

Compliance of Balanced Housing Policy in the Philippines: The Case of Davao City

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Abstract

The Philippines have quintessentially suffered setbacks in providing the housing needs for the underprivileged and homeless urban poor. The reformist policy through the balanced housing principle of the Urban Development and Housing Act (UDHA) has augured well as a strategy to cope with the socialized housing requirement brought by rapid urbanization. This paper assesses the compliance of balanced housing policy by the State and the private housing developers in the city of Davao. The study explores the mechanisms used by government to ensure compliance and the modalities availed by housing developers, and provide policy recommendation for the efficient implementation and compliance with the policy. Although there was compliance from the private sector, the policy was tweaked which resulting in considerable loss of socialized housing units in Davao City due to ambiguous application of balanced housing policy. Equally significant difficulty for an efficient implementation is the weak administrative mechanisms, causing a failure in the compliance and monitoring aspects, coupled with lack of understanding and the determination to implement the balanced housing policy. Thus, the government of Davao city needs to approach the growing urban homelessness with resolve and urgency thereby accelerating the production of socialized housing through the balanced housing policy.

Keywords: balanced housing policy, public housing, socialized housing, Davao City, Philippines

Introduction

The Philippines has a tapering population growth rate from 2.3% in 1990 to 1.7% in 2011 (ADB, 2012) which is still viewed as one of the fastest growth rate in Southeast Asia where 66.4% of the total population live in urban areas. Hence, the persistent housing shortage is a common and tenacious problem, especially in urban areas. The national government intervenes in various ways both in supply and demand and thus exerts a strong influence on the housing market, especially in the low-cost and socialized housing sector. Prior to 1992, the central government has the monopoly in the production of the housing requirement under the shelter framework of the country.

One of the causes of poverty in the Philippines is the restricted access of lower income urban households to housing (Carino and Corpuz, 2009). Commonly called 'squatters', these informal settlers are numerous located in Metropolitan Manila and other urban centers in the country. They have enumerated significant limitations affecting the government's shelter program: (a) high population growth rate where two-thirds of the total housing requirements is due to natural increase plus net immigration, (b) the total deficit of 625,000 (2005-2010) housing units needs approximately 3,000 hectares of land (for detached housing units), (c) inadequate government funds to meet the needed housing backlog, and (d) inadequacy of government resources for housing (Carino and Corpuz, 2009).

The public housing reform in the Philippines began in 1992 through Republic Act 7279 or the Urban Development and Housing Act (UDHA) as a major component of the country's overall design for economic reform. It was viewed to alleviate the homelessness and legitimize the rights of the urban poor to housing (PHILSSA, 1998). UDHA was to harness economic activity and establish a mechanism for a unified delivery of the housing needs through the participation of both the national and local government agencies and the private sector.

The Act has devolved some functions of the national to local government units (LGUs) on socialized housing programs – a kind of mass housing intended for the underprivileged and urban homeless households. LGUs identify locations for socialized housing in their respective territory and qualified urban poor beneficiaries. The private sector participation is through the financing and construction with the benefit of various tax and non-tax incentives extended by the local and central governments.

Urban Land Nexus Theory

The theoretical underpinning of this study is anchored on the urban *land nexus theory* developed by Serote (1992) as a departure from Scott's (2007) *land nexus theory*. Serote's urban land nexus has annexed the informal sector as important players in the built environment. He indicated the inclusion of the informal settlers and other informal businesses in the process of urban development. Serote (1992) further differentiated the public sector governance as he divided the State into the national and the local government (i.e. province, city and municipality). The former devolves its powers and resources to the latter. The local government intervenes in the private economic activities in the form of urban planning and management.

According to PHILSSA (1998), the symbiotic relationship between the private sector and the public sector necessitates the creation of an environment where both shall mutually benefit despite competing forces espousing different, if not conflicting, interests. W.F. Scott called it 'double dialectic' where the dynamics of the contradictory yet mutually interdependent imperatives of the private and the public sector components pushes the urban land nexus forward in an evolutionary spiral that manifests itself in the changing form and character in the urban space (Serote, 1992).

The interface takes into account a complex phenomenon involving two major stakeholders and other participants. This phenomenon involves (a) private firms and households which develop, exchange and utilize urban space according to their own private motives and beneficial calculations, and (b) the State which provides an elaborate network of material infrastructure underpinning the general processes of production and reproduction in accordance with political calculations, including social costs and benefits. Accordingly, in this particular aspect of the urban land nexus theory, private actions take precedence over State intervention (Serote, 1992). The urban land nexus theory, despite negligible deviation, is certainly appropriate for the Philippine experience in housing. In this context, the private sector component in housing initiatives are the real estate and subdivision developers, including the capitalists.

Under UDHA, the State includes the national government agencies such as the Housing and Urban Development Coordinating Council (HUDCC), National Home Mortgage Finance Corporation (NHFMC), the Housing and Land Use Regulatory Board (HLURB), the National Housing Authority (NHA) and the LGUs which are responsible for monitoring compliance with the balanced housing provision in the Act. Framework of compliance for balanced housing is shown (Figure 1).

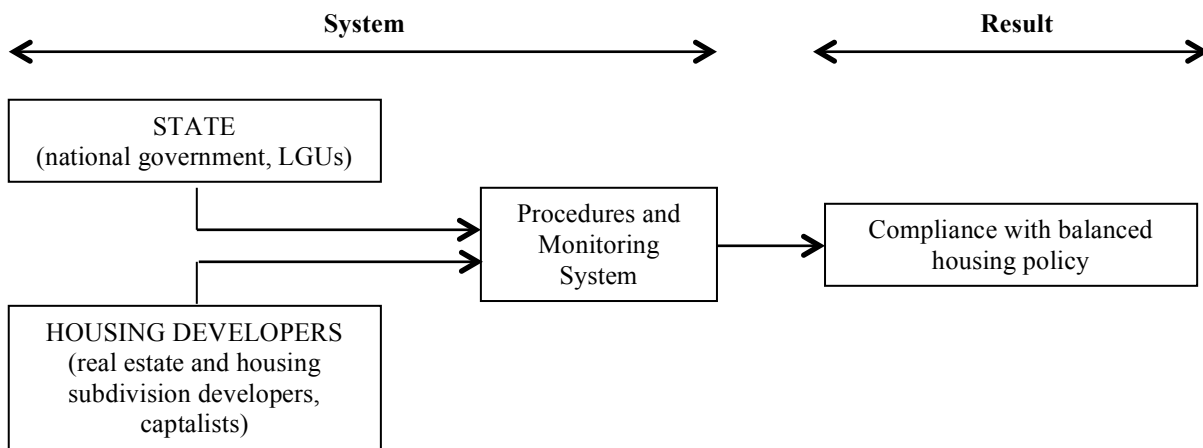


Figure 1. Compliance framework for balanced housing in the Philippines

Empowering local governments on housing development

Through UDHA, the devolution of some key functions of the national government to local government units (LGUs), has enabled cities and municipalities to be in the forefront which would provide housing market to work for the urban poor. The key components of a low income shelter program devolved to the LGUs are (a) on-site development through renewal, upgrading and improvement, (b) provision of new housing settlement that can be afforded particularly those who belong to low and middle income groups, and (c) development of financing mechanism that would ensure the continued production of low-cost and socialized housing requirement of the locality.

The explicit involvement of LGUs in the shelter program requires them to either strengthen or create an institutional framework for managing the local housing sector. At most, city governments need to prepare and implement plans and strategies to provide shelter to homeless urban households and those who needed it.

Being the lead agency, respective LGU has to establish a clear coordinative road-map which would facilitate the operational relationship between the national government agencies involved in the shelter framework such as the Housing and Urban Development Coordinating Council (HUDCC), the Housing and Land Use Regulatory Board (HLURB) and the National Housing Authority (NHA), among others. There is a need for new ways to coordinate development and planning for housing development services.

The study of Buendia (1998) revealed that the State (national and local governments) and the private sector lacked the political will in enforcing and implementing the law. He indicated that Quezon City in the Philippines has not created a local government agency which would be in charge in the evaluation and monitoring of the compliance with balanced housing policy. Moreover, the absence of a comprehensive database and the lack of field evaluation of the proposed location of the socialized housing, including the mode of compliance was inadequate.

It was further indicated in the study that the amendment to the provision of the law that allows compliance projects to be undertaken in another LGU, has made it even more difficult for the host LGU to monitor the 20% balanced housing policy. Other problems such as lack of proper documentation, and grossly dependent on monitoring completion documentary requirements instead of on-field monitoring on actual implementation of the compliance projects were observed (Buendia, 1998).

Poor coordination or the lack of it typifies the relationship between the LGU and the HLURB. Buendia (1998) asserted that the overarching discourse on this problem is the lack of political will which has impeded the proper implementation of the national policy on balanced housing development. It was revealed that gross discrepancies and inconsistencies between LGU and HLURB records on evaluation and monitoring proved that these two government agencies have weak collaborative and coordinative system as well as communication linkage.

Private sector participation in the socialized housing market

The inadequacy of the government to finance socialized housing proved to be a distress call for the involvement of the private sector. The persistent limitations of government to fund housing projects, the participation of private sector becomes necessary to gain progress in reducing the country's housing requirement (Carino and Corpuz, 2009). The participation of the private developers in the socialized housing scheme is categorically explicit in the law. Their involvement is leveraged through fiscal and non-fiscal incentives, such as (a) reduction and simplification of qualification and accreditation requirements, (b) creation of one-stop offices processing, approval and issuance of clearances, permits and licenses, (c) simplification of financing procedures, and (d) exemption from the payment of taxes related to real property and other project related taxes (UDHA, 1992)

One key provision of the law is the institutionalization of the private sector participation through the mandatory allocation of 20% of the total project location area, or on the total project cost which is to be devoted to socialized housing for the urban poor. The provision states:

“The program shall include a system to be specified in the framework plan whereby developers of proposed subdivision projects shall be required to develop an area for socialized housing at least 20% of the total subdivision area or... project cost, at the option of the developer within the same city or municipality, whenever feasible,... xxx” (Section 18, Article 5 of RA 7279).

The above stated policy indicates a sustained production of socialized housing for the urban poor, which is legally assured and as social obligation by the private sector.

This study assesses the compliance of the balanced housing policy by the State (Figure 1) and the private sector in the Philippines, particularly in the City of Davao. Moreover, the study explores the modalities usually availed of by subdivision developers, the mechanisms used by government to ensure compliance, and provides policy recommendation in consideration for the efficient implementation and compliance with the policy.

Modes of balanced housing scheme in the Philippines

The operational definition of the modes of balanced housing approach as provided by law are the following:

- a. Development of new settlement for production of new socialized housing projects through a joint venture with other private subdivision developers.
- b. Joint-venture projects with either the local government units or any of the housing government agencies,
- c. Slum upgrading or slum improvement and resettlement program (SIR): refers to areas for priority development through renewal, upgrading and improving blighted squatter areas outside of Metro Manila.

- d. Community mortgage program (CMP): a mortgage financing program of the National Home Mortgage Finance Corporation, which assists legally organized associations of underprivileged and homeless poor to purchase and develop a tract of land under the concept of community ownership. The primary objective of the program is to assist residents of blighted or depressed areas to own the lots they occupy, or where they choose to relocate to, and eventually improve their neighborhood and homes to the extent of their affordability.

The CMP enables established squatter communities to secure low interest, long-term loans for the acquisition of public or private land, site-improvement and house construction (Porio et al., 2004). The loans are taken out by an 'originator' who is then responsible for the amortizing of the loan. Originators can be non-government organizations (NGOs), local government units, the National Housing Authority, a banking or other financial institutions or a private real estate developer (Hutchison, 2007). For all its novel approach, the CMP has seen welfare improvements for only a small proportion of the organized urban poor. An example of this in 2004, just an estimated five percent of surveyed 170,000 squatter households in one local government area are all CMP participants (Urban Poor Affairs Office in Hutchison, 2007). As such, the scale of financial assistance to the urban poor to secure their self-help housing falls far short of the demand.

Methodology

A structured interview schedule was conducted to a combination of thirty-two principal subdivision developers and compliance subdivision developers with projects in Davao City to determine their compliance of the policy and their most availed mode of compliance. Similarly, this study has employed extensive key informant interviews on the senior staff of Davao City government's Housing and Land Use Regulatory Unit (CHLURU), the national government's HLURB, including the committee chairperson on Housing of the city legislative council. The former was to find out the project arrangement with the principal developer including project locations, while the latter aims to determine the breadth and operational knowledge of concerned government agencies and the facilitation process to ascertain whether the government is doing its job in monitoring the compliance of the balanced housing policy.

Brief Profile of Davao City

Metro Davao (ADB, 2012) is one of the most populous cities in the Philippines outside Metropolitan Manila. It has an estimated population of 1.48 million in 2010 where 86.6% of the total population lived in the urban area (Philippine Statistics Authority, 2013). A primary hub of business and commerce in the southern part of the country, Davao is the largest city in the Philippines in terms of land area (NSO, 2010) occupying 244,000 hectares of land mass. The city has three geographic-political boundaries. Considered highly urbanized, the city has the presence of various agriculture-based medium-sized industries. It is the administrative center of national government offices which covers Davao Region¹, the service and financial center, educational center, and tourism destination in southern Philippines. Davao city serves as the leading trade, commerce, and industry center of Mindanao.

¹ Davao Region is composed of Davao City, Island Garden City of Samal, and the provinces of Davao del Norte, Davao del Sur, Davao Oriental and Compostela Valley

Exports from Davao City are mostly agricultural products such as banana, cocoa beans, mango, among others. In 2011, total exports have amounted to US\$1.7 billion with a positive trade balance of US\$406 million, while local tourism industry has generated an estimated US\$234.2 million tourist receipts. There are 1,336 financial institutions operating in the city where 194 are banking institutions (domestic and foreign banks), 538 financial and lending investors, and 125 insurance and pre-need companies, etc. The city has 97% literacy rate and has the presence of state and private universities for higher learning.

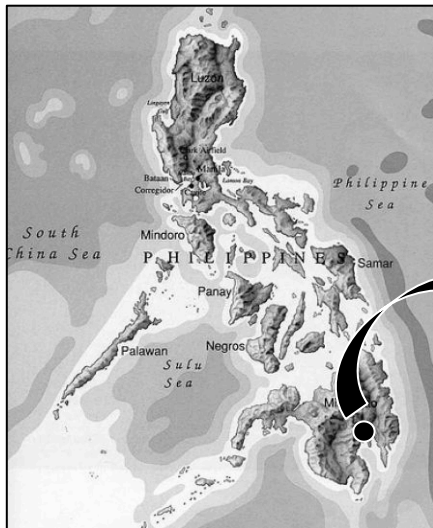


Figure 2: Map of the Philippines

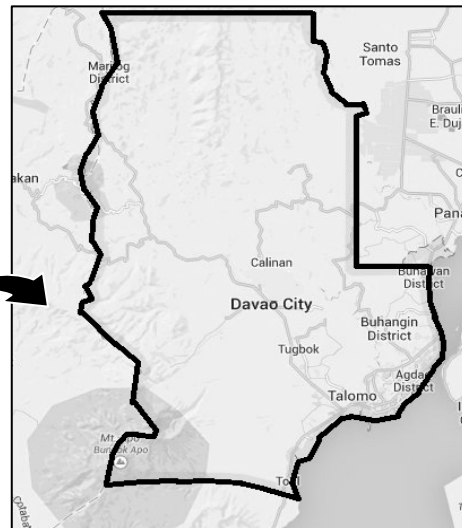


Figure 3: Map of Davao City



Figure 4: Davao International Airport Terminal



Figure 5: Shopping Mall

Shelter plan of Davao City

The 1990 National Census of Population and Housing in Davao City recorded a ratio of 1.02 households per housing unit. Of the total household population, 73.5% of households have ownership of their housing unit. When UDHA came into operations in 1992, the city has recorded a housing backlog of 34,000 housing units in 1994 and still growing.

The 1996-2021 Comprehensive Development Plan (CDP) of Davao City is the blueprint of the city's development plans to be undertaken in the next 25 years. The Plan is explicit in addressing the housing backlog due to the (a) severe housing shortage, (b) inadequate affordable housing programs to address the poorest of the poor, (c) housing affordability to the underprivileged homeless population of the city, (d) administrative bottlenecks, (e) spiralling cost of raw land for development of new housing settlements and construction materials, and (f) to address the rampant illegal construction of shanties along waterways, road-right-way, including government a private properties, and most significant is that Davao City has (g) no comprehensive shelter development plan. Hence, the city has identified the promotion of urban housing as a flagship program institutionalizing the national government's Urban Land Reform Program (ULRP). The ULRP extends financial assistance to the city's urban poor community associations to purchase the land they currently occupy from the landowners who are willing to sell their property to the association.

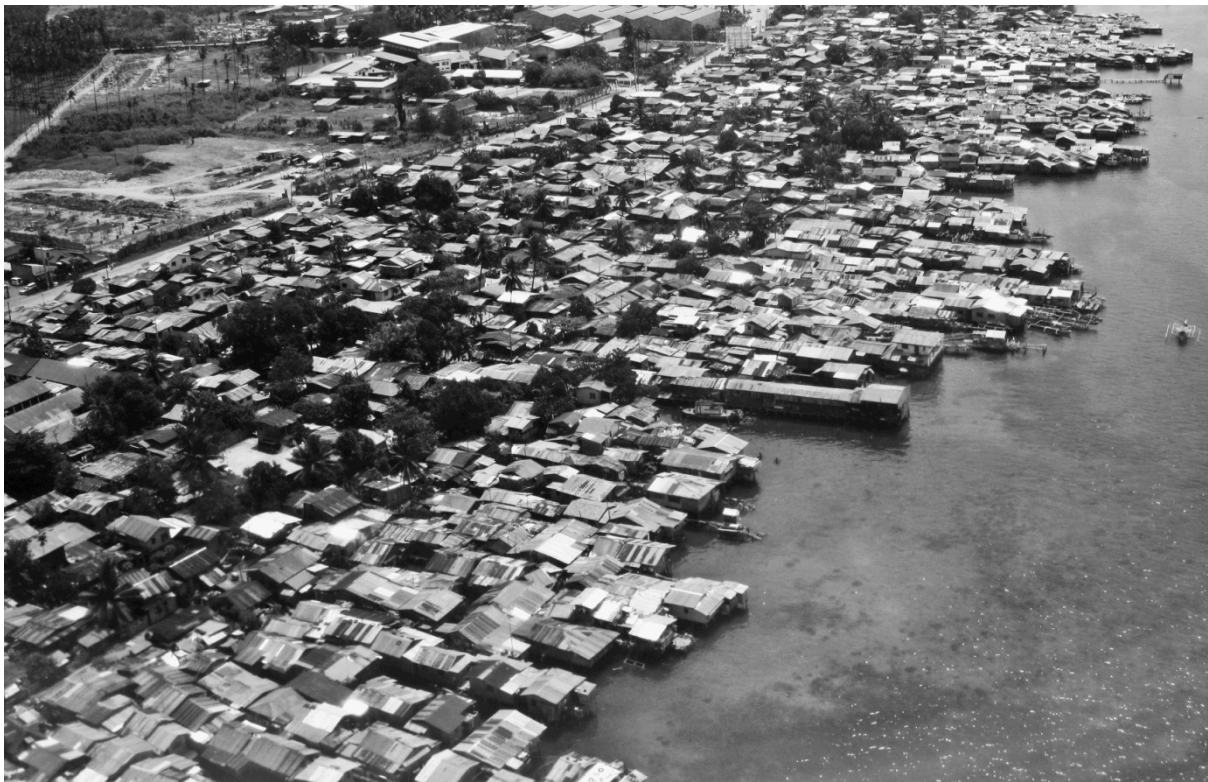


Figure 6: Urban squatter settlement in Davao City along Davao Gulf (2012)

The administrators of the city unequivocally recognized the need for a comprehensive shelter development plan to alleviate the plight of informal settlers and to address the perennial problems on the construction of illegal dwellings in both private and public lands. Citing the exigency for a comprehensive shelter plan, the city government has commissioned a study and came up with shelter development framework plan for the period 1998-2006, which has yet to be recognized, adopted by the local legislative council, and subject to the approval of the local chief executive.

In spite the absence of a comprehensive shelter development plan, which would have been a significant policy action by the city government, the most persistent administrative

weaknesses that affect the private developers' participation in the housing program lies in the process of securing permits and licenses, and other related required documents.

With the assumption that the developer-applicant has completed the necessary preliminary requirements, the process flow provides a clear snapshot of the tentative number of days that a developer would expect for an approval from the local legislative council. This does not include the days spent by the various approving local government bodies such as the City Mayor's Office, the City Planning and Development Office, and the City Engineer's Office in seeking the signatures of the head offices for the final release of the preliminary approval and location clearance (PALC) and the development permit (DP).

The PALC is a document that ensures the proposed housing project is within the residential zone of the city, while a development permit grants the subdivision developers to develop housing subdivisions after compliance of certain set of requirements. The required approval of PALC and DP is preceded by the submission of the official requirements that private housing developers are obliged to complete before any preliminary evaluation is done by CHLURU. However, the official documentary requirement² does not include any provision that reflects requirement that shows adherence to the UDHA law.

Findings and analysis

a. On 20% land area or cost allocation compliance

On track with the principle of balanced housing policy of the government, the 32 subdivision developer-respondents were intrinsically successful in complying the mandated 20% compliance requirement either through the provision of land area or of the total project development cost.

However, the 20% land area or cost allocation earmarked for socialized housing has been marred with some subdivision developers shorting the city government. This is perhaps due to the inadequacy of the government to provide the developers clear and unambiguous implementing rules and regulation of balanced housing policy. The phrase "... *at the option of the developer within the same city or municipality, whenever feasible...*" leaves the city government of Davao washed up to meet the socialized housing needs of its homeless constituents. During the 7-year period (1992-1998) covered in this study, Davao City's homelessness would have been partially met having a total of 2,272 socialized housing units that have been constructed by the developers who applied for socialized housing in the city. However, due to the amended provision of the law, the city has lost 15% of the total housing requirement to locations outside the administrative jurisdiction of city, with one percent constructed in the next city north of Davao and the other 14% was settled in another city 152 kilometers south.

What pulled the rug further from under the effective implementation of the balanced housing was the intentional deviation of some developers. Of the 1,921 units or 85% of the total socialized housing units benefiting the city's homeless poor, 514 units or 27% has already been approved under the socialized housing project in joint venture with the National Housing Authority prior the developers' application for socialized housing in the city. Thus, Davao City has measely benefited 1,407 units or 62% of the total 2,272 units which can be accredited to be within the framework of the policy.

² *The official requirement to secure Preliminary Approval and Locational Clearance (PALC) and Development Permit (DP) are exclusively based on two national laws which are the Presidential Decree 957 and Batas Pambansa 220.*

The local government could not have been remiss on the efficient implementation of the policy, had there been a constructive disclosure to the developers that lands, where the project should be located which falls under the socialized housing, should be totally free from the any legal complications. Despite the approval and release of the PALC/DP, one of the 32 socialized housing subdivisions remained stalled since the land was under mortgaged and foreclosed by a bank. However, according to official records of CHLURU, the project was already completed. This state of affairs merely suggests that the city government through CHLURU has an inadequate evaluation and monitoring systems that would have ensured that the policy on balanced housing is adequately met and completed.

b. On the mode of compliance

The construction of new settlement for socialized housing is basically the most availed compliance scheme. The sheer lack of clear guidelines on the modes provide the private developers to device and apply their desired scheme as long as the project is within the realm of the balanced housing development policy; hence the authors of this study categorized them as (1) on-site location, (2) off-site location, and (3) satellite location.

- 1) *On-site location*: The socialized housing component is developed on the same location where the main subdivision is located within the host LGU. The subdivision developer allocates the 20% area within the total land area where the main subdivision project is to be developed.

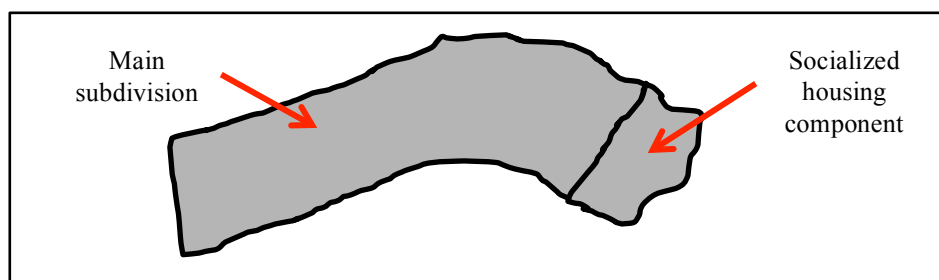


Figure 8: On-site location mode of compliance

- 2) *Off-site location*: The socialized housing component is developed distant apart from the main subdivision or located within the host LGU.

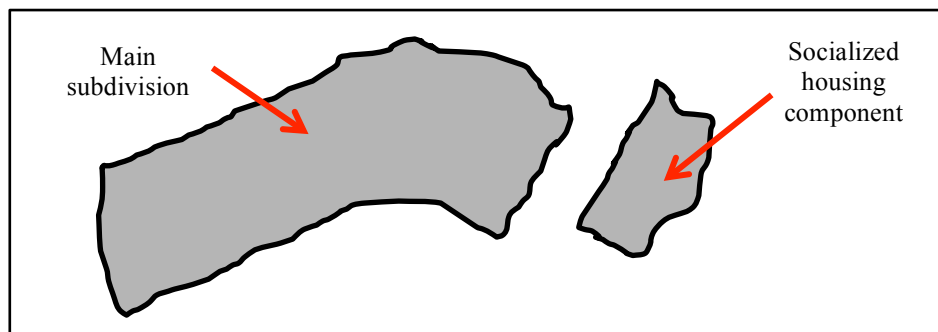


Figure 9: Off-site location mode of compliance

- 3) *Satellite location*: The socialized housing component is located and developed in other local government units, while the development of the main subdivision is located in the host LGU.

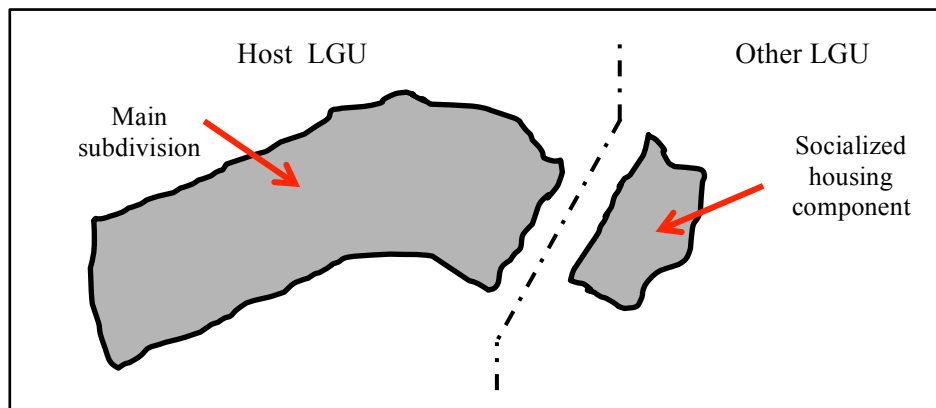


Figure 10: Satellite location mode of compliance

About 11% of the 32 interviewed subdivision developers have chosen the *satellite location* mode. According to the developers who opted this mode of compliance, the city government has not posed any objection on their choice of the compliance mode. Veritably, this mode has led the city to be short-changed from benefiting the entire socialized housing development, which could have redounded to provide more housing units to the city's burgeoning population of homeless households.

c. On the regulatory function of the city government

The study revealed that the city has reluctantly complied with the provision of the law by not devising a comprehensive implementing rules and regulations to operationalize the balanced housing policy. Had this action by the city government been put in place; an inclusive compliance with the socialized housing development could have been afforded. Incidentally, the chairperson of the Committee on Housing at the city legislative council does not consider the balance housing policy on its approval of any PALC and/or DP.

Project monitoring by the city was largely unnoticed by the 90% of subdivision developers who are unaware of any field monitoring of the project during the implementation phase other than respond to complaints, which indicates the inadequacy of monitoring system. Of the 32 main subdivision projects, 17 projects were completed yet only three were given the full Certificate of Completion (COC) with two having partial COC. For the 24 socialized housing projects, only six have been issued full COC, while the rest were given partial completion.

Basically, the developers are aware of the government policy despite inadequate information coming from the government. This can be attributed on their submission of compliance projects despite the absence of these requirements in the local government's official requirements. However, there appears to have a considerable lack of coordination between the CHLURU and HLURB. Despite the local government's awareness of the of policy on balanced housing, the CHLURU has deliberately not included the items in the official requirements. The local government was entirely dependent on HLURB in the monitoring phase of the project life.

The study revealed that the monitoring of the compliance projects was not part of the entire process. Respondents of the survey showed that as developers received their COC

(certificate of completion) for the main subdivision, it is equally assumed by government agencies that the compliance project (socialized housing component) was also complied.

It should be stated that the policy on the mode of compliance for balanced housing, the application for PALC/DP for both the main housing component and the socialized housing component should be submitted simultaneously at the local government level. Instead, the city government has become dependent on the HLURB to oversee the compliance on a much later date during the completion of the project upon issuance of the COC.

Policy recommendation

The success of the balanced housing policy is dependent on the commitment of those who are tasked to implement the same, i.e. the city government of Davao City. The performance of the implementation of the balanced housing development in the Philippines can be improved by making the government policy more consistent and more effective. In a nutshell, the balanced housing development was devolved to local governments since the national government was categorically convinced, government services must be brought down to the local government units to be functionally responsive to its citizens, The national government believed that (a) local government units are more efficient government since they are closer to local citizens and as such can better take into account specific local preferences for public services and taxation, and (b) it focuses upon the costs of public service provision (Lavado et al., 2010).

The City Government of Davao needs to approach the problem of growing urban homelessness with creativity and urgency, and to accelerate the improvement and production of socialized housing through the balanced housing development policy. Hence, this study has the following policy recommendations:

a. Institute a city shelter development plan

Having been empowered by the national government as the frontline government agency on the operationalization the socialized housing development policy, a comprehensive shelter development platform should be developed to meet the persistent shortage of affordable public housing. This could steer clear the city's vision to reduce homelessness of the urban poor.

b. Institutionalize an implementing mechanism

Institutionalize an autonomous implementing agency which will be solely responsible for the entire scope of housing development ranging from the formulation of policy guidelines, the implementation to on-site project performance and post-project monitoring of compliance projects. Manpower component with appropriate educational qualification and experiences related to housing development (i.e. UDHA) should be afforded by the city government.

c. Harmonize regulations and procedures

The effectiveness of any government program starts with a well-organized systems and procedures to benefit the government, the private sector and the urban homeless beneficiaries. Hence, clear rules and regulations from the outset by enumerating the required documentary requirements, clarity of procedures from the application stage to post-project evaluation phase, and define the functions and responsibilities of the two key players of the State (city government of Davao and the HLURB) to collaboratively institutionalize a seamless evaluation and monitoring of projects. This would ensure

accurate compliance by the private sector in the balanced housing policy of the government.

d. Full press on alternative housing development approaches

The city government of Davao should vigorously pursue the already proven successes of socialized housing strategy in the Philippines. The most common approach is the community mortgage program (CMP) where the proponents are urban community organizations (where membership are homeless and landless households). The success potential of CMP is higher since there is a thorough participation of the beneficiaries which enjoins them to pursue a successful culmination of a housing project. Tapping the resources of the private sector is another potent approach. The local government could arrange a joint venture with private developers in terms of financial sourcing both for generating new housing settlements and on-site community improvement approach.

e. Template to facilitate LGU to LGU monitoring system

Due to the inadequacy of administrative and operational mechanism of the host LGU (i.e. Davao City) in consideration of the *satellite location* mode of compliance, the city should initiate and develop an inclusive administration and operational template in partnership with other LGUs where applicable, for purposes of monitoring socialized housing compliance projects.

f. Mitigate the adverse effects of 'satellite location' mode

Losing 15% of the total compliance housing units through the 'satellite location' scheme, that would have reduced urban homelessness in Davao City, could have been mitigated through a local statute to effect an inclusive growth in the provision of housing units that benefits the urban poor. This consideration is on the basis of the general welfare clause (Section 16, R.A. 7160) enshrined in the Local Government Code of 1991.

g. Disacknowledge compliance projects with prior arrangements with NHA

The common practice of some private sector developers to outsmart the city government by the inclusion of their prior arrangement to develop a socialized housing with the National Housing Authority (NHA), defeats the provisions of UDHA and should not be acknowledged as compliance project. This factual and absurd defiance of the operational scope of the policy on housing compliance suggests that the city government of Davao should be more perceptive in the application of the balanced housing policy.

Conclusion

Generally, the socialized housing developers in Davao City have complied with the policy on the balanced housing development. The most common mode of compliance for socialized housing was the development of new settlement sites by the principal developer, or through the joint venture schemes with other private developers. However, the joint venture option of the principal developer with other private developers, with existing joint undertaking with government housing agencies on mass housing projects, adequately defeats the purpose of augmenting socialized housing requirement in the city. A joint venture option with private developers having existing tie-ups with the government's mass housing scheme precludes the production of mass housing. With this scheme, Davao City has lost 1,234 units of socialized housing.

The 'satellite location' for project compliance is the most contentious in the light of implementing and monitoring compliance projects, aside from the opportunity loss suffered by the host LGU. The absence of any mechanism that would facilitate a successful

implementation and monitoring of the socialized housing project outside of the city, where the main project is located, is an unembellished failure of the government in the implementation and monitoring phases and remained to be a major bottleneck in the effective compliance with the balanced housing policy. Davao City has lost 351 units to a nearby city and municipalities, which would have benefited the city's homeless households, due to the seemingly ambiguous provision of the law.

Finally, it can be deduced that the city lacks the determination to implement the balanced housing provision of UDHA. The city's over dependency on HLURB in the implementation of socialized housing projects causes a failure in the compliance and monitoring levels due to fragmented and lack of collaborative efforts between the LGU and the HLURB.

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