

# Taguig City Condo Living for the Urban Poor



Most condominium units are priced well beyond the capacity of probably most of the middle-income earners let alone the low-income families. Yet hundreds of Taguig City's formerly urban poor dwellers are now living it up condo-style.

As one of the fastest developing cities in the country today, Taguig is confronted with the problem of relocating informal settlers. Out of the total population, 25,000 families are informal settlers, illegally occupying public and private lands and danger zones across the city. In September of 2006, the Taguig City Government began addressing the problem by launching the Family Townhomes Project, which aims to provide decent but affordable shelter to thousands of homeless residents. They hope to completely build 20,000 housing units for homeless families in various locations by 2020.

Building the townhomes, even at the lowest cost possible, would require resources that are beyond the city government's capacity. Fortunately, three non-government organizations (NGOs)—Gawad Kalinga

(GK), Habitat for Humanity, and the Coalition for the Homeless Foundation (CHF)—share Taguig City's vision and committed to extend their assistance, experience and expertise in building homes for the underprivileged. Hence, the city government shouldered site development costs, while GK, Habitat and CHF extended housing subsidies, which were crucial in jumpstarting the housing project.

In implementing the project, the city government introduced the usufruct arrangement. This means that the land will continue to be owned by the government but the beneficiaries of the housing units will be issued separate Condominium Certificates of Title (CCTs). From the start, it was made clear that the awarding of the property titles to beneficiaries would not be for free. The housing beneficiaries were required to amortize their newly-acquired property through financing with Pag-IBIG and the Social Housing Finance Corporation. As project originators, the city government and its partners believe that beneficiaries would only have the strong sense of ownership, if they themselves contribute to the project.



The housing units are quite spacious and well built but amortization is affordable. Some houses can be amortized for as low as P500 per month for 30 years; others have a monthly amortization of as much as P1,800. This meant that recipients are carefully evaluated and selected by a Family Selection Committee, composed of the Taguig Local Housing Office and the respective NGO partner. Those who belong to the underprivileged class that do not have permanent homes but have the earning capacity are qualified awardees.

In lieu of the down payment in a normal housing loan transaction, the beneficiaries provide "sweat equity." Qualified beneficiaries are required to render 1,000 hours of volunteer work building houses. With the sweat equity, beneficiaries are not only recipients, but also participants in their own housing project.

In order to house more beneficiaries in a single land title, the Taguig City Government designed Medium-Rise Buildings or condominium-type housing units. Each three story MRB is equipped with 12 housing units and uses Habitat for Humanity's award-winning housing innovation: the concrete interlocking blocks (CIB) and steel frame technologies.

Since its inception in 2006, the Family Townhomes Project has already completed 322 housing units at the Pinagsama Village and FTI Compound in Brgy. Western Bicutan and in Brgy. Bagumbayan, benefiting hundreds of underprivileged families from all over the city.

In August 2006, model units of the Family Townhomes were built by the city government along Diego Silang Avenue, Brgy. Ususan, Taguig City. Some of the country's most popular architects and designers, as well as artists, contractors, furniture makers and suppliers donated their products and services for the construction of the model units. The building serves as a showroom for beneficiaries to learn how they can maximize the use of their unit given the limited space.


Last June 2008, the Taguig Rotaryville Family Townhomes in Western Bicutan was completed, benefiting 96 families some of which are city employees, teachers, PNP and military personnel, and qualified informal settlers. This project with Habitat for Humanity involved the development of a 6,000-

sq. m. property at the FTI Compound, where eight MRBs were constructed or a total of 96 units. Good for a small Filipino family, each unit has a floor area of 26.10 square meters, has height allowance for an optional loft, and has provision for a shared service area for each floor.

The Gawad Kalinga Community at Pinagsama Village in Western Bicutan on the other hand features a two-level row-house type housing. Currently, this GK Village, which was built together with members of the International Bazaar Foundation – Spouses of House of Missions (IBF SHOM) and the Rotary Club of Makati - West, houses 35 families.

Meanwhile, the Family Townhomes Project has also helped ease the problem of informal settling on the national level. The clearing of the structures along the Philippine National Railways in Western Bicutan and Bagong Tanyag has already been completed. Some 4,000 affected families have been relocated to Trece Martires City in Cavite. For its part, the Taguig City Government committed to take in some 300 families for its In-City Relocation Program, in partnership with either Gawad Kalinga Foundation or Habitat for Humanity.

The Family Townhomes Project is envisioned and is designed to continue beyond the present administration. The program is strongly anchored on community participation creating a sense of ownership among its stakeholders. Non-government organizations fund the construction of the housing units while the LGU is in charge of site development. This arrangement ensures that changes in the city administration's leadership would not hinder the continual development of these communities. Various livelihood and social development programs are also already in place to ensure sustainability within these communities.

Taguig City has demonstrated that, with the cooperation of various stakeholders, the problem posed by informal settlers can be solved. And that the underprivileged can aspire to own a decent dwelling. 

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