

# **COOPERATIVE PABAHAY PROGRAM**

**MS. EVANGELINA I. EQUIPAJE**

Manager, NHA-LDD




**NATIONAL HOUSING AUTHORITY**  
**Livelihood Development Department**

# **COOPERATIVE PABAHAY PROGRAM**

Is an alternative housing approach that entails partnership undertaking with financially and organizationally-stable cooperatives to address the housing problems of its members primarily the homeless low-income earners through its own cooperative efforts in planning and direct production of affordable, decent and adequate housing units.

## **OBJECTIVES OF COOPERATIVE PABAHAY PROGRAM**

1. To encourage the active participation of organizationally stable and financially capable cooperatives in socialized housing development;
  2. To develop collaborative efforts and partnership with cooperatives and assure complementation of resources for socialized housing development;
  3. To enhance the enabling role of NHA through the provision of technical assistance to cooperatives in the housing development process; and
  4. To strengthen the capability of cooperatives in the provision of housing for their members.
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# LEGAL BASIS

**R.A. 7279 s. 1992 (UDHA)**

**Sec. 23 (Participation of Beneficiaries)**

**...They shall also be encouraged to organize themselves and undertake self-cooperative housing and other livelihood activities**

(Excerpt from Sec. 23)



# **LEGAL BASIS**

## **NHA Board Resolution No. 3672**

dated 22 May 1997

**Approving the Cooperative Pabahay Program to mobilize the resources of the cooperatives across the country and support their initiatives in addressing the housing needs of their members**



# **LEGAL BASIS**

## **NHA Memorandum Circular No. 1228**


dated 30 May 1997

### **Policy and Operating Guidelines for the Implementation of the Cooperative Pabahay Program**


# **LEGAL BASIS**

## **EO No. 95 s. 1993**

Designating the Cooperative Development Authority as the Lead Government Agency on Cooperative Promotion, Development, Regulation and Calling on All Government Agencies with Cooperative Programs to Coordinate with the Cooperative Development Authority and for Other Purposes



## Philippine Cooperative Code of 2008 (R.A. 9520)

- Approved and revised Rules and Regulations Implementing the Special Provisions of R.A. 9520  
Sections 1 – 14 on Housing Cooperatives ;
  - Creation of the Joint Monitoring and Evaluation Committee (JMEC) composed of HUDCC, CDA, NHA, SHFC, HLURB, HDMF, SSS, GSIS, LBP, DBP, DENR, NATCCO, FPSDC, PCC, concerned cooperative sector and other appropriate government agencies and financial institutions.
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# **IMPLEMENTING RULES AND REGULATIONS**

## **IMPLEMENTING RULES AND REGULATIONS ON HOUSING COOPERATIVE (CDA / NHA)**

Signed: 17 July 1996

Signatories

- > CDA : Edna Aberilla (Chairman)
- > NHA : Marciano M. Pineda (General Manager)

# MEMORANDUM OF AGREEMENT

## **NHA & COOPERATIVE DEVELOPMENT AUTHORITY**

Signed: 6 February 1997

Signatories

- >CDA : Jose C. Medina, Jr. (Chairman)
- >NHA : Marciano M. Pineda (General Manager)

# **MEMORANDUM OF AGREEMENT**

## **NHA & DEPARTMENT OF AGRARIAN REFORM**

Signed: 3 October 1997

Signatories

- > DAR : Ernesto Garilao (Secretary)
- > NHA : Marciano M. Pineda (General Manager)

# **MEMORANDUM OF AGREEMENT**

## **NHA & COOPERATIVE HOUSING FOUNDATION (USA)**

Signed: 18 November 1996

Signatories

- > CHF : Eugenia Jameas (Southeast Asia Coordinator)
- > NHA : Marciano M. Pineda (General Manager)

# **MEMORANDUM OF AGREEMENT**

## **NHA & COOPERATIVE HOUSING FOUNDATION (USA)**

Signed: 05 November 1998

Signatories

- > CHF : Judith A. Hermanson (Vice President)
- > NHA : Angelo F. Leynes (General Manager)

# **MEMORANDUM OF AGREEMENT**

## **NHA & FOUNDATION FOR SUSTAINABLE SOCIETY (FSSI)**

Signed: 03 February 1998

Signatories

- > FSSI : Eugenio M. Gonzales (Executive Director)
- > NHA : Marciano M. Pineda (General Manager)

# **MEMORANDUM OF AGREEMENT**

## **NHA & HABITAT FOR HUMANITY**

Signed: 18 October 1999

Signatories

- >HHI : Antonio R. Ng (President)
- >NHA : Angelo F. Leynes (General Manager)

# **MEMORANDUM OF AGREEMENT**

## **NHA & LAND BANK OF THE PHILIPPINES**

### **1st MOA**

Signed: 08 May 2000

Signatories

- > LBP : Florido P. Casuela (President)
- > NHA : Angelo F. Leynes (General Manager)



# **MEMORANDUM OF AGREEMENT**

## **NHA & LAND BANK OF THE PHILIPPINES**

### **2nd MOA**

> LBP – NHA MOA and Implementing Rules and Regulations

Signed: 05 April 2001

Signatories

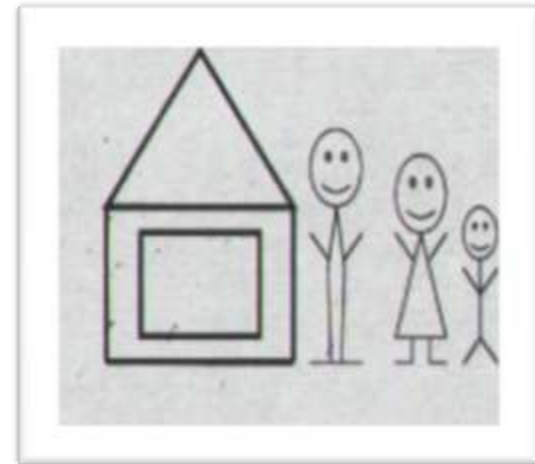
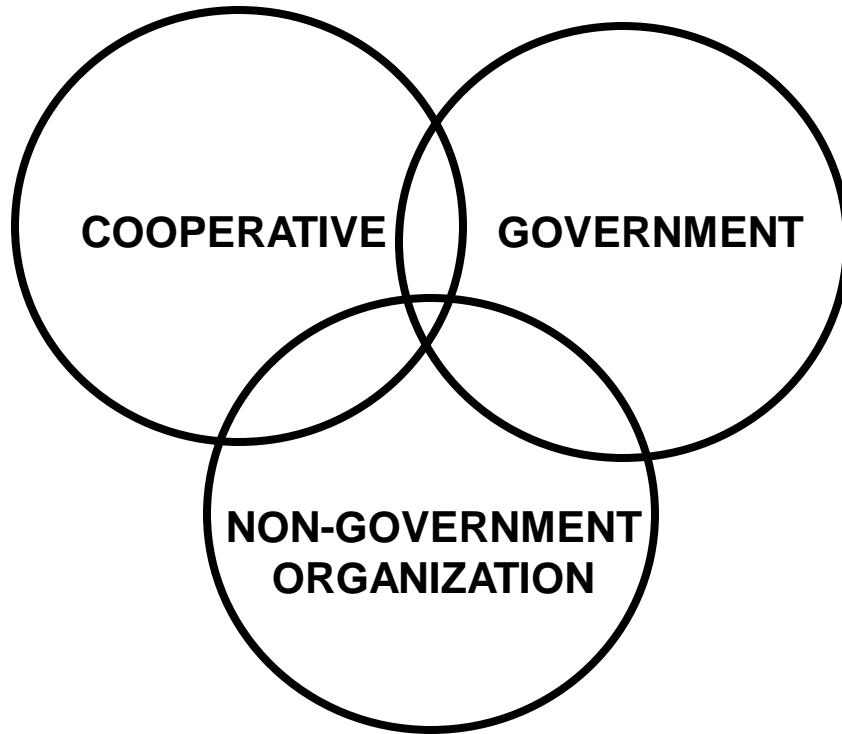
>LBP : Margarito B. Teves (President & CEO)

>NHA : Edgardo D. Pamintuan (General Manager)

# **COOPERATIVE PABAHAY PROGRAM**


- is a recipient of UN Habitat Dubai International Good Practice Award in 2000

# Cooperative Housing




- ✓DECENT
- ✓AFFORDABLE
- ✓COMPLETE FACILITIES
- ✓PROGRESSIVE COMMUNITY
- ✓SECURITY


# NHA TECHNICAL ASSISTANCE PACKAGE

- ▶ Assistance on BIR tax exemption, land research, DAR conversion, HLRB subdivision approval, DENR clearance, HIGC loan guarantee
  - ▶ Access to financial resources
  - ▶ Capability building and trainings
  - ▶ Referral to potential developer for land development and/or housing construction
  - ▶ Consultancy services on Preparation of Project Feasibility Study, Architectural and Engineering plans
  - ▶ Assistance on loan documentation
- 

## **Technical Assistance of NHA to Cooperatives Purchasing Subdivision/House and Lot Packages Ready for Occupancy**

- ▶ Assists the cooperative in the evaluation of the site identified if it conforms to the standards stipulated under B.P.220 or P.D. 957.
  - ▶ Evaluates existing amenities such as water, power and road networks (including right of way), canals and set-backs if it meet the minimum standards.
- 

## **Technical Assistance of NHA to Cooperatives Purchasing Subdivision/House and Lot Packages Ready for Occupancy**

- ▶ Assists the cooperative in the appraisal of the house and lot package as to its value.
  - ▶ Assists the Coop in the research/review of land titles (at least 3 titles back) to ensure that the land is free from any liens and encumbrances.
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**TECHNICAL ASSISTANCE TO INFORMAL  
GROUPS PLANNING TO ORGANIZE  
COOPERATIVE HOUSING**



## Requirements for Technical Assistance

- Letter request addressed to NHA General Manager
- Cooperative Name Reservation Notice (CNRN)
- Articles of Cooperation and By-Laws
- Sworn Statement of the treasurer elected by the subscribers showing that at least 25% of the authorized share capital has been subscribed and at least 25% of the total subscription has been paid; Provided that in no case shall the paid-up capital be less than P15,000.00.
- Surety Bond of Accountable Officers handling funds, properties and securities
- Pre-membership Education Seminar (PMES)
- Economic Survey
- Pre-Feasibility Study of the housing project undertaking as reviewed by NHA
- Undertaking to Change name in the event that another cooperative has acquired prior right to the use of the proposed name
- Registration Fee



**TECHNICAL ASSISTANCE TO ORGANIZED  
COOPERATIVES WITH PROPOSED HOUSING  
PROJECT**



# Requirements for Technical Assistance

- ▶ Letter of Intent to undertake a housing project under the NHA's Cooperative Pabahay Program and to avail of its technical assistance
- ▶ Resolution from the Board of Directors indicating the following:
  - ✓ Adoption of NHA's Cooperative Pabahay Program and commitment to undertake housing project in collaboration with NHA
  - ✓ Make available its real estate property for socialized housing purposes
  - ✓ Commitment to make available a specified amount of funds for the project
- ▶ Certificate of Registration /confirmation with Articles of Cooperation & By-laws from the CDA
- ▶ Certification from CDA on the cooperative's standing
- ▶ Audited Financial Statements and cash flow for the last 2 years

## Con't. Requirements for Technical Assistance

- ▶ Certificate of Affiliation to federations /unions (if any)
- ▶ Description of Existing or Planned Savings Program for housing
- ▶ Proposed Housing site:
  - ✓ Vicinity map/Lot plan
  - ✓ TCT in the name of owner or cooperative
  - ✓ If land is being acquired: a) Letter of Intent indicating selling price, terms and conditions b) Deed of Sale /Contract to Sell/Reservation Agreement
  - ✓ Latest Tax Declaration
  - ✓ Topographic map, if any
  - ✓ Certification from City Planning and Dev. Office that property falls under area zoned as residential per approved Land Use Plan
  - ✓ Environmental clearance, if any
- ▶ List of prospective housing beneficiaries and income profile

# **SOME OBSERVATIONS ON COOPERATIVE HOUSING DEVELOPMENT IN THE PHILIPPINES**




○ Most of the registered housing cooperative are no longer active in housing production. This maybe due to the following reasons:


- They have already met the single objective of utilizing the lot purchased for the housing production.
- The housing beneficiaries were not cooperativized hence a cooperative community no longer exists.

- ▶ Some multi-purpose cooperatives engaged in housing production experienced financial deficiency due to high capital requirement of the housing project and their inability to replenish the borrowed funds

- ▶ Savings program not sustained resulting to drained financial resources indicative of less or, in some cases, lack of membership appreciation of the coop's housing project.

- ▶ Successful cooperative that have already constructed housing units and awarded to their to their members have a well-defined fund generation schemes and fund management system. They were able to tilt the balance between business and service. They are focused and conscious of meeting the deadline of housing delivery for their members.
- 



- ▶ Housing is a very complex project. Successful cooperatives engaged in housing without experience has learned the trade both in theory and in practice. They attended series of seminars and read lots of reference material before implementing their housing projects. They also closely worked with housing experts.
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- ▶ Some cooperatives who have not organized Housing Projects Management Committee experienced organizational and financial problems. Housing projects are delayed and members lost faith to their officers.


- ▶ Not all coops are keen in adopting the principle of common ownership maybe because of the existing legal and financial system that are biased to individual ownership.


- ▶ Most of the target beneficiaries of the coop's housing projects *belonged to the upper middle and lower middle income level or mostly the regularly salaried employees*. We have yet to see more coops catering to very low income bracket.

- ▶ There are a handful of coops that are in the second phase of their housing projects to meet the housing requirement of their members.


**ENABLING ENVIRONMENT  
THAT HASTEN THE  
DEVELOPMENT OF THE  
HOUSING COOPERATIVES IN  
THE PHILIPPINES**



- ▶ Availability of housing fund both internal and external
  - ▶ Formation of support organizations initiated by government NGO's ,International organizations, Private groups :
    - PUP-IC
    - SEDCOP
    - NATCCO
    - ALTERPLAN
    - CHF
    - LBP
    - DBP
    - IPD
    - JMEC
- 


- ▶ Exposure to the other housing cooperative models – study tours
  - ▶ Availability of informative and educational materials on housing cooperatives
  - ▶ Growing number of cooperatives engaging in housing production
- 




- ❑ Existence of other types of government support
    - permits, licenses and tax exemptions
    - Free use of LGUs construction equipment
    - Consultation on housing technology and designs
    - Financing
  - ❑ Increasing number of “housing cooperative experts” through years of experiences
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**FINE TUNING THE CO-OP  
HOUSING MOVEMENT IN  
THE PHILIPPINES BY  
PUTTING OUR ACTS  
TOGETHER**



1. Defining the Philippine Model Cooperative Housing
  2. Intensifying co-op housing education through standardized housing co-operative training modules
  3. Defining relevant Policies/regulations that would enhance Co-op housing
  4. Installing monitoring/ tracking reporting system for the entire Co-op housing Movement
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5. Defining success indicators for Cooperative Housing
  6. Strengthening linkages with the other stakeholders and Cooperative housing supporters for resource syndication.
  7. Defining a workable financial schemes/strategies in financing Cooperative housing projects
  8. Strengthening information exchange among Cooperative Housing and Supports Groups.
  9. Strengthening the pre Cooperative Housing Organizing interventions (especially for the low-income sectors)
  10. Ensuring shelter security thru improved/enhanced affordability of Cooperative Housing members
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## Cooperatives which have completed their housing projects:

Name of Cooperative	No. of units Generated	Total Project Cost (P)	Sources of Funds
<b><u>NATIONAL CAPITAL REGION</u></b>			
PUDHC	140	7,900,00.00	HDMF – P7.9 M
Pasig Parish Credit Cooperative San Miguel, Pasig City	36 row houses	35,646,932.00	24–Take–out with Pag–ibig/ 12 – In–House Financing
Alabang Caddies MPCl Alabang, M. M.	165		Housing Construction of 19 units through Habitat for Humanity, Philippines
Polo Transmitting Comm. Development Cooperative Valenzuela City	86	11,416,681.00	Housing Construction of 43 units assisted by Habitat for Humanity, Philippines; Cooperative funds for housing used for construction of other housing units. Availed of CISFA fund from 2 <sup>nd</sup> Dist. Of Valenzuela City amounting to P1.156M for land development of housing project

Name of Cooperative	No. of units Generated	Total Project Cost (P)	Sources of Funds
<b><u>NORTHERN / CENTRAL LUZON</u></b>			
Bayanihan Credit Union, Inc. (Bulacan)	71	12,580,205.85	Coop Funds – P12.5 M
Emmanuel Cooperative Virgen Delos Flores, Baliuag, Bulacan	41	6, 410,580.00	LBP –land acquisition HDMF – individual loan for housing const.
Caniogan Credit & Development Cooperative Lucero St., Caniogan, Malolos, Bulacan	151	43,274,542.50	Cooperative mobilization fundfor housing project
SLU–SVP Housing Cooperative Bakakeng Road, Baguio City	40	30M	Cooperative’ Savings Mobilization Fund
Greater Bulacan Liv. Development Cooperative, Inc.	82	43,237,477.50	Coop. Internal funds used for Land development ; Individual members’ loan from Pag–Ibig Fund for housing const.

Name of Cooperative	No. of units Generated	Total Project Cost (P)	Sources of Funds
<b><u>SOUTHERN LUZON &amp; BICOL REGION</u></b>			
Tuy Market Vendors MPC (Tuy, Batangas)	161	19,657,451.00	CISFA – P1.3 M LBP Developmental Loan
Bagong Silang 2 Multi Purpose Coop.	196	19,541,450.00	Kaunlaran at Pag-asa ng Nagkakaisang Pilipino Foundation Inc. (KPNPFI) developed the housing project through a joint venture agreement
Masipag Consumers Coop. Bgy. Bayog, Los Baños, Laguna	100		With Local Housing Fund Loan from the 2 <sup>nd</sup> Dist. Of Laguna amounting to P2.860M used for site development

Name of Cooperative	No. of units Generated	Total Project Cost (P)	Sources of Funds
<b><u>VISAYAS</u></b>			
First San Carlos Housing Service Cooperative (San Carlos, Negros Occ.)	56	6,699,250.00	Coop Funds–P3.1 M P3.1 M (land Dev.) HDMF – Members’ Ind. Loan for house const.
Colegio de Sta. Rita Credit Coop (San Carlos, Negros occ.)	46	4,809,500.00	Coop. Funds for Land Acquisition;
St. Francis Xavier Housing Coop. housing (Abuyog, Leyte)	147	8,239,497.00	Coop. Reserve funds for
Holy Child MPC (Bato, leyte) System)	90	5,235,537.00	CISFA – P1.3 M (Water
Southern Leyte Employees MPC (Maasin, Leyte)	248	41,387,501.56	Cooperative funds
San juan Credit Cooperative	67	7,020,183.00	CISFA P6.0 M for land acquisition and land dev. HDMF - house construction



Name of Cooperative	No. of units Generated	Total Project Cost (P)	Sources of Funds
<b><u>MINDANAO</u></b>			
DEARBCI( Cagayan de Oro)	644	80,373,600.00	Coop. reserve funds for housing
National Gutrie Plantation MPC (San Francisco, Agusan del Sur)	100		Land development thru Karaga Fastrack Developer House construction – HDMF Developmental Loan Land owned by the Coop.
San Francisco Gov't. Employees MPC Agusan Del Sur	198	16,000,000.00	OIKO Fund –P5.1 M
Surigao del Sur Police Cooperative Tandag, Surigao Del Sur	91		Availed of CISFA Fund used for Land development amounting to P1.371 M from 1 <sup>st</sup> Dist. Of Surigao del Sur
Mamangadaku ARC Misamis, Oriental from	35		Availed of CISFA Fund used for the construction of 35 core housing units 1 <sup>st</sup> Dist. Of Misamis Oriental amounting to P3.1M

Name of Cooperative	No. of units Generated	Total Project Cost (P)	Sources of Funds
<b><u>MINDANAO</u></b>			
Caraga Regional Hospital Employees MPC, Surigao	204		Housing construction through joint venture agreement;
Good Shepherd Servants Community MPC	150		Housing project funded through cooperative savings and internal funds; With CISFA loan amounting to P550,000 used for land development
Paglaum Consolidate MPC Pres. Roxas, North Cotabato	40 H/L 60 lots only		Funded through cooperative internal funds and loan from LBP.
Mahinog Integrated Service Mahinog, Camiguin	130		Funded by the Local Government and cooperative funds.

The following cooperative have on-going implementation of its housing project:

Name of Cooperative	No. of units Generated	Total Project Cos (P)	Sources of Funds
<b>NCR</b>			
Pasig Parish Credit Cooperative	22		Funds derived from cooperative funds and proceeds from the Phase 1 housing project
<b>MINDANAO</b>			
Mindanao State University- IIT MPC (Iligan City)	130	63 M	Coop. reserve funds for housing COSA Real Funds of housing beneficiaries

# **COMPLETED HOUSING PROJECTS**

**Pasig Parish Koop Village  
36 Units Town Houses, San Miguel,  
Pasig City**





**Pasig Parish Koop Village**  
**36 Units Town Houses, San Miguel,**  
**Pasig City**

**Loftable**

**Average Lot Area - 40 sq.**  
**meters**

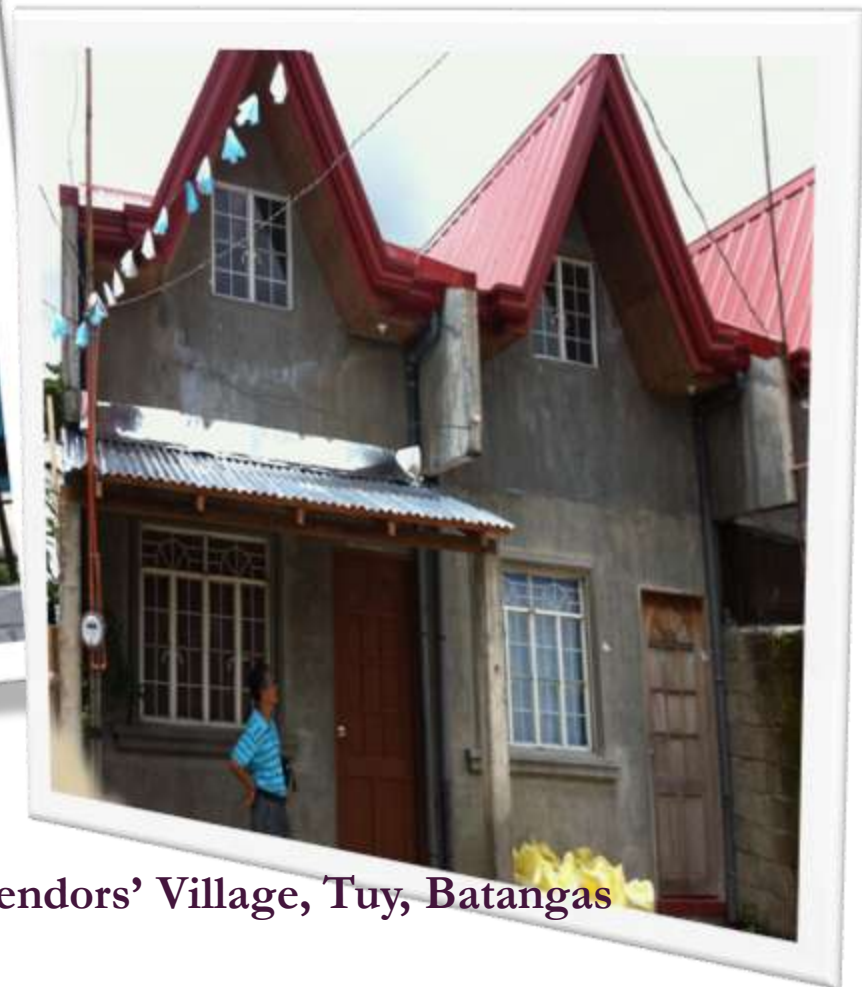
**Average Floor Area – 28 sq.**  
**meters**





**Tuy Market Vendors &  
Community MPC  
Tuy, Batangas**

Social Lot with Row House



Socialized lots with houses, Tuy Market Vendors' Village, Tuy, Batangas



ST. FRANCIS XAVIER HOUSING COOPERATIVE  
Abuyog, Leyte



**Single Detached**



**Single Attached**



**ST. FRANCIS XAVIER HOUSING COOPERATIVE**  
Abuyog, Leyte  
High Rise Model



## Southern Leyte Employees MPC (Maasin, Leyte)



## Southern Leyte Employees MPC

Maasin, Leyte







Single Detached Housing



**COLEGIO DE STA. RITA MPC**  
(St. Rita Homes, San Carlos City, Negros )



Single –Detached Housing

**Holy Child Coop Village**  
**HOLY CHILD MULTI PURPOSE COOPERATIVE**  
**Bgy. Tugas, Bato, Leyte**





**Two- Storey Housing**

**HOLY CHILD MULTI PURPOSE COOPERATIVE**  
**Holy Child Coop Village**

# MSU-IIT COOP HOUSING

Bgy. Lambagohon, Iligan City



*Entrance Gate*





*One-Storey Single Detached*



*One-Storey Single Attached*



*Two-Storey Single Detached*



*Two-Storey Single Attached*





*Row House*

# SAFRAGEMC VILLAGE

*An Ideal Home*



FLOOR PLAN (SINGLE)



We're located at  
Brgy. San Isidro,  
San Francisco, Agusan del Sur

or

You can visit or call us at our office:  
SAFRAGEMC, Brgy. 5, SPADS,  
Tel. Nos. (085) 343-5396 & 242-3298,  
email: [fabiancosafra@gmail.com](mailto:fabiancosafra@gmail.com)  
website: [www.safragemc.com](http://www.safragemc.com)



## **DEARBCI HOMES**

**Del Monte Agrarian Reform Beneficiaries  
Cooperative Inc.  
Manolo Fortich, Bukidnon**





**DEARBCI HOMES**  
**Manolo Fortich, Bukidnon**



Duplex Model

**CARAGA REGIONAL HOSPITAL EMPLOYEES MPC**  
**(Sen. Barbers Village, Sitio Lumaban, Surigao City)**



Single Detached Model

**CARAGA REGIONAL HOSPITAL  
EMPLOYEES MPC**  
(Sen. Barbers Village, Sitio Lumaban, Surigao City)



# **LOCAL HOUSING FUND RELEASES TO COOPERATIVES AS OF JUNE 2014**



# LOCAL HOUSING FUND

CONGRESSIONAL DISTRICT	Name of Cooperative	Date Released	Amount	Purpose of Fund	Remarks
<b>SOUTHERN LUZON</b>					
1st District - BATANGAS Cong. Eduardo Ermta	TUY MARKET VENDORS MPC  Magahis, Tuy, Batangas	Oct. 2, 2001  0	1,113,000.00	Water Supply system development	12% repayment  at 5 years
2 <sup>nd</sup> District LAGUNA Cong. Joaquin Chipecl	MASIPAG CONSUMERS COOPERATIVE  Los Baños, Laguna	Feb. 2004	2,860,000.00	Land acquisition and site  development	

CONGRESSIONAL DISTRICT	Name of Cooperative	Date Released	Amount	Purpose of Fund
<b>VISAYAS</b>				
Lone District - SIQUIJOR  Cong. ORLANDO FUA	SAN JUAN CREDIT COOP.  San Juan, Siquijor	Dec. 2003	3,103,752.36	Land development and land construction of 14 low cost houses
5 <sup>th</sup> District LEYTE Cong. Jose Carlos L. Cari	HOLY CHILD MULTI- PURPOSE COOPERATIVE Bgy. Tugas, Bato, Leyte		P1,300,000.00	Land development

<b>CONGRESSIONAL DISTRICT</b>	<b>Name of Cooperative</b>	<b>Date Released</b>	<b>Amount</b>	<b>Purpose of Fund</b>
<b>MINDANAO</b>				
2nd District – COMPOSTELA VALLEY Cong. ROMMEL AMATONG	NABUNTURAN INTEGRATED COOP. Nabunturan, Compostela Valley	Mar-04	4,506,000.00	Land development
1st District- Misamis Occidental  Cong. JORGE T. ALMONTE	MAMANGA DAKU ARC Coop.  Plaridel, Misamis Occ.	Mar-04	3,100,000.00	Construction of 35 core housing units
2nd District SURIGAO DEL NORTE Cong. Guillermo Romarate, Jr.	GOOD SHEPHERD SERVANTS COMMUNITY MPC, Bgy. Rizal, Suriga		2,575,000.00	Land development and construction of road network

CONGRESSIONAL DISTRICT	Name of Cooperative	Date Released	Amount	Purpose of Fund
<b>MINDANAO</b> 1 District SURIGAO DEL SUR, Cong. Phillip A. Pichay	SURIGAO DEL SUR POLICE COOPERATIVE, Tandag, Surigao del Sur		1,371,000.00	Land development

**LOCAL HOUSING FUND RELEASES TO COOPERATIVES  
AS OF 30 JUNE 2014: TOTAL = **P20,975,775.13****




No. of coops with MOA with NHA  
> 115 coops

No. of proposed housing units  
> 20,940 units

No. of cooperatives with completed housing  
construction  
> 27 coops

No. of housing units constructed  
> 3,515 units



No. of cooperatives with on-going  
implementation of housing projects  
> 2 coops

No. of on-going housing projects  
> 150 units

No. of cooperatives with replanning  
> 86 coops

No. of housing projects for replanning  
> 17,275 units



**In closing we are inviting you to avail of NHA's technical assistance. We are here to serve you as part of the housing cooperative movement. Truly, the government can't do it alone, the cooperative movement is a strong partner of the government and may that partnership bloom to the fullest through mutual cooperation and synergy.**

Thank you.

