



Is the government's socialized housing program serving the needs of low-income households? The case of Davao City

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Received, 12 April 2021; Accepted, 10 September 2021; Published, 16 September 2021

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Abstract

Socialized housing has been implemented by the state in the Philippines to provide access to decent and affordable housing for low-income earners. However, this program has been criticised for its inability to fully address the housing problem for the poor. Taking the case of socialized housing development projects as implemented in Davao City, this study looked into the affordability and delivery of the housing units to the target end-users. Through a descriptive survey, it assessed the socialized housing end-users' ownership status, income profile, and house acquisition cost. The results showed that some end-users are renters and secondary buyers; most of the homeowners do not qualify as beneficiaries based on their income that are much higher than those of the intended end-users; and, the housing units are sold above their set price cap. These findings suggest that socialized housing is hardly affordable to the low-income population. Moreover, the housing development projects have been commercialized and serve more the interests of business than those of the supposed end-users. Recommendations are provided for controlling and monitoring the sale of socialized housing units in terms of their price and beneficiaries.

Keywords: Housing for the poor, commercialization of socialized housing, socialized housing irregularities, state housing program, homelessness

Introduction

In 2015, a nationwide study by the National Economic Development Authority probing the Filipinos' collective aspiration revealed that one major aspiration is having a simple lifestyle characterized by owning a house (NEDA, 2016). Unfortunately, the problem for housing in the Philippines especially for the low-income households remains a big challenge. As of 2018, the country recorded about 4.5 million homeless people (Chandran, 2018). Along with the growing demand for housing, the Philippine housing backlog is estimated at 3.9 million households in 2011 (Securing the Future of Philippine Industries, n.d.). This backlog is expected

to increase to 6.2 million in 2030, with 25% under the socialized housing category and 23% requiring housing subsidy.

Over the years, several laws and policies have been introduced by the government to win the battle against homelessness. Since 1992, through the Urban Development Housing Act (UDHA), socialized housing was bannered as the program to cater to the needs of the average and low-income earners, following the guidelines set by Batas Pambansa 220 (BP 220). Low-income earners refer to households with average family income belonging to the bottom 30% of the income decile population based on the Family Income and Expenditure Survey (FIES).

The housing production for low-income

families has been the primary mandate of the National Housing Authority (NHA). However, due to the NHA's limited capacity, the private housing sector was eventually tapped to address the growing housing backlog. Starting in 2004, the prevailing mode of socialized housing production shifted to a developer-constructed approach that relies more on private contractors for shelter production, with the NHA functioning only as a regulatory body and mortgage provider (Ballesteros, 2005). This arrangement allowed private contractors to be accredited by NHA after an evaluation of their work performance and financial capacity. While the policy was well-intended, this has paved the way for private developers to take up the main responsibility in the housing production. Moreover, it was noted that this approach has barely addressed the housing backlog (Arcilla 2018, Ballesteros, 2009). Despite the privatization of the socialized housing construction, the estimated socialized housing backlog is more than 660,000 in 2011 ("Securing the Future of Philippine Industries", n.d.).

One of the issues with privatization is the ever-escalating price ceilings for socialized housing. From 1982 up to 2018, there had been six price increases in the socialized housing selling cap. The ceiling price adjustment is often initiated by the Organization of Socialized Housing Developers of the Philippines, justifying the need to increase in order to catch up with the production requirements based on the government's data on Construction Materials Wholesale Price Index or CMWPI (HUDCC Approves Price Ceiling, 2013). In accordance to Republic Act 8763 (or the Home Guarantee Act of 2000, s.9), the HUDCC, along with the NEDA and the Department of Finance, jointly review and recommend the respective ceiling cost of socialized housing and other housing segments.

In recent years, observers have noted that socialized housing development projects are attuned more towards the interests of private developers rather than those of the poor who are the intended beneficiaries (Aloria 2018, Arcilla 2018). This, therefore, raises the question whether socialized housing is still able to meet its purpose of providing housing at affordable prices to the lowest income households. To help answer this question, this study aims to look into the

affordability of the socialized housing units as well as their actual delivery to the targeted end-users as provided by law. Focusing on the socialized housing developments in Davao City as a specific case, the study will first check on the occupants of the socialized housing units to determine if these are owners or renters. Second, it will assess the income of the housing unit owners to find out if they belong to the low-income earners. Lastly, it will compare the purchase price of the units with the prescribed socialized housing price cap to verify if these match and whether the price cap is within reach by the low-income households. The findings of the study should provide empirical data with which to assess if socialized housing developments are still serving their purpose and if not, to recommend possible measures to address the problems therein.

Methodology

The study area

The study was conducted in Davao City, a highly urbanized city in the southern part of the Philippines. It is the capital of Davao Region and likewise the center of development in Mindanao (Know Davao City, n.d.). As of 2015, the city is home to 1.6 million people (Philippine Statistics Authority, 2018) and continues to welcome migrants from the neighboring towns. As a result, housing developments have mushroomed in the city over the past years, initiated by both home-grown developers and national housing brands. As host to a number of socialized housing development projects, the city is an ideal site for this study.

Research method and Instrument

The study employed a descriptive survey using a pen-and-paper questionnaire that gathered both quantitative and qualitative information. The data presented and analysed in this paper was part of a larger study on the socialized housing residential satisfaction survey that was conducted during weekends starting from February 2 to March 3, 2019. The survey questionnaire has two sections. The first collected the respondents' socio-demographic data (name,

sex assigned at birth, educational status, family income, marital status, and type of employment) and their housing information (type of housing, type of end-user, method of housing payment, contract price and year of acquisition of the housing unit). The second section was a Likert scale on various socialized housing variables that the end-users rated according to their experience. For each variable that was rated as unsatisfactory, the respondents were asked to supply their open-ended comments, thus resulting in qualitative data. This paper dwells on the data obtained from the first section and the qualitative inputs from the second section.

Survey respondents

The socialized housing end-users in Davao City were the respondents in the study survey. From the HLURB master list of socialized housing projects, stratified random sampling was used to determine the number of respondents. There are 35 registered socialized housing projects (with house and lot component) that were issued License to Sell (LTS) in Davao City from the year 1993 to 2017. This generated a total of 9,929 socialized housing units. Using Yamane's formula, the sampling size was determined to be 385 respondents. The socialized housing projects were grouped based on price point and prevailing design standard as stipulated in BP 220. (See Annex B for the total number of socialized housings with house components produced in Davao City.)

Based on HLURB's list of LTS, there are only 55 House and Lot (H&L) units recorded from 1993-1994 so the projects covered within this period were excluded from the target respondents. There are no records of LTS registration in the period of 2000-2001 and 2005-2007. Moreover, although there are nine H&L projects with LTS issued between 2013 and 2017, it was found that only one (1) project was turned-over and occupied during the time, as most of the projects have an equity period lasting from 3-5 years, which means the houses were still being constructed. With the exclusions made, the survey was limited to 26 projects with four price points. Out of the total remaining house and lot units, a sample size of 385 respondents was prorated per price point. The number of projects surveyed was determined by its ratio with the total number of

H&L projects. (See Annex C for the 10 socialized housing development projects and the respective samples taken from them.)

Demographic profile of the respondents

Three general types of socialized housing were covered by the study, the single-detached, duplex, and the rowhouse. Respondents living in single-detached housing comprise 50% of the total population while those living in the duplex and rowhouse types of housing compose the other half at 34% and 16%, respectively.

The majority of the survey respondents were women (60%) and 31-50 years old (54%). In terms of highest education attained, respondents with a college education had the most share (62%) of the survey group. The length of stay of the residents was well distributed across 1 to 20 years considering the different periods of housing construction.

Data analysis

Descriptive statistics was employed in analyzing the quantitative data. From the collected socio-demographic profile of the respondents, comparative analysis was performed to determine if the income of the existing socialized housing end-user and the selling price of the housing unit match the intended beneficiaries and price ceiling of the housing program, respectively. The qualitative data gathered from the survey supplied additional information that validated the quantitative figures or provided explanations for these.

Results

Types of end-users

The results show that there are two general types of end-users of the socialized housing units, the homeowners and the renters. Figure 1 below shows that almost eight out of ten (78%) of the respondents currently own the housing unit while two out of ten (18%) are renting. Three percent (3%) of the respondents have living arrangements with the original owner but are basically not renting and do not own the unit

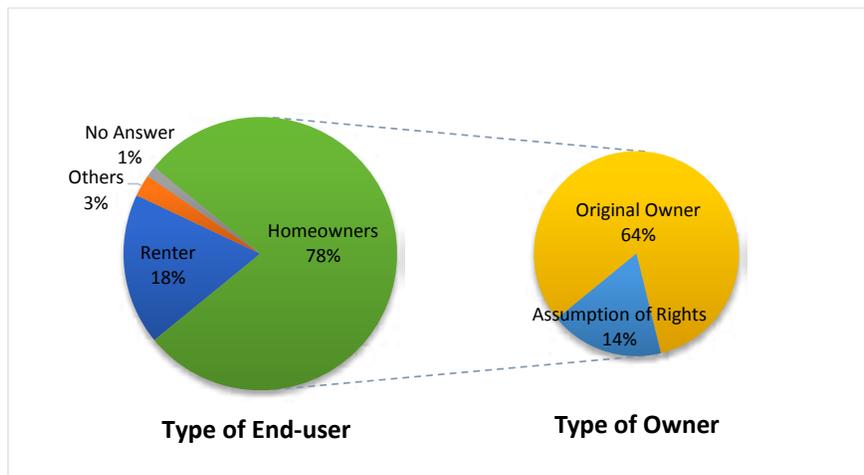


Figure 1. Type of End-user and Homeowners in the Socialized Housing Developments in Davao City

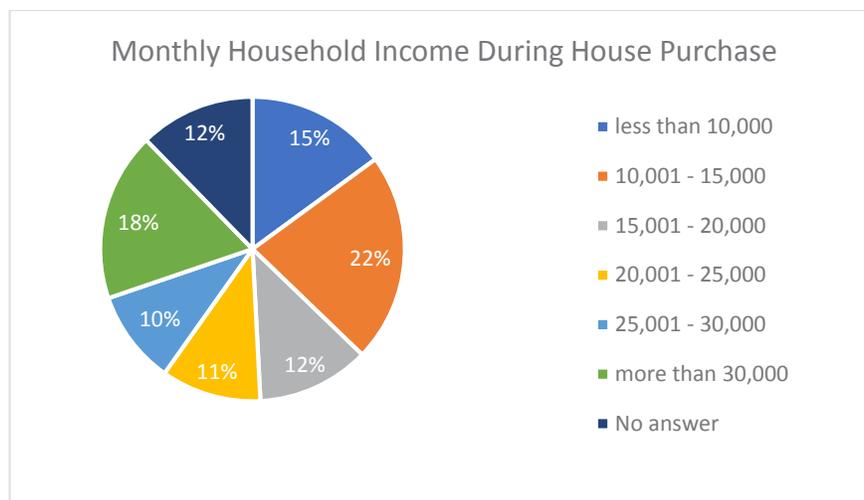


Figure 2. Homeowner's Declared Family Income upon Home Acquisition

either. Moreover, out of every eight socialized housing owners, six are original owners while two acquired the property through an Assumption of Rights (AOR).

In availing the socialized housing, HDMF Financing was the commonly used mode by the homeowners (66%). The data also revealed that 20% of the homeowners acquired the housing unit through spot cash.

Income during the house purchase

The homeowners' (n=301) income during the time of purchase of the socialized housing

are quite evenly distributed among the income groups (Figure 2). The biggest number (22%) had income ranging from Php 10,001- 15,000, followed by those belonging to income groups with more than Php 30,000 per month (18%). A number of homeowners (12%) did not provide their income data.

The income data were grouped per price point as identified earlier. It is observed in Figure 2 that five out of ten (51%) of the respondents have income above Php 15,000 (approximating the 2018 PSA data which sets the 30% income decile at Php 14,000). Table 1 shows the homeowners' declared income compared to the income of

Table 1. Homeowner’s Declared Income vs. PSA Estimated Income for the 30% Decile

Declared Income vs. Year of purchase	n = 301			
	1999	2004	2012	2017
less than P10,000	23	6	14	2
P 10,001-P15,000	33	5	20	9
P 15,001 - P 20,000	19	3	13	1
P 20,001 - 25,000	11	3	12	6
P 25,001 - P 30,000	14	2	12	2
more than P 30,000	25	5	21	3
No Answer	23	2	7	5
Total	148	26	99	28
PSA estimated monthly income at current price (Php)				
	2000	2003	2012	2015
1st Income Decile	2,026	2,250	5,750	7,167
2nd Income Decile	3,265	3,583	7,667	9,500
3rd Income Decile	4,221	4,667	9,000	11,083

the 30% income decile from the FIES of the respective year. Out of 148 homeowners who acquired a housing unit up to 1999, only 23 fits into the income qualification, while in the periods of up to 2004 and 2012, there are only six and 14 qualified buyers, respectively. There are also only 11 for the period of 2013 to 2017. The number of homeowners whose income is within the target socialized housing beneficiaries is highlighted, showing a total of only 54 out of 301 (18%) as valid low-income earners. In contrast, there are seven out of ten (70%) of the socialized housing homeowners who have income that is greater than those of the 30% income decile to whom the socialized housing units are intended for.

Selling price of the socialized housing unit

Following the series of socialized housing ceiling price adjustments, the acquisition cost of the homeowners was evaluated if these matched the prescribed selling price of that period. As shown in in Table 2, there are 39 respondents who availed of the socialized housing units up to the year 1999 while 94 acquired theirs between the years 2013-2017. The number of respondents

whose contract price is within the prevailing price ceiling during the time of purchase is highlighted in the table.

It can be noted that out of the 301 homeowners, there are only 78 (26%) who availed of the socialized housing unit within the prescribed price ceiling. This shows that majority of the respondents (53%, excluding those who did not provide their home acquisition cost) purchased their housing unit beyond the prescribed ceiling price. There are 54 respondents who failed to disclose their year of acquisition, nine of which acquired the housing unit within the latest P450,000 price ceiling considered.

Discussion

This study looked into the affordability and delivery of socialized housing units to the low-income households as the target end-users. Specifically, it assessed the socialized housing end-users’ status, income profile, and house acquisition cost. In terms of the status of owners, the results revealed that two out of ten respondents are currently renting the housing

Table 2. Selling Price of Socialized Housing vs. Price Point

Price Range	up to 1999	2000-2004	2005-2012	2013-2017	No Year	Total
up to 150,000	4	0	0	0	1	5
150,001-225,000	4	11	8	2	3	28
225,001-400,000	14	9	21	21	3	68
400,001-450,000	0	0	2	11	2	15
450,001-500,000	2	1	2	8	2	15
500,001-1,000,000	11	9	22	35	6	83
1,000,001-1,500,000	0	0	7	5	1	13
1,500,001-2,000,000	0	1	4	1	1	7
more than 2,000,000	0	1	2	0	0	3
No answer	4	7	7	11	35	64
Total	39	39	75	94	54	301
Units sold within the prescribed price ceiling	4	11	29	34		78
Percentage	(out of 39) 10%	(out of 39) 28%	(out of 75) 39%	(out of 94) 36%		(out of 301) 26%

unit. Moreover, 3% have internal arrangements with the original owner to stay in the units (but not as renters). That socialized housing units are being rented out or allowed for use by other parties other than the homeowners themselves is anomalous, as the housing units are intended precisely to provide housing for the end-users who are supposed to be in need of housing but who now turn out not actually the ones using the units. Just recently, NHA general manager Marcelino Escalada Jr. admitted that the housing program has been abused by some beneficiaries who pay only Php 250.00 – Php 500.00 a month for their units and in turn rent these out for as much as Php 4,000.00 (NHA, 2021).

Another observation is that there are owners (two out of eight) who have acquired their units through an arrangement called Assumption of Rights (AOR). An AOR is a common practice in the real estate market wherein a mortgagee sells his/her right to the housing unit to a secondary buyer who assumes the rights to the housing unit and continues paying the monthly amortization to the home financing institution. There could be

two possibilities behind this. First, the original owner is not able to sustain the house payments, thus leading him/her to give up and sell the rights to others. Second, the original owner is actually an investor who is into the business of buying and selling houses.

This AOR practice benefits both the original owner and the one who assumes the right. On one end, the original owner will not forfeit the payments made as s/he gets refunded by the secondary buyer for the sum spent in the housing acquisition. In most cases, the original owner also puts monetary value to all improvements made and current property valuation. On the other end, the secondary buyer will get to continue paying a lower monthly amortization as compared to the current (and more expensive) housing amortization. While this may be beneficial for both the original owner and the secondary buyer, this constitutes an irregularity in the delivery of socialized housing. Moreover, this practice is prone to abuse especially by those who are in the business of buying and selling real estate properties. As private developers are

only interested in selling their socialized housing units, and without regulation by government authorities, priority can be given to financially capable buyers who will acquire the property for purposes of commerce. Take note that there is also no law preventing private investors from purchasing multiple units, especially if these are availed on a cash basis and directly paid to the developer.

Another finding is that majority of the owners of the socialized housing units do not belong to the intended income bracket as provided by law. The inquiry on the owner's income has revealed that seven out of ten homeowners are not really qualified as beneficiaries, as they have income that are above those of the prescribed socialized housing target end-users. In other words, the majority of homeowners were financially-able buyers who took the chance to avail of the relatively low-priced socialized housing units. This pictures a practical mindset of settling for value for money because purchasing the same residential unit in a high-end subdivision is much more expensive. That many of the homeowners are really well-off is further evidenced by the fact that two out of ten homeowners also availed their housing unit through spot cash. Moreover, as shown from the end-users' responses to the open-ended questions, there were also homeowners who have more than one housing unit (one household even has four units), while one has purchased an extra lot beside their unit for car parking space. Again, these point out to irregularities that mar the implementation of socialized housing in the area.

In terms of affordability, the study results show that the present socialized housing price cap is not affordable to the target income segment. Using HDMF financing which offers the lowest interest (3%) and the longest payment period (30 years), the socialized housing unit costing Php480,000 has an estimated monthly amortization of Php 2,023.70. However, this amount is way higher than what the low-income families can afford. Based on the 2015 Family Income and Expenditure Survey (FIES) by the Philippine Statistics Authority (PSA), for the estimated family income of Php20,583, the residents in the Davao region within the bottom 30% income decile can only allocate around Php 1,585 (7.7%) of their monthly income for housing

(PSA, 2017). This shows that the low-income earners can barely afford to acquire and sustain the socialized housing units. If so, this could be the reason why only 18%, or two out of ten, of the homeowners belong to the low-income earners. This could also be a reason why some homeowners eventually resorted to selling their rights to the housing units through the AOR practice.

That only a few of the target beneficiaries are able to avail of the socialized housing units could be well explained by their sheer unaffordability. Yet this is compounded further by other considerations, as qualitative data from the survey show. Aside from the direct monthly amortization, some developers charge an extra sum of money as processing fee to cover for the transfer of titles and other documentary requirements of the housing units. This amounts to 6-10% of the total housing cost, which is an additional burden to the target beneficiaries.

In terms of acquisition costs, only about three out of ten homeowners acquired their housing units within the specified price ceiling. This shows that majority of the original house owners availed the housing unit beyond the prescribed house selling price. If so, this means the socialized housing developments units were being sold way above their set price cap. In fact, it is also gleaned from the qualitative responses that some developers are conscious of this reality, and for which reason they prepare dual contracts where one complies with the prescribed ceiling price while the other covers the excess amount of the contract price. This simply indicates that the current socialized housing program has failed to control and monitor the price cap of the housing units.

On one hand, the overpriced socialized housing unit may well explain the earlier data as to why only two out of ten respondents belong to the target beneficiaries of socialized housing. Clearly, the price ceiling is beyond the low-income earners' reach. On the other hand, the fact that the socialized housing units were sold above their specified price cap only provides further support to the earlier mentioned finding that many of the homeowners are really economically well-off rather than poor.

To improve on the current scenario, it is recommended to limit the sale of socialized housing units to target income beneficiaries

by strictly assessing the income profile of the buyers. Moreover, there should be a policy restricting the sale of multiple socialized housing units to a single buyer to prevent the use of socialized housing units as a business venture for those who can afford. It is also recommended that strict monitoring be done on the socialized housing price ceiling, as this is prone to abuse by the developers. At the same time, the prescribed selling price of the socialized housing units should be re-evaluated to seriously take into consideration the capacity of the 30% bottom income decile to pay the required monthly amortization. And if only to make amortizations affordable to this population, the government could also explore alternative means of home provision similar to the BLISS approach in the 1980s (EO 517, 1979). Although this does not allow for homeownership, it can be a means towards providing decent and affordable housing for the low-income households.

Conclusion

The socialized housing program as implemented in Davao City has fallen short of its goals to serve the needs of the low-income populations. In practice, there is less regard on meeting the intentions of the socialized housing projects, and more on the saleability of the units as business commodity by the housing developers. This is seen in the irregularities uncovered in this study, like the sale of units to non-qualified beneficiaries, the sale of more than one unit to a single beneficiary, and the overpriced units that were beyond the reach of the intended-end users. For these reasons, there are more owners of the socialized housing units who are financially capable, suggesting that the housing development projects have catered more to those who can afford. Thus, the findings of this study support the earlier observations made that socialized housing has been commercialized, serving more the interests of business rather than those of the intended beneficiaries.

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Annex A.

Socio-demographic characteristics	End-User Survey Respondents	
	Frequency (n=385)	Percentage
Gender		
Male	128	33%
Female	232	60%
No Answer	25	6%
Highest Education Attained		
Elementary	9	2%
High School	73	19%
College	239	62%
Post Graduate	15	4%
No Answer	49	13%
Age of respondents		
less than 20	11	3%
20-30	74	19%
31-40	123	32%
41-50	85	22%
51-60	36	9%
over 60	31	8%
No answer	25	6%
Employment Sector		
Private	137	36%
Government	68	18%
Self-employed	91	24%
Others	65	17%
No Answer	24	6%
Marital Status		
Married	189	49%
Widowed	22	6%
Separated	8	2%
Single	83	22%
No Answer	83	22%
Current Housing		
Single-Detached	145	38%
Single- Attached	43	11%
Duplex	126	33%
Row-house	53	14%
Others	18	5%

Socio-demographic characteristics	End-User Survey Respondents	
	Frequency (n=385)	Percentage
Type of End User		
Owner	301	78%
Renter	69	18%
Others	10	3%
No Answer	5	1%
Family Size		
2-5 persons	268	70%
6-9 persons	69	18%
10-11 persons	3	1%
Persons per bedroom	2.3	1%
Length of Residency		
less than 1 year	36	9%
1-2 years	47	12%
3-5 years	57	15%
6-10 years	60	16%
11-15 years	43	11%
16-20 years	48	12%
more than 20 years	19	5%
No answer	75	19%
Monthly Household Income During House Purchase in Php (n=301)		
less than 10,000	45	15%
10,001 - 15,000	67	22%
15,001 - 20,000	36	12%
20,001 - 25,000	32	11%
25,001 - 30,000	30	10%
more than 30,000	54	18%
No answer	37	12%
Owner's Mode of Payment (n=301)		
Spot Cash	59	20%
HDMF/Pag-ibig Financing	200	66%
Bank Financing	14	5%
Others	12	4%
No Answer	16	5%

Annex B. Total Socialized Housing (H&L) production in Davao City

Selling Price (Php)	Selling Period		Project Type		H&L Units
	From	To	H&L	Lot Only	
150,000	1995	1999	12	13	3,784
180,000	2000	2001	-	-	-
225,000	2002	2004	2	-	189
300,000	2005	2007	-	2	-
400,000	2008	2012	9	6	1,003
450,000	2013	2017	9	1	4,374
Undated			3	1	579
Total			35	23	9,926

Annex C. List of Socialized Housing Surveyed Projects

LTS DATE ISSUED	PROJECT NAME	SAMPLE SIZE	TOTAL	PRICE CAP	
1	9/21/1995	Emily Homes Phase I	31	150,000	
2	7/29/1996	Pag-ibig Country Homes	27		
3	9/16/1996	Wellspring Village 1	31		208
4	2/26/1997	St. Joseph Homes Subdivision	81		
5	11/03/1998	Indangan Socialized Housing Project	38		
6	08/08/2002	Elenita Heights Ph. 1	34	34	225,000
7	05/12/2011	Villa Grande Heights	30	111	400,000
8	4/20/2009	Santiago Villas	31		
9	12/10/2012	Catalunan South Pointe Homes	50		
10	04/06/2017	Deca Homes Mulig (SHC)	32		
Total Respondents			385	385	