUILDING : center for estate management and social services**



**LIVELIHOOD PROJECTS**





# BISTEKVILLE-2 HOUSING PROJECT



**ONE-STOREY WITH LOFT UNITS**



# BISTEKVILLE-3 HOUSING PROJECT

*(Barangay Escopa II)*



## A Joint Venture Project by & between:

DENR : Property Administrator  
(owned by RP)

LGU-QC: Land Developer (bided proj.) :  
: Housing Developer (bided proj.)  
: Originator /  
: Estate Manager  
: Financer (in-house financing)

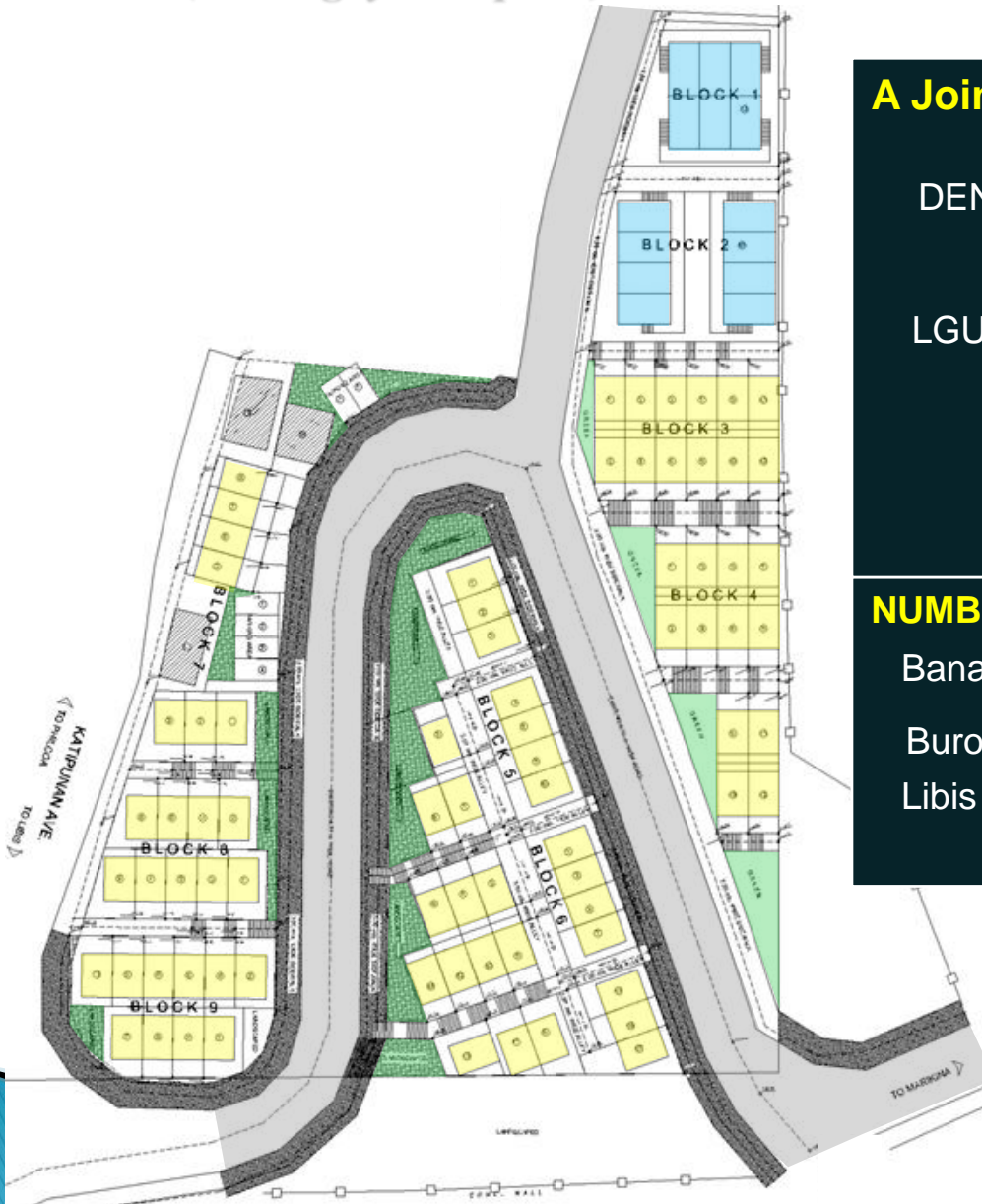
## NUMBER OF HOUSING UNITS : 98

Banana Island : 28 ( 25.60 sq.m. Floor. Area)

Burol Area : 27 ( 25.60 sq.m. Floor. Area)

Libis Area : 43 ( 25.60 sq.m. Floor area)

OPEN PARK, GREENERIES





# BISTEKVILLE-3 HOUSING PROJECT



...development of ONE-STOREY WITH LOFT UNITS



## PERSPECTIVE : ONE-STOREY with LOFT UNITS in BISTEKVILE-3



# BISTEKVILLE-3 HOUSING PROJECT



...completed units of ONE-STOREY WITH LOFT



# BISTEKVILLE-3 HOUSING PROJECT



...completed units of ONE-STOREY WITH LOFT

# BISTEKVILLE - 4 HOUSING PROJECT

*Bgy. Culiat, Quezon City*



LEGEND:

## A Joint Venture Project by & among :

LGU-QC : Land Developer (bided proj.)  
: Originator  
: Estate Manager  
: Financer  
HABITAT : Housing Developer  
SHFC : Financer

## PROPERTY DESCRIPTION:

LOT NO. : 644-A-7-D, (LRC) Psd-32238  
(Expropriated Property)  
GROSS AREA : 9,200 Sq. M.  
PREVIOUS CONDITION : Occupied by 419 ISFs

**NO. OF UNITS : 266 (2-Storey Walk-up)**



# BISTEKVILLE - 4 HOUSING PROJECT



**SITE CONDITION BEFORE DEVELOPMENT**



## BISTEKVILLE - 4 HOUSING PROJECT



**NEWLY CONCRETED MAIN ROAD**



## ON-GOING CONSTRUCTION OF BUNK HOUSES & TEMPORARY T&B and SEPTIC TANK





## BISTEKVILLE - 4 HOUSING PROJECT



... during construction of 2-STOREY WALK-UP UNITS by partner HABITAT



## BISTEKVILLE - 4 HOUSING PROJECT



...completed TWO-STOREY WALK-UP UNITS

# LGU-QC ON-GOING SOCIALIZED HOUSING PROJECTS

NO.	HOUSING PROJECTS	LAND OWNER	LAND AREA SQ.M	NO. OF UNITS	STATUS / REMARKS
1	PAYATAS-1 (OFF-SITE)	LGU-QC	15,651	334	land devt. : 100% completed housing devt. : 284 housing units completed : 50 units in near completion
2	KALIGAYAHAN (ON-SITE)	ARCE	48,876	1078	land devt. : 95% completed housing devt. : 1,000 housing units completed; : 78 units in near completion
3	ESCOPA II (ON-SITE)	DENR	4,426	98	Banana Island : 100% completed (land & housing devt.) Libis Area : first 17 units completed BuroI Area : land devt - for bidding
4	CULIAT (ON-SITE)	LGU-QC	9,200	266	land devt. : on-going housing devt. : first 30 units completed : const. of next 63 units -on-going
5	PAYATAS-2 (ON-SITE)	LGU-QC	16,815	204	land devt. : on-going housing devt. : awaiting removal of ISFs social prep. : on-going
6	FAIRVIEW (ON-SITE)	LGU-QC	16,890	237	land devt. : on-going housing devt. : first 16 units completed
7	ESCOPA III (ON-SITE)	HURA	1,872	90	land devt. : completed housing devt. : on-going construction
8	BAGBAG - 1 (OFF-SITE)	LGU-QC	1,973	108	land devt. : completed housing devt. : bidded-out / awaiting NTP
9	GULOD (OFF-SITE)	LGU-QC	4,243	183	land devt. : on-going housing devt. : on-going const. of first 51 units
10	NOVA PROPER (ON-SITE)	LGU-QC PROP.	1,286	66	land devt. : on-going site clearing housing devt. : bidded-out / awaiting NTP social prep. : on-going
11	ESCOPA III (ON-SITE) (for PWD)	DSWD	5,000	80	land devt. : on-going housing devt. : on-going site clearing social prep. : on-going
			126,232	2,744	



## LGU-QC PROPOSED SOCIALIZED HOUSING PROJECTS

No.	PROPOSED PROJECTS	LANDOWNERS	LAND AREA IN SQ.M.	NO. OF UNITS	STATUS / REMARKS
1	SAUYO (OFF-SITE)	A.O. KNITTING	19,893	750	on-going expropriation on-going preparation of plans
2	BAGBAG – 2 (OFF-SITE)	LAZARO PROP.	1,896	96	on-going transfer of title to LGU-QC
3	STA. MONICA (ON-SITE)	G.B. FRANCISCO PROP.	877	42	on-going transfer of title to LGU-QC
4	NAGKAISANG NAYON (OFF-SITE)	BIGLANG-AWA PROP.	4,000	180	with authority to acquire
5	OLD BALARA (ON-SITE)	CENTRAL ABNK PROP.	10,000	312	with authority to acquire social prep. : on-going
6	MANRESA (ON-SITE)	LGU-QC PROP.	6,169	384	social prep. : on-going
7	OLD BALARA (ON-SITE)	GARCIA PROP.	2,890	126	awaiting authority to acquire social prep. : on-going
8	FAIRVIEW (ON-SITE)	TANCO PROP.	5,897	126	for census survey social prep. : on-going
9	PAYATAS (OF-SITE)	COMILANG PROP.	4,000	± 200	for MOA signing
10	NORTH FAIRVIEW ON-SITE)	MWSS PROP.	7,246	200	for MOA signing
11	BAGBAG – 3 (ON-SITE)	CASTILLO PROP.	2,583	123	awaiting authority to acquire
12	NAGKAISANG NAYON (OFF-SITE)	ARCE PROP.	6,650	356	awaiting authority to acquire
			72,101	± 2,895	

**END OF PRESENTATION**

*- Thank You -*

