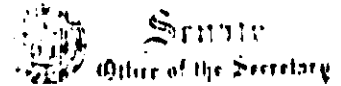
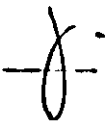


SIXTEENTH CONGRESS OF THE)
REPUBLIC OF THE PHILIPPINES)
Third Regular Session)



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SENATE
S. Joint Res. No. 17

RECEIVED BY: 

Prepared by the Committee on Urban Planning, Housing and Resettlement with Senator Joseph Victor G. Ejercito as author.

**JOINT RESOLUTION
ORDAINING A GLOSSARY OF SIGNIFICANT HOUSING TERMINOLOGIES FOR
THE ADHERENCE BY THE KEY SHELTER AGENCIES, OTHER APPROPRIATE
AGENCIES OF GOVERNMENT, AND OTHER HOUSING AND URBAN
DEVELOPMENT STAKEHOLDERS**

1 WHEREAS, Section 9, Article XIII of the 1987 Philippine Constitution mandates
2 the State, by law, and for the common good, to undertake, in cooperation with the
3 private sector, a continuing program of urban land reform and housing which will make
4 available at affordable cost, decent housing and basic services to underprivileged and
5 homeless citizens in urban centers and resettlement areas;

6
7 WHEREAS, there exist various housing programs enacted through different laws
8 that are intended to address the need for affordable and decent housing, but the lack of
9 a standardized definition of significant housing terminologies, characterized by the
10 ambiguous and conflicting definition of terms essential to housing, creates confusion
11 among government agencies, the private sector, and other housing stakeholders;

12

1 **WHEREAS**, this basic problem not only engenders divergent interpretation of
2 various housing data which causes an inaccurate appreciation of the housing problems
3 and challenges, eventually resulting in ill-informed planning and inappropriate housing
4 interventions by both the government and the private sector;

5
6 **WHEREAS**, the Committee on Housing and Urban Development of the House of
7 Representatives and the Committee on Urban Planning, Housing and Resettlement of
8 the Senate recognize the imperative of formally ordaining and publishing a glossary of
9 significant housing terminologies, standardizing the respective definitions of significant
10 housing terms that will serve as a benchmark, for the guidance of the legislature and for
11 adherence by the key shelter agencies, other appropriate agencies of government, and
12 other housing and urban development stakeholders in order to finally provide a common
13 framework and lend certitude to the discussion and resolution of housing and urban
14 development concerns:

15
16 **NOW, THEREFORE**, be it *Resolved by the Senate and the House of*
17 *Representatives in Congress assembled*, to ordain a glossary of significant housing
18 terminologies, standardizing their respective definitions for adherence by the key shelter
19 agencies, other appropriate agencies of government, and other housing and urban
20 development stakeholders.

21
22 **Section 1. General Objective.** - This Glossary of Significant Housing
23 Terminologies aims to provide all stakeholders of the housing and urban

1 development sector -- the key shelter agencies, other appropriate agencies of
2 government, and other stakeholders -- a first of many steps towards addressing
3 their collective housing and urban development problems and challenges. By
4 formally defining terms that are commonly used in the sphere of housing and
5 urban development, the glossary aims to minimize, if not completely eliminate,
6 confusion that stems from the stakeholders' nuanced use, understanding, and
7 the context of housing and urban development terminologies.

8
9 **Section 2. Definitions and Categories of, and Limitations on Significant**
10 **Housing Terminologies Included In the Glossary.** - The definitions provided in
11 this Joint Resolution set forth the meanings understood and shared by
12 stakeholders in the housing and urban development sector. Rational caution was
13 exercised to include all possible terminologies and definitions, but in view of the
14 inter-disciplinary nature of the sector, the terms and definitions that were deemed
15 generic and more appropriately defined in other fields such as law, economics
16 and finance were excluded.

17
18 This Glossary of Significant Housing Terminologies is the product of a
19 participatory process where stakeholders consisting of 15 agencies or
20 organizations contributed a definition each for 379 terms.

21
22 This glossary is categorized in two, namely:
23

1 (a) National Terminologies - this category contains terms whose respective
2 definitions are either supported by national laws or have reached general
3 acceptance.

4
5 (b) Operational Terminologies - this category contains terms whose
6 respective definitions are generally sourced from administrative issuances,
7 the usage and citation of which should be made specific to and in the
8 context of a project, program or framework. These terms are compiled
9 hereunder for reference purposes only.

10
11 The operational terminologies may be updated and/or re-defined by relevant
12 government agencies, pursuant to their respective mandates.

13
14 Moreover, similar terms are identified and their cross references noted.

15
16 Finally, while this glossary may appear comprehensive, the collection of
17 terminologies is limited to those that have achieved common acceptance. To
18 address the evolving language of the sector, a periodic review of the
19 document is deemed expedient.

20
21 **Section 3. Glossary of Significant Housing Terminologies**

22
23 **(a) National Terminologies**

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(1) **Abot-Kaya Pabahay Fund** - The government's financial support system for the implementation of a continuing program of social housing that shall make available to a low-income family an affordable house and lot, or both, through the provision of amortization support, developmental financing for low-cost housing projects, and elimination of risks through a guarantee system that will ensure viable cash flow for the funding agencies involved in housing, pursuant to Republic Act No. 6846, otherwise known as the "Social Housing Support Fund Act".

(2) **Accumulated or Current Housing Needs** - Housing needs that exist at the beginning of the plan period covered by the estimate and which include the following components:

1. number of conventional housing units required to provide for:
 - I. households without shelter (homeless)
 - ii. households occupying living quarters of an unacceptable type, e.g., *barong-barong*, houses made of makeshift or salvaged materials, and those residing in non-conventional dwellings
 - iii. households that are doubled-up with other households in acceptable dwelling units with the assumption that all

1 those doubled-up households are in need of separate
2 housing accommodation

3 b. number of conventional housing units which are dilapidated
4 or condemned to be replaced.

5
6 (3) **Adaptive Reuse** - The utilization of buildings, other built-
7 structures and sites of value for purposes other than that for
8 which they were intended originally, in order to conserve the
9 site, their engineering integrity and authenticity of design as
10 defined in Republic Act No. 10066, otherwise known as the
11 "National Cultural Heritage Act of 2009".

12
13 (4) **Affordable Cost** - The most reasonable price of land and
14 shelter based on the needs and financial capability of program
15 beneficiaries and appropriate financing schemes, as defined in
16 Republic Act No. 7279, otherwise known as the "Urban
17 Development and Housing Act of 1992".

18
19 (5) **Agricultural Lands** - Lands devoted to or suitable for the
20 cultivation of the soil, planting of crops, growing of trees, raising
21 of livestock, poultry, fish or aquaculture production, including the
22 harvesting of such farm products, and other farm activities and
23 practices performed in conjunction with such farming operations

1 by persons whether natural or juridical and not classified by law
2 as mineral land, forest land, residential land, commercial land,
3 or industrial land, as defined in Republic Act No. 8435,
4 otherwise known as the "Agriculture and Fisheries
5 Modernization Act of 1997".
6

7 (6) **Alley** - Any public space or thoroughfare which has been
8 dedicated or deeded to the public or public use as a
9 passageway with a width of not more than three meters, as
10 defined in Presidential Decree No. 1096, otherwise known as
11 the "National Building Code of the Philippines".
12

13 (7) **Alternative Tenure** - Any scheme or arrangement, other than
14 freehold title, whereby a person who occupies and uses a
15 property belonging to another person, is afforded some
16 measure of protection against unjust, unreasonable and
17 arbitrary eviction or dispossession. Alternative forms of tenure
18 are conceived of as constituting a continuum of rights ranging
19 from the most tenuous one of prolonged though illegal
20 occupancy (*de facto* tenure) to adverse possession over a
21 prescribed period, to group tenure which allows incremental
22 improvements, to different types of leases that are more flexible
23 and accessible, and, finally, to provisional, conditional or

1 qualified titles which are almost the same as ownership but for
2 certain conditions and restrictions which have first to be met
3 before the title can be transferred.
4

5 (8) **Ancestral Domains** - All areas, subject to proprietary rights,
6 generally belonging to Indigenous cultural
7 communities/indigenous peoples (ICCs/IPs) comprising lands,
8 Inland waters, coastal areas, and natural resources therein, held
9 under a claim of ownership, occupied or possessed by
10 ICCs/IPs, by themselves or through their ancestors, communally
11 or Individually since time immemorial, continuously to the
12 present except when interrupted by war, force majeure or
13 displacement by force, deceit, stealth or as a consequence of
14 government projects or any other voluntary dealings entered
15 into by government and private Individuals/corporations, and
16 which are necessary to ensure their economic, social and
17 cultural welfare, as defined in Republic Act No. 8371, otherwise
18 known as "The Indigenous Peoples' Rights Act of 1997". It shall
19 include ancestral lands, forests, pasture, residential, agricultural,
20 and other lands individually owned whether alienable and
21 disposable or otherwise, hunting grounds, burial grounds,
22 worship areas, bodies of water, mineral and other natural
23 resources, and lands which may no longer be exclusively

1 occupied by ICCs/IPs but from which they traditionally had
2 access to for their subsistence and traditional activities,
3 particularly the home ranges of ICCs/IPs who are still nomadic
4 and/or shifting cultivators.

5
6 (9) **Ancestral Lands** - Lands, subject to proprietary rights,
7 occupied, possessed and utilized by individuals, families and
8 clans who are members of the ICCs/IPs since time immemorial,
9 by themselves or through their predecessors-in-interest, under
10 claims of individual or traditional group ownership, continuously,
11 to the present except when interrupted by war, force majeure or
12 displacement by force, deceit, stealth, or as a consequence of
13 government projects and other voluntary dealings entered into
14 by government and private individuals/corporations, including,
15 but not limited to, residential lots, rice terraces or paddies,
16 private forests, swidden farms and tree lots, as defined in the
17 Indigenous Peoples' Rights Act.

18
19 (10) **Apartment** - A room or suite of two or more rooms, designed
20 and intended for, or occupied by one family for living, sleeping,
21 and cooking purposes, as defined in the National Building Code.
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(11) Apartment Hotel - An apartment house which may furnish dining room service and other services for the exclusive use of its tenants, as defined in the National Building Code.

(12) Apartment House - Any building or portion thereof, which is designed, built, rented, leased, let or hired out to be occupied, or which is occupied as the home or residence of three or more families living independently of each other and doing their own cooking in the building, and shall include flats and apartments, as defined in the National Building Code.

(13) Appraisal - The act or process of determining the value of property as of a specified date for a specific purpose, as defined in Republic Act No. 7160, otherwise known as the Local Government Code of 1991".

(14) Appraised Value - Value of property based on generally accepted appraisal methodology.

(15) Areas for Priority Development – Areas declared as such under existing statues and pertinent executive Issuances, namely: Presidential Decree No. 2016; Proclamation No. 1967, Series of 1980; and Proclamation No. 2284, Series of 1982.

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- (16) **Assessed Value** - The fair market value of the real property multiplied by the assessment level; is synonymous to taxable value, as defined in the Local Government Code.

- (17) **Assessment Level** - The percentage applied to the fair market value to determine the taxable value of the property, as defined in the Local Government Code.

- (18) **Asset Pool** - The group of identified, homogenous assets underlying the asset-backed securities in accordance with Republic Act No. 9267, otherwise known as the "Securitization Act of 2004".

- (19) **Asset-Backed Securities** - The certificates issued by a Special Purpose Entity, the repayment of which shall be derived from the cash flow of the assets in accordance with the Securitization Plan, as defined in the Securitization Act.

- (20) **Attic Storey** - Any storey situated wholly or partly in a roof, so designed, arranged, or built as to be used for business, storage, or habitation, as defined in the National Building Code.

- 1 **(21) Balanced Housing Development** - A provision in the Urban
2 Development and Housing Act which requires developers of
3 proposed subdivision projects to develop an area for socialized
4 housing equivalent to at least twenty percent (20%) of the total
5 subdivision area or total subdivision project cost, at the option of
6 the developer, within the same city or municipality, whenever
7 feasible, and in accordance with the standards set by the
8 Housing and Land Use Regulatory Board and other existing
9 laws.
- 10 **(22) Balcony** - A portion of the seating space of an assembly room,
11 the lowest part of which is raised 1.20 meters or more above the
12 level of the main floor, as defined in the National Building Code.
- 13
- 14 **(23) Basement** - A portion of a building between floor and ceiling
15 which is partly below and partly above grade but so located that
16 the vertical distance from grade to the floor is less than the
17 vertical distance from grade to ceiling, as defined in the National
18 Building Code.
- 19
- 20 **(24) Basic Community Services and Facilities** - Services and
21 facilities that redound to the benefit of all homeowners and from
22 which, by reason of practicality, no homeowner may be

1 excluded such as security; street and vicinity lights;
2 maintenance, repairs and cleaning of streets; garbage collection
3 and disposal; and other similar services and facilities, as defined
4 in Republic Act No. 9904, otherwise known as the "Magna Carta
5 for Homeowners and Homeowners' Associations".
6

7 **(25) Basic Services** - The provision of the following: potable water;
8 power and electricity and an adequate power distribution
9 system; sewerage facilities and an efficient and adequate solid
10 waste disposal system; access to primary roads and
11 transportation facilities; and the provision of health, education,
12 communications, security, recreation, relief and welfare
13 services, in accordance with Sec. 21 of the Urban Development
14 and Housing Act.
15

16 **(26) Blighted Areas (See also Slum)** - Areas where the structures
17 are dilapidated, obsolete and unsanitary, tending to depreciate
18 the value of the land and prevent normal development and use
19 of the area, as defined in the Urban Development and Housing
20 Act of 1992.
21

22 **(27) Bond Guaranty Coverage** - The type of guaranty coverage that
23 entitles the guaranteed entity to claim payment in the form of

1 debenture bonds upon call on the guaranty, as defined in
2 Republic Act No. 8763, otherwise known as the "Home
3 Guaranty Corporation Act of 2000".
4

5 (28) **Boarding House** - A house with five or more sleeping rooms
6 where boarders are provided with lodging, and meals for a fixed
7 sum paid by the month or week, in accordance with previous
8 arrangement, as defined in the National Building Code.
9

10 (29) **Buffer Zone (See also Easement, Danger Areas)** - Identified
11 areas outside the boundaries of and immediately adjacent to
12 designated protected areas that need special development
13 control in order to avoid or minimize harm to the protected area,
14 as defined in Republic Act No. 7586, otherwise known as the
15 "National Integrated Protected Areas System Act of 1992".
16

17 (30) **Builder (See also Developer)** - A person or entity who develops
18 raw land for housing, as defined in the Home Guaranty
19 Corporation Act.
20

21 (31) **Building** - Any structure built for the support, shelter, or
22 enclosure of persons, animals, chattels, or property of any kind,
23 as defined in the National Building Code.

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(32) Building Height - The vertical distance from the established grade elevation to the highest point of the coping of a flat roof, to the average height of the highest gable or a pitch or hip roof, or to the top of the parapet if the roof is provided with a parapet. In case of sloping ground, the average ground level of the buildable area shall be considered the established grade elevation, as defined in the National Building Code.

(33) Cash Guaranty Coverage - The type of guaranty coverage which entitles the guaranteed entity to cash payment upon call on the guaranty, as defined in the Home Guaranty Corporation Act.

(34) Certificate of Land Ownership Award—The evidence of ownership of land by a beneficiary under Republic Act No. 6657, otherwise known as the "Comprehensive Agrarian Reform Law of 1988".

(35) Climate and Disaster Vulnerable Communities - Communities that are exposed to and are susceptible to the damaging effects of a hazard due to their diminished capacity to

1 anticipate, cope with and recover from the impact of a natural or
2 man-made hazard.

3
4 (36) **Cluster Housing** - A group of three or more separate dwelling
5 units grouped closely together to form a relatively compact
6 structure.

7
8 (37) **Common Areas** - The property owned or otherwise maintained,
9 repaired or administered in whole or in part by the association
10 including, but not limited to, roads, parks, playgrounds and open
11 spaces as provided in Presidential Decree No. 1216 (Defining
12 Open Space in Residential Subdivision).

13
14 (38) **Community Mortgage Program** - A mortgage financing
15 program which assists legally organized associations of
16 underprivileged and homeless citizens to purchase and develop
17 a tract of land under the concept of community ownership, in
18 accordance with Section 31 of the Urban Development and
19 Housing Act. The primary objective of the program is to assist
20 residents of blighted or depressed areas to own the lots they
21 occupy, or where they choose to relocate to, and eventually
22 improve their neighborhood and homes to the extent of their
23 affordability.

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(39) **Complex Subdivision Plan**—A subdivision plan of a registered land wherein a street, passageway or open space is delineated on the plan, as defined in Presidential Decree No. 957, otherwise known as the "The Subdivision and Condominium Buyers Protective Decree".

(40) **Comprehensive Land Use Plan** - A document embodying specific proposals for guiding and regulating the growth and development of a city or municipality. It designates the future use and re-use of land and the kind of structure that maybe built upon the land.

(41) **Condominium** - An interest in real property consisting of a separate interest in a unit in a residential, industrial or commercial building and an undivided interest in common directly or indirectly, in the land on which it is located and in other common areas of the building, as defined in Republic Act No. 4726, otherwise known as "The Condominium Act". A condominium may, in addition, include a separate interest in other portions of such real property. The title to the common areas, including the land, or the appurtenant interests in such areas, may be held by a corporation specifically formed for the

1 purpose (herein after known as the condominium corporation) in
2 which the holders of separate interests shall automatically be
3 members or shareholders, to the exclusion of others, in
4 proportion to the appurtenant interest of their respective units in
5 the common areas.

6
7 The real right in condominium may be ownership or any other
8 interest in real property recognized by the law on property in the
9 Civil Code and other pertinent laws.

10
11 **(42) Condominium Project** - The entire parcel of real property
12 divided or to be divided primarily for residential purposes into
13 condominium units, including all structures thereon, as defined
14 in The Subdivision and Condominium Buyers Protective Decree.

15
16 **(43) Condominium Unit** - A part of the condominium project
17 intended for any type of independent use or ownership,
18 including one or more rooms or spaces located in one or more
19 floors (or part or parts of floors) in a building or buildings and
20 such accessories as may be appended thereto.

21
22 **(44) Consultation** - The constitutionally mandated process whereby
23 the public, on their own or through people's organizations, is

1 provided an opportunity to be heard and to participate in the
2 decision-making process on matters involving the protection and
3 promotion of its legitimate collective interests and which shall
4 include appropriate documentation and feedback mechanisms,
5 as defined in the Urban Development and Housing Act.
6

7 (45) **Contractor** (See also **Builder**) – One engaged principally in
8 obtaining building and/or other contracts as well as in
9 supervising the work contracted, and should be registered and
10 accredited as a building contractor or road/bridge contractor.
11

12 (46) **Cost Recoverable Programs** - These programs shall involve
13 the development of sites with housing component and the
14 provision of serviced home lots through joint-venture schemes
15 with the private sector or local government units. Program
16 beneficiaries shall fully repay on installment basis the financial
17 assistance granted for the purchase of the housing units, as
18 defined in Republic Act No. 7835, otherwise known as the "The
19 Comprehensive and Integrated Shelter Financing Act of 1994".
20

21 (47) **Critical Habitats** - Areas outside protected areas under
22 Republic Act No. 7586 that are known habitats of threatened
23 species and designated as such based on scientific data taking

1 into consideration species and endimicity and/or richness,
2 presence of man-made pressures/threats to the survival of
3 wildlife living in the areas, among others, in accordance with
4 Section 25 of Republic Act No. 9147 otherwise known as the
5 "Wildlife Resources Conservation and Protection Act".
6

7 (48) **Danger Areas** (See also Hazard Areas) - Areas referring to
8 *esteros*, railroad tracks, garbage dumps, riverbanks, shorelines,
9 waterways, and other public places such as sidewalks, roads,
10 parks, and playgrounds, in accordance with Section 28 of the
11 Urban Development and Housing Act.
12

13 (49) **Deposited Property** - The total value of the Real Estate
14 Investment Trust's assets based on the latest valuation
15 determined in accordance with the rules and regulations
16 promulgated by the Securities and Exchange Commission, as
17 defined in Republic Act No. 9856, otherwise known as "The
18 Real Estate Investment Trust (REIT) Act of 2009".
19

20 (50) **Developer** (See also Real Estate Developer, Builder) - The
21 person who develops or improves the subdivision project or
22 condominium project for and in behalf of the owner thereof, as

1 defined In The Subdivision and Condominium Buyers Protective
2 Decree.

3
4 (51) **Developmental Exception** - A device which grants a property
5 owner relief from certain provisions of the Ordinance where
6 because of the specific use would result in a particular hardship
7 upon the owner, as distinguished from a mere inconvenience or
8 a desire to make more money.

9
10 (52) **Developmental Loan** - A type of loan, of which the proceeds
11 shall be used principally for development of residential
12 subdivisions and/or construction of dwellings, as defined in the
13 Home Guaranty Corporation Act.

14
15 (53) **Developmental Varlance** - A device which grants a property
16 owner relief from certain provisions of the Zoning Ordinance
17 where, because of the particular physical surrounding, shape or
18 topographical condition of the property, compliance on
19 applicable Building Bulk and Density Regulations, Building
20 Design Regulations and Performance Standards would result in
21 a particular hardship upon the owner, as distinguished from a
22 mere inconvenience, or a desire to make more money.

23

- 1 **(54) Dilapidated/Condemned Housing Units** (See also
2 Accumulated Housing Need) - Housing units or structures to be
3 replaced during the planning period.
4
- 5 **(55) Disaster-Resilient Housing** - Housing units which are
6 designed and built to have the ability to resist, absorb,
7 accommodate, and recover from the effects of a hazard.
8
- 9 **(56) Doubled-Up Households** (See also Accumulated Housing
10 Need) - The number of households in excess of the number of
11 dwelling units at the time of census, assuming a ratio of one
12 household per dwelling unit and also termed as hidden
13 households. These are households that have a separate
14 arrangement for food preparation and consumption but which
15 share the dwelling unit with other households.
16
- 17 **(57) Dwelling** - Any building or any portion thereof which is not an
18 "apartment house", "lodging house", or a "hotel", as defined in
19 the National Building Code of the Philippines, and which
20 contains one or two "dwelling units" or "guest rooms" used,
21 intended or designed to be built, used, rented, leased, let or
22 hired out to be occupied, or which are occupied for living
23 purposes, as defined in the National Building Code.

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(58) **Dwelling Unit** - One or more habitable rooms which are occupied or which are intended or designated to be occupied by one family with facilities for living, sleeping, cooking, and eating, as defined in the National Building Code.

(59) **Easement** - The banks or rivers and streams and the shores of the seas and lakes throughout their entire length and within a zone of three (3) meters in urban areas, twenty (20) meters in agricultural areas and forty (40) meters in forest areas, along their margins, are subject to the easement of public use in the interest of recreation, navigation, floatage, fishing, and salvage. No person shall be allowed to stay in this zone longer than what is necessary for recreation, navigation, floatage, fishing, or salvage or to build structures of any kind, as defined in Presidential Decree 1067, otherwise known as "The Water Code of the Philippines".

(60) **Economic Housing (See also Housing Packages)** - Housing programs and projects for moderately low and average income families, with lower interest rates and longer amortization periods among other benefits, following the standards of Batas Pambansa Blg. 220 (Levels of Standards and Technical

1 Requirements for Economic and Socialized Housing Projects In
2 Urban and Rural Areas) and other relevant laws, and price
3 ceilings, as determined by the Housing and Urban Development
4 and Coordinating Council and the National Economic
5 Development Authority.

6
7 (61) **Fee Simple Estate** - Absolute ownership subject only to
8 limitations imposed by the country; also known as Freehold.

9
10 (62) **Floor Area** - The area included within the surrounding exterior
11 walls of a building or portion thereof, exclusive of vent shafts
12 and courts. The floor area of a building or portion thereof, not
13 provided with surrounding exterior walls shall be the usable area
14 under the horizontal projection of the roof or floor above, as
15 defined in the National Building Code.

16
17 (63) **Floor Area Ratio** - The ratio between the gross floor area of a
18 building and the area of the lot on which it stands, determined
19 by dividing the gross floor area of the building and the area of
20 the lot. The gross floor area of any building should not exceed
21 the prescribed floor area ratio multiplied by the lot area. The
22 floor area ratio of any zone should be based on its capacity to

1 support development in terms of the absolute level of density
2 that the transportation and other utility networks can support.

3
4 (64) **Footing** - That portion of the foundation of a structure which
5 spreads and transmits loads directly to the soil or the pile, as
6 defined in the National Building Code.

7
8
9 (65) **Ground Floor** - The storey at or near the level of the grade, the
10 other storeys, beginning with second, for the first next above,
11 shall be designated by the successive floor numbers counting
12 upward, as defined in the National Building Code.

13
14 (66) **Guaranty Premium** - The fee to be charged by the Corporation
15 for the extension of the guaranty, as defined in the Home
16 Guaranty Corporation Act.

17
18 (67) **Habitable Room** - Any room meeting the requirements of the
19 National Building Code of the Philippines for sleeping, living,
20 cooking or dining purposes, excluding such enclosed spaces as
21 closets, pantries, bath or toilet room, service rooms, connecting
22 corridors, laundries, unfinished attics, storage, space cellars,

1 utility rooms, and similar spaces, as defined in the National
2 Building Code.

3
4 (68) **Hall, Common** - A corridor or passageway used in common by
5 all the occupants within a building, as defined in the National
6 Building Code.

7
8 (69) **Hall, Stair** - A hall which includes the stair, stair landings, and
9 those portions of the common halls through which it is
10 necessary to pass in going between the entrance floor and the
11 room, as defined in the National Building Code.

12
13 (70) **Hazard Zones/Areas (See also Danger Areas)** - Areas or
14 zones identified to be exposed to potentially damaging physical
15 event, phenomenon or human activity that may cause the loss
16 of life or injury, property damage, social and economic
17 disruption or environmental degradation. Hazards can include
18 latent conditions that may represent future threats and can have
19 different origins: natural (geological, hydrometeorological and
20 biological) or induced by human processes (environmental
21 degradation and technological hazards).

1 **(71) Heritage Zone-** Historical, anthropological, archaeological and
2 artistic geographical areas and settings that are culturally
3 significant to the country, as declared by the National Museum
4 and/or National Historical Commission of the Philippines,
5 pursuant to the National Cultural Heritage Act.

6
7 **(72) Homeless Households** (See also Accumulated Housing
8 Needs) - Individuals or households living in quarters that are not
9 intended for human habitation. These living quarters include
10 structures built under the bridge, caves, *kariton*, abandoned
11 buses, and agricultural/industrial/commercial structures.

12
13 **(73) Homeowner** – A person who may be any of the following, as
14 defined in the Magna Carta for Homeowners and Homeowner's
15 Associations:

- 16 a. An owner or purchaser of a lot in a subdivision/village;
17 b. An awardee, usufructuary, or legal occupant of a unit,
18 house and/or lot in a government socialized or economic
19 housing or relocation project and other urban estates; or
20 c. An informal settler in the process of being accredited as
21 beneficiary or awardee of ownership rights under the
22 Community Mortgage Program, Land Tenure Assistance
23 Program, and other similar programs.

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(74) **Housing** - A multi-dimensional concept relating to the process of residing and the objects of dwelling whose main attributes are location relative to access to livelihood, tenure arrangements, cost and physical structure, as well as their environment. Housing is likewise a physical structure as well as a social structure, functioning at different spatial scales from homes, neighborhoods, communities, municipalities, cities, provinces, and regions. It is also a sector of the economy, an important category of land use in both urban and rural areas, especially in cities, and is an important factor in the overall dynamics of the urban system.

(75) **Housing Cooperative** – An association organized to assist or provide access to housing for the benefit of its regular members who actively participate in the savings program for housing. It is co-owned and controlled by its members, as defined in Article 23(p) of Republic Act No. 6938, otherwise known as the "Cooperative Code of the Philippines", as amended.

(76) **Housing Finance** - The comprehensive funds flow system covering the entire housing provision cycle from identification of financial requirements to fund sourcing for various aspects of

1 the housing program, such as lot acquisition,
2 development/construction and end-buyers' financing, as defined
3 in the Home Guaranty Corporation Act.
4

5 (77) **Housing Needs** - The number of conventional dwellings or
6 other suitable living quarters that need to be constructed or
7 repaired in order to bring housing conditions, as of a particular
8 point of time, up to nationally adopted standards, plus the
9 number that need to be constructed, repaired and/or maintained
10 to ensure that housing conditions remain at the standard level
11 over a stated period of time.
12

13 (78) **Housing Packages** - The cost ceiling of socialized, low-cost,
14 medium-cost and open housing packages. The cost ceiling for
15 each type of package shall be jointly determined by the Housing
16 and Urban Development Coordinating Council and the National
17 Economic and Development Authority.
18

19 (79) **Housing Standard** - Legal, structural, functional and technical
20 criteria as defined under relevant laws prescribing minimum
21 designs and standards for housing development such as Batas
22 Pambansa Blg. 220 (Levels of Standards and Technical
23 Requirements for Economic and Socialized Housing Projects in

1 Urban and Rural Areas), Presidential Decree No. 957
2 (Subdivision and Condominium Buyers' Protective Decree), and
3 Presidential Decree No. 1096 (National Building Code).
4

5 (80) **Human Settlements** - The totality of human community --
6 whether tribe, village, town, or city -- with all social, material,
7 organizational, spiritual and cultural elements that sustain it. The
8 living environment must support the quality of life, including
9 basic human needs of food, clothing, shelter, water supply and
10 sanitation, waste, removal, health care, and primary education.
11

12 (81) **Idle Lands** - Non-agricultural lands in urban and urbanizable
13 areas on which no improvements, as herein defined, have been
14 made by the owner, as certified by the city, municipal or
15 provincial assessor, as defined in the Urban Development and
16 Housing Act.
17

18 (82) **Improvement** - A valuable addition made to a property or an
19 amelioration in its condition, amounting to more than a mere
20 repair or replacement of parts involving capital expenditures and
21 labor, which is intended to enhance its value, beauty or utility or
22 to adapt it for new or further purposes, as defined in the Local
23 Government Code.

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(83) **In-City Resettlement** - A relocation site within the jurisdiction of the local government unit where the Informal settler families are living.

(84) **Income-Generating Real Estate** - Real property which is held for the purpose of generating a regular stream of income such as rentals, toll fees, user's fees and the like, as may be further defined and identified by the Securities and Exchange Commission (SEC). The SEC may promulgate rules to include real rights over real property, provided they generate interest or other regular payments to the Real Estate Investment Trust, as defined in The Real Estate Investment Trust (REIT) Act.

(85) **Incremental Housing** - Sites and services approach of housing delivery whereby developed lots are allocated to individual beneficiary.

(86) **Informal Settlements** -- Areas that pertain to any of the following:
a. Residential areas where housing units have been constructed by settlers on lands which they occupy illegally;
or

1 b. Unplanned settlements and areas where housing is not
2 incompliance with existing planning and building regulations.

3
4 **(87) Informal Settler Families** – Individuals or households living
5 under any of the following conditions:

- 6 a. a lot/dwelling unit without consent of the property owner;
7 b. danger areas;
8 c. areas for government infrastructure projects;
9 d. protected/forest areas (except for indigenous peoples);
10 e. Areas for Priority Development as declared under
11 Proclamation No. 1967, series of 1980, if applicable; and
12 f. other government/public lands or facilities not intended for
13 human habitation.

14
15 **(88) Land Banking** - The acquisition of land at values based on
16 existing use in advance of actual need to promote planned
17 development and socialized housing programs, as defined in
18 the Urban Development and Housing Act.

19
20 **(89) Land Classification** - A system for determining and assigning
21 the class of the lands of the public domain into agricultural
22 lands, forest or timber lands, mineral lands, and national parks,
23 in accordance with the 1987 Constitution.

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(90) **Land Development** – Land clearing and grubbing, chopping, dismantling, removal or reconstruction of structures, road construction, installation of power and water distribution system, construction of drainage and sewerage systems and other related land development and installation of community facilities/utilities.

(91) **Land Readjustment** – A method of land development whereby a group of contiguous land parcels in an urban-fringe or in an inner city neighborhood are voluntarily brought together or shared for unified planning, servicing, and relocated with project cost and benefits equitably shared between and among landowners.

(92) **Land Reclassification** - The process of further classifying agricultural lands of the public domain and providing for the manner of their utilization or disposition such as residential, commercial or industrial use, in accordance with Section 20 of Republic Act No. 7160 or the Local Government Code of 1991.

(93) **Land Swapping** - The process of land acquisition, as defined in the Urban Development and Housing Act, by exchanging land

1 for another piece of land of equal value, or for shares of stock in
2 a government or quasi-government corporation whose book
3 value is of equal value to the land being exchanged, for the
4 purpose of planned and rational development and provision for
5 socialized housing where land values are determined based on
6 land classification, market value and assessed value taken from
7 existing tax declarations: *Provided*, that more valuable lands
8 owned by private persons may be exchanged with less valuable
9 lands to carry out its objectives.

10
11 (94) **Land Use Plan** - The rational approach of allocating available
12 land resources as equitably as possible among competing user
13 groups and for different functions consistent with the
14 development plan of the area and the program, as defined in the
15 Urban Development and Housing Act.

16
17 (95) **Local Shelter Plan** - A general framework that effectively
18 provides a step-by-step procedure by which cities and
19 municipalities could formulate solutions to their housing
20 problems, and shall include policy measures to enable cities
21 and municipalities to plan and implement their specific
22 mandates under the Urban Development and Housing Act, and
23 to facilitate a linkage with comprehensive land use plans.

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(96) **Lot** - A parcel of land on which a principal building and its accessories are placed or may be placed together with the required open spaces, as defined in the National Building Code. A lot may or may not be the land designated as lot or recorded plot.

(97) **Marginal Housing Units** (See also Accumulated or Current Housing Needs) - Housing units that are made of makeshift or salvaged type of materials and which are not classified in any of the other unacceptable types of housing.

(98) **Minimum Basic Needs** - The needs of a Filipino family pertaining to survival (food and nutrition; health; water and sanitation; clothing), security (shelter; peace and order; public safety; income and livelihood) and enabling (basic education and literacy; participation in a community development; family and psycho-social care), as defined in Republic Act No. 8425, otherwise known as the "Social Reform and Poverty Alleviation Act".

1 **(99) Multi-Family Dwelling** - A dwelling on one (1) lot containing
2 separate living units for three (3) or more families, usually
3 provided with common access, services and use of land.
4

5 **(100) Near-City Resettlement** - A relocation site within the
6 jurisdiction of a local government unit adjacent to the local
7 government unit having jurisdiction over the present settlements
8 of the informal settler families.
9

10 **(101) Off-City Resettlement** - A relocation site developed outside
11 and not adjacent to the local government unit where the affected
12 informal settler families have their settlements.
13

14 **(102) Off-Site Development** - The development of a housing site in
15 an area outside the present settlement of the affected informal
16 settler families.
17

18 **(103) On-Site Development** - The process of upgrading and
19 rehabilitation of blighted slum urban areas with a view of
20 minimizing displacement of dwellers in said areas, and with
21 provisions for basic services, as provided for in Section 21 of
22 the Urban Development and Housing Act.
23

1 **(104) Originator** - The person or entity which was the original obligee
2 of the Assets such as financial institution that grants loan or
3 corporation in the books of which the Assets were created, in
4 accordance with the Securitization Plan as defined in the
5 Securitization Act.

6
7 **(105) Presidential Proclamation (Land)** - A statement issued by the
8 President on a matter of public policy. It has been used in
9 reserving any tract/s of land of the public domain for the use of
10 government or of any of its branches or Instrumentalities or of
11 the Inhabitants thereof, for public or quasi-public uses or
12 purposes.

13
14 **(106) Production Land Use** - The direct and Indirect utilization of
15 land resources for crop production, fishery, livestock and poultry
16 production, timber production, agro-forestry, grazing and
17 pasture, mining, indigenous energy resource development,
18 industry, and tourism.

19
20 **(107) Professional Squatters** - Individuals or groups who occupy
21 lands without the express consent of the landowner and who
22 have sufficient income for legitimate housing, as defined in the
23 Urban Development and Housing Act. The term shall also apply

1 to persons who have previously been awarded homelots or
2 housing units by the Government but who sold, leased or
3 transferred the same to settle illegally in the same place or in
4 another urban area, and non-*bona fide* occupants and intruders
5 of lands reserved for socialized housing. The term shall not
6 apply to individuals or groups who simply rent land and housing
7 from professional squatters or squatting syndicates.

8
9 **(108) Property Manager** - A professional administrator of real
10 properties who is engaged by the Real Estate Investment Trust
11 to provide property management services, lease management
12 services, marketing services, project management services,
13 including rent collection, tenant services, care of the physical
14 plant, security, leasing, marketing of the property to outside
15 prospects, and other similar services pertaining to the property
16 under administration, as defined in the Real Estate Investment
17 Trust (REIT) Act. For clarity, a property manager is considered
18 independent from the Real Estate Investment Trust and its
19 sponsor(s)/promoter(s) if it is in compliance with the
20 Independence, corporate governance (including the fit and
21 proper rule) and other requirements prescribed by the Real
22 Estate Investment Trust Act, its Implementing Rules and
23 Regulations and the Securities and Exchange Commission.

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(109) Protection Land Use - All initial components of the National Integrated Protected Areas System including identified virgin forest (natural primary forest) and mossy forest as well as contiguous residual forest of good quality that are above 1,000 meters above sea level and slope above fifty-percent (50%); all National Integrated Protected Areas System areas such as strict nature reserve, natural park and wildlife sanctuary, protected landscape and seascape, resource reserve, natural biotic area, and other categories, and other categories established by law, conventions or international agreements of which the Philippines is a signatory; and buffer strips consisting of twenty (20) meters strip of land along the edge of normal high waterline of rivers and streams, and channels that are at least five (5) meters wide.

(110) Prudent Production Cost - The relevant cost of the builder of the proposed physical improvements, including buildings, utilities within the boundaries of the subject property, cost of land, architect's fees, taxes and interests accruing during the construction, but not including builder's profit nor other charges, except for estimated depreciated cost of any existing utilities, as defined in the Home Guaranty Corporation Act.

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(111) Public Land - Alienable and disposable lands of the public domain classified as agricultural, residential, commercial, industrial, reclaimed, foreshore, marshy lands and town site reservations, pursuant to Section 9 of Commonwealth Act No. 141, otherwise known as "The Public Land Act".

(112) Raw Land - Land in its natural state, with no man-made improvements.

(113) Real Estate - The land and all those items which are attached to the land. It is the physical, tangible entity, together with all the additions or improvements on, above or below the ground, as defined in Republic Act No. 9646, otherwise known as the "Real Estate Service Act of the Philippines".

(114) Real Estate Appraiser - A duly registered and licensed natural person who, for a professional fee, compensation or other valuable consideration, performs or renders, or offers to perform services in estimating and arriving at an opinion of or acts as an expert on real estate values, such services of which shall be finally rendered by the preparation of the report in acceptable written form, as defined in the Real Estate Service Act.

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(115) Real Estate Broker - A duly registered and licensed natural person who, for a professional fee, commission or other valuable consideration, acts as an agent of a party in a real estate transaction to offer, advertise, solicit, list, promote, mediate, negotiate or effect the meeting of the minds on the sale, purchase, exchange, mortgage, lease or joint venture, or other similar transactions on real estate or any interest therein, as defined in the Real Estate Service Act.

(116) Real Estate Developer (See Developer) - Any natural or juridical person engaged in the business of developing real estate development project for his/her or its own account and offering them for sale or lease, as defined in the Real Estate Service Act.

(117) Real Estate Investment Trust or REIT - A stock corporation established in accordance with the Corporation Code of the Philippines and the rules and regulations promulgated by the Security and Exchange Commission principally for the purpose of owning income-generating real estate assets. For purposes of clarity, a REIT, although designated as a "trust", does not have the same technical meaning as "trust" under existing laws

1 and regulations but is used herein for the sole purpose of
2 adopting the internationally accepted description of the
3 company in accordance with global best practices, as defined in
4 The Real Estate Investment Trust (REIT) Act.

5
6 **(118) Real Estate Sales Persons** - A duly accredited natural person
7 who performs service for, and in behalf of, a real estate broker
8 who is registered and licensed by the Professional Regulatory
9 Board of Real Estate Service for or in expectation of a share in
10 the commission, professional fee, compensation or other
11 valuable consideration, as defined in the Real Estate Service
12 Act.

13
14 **(119) Real Property** - Includes all the rights, interest and benefits
15 related to the ownership of real estate, as defined in the Real
16 Estate Service Act.

17
18 **(120) Reassessment** - The assigning of new assessed values to
19 property, particularly real estate, as the result of a general,
20 partial or individual reappraisal of the property, as defined in the
21 Local Government Code.
22

1 **(121) Reblocking** - The realignment of structures to provide alleys
2 and pathways connecting the interior area to the major roads,
3 and subdividing the area into residential lots for on-site
4 development. Reblocking operates on four basic principles: 1)
5 maximum retention of structures and minimum displacement of
6 families; 2) provision of basic services and utilities; 3) land
7 ownership by qualified beneficiaries; and 4) maximum
8 community participation.

9
10 **(122) Recurrent or Future Needs (See also Housing Needs)** -
11 Housing needs expected to arise during the plan period covered
12 by the estimates which could be annual, medium term, or long
13 term. These include: (a) number of housing units required to
14 provide to new households covered by plan period; and (b)
15 replacement of housing units of acceptable type that were lost
16 during the period covered by the estimates. Losses include
17 housing units lost due to obsolescence, floods, fire, or urban
18 renewal/slum clearance.

19
20 **(123) Relocation** - The organized and systematic process of moving
21 out persons from a declared area for clearing to settle them to
22 another place.
23

1 **(124) Rent** - The amount paid for the use or occupancy of a
2 residential unit whether payment is made on a monthly or other
3 basis, as defined in Republic Act No. 9653, otherwise known as
4 the "Rent Control Act of 2009".

5
6 **(125) Rental Housing** – Housing the occupancy of which is permitted
7 by the owner thereof in consideration of the payment agreed
8 charges, whether or not by the terms agreement, such payment
9 over a period of time will entitle the occupant to the ownership of
10 the premises, as defined in the Home Guaranty Corporation Act.

11
12 **(126) Resettlement Areas** - Areas identified by the appropriate
13 national agency or by the local government unit with respect to
14 areas within its jurisdiction, which shall be used for the
15 relocation of the underprivileged and homeless citizens and
16 other qualified households, as defined in the Urban
17 Development and Housing Act.

18
19 **(127) Resettlement Program** - The program, as defined in Republic
20 Act No. 7835, otherwise known as the "Comprehensive and
21 Integrated Shelter Financing Act Act of 1992", which involves
22 land acquisition and site development by the National Housing
23 Authority to generate serviced homelots for families displaced

1 from sites earmarked for government infrastructure projects,
2 those occupying danger areas such as water ways, esteros,
3 railroad tracks and those qualified for relocation and
4 resettlement assistance under Republic Act No. 7279. To
5 sustain this program, the NHA is mandated to engage in land
6 banking activities to ensure availability of land.

7
8 **(128) Residential Land** – Land principally devoted to habitation, as
9 defined in Presidential Decree No. 464, otherwise known as the
10 "Real Property Tax Code".

11
12 **(129) Residential Real Property-** Any real property, the use of which
13 is limited by law to primarily residential purposes, as defined in
14 The Magna Carta for Home Owners Association.

15
16 **(130) Residential Unit** - An apartment, house and/or land on which
17 another's dwelling is located and used for residential purposes
18 and shall include not only buildings, part or units thereof used
19 solely as dwelling places, boarding houses, dormitories, rooms
20 and bed spaces offered for rent by their owners, except motels,
21 motel rooms, hotels, hotel rooms, but also those used for home
22 industries, retail stores or other business purposes if the owner
23 thereof and his or her family actually live therein and use it

1 principally for dwelling purposes, as defined in the Rent Control
2 Act.

3
4 **(131) Row House/Accessorla** - A house of not more than two (2)
5 storeys, composed of a row of dwelling units entirely separated
6 from one another by party wall or walls and with an independent
7 entrance for each dwelling units, as defined in the National
8 Building Code.

9
10 **(132) Secondary Mortgage Instituton** - An entity created for the
11 purpose of enhancing a secondary mortgage market for
12 residential mortgages and housing-related asset-backed
13 securities (ABS), as defined in the Securitization Act.

14
15 **(133) Secondary Mortgage Market** - A market where existing
16 mortgages are sold to and bought by the public, as defined in
17 the Home Guaranty Corporation Act.

18
19 **(134) Securitization** - The process by which assets are sold on a
20 without recourse basis by the Seller to a Special Purpose Entity
21 (SPE) and the issuance of asset-backed securities (ABS) by the
22 SPE which depend, for their payment, on the cash flow from the

1 assets so sold and in accordance with the Securitization Plan,
2 as defined in the Securitization Act.

3
4 **(135) Security of Tenure** – The degree of protection afforded to
5 qualified Program beneficiaries against infringement or unjust,
6 unreasonable and arbitrary eviction or disposition, by virtue of
7 the right of ownership, lease agreement, usufruct and other
8 contractual arrangements, as defined in the Urban Development
9 and Housing Act.

10
11 **(136) Seller** -The person or entity which conveys to the Special
12 Purpose Entity the assets forming the asset pool in accordance
13 with the Securitization Plan. In most instances, the seller may
14 itself be the Originator, as defined in the Securitization Act.

15
16 **(137) Servicer** - The entity designated by the SPE to collect and
17 record payments received on the assets, to remit such
18 collections to the SPE, and perform such other services as may
19 be specifically required by the SPE, excluding asset
20 management or administration, as defined in the Securitization
21 Act.

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(138) Sidewalk – The portion, on each side of the road right-of-way (RROW) reserved for the exclusive use of pedestrians and the disabled who are in transit, as defined in the National Building Code.

(139) Single Family Residence - A type of residential structure designed to include on dwelling, as defined in the Home Guaranty Corporation Act.

(140) Site Development – The process of introducing road works, earthworks, water and power facilities, and other related works. This also includes off-site works related to Infrastructure development necessary to improve the project site and existing service facilities.

(141) Slum (See Blighted Areas) - Any area where dwellings predominate which, by reason of dilapidation, overcrowding, faulty arrangement or designed, lack of ventilation, light or sanitation facilities, or any combination of these factors, are detrimental to safety, health or morals, as defined in the Home Guaranty Act.

1 **(142) Slum Improvement and Resettlement Program** - The
2 program of the National Housing Authority of upgrading and
3 improving blighted squatter areas outside of Metro Manila
4 pursuant to existing statutes and pertinent executive issuances,
5 as defined in the Urban Development and Housing Act.

6
7 **(143) Small Property Owners** - Those whose only real property
8 consists of residential lands not exceeding three hundred
9 square meters (300 sq. m) in highly urbanized cities and eight
10 hundred square meters (800 sq.m.) in other urban areas, as
11 defined in the Urban Development and Housing Act.

12
13 **(144) Social Preparation** - The process of establishing social,
14 organizational and institutional norms and mechanisms. Such
15 norms and mechanisms will: (1) enable beneficiaries to cope
16 with changes; and (2) in partnership with concerned Institutions
17 and stakeholders, encourage the beneficiaries not only to work
18 among themselves for the purpose of drawing up and
19 undertaking their housing project proposals but to also actively
20 and meaningfully participate in housing projects undertaken in
21 their behalf, thus resolving collective action problems among
22 community members and coordination problems with
23 government and other entities.

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(145) Socialized Housing - Housing programs and projects undertaken by the Government or by the private sector for the underprivileged and homeless citizens, following the standards of Batas Pambansa Blg. 220 and other relevant laws, and price ceilings as determined by the Housing and Urban Development coordinating Council and the National Economic Development Authority. This shall include sites and services development, basic services and community facilities, settlements upgrading, vertical housing development, long-term financing, liberalized terms on interest payments, and such other benefits in accordance with law.

(146) Socialized Housing Tax - The additional one-half percent (0.5%) tax on the assessed value of all lands in urban areas in excess of Fifty thousand pesos (P50,000) that LGUs authorized to impose under Section 43 of RA 7279, otherwise known as the "Urban Development and Housing Act of 1992".

(147) Special Purpose Corporation- A juridical person created in accordance with the Corporation Code of the Philippines solely for the purpose of securitization and to which the seller makes a

1 true and absolute sale of assets, as defined in the Securitization
2 Act.

3
4 **(148) Special Purpose Entity - A Special Purpose Corporation (SPC)**
5 or a Special Purpose Trust (SPT), as defined in the
6 Securitization Act.

7
8 **(149) Special Purpose Trust-** A trust administered by an entity duly
9 licensed to perform trust functions under the General Banking
10 Law, and created solely for the purpose of securities and to
11 which the Seller makes a true and absolute sale of assets, as
12 defined in the Securitization Act of 2004.

13
14 **(150) Squatting Syndicates - Persons/groups of persons engaged in**
15 the illegal business of squatter housing for profit or gain,
16 whether for financial or political advantage.

17
18 **(151) Storey - That portion of a building between the upper surface of**
19 any floor and the upper surface of the floor next above, except
20 that the topmost storey shall be that portion of a building
21 included between the upper surface of the topmost floor and the
22 ceiling or roof above. If the finished floor level directly above a
23 basement, cellar or unused under floor space is more than 3.60

1 meters above grade as defined herein at any point, such
2 basement, cellar or unused underfloor space shall be
3 considered as storey, as defined in the National Building Code.
4

5 **(152) Subdivision/Village-** A tract or parcel of land partitioned into
6 individual lots, with or without improvements thereon, primarily
7 for residential purposes, as defined in the Magna Carta for
8 Homeowners and Homeowners' Associations.
9

10 **(153) Subdivision Project –** A tract or a parcel of land registered
11 under Act No. 496, otherwise known as "The Land Registration
12 Act" which is partitioned primarily for residential purposes into
13 individual lots with or without improvements thereon, and
14 offered to the public for sale, in cash or in installment terms. It
15 shall include all residential, commercial, industrial and
16 recreational areas as well as open spaces and other community
17 and public areas in the project, as defined in the Subdivision
18 and Condominium Buyers' Protective Decree.
19

20 **(154) Tenure Status of the Housing Unit/Lot -** The housing unit may
21 be:

22 1. Own or owner-like possession of house and lot - the
23 household is the owner and has legal possession of the

1 housing unit and lot or the household claims to own it. This
2 includes housing units and lots which are being amortized or
3 paid on installment basis, a house and lot held under
4 heirship if it is inherited even if the title of ownership has not
5 been transferred yet to the heir(s), and inherited lots without
6 title of ownership;

7 2. Rent house/room, including lot - the household pays rent,
8 either in cash or in kind, for the house/room (including lot)
9 that it occupies;

10 3. Own house, rent lot - the household owns the house but
11 pays a rental amount, in cash or in kind, for occupying the
12 lot;

13 4. Own house, rent-free lot with consent of the owner - the
14 household owns the house but occupies the lot with the
15 permission of the owner and without paying any rent, in cash
16 or in kind, to the owner, tenant/lessee or subtenant/sub
17 lessee;

18 5. Own house, rent-free lot without consent of the owner - the
19 household owns the house but occupies the lot without the
20 permission of the owner;

21 6. Rent-free house and lot with consent of the owner - the
22 household occupies the house and lot, rent-free, with the
23 permission of the owner; or

1 7. Rent-free house and lot without consent of the owner - the
2 household occupies the housing unit and lot, without the
3 consent or knowledge of the owner.
4

5 (155) **True Sale** – As defined in the Securitization Act, the transfer of
6 assets from the Originator or Seller to the Special Purpose
7 Entity (SPE) shall be deemed to be a "true sale" when it results
8 in the following:

9 (a) the transferred Assets are legally isolated and put beyond
10 the reach of the Originator or Seller and its Creditors;

11 (b) the transferee SPE has the right to pledge, mortgage or
12 exchange those transferred Assets;

13 (c) the transferor relinquishes effective control over the
14 transferred assets;

15 (d) the transfer shall be effected by either a sale, assignment or
16 exchange, in any event on a without recourse basis to the
17 Originator or Seller;

18 (e) the transferee shall have the right to profits and disposition
19 with respect to the assets;

20 (f) the transferor shall have the right to recover the assets and
21 the transferee shall not have the right to reimbursement of
22 the price or other consideration paid for the assets; and

1 (g) the transferee shall undertake the risks associated with the
2 assets. This shall not, however, prevent the transferor from
3 giving normal representations and warranties to the assets
4 sold.

5
6 **(156) Underprivileged And Homeless Citizens -** The beneficiaries
7 of the Urban Development and Housing Act and individuals or
8 families residing in urban and urbanizable areas whose income
9 or combined household income falls within the poverty threshold
10 as defined by the National Economic and Development
11 Authority and who do not own housing facilities. This shall
12 include those who live in makeshift dwelling units and do not
13 enjoy security of tenure, as defined in the Urban Development
14 and Housing Act.

15
16 **(157) Unregistered Or Abandoned Lands -** Lands in urban and
17 urbanizable areas which are not registered with the Register of
18 Deeds, or with the city or municipal assessor's office concerned,
19 or which are uninhabited by the owner and have not been
20 developed or devoted for any useful purpose, or appears
21 unutilized for a period of three (3) consecutive years
22 immediately prior to the issuance and receipt of publication of
23 notice of acquisition by the Government as provided under RA

1 7279. It does not include land which has been abandoned by
2 reason of force majeure or any other fortuitous event: Provided,
3 That prior to such event, such land was previously used for
4 some useful or economic purpose as defined in the Urban
5 Development and Housing Act.

6
7 (158) **Urban Areas** - All cities regardless of their population density
8 and to municipalities with a population density of at least five
9 hundred (500) persons per square kilometer, as defined under
10 the Urban Development and Housing Act.

11
12 (159) **Urban Barangays** - A barangay is classified as urban if it meets
13 any of the following:

- 14 1. It has a population size of 5,000 or more;
15 2. It has at least one establishment with a minimum of 100
16 employees;
17 3. It has five or more establishments with 10 to 99 employees,
18 and five or more facilities within the two-kilometer radius
19 from the barangay hall.

20
21 All barangays in the National Capital Region are automatically
22 classified as urban.

1 **(160) Urban Development** – The processes that create a built
2 environment with norms, institutions and governance systems
3 enabling individuals, households and societies to maximize their
4 potential, optimize a vast range of services so that homes and
5 dynamic neighborhoods, cities and towns are planned, built,
6 renewed and consolidated restraining adverse impacts on the
7 environment while safeguarding the quality of life, needs and
8 livelihood of its present and future population.

9
10 **(161) Urban Renewal - Regeneration, modernization, or revitalization**
11 of an old, deteriorated or blighted portion of a town or city, with
12 the objective of preparing the town or city for present and future
13 demands of urban living. Urban renewal is also implemented to
14 address urban problems or upgrade existing conditions that are
15 no longer compatible with modern times, provided old buildings
16 are adaptively re-used.

17
18 **(162) Urban Renewal and Resettlement** – The rehabilitation and
19 development of blighted and slum areas and the resettlement of
20 Program beneficiaries in accordance with the provisions of the
21 Urban Development and Housing Act. On-site development is
22 implemented whenever possible in order to ensure minimum
23 movement of occupants of blighted lands and slum areas. The

1 resettlement of the beneficiaries of the Program from their
2 existing places of occupancy is undertaken only when on-site
3 development is not feasible and after compliance with the
4 procedures laid down in Section 28 of the Urban Development
5 and Housing Act.

6
7 **(163) Urbanizable Areas** - Sites and lands which, considering
8 present characteristics and prevailing conditions, display
9 marked and great potential of becoming urban areas within the
10 period of five (5) years as defined in the Urban Development
11 and Housing Act.

12
13 **(164) Urbanization Rate** – The increase in the proportion of urban
14 population overtime, calculated as the rate of growth of the
15 urban population minus that of the total population.

16
17 **(165) Usufruct** – Gives a right to enjoy the property of another with
18 the obligation of preserving its form and substance, as defined
19 in Republic Act No. 386, otherwise known as the "Civil Code of
20 the Philippines".

21
22 **(166) Zoning Ordinance** – A local law passed by the *sangguniang*
23 *bayan* or *sangguniang panlungsod* approving the development

1 control/zoning plan in accordance with an approved or adopted
2 Comprehensive Land Use Plan (CLUP) of the city/municipality,
3 providing for the regulations and other conditions on the land
4 uses including the limitation on the Infrastructure that may be
5 placed within the city's/municipality's territorial jurisdiction. It
6 incorporates the protected areas, protected agricultural lands,
7 and ancestral lands.

8
9 **(b) Operational Terminologies**

- 10
11 **(1) Adequate Consultation** - The standard of consultation with
12 affected residents consisting of the following:
- 13 a. Effective dissemination of relevant information and
14 documents including land records, housing budgets, the
15 proposed project, alternative housing options, and
16 comprehensive resettlement plans;
 - 17 b. Reasonable time for the public to review comment and
18 object to the proposed plan or project;
 - 19 c. Provision of legal, technical, and other advice to affected
20 persons about their rights and options by the government
21 and/or non-government organizations;
 - 22 d. Public hearing(s) that provide(s) affected persons and their
23 advocates with opportunities to challenge the eviction

1 decision and/or to present alternative proposals and to
2 articulate their demands and development priorities; and

3 e. In case no agreement is reached on the proposals of the
4 concerned parties, an independent body having
5 constitutional authority, such as a court of law, should
6 mediate, arbitrate or adjudicate as may be appropriate.

7
8 (2) **Alley** - A public way with a width of two (2.0) meters intended to
9 break a block and to serve both pedestrian and for emergency
10 vehicles, both ends connecting to streets. It shall not be used as
11 access to property.

12
13 (3) **Allowable Uses** - Uses that conform to those allowed in a
14 specific zone.

15
16 (4) **Appraisal** - The process of determining the value of alienable
17 and disposable land for sale or lease under the Public Land Act.

18
19 (5) **Appraised Value** - Valuation of collateral on loans subject for
20 guaranty coverage based on generally accepted appraisal
21 methodology.

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(6) **Approved Subdivision Plan** - A plan drawn to scale showing the divisions of a piece of land intended for subdivision development delineating its open space and individual lots, bearing the signature of a licensed professional, and the stamp of approval of the National Housing Authority, Housing and Land Use Regulatory Board, local government unit or any appropriate government agency.

(7) **Assessed Value** - The fair market value of the real property as determined by the provincial, city or municipal assessors, as the case may be, and adopted through an ordinance of the sanggunian concerned, multiplied by the assessment level. It is synonymous to taxable value.

(8) **Block** - A parcel of land bounded on the sides by streets occupied by or intended for buildings.

(9) **Bona Fide Claim of Acquisition of Ownership** - Claim for the parcel subject of the application that is legally adequate as proof of possession and as acceptable to the community to separate that particular parcel as being owned by the applicant to the exclusion of others.

1 **(10) Building and Loan Associations - Non-bank financial**
2 intermediaries or entities organized for the purpose of
3 accumulating capital or savings to facilitate home acquisition by
4 members.

5
6 **(11) Building Height Limit (BHL) - The maximum height to be**
7 allowed for buildings/structures based on their proposed use or
8 occupancy; the BHL is generally determined after the
9 application of other development controls and certain other
10 parameters to include consideration of site conditions and view.
11 The BHL shall be generally measured from the established
12 grade line to the topmost portion of the proposed
13 building/structure. If applicable, the building height limit may be
14 subject to clearance requirements of the Air Transportation
15 Office or of the concerned military/security authorities.

16
17 **(12) Built-Up Area/s - Areas that consist of:**

- 18 1. a contiguous grouping of ten or more structures; or
19 2. areas of intensive use with much of the land covered by
20 structures. These include cities, towns, villages, strip
21 developments along highways, transportation, power, and
22 communication facilities, and areas occupied by mills,
23 shopping centers, industrial and commercial complexes, and

1 Institutions that may, in some instances, be isolated from
2 urban areas.

3
4 **(13) Central Business District -** Areas designated principally for
5 trade, services and business purposes.

6
7 **(14) Certificate of Guaranty -** The certificate evidencing the amount
8 of loan or credit guaranteed as to principal and interest by the
9 Home Guaranty Corporation.

10
11 **(15) Cluster Housing -** Single-family detached dwelling units
12 containing three or more separate living units grouped closely
13 together to form relatively compact structures.

14
15 **(16) Community Mortgage Program (CMP) Express Lane -** The
16 CMP Express Lane is a variation of the CMP which offers
17 immediate financing for community associations (CA) of
18 informal settlers that are under the threat of eviction or victims of
19 demolition, disaster, or armed conflict. To expedite processing,
20 submission of some of the required documents is deferred.
21 These deferred documents are required to be submitted within
22 one (1) year from date of loan release.

1 **(17) CMP Loan** - The CMP loan is an affordable long term loan
2 granted to qualified community associations (CAs). The
3 proceeds of this loan are applied directly to the cost of
4 purchasing the land the CA occupies. The CMP loan is secured
5 by a first mortgage on the land to be acquired and is subject to
6 the terms and conditions of the Loan Agreement and the Real
7 Estate Mortgage Agreement between the CA and the Social
8 Housing Finance Corporation.

9
10 **(18) CMP Loan Amount** - The total amount released by Social
11 Housing Finance Corporation (SHFC) in favor of the community
12 associations (CAs) for the purchase of the land subject of the
13 Community Mortgage Program (CMP) Project in which case it
14 shall be either of the following: (a) sum of the loan entitlements
15 of all the CA members; (b) purchase price; or (c) the appraised
16 value, whichever is lower. The CMP Loan Amount may also
17 include additional loans availed by the CA from SHFC to cover
18 the cost of registering the property in the name of the CA.

19
20 **(19) CMP Mobilizer** - The CMP-Mobilizer refers to an organization
21 working with communities of informal settlers and duly
22 accredited by Social Housing Finance Corporation which may
23 either be a local government unit, a national government

1 agency, bureau or corporation, or an non-governmental
2 organization whose principal role is to assist, organize, and
3 prepare communities for participation in the CMP.
4

5 (20) **Commercial Condominium** - A building or group of buildings,
6 used for office, businesses, professional services and other
7 commercial enterprise organized, owned and maintained as a
8 condominium.
9

10 (21) **Collection Efficiency Ratio**

11 1. A measure of the lenders' effectiveness in collecting its
12 receivables from housing loans. This ratio is determined by
13 dividing actual collections over total collectibles due on a
14 certain period.

15 2. The Collection Efficiency Rating (CER) is the formula of the
16 ratio of the year-to-date collection over year-to-date billing
17 (excluding penalties), where the year-to-date collections and
18 year-to-date billing shall be the last twelve (12) months
19 record of the collections and billing respectively:

20
$$\text{Year-to-date Collection} = \% \text{ (CER)}$$

21
$$\text{Year-to-date Billing}$$

22

1 However, in case where the resulting CER were unduly
2 affected by the lump sum remittances of the collections in a
3 given year, the above formula shall be counterchecked using
4 the following computation, net of penalties:

5 Cumulative Collection = % (CER)

6 Cumulative Billing

7
8 (22) **Community Association** - An organized homeowners
9 association or a cooperative duly registered with appropriate
10 government entities and whose members meet the necessary
11 eligibility requirements under the Community Mortgage Program
12 and High Density Housing Programs.

13
14 (23) **Community Facilities**

- 15 1. Facilities or structures intended to serve common needs and
16 for the benefit of the community such as schools, places of
17 worship, hospitals, health centers, barangay centers and
18 other similar facilities/amenities per Presidential Decree No.
19 1216.
- 20 2. Facilities or structures intended to serve common needs and
21 for the benefit of the community, such as
22 neighborhood/multipurpose center, drugstore, school,
23 livelihood center, per Batas Pambansa Blg. 220.

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(24) **Community Initiative Approach** (See also People's Plan) - A financing program adopted by the government for housing Metro Manila's informal settler families living in danger areas, *esteros* and waterways. This program enables the housing beneficiaries to acquire housing units at sites of their choice and accommodates various possible partnerships or arrangements, as well as covers one or a combination of the following components: land acquisition, land development, and completed housing units or medium rise buildings.

(25) **Compatible Uses** - Different uses of land that can exist harmoniously within a zone, exemplified by residential, parks, and playground uses subject to the conditions stipulated in the zoning ordinance.

(26) **Complete House** - A habitable dwelling unit which meets the minimum requirements for a shell house with additional components such as windows, doors, and partition walls for separating functional areas included as part thereof.

(27) **Completed/Core Housing** - A program that provides serviced lots with core housing specifically intended for low-salaried

1 government and private sector employees. The projects are
2 implemented under joint venture arrangement with the private
3 sector or the local government units.
4

5 (28) **Compliance Project** - The socialized housing project, multi-
6 level, medium-rise housing project, or condominium project sold
7 at prevailing price ceiling for socialized housing, or other
8 developments utilized to comply with the balanced housing
9 development required under Section 18 of Republic Act 7279
10 otherwise known as Urban Development Housing Act of 1992.
11

12 (29) **Conflicting Uses** - Uses or land activities with contrasting
13 characteristics and adjacent to each other, exemplified by
14 residential units adjacent to industrial plants.
15

16 (30) **Conforming Use** - Usage of land that is in accordance with the
17 zone regulations as provided for in the zoning ordinance.
18

19 (31) **Contract of Guaranty** - The Contract between the Home
20 Guaranty Corporation and the guaranteed entity containing the
21 terms and conditions of the guaranty.
22

1 (32) **Cooperative Housing Program** - An alternative housing
2 approach, in partnership with government/non-government
3 agencies involved in a housing program, undertaken by a
4 financially and organizationally stable cooperative to address
5 the housing problems of its members primarily the low-income
6 earners through its own cooperative efforts in planning and
7 direct production of affordable, decent and adequate housing
8 units.

9
10 (33) **Core Housing (See also Shell House)** - Any formally built
11 house that is incomplete at the time of initial occupation. It is
12 normally designed so that it can be completed by the inhabitant.

13
14 (34) **Curb** - A raised rim of concrete, stone or metal which forms the
15 edge of areas such as a street, sidewalk, ramp, planted area; a
16 side barrier to a trafficable surface.

17
18 (35) **Danger Areas** - Areas referring to *esteros*, railroad tracks,
19 garbage dumps, riverbanks, shorelines, waterways, under
20 transmission lines, areas prone to soil erosion, on fault lines,
21 public places such as sidewalks, roads, parks, and playgrounds
22 and other similar areas not suitable for housing. These include
23 areas susceptible to urban fire occurrence such as those near

1 petroleum depots and stations, built up areas predominantly
2 made of light and flammable materials.

3
4 **(36) Deed Restrictions** - Written agreements that impose limitations
5 on the use of property in order to maintain the intended
6 character of a neighborhood.

7
8 **(37) Delinquent Member** - A member of the association not in good
9 standing who has been declared as such for the grounds and in
10 accordance with the procedures under the by-laws of the
11 association.

12
13 **(38) Developer (See also Real Estate Developer, Builder)** - The
14 person, natural or juridical, who develops or improves the
15 subdivision project for and on behalf of the owner thereof. The
16 land owner who develops a subdivision project directly shall be
17 considered as a developer.

18
19 **(39) Duplex** - A dwelling containing two (2) separate living units
20 each of which is separated from another by a firewall and
21 provided with independent access.

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(40) Dwelling - A building designed or used as residence for one or more families.

(41) Dwelling Unit - A structure designed or used as residence, that may be:

- a. One or more rooms that may be used as a residence, each unit having sleeping, cooking and toilet facilities; or
- b. One or more habitable rooms designed or intended for use by one (1) or more individuals as an independent and separate housekeeping establishment in which separate kitchen and sanitary facilities are provided for the inclusive use of such individual or individuals, with private entrance from outside the building or from a common hallway or stairway inside the building.

(42) Environmentally Critical Areas - Area delineated as environmentally sensitive, such that significant environmental impact is expected if certain type of proposed projects or programs are located, developed or implemented in it.

(43) Established Grade - The finished ground level of a proposed development which shall be determined according to the provisions of the latest edition of the National Building Code.

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(44) **Eviction** - The removal of persons and their belongings from a subject building/structure or area, or both, in accordance with law.

(45) **Fire Wall**

1. Any wall which separates 2 abutting living units and extends vertically from the lowest portion of the wall which adjoins the 2 living units up to a minimum height of 0.30 meter above the highest portion of the roof attached to it; the firewall shall also extend horizontally up to a minimum distance beyond the outermost edge of the abutting living units.
2. A reinforced masonry or reinforced concrete separator with the appropriate fire-resistive, rating and which shall be positioned between dwelling units or between buildings/structures to maintain the fire integrity of each building/structure. Fire walls, particularly those erected above or along property lines, shall have absolutely no openings, except for permitted vent wells and shall extend above the roof from 400 ml to 1000 ml.
3. Any wall which subdivides a building so as to resist the spread of fire, by starting at the foundation and extending

1 continuously through all storeys to, or above the roof.
2 Extension above the roof is 1 millimeter.

3
4 (46) **Frontage** - That part or end of a lot which abuts a street, or the
5 side of a lot which abuts a street.

6
7 (47) **Gross Density** - Ratio of the total population of an area (say
8 barangay, city or municipality) to the total land area.

9
10 (48) **Gross Floor Area** - The total floor space within the perimeter of
11 the permanent external building walls (inclusive of main and
12 auxiliary buildings) such as office areas, residential areas,
13 corridors, lobbies, and mezzanine level/s.

14
15 (49) **Guaranty** - The promise or undertaking given by the Home
16 Guaranty Corporation to an entity for the settlement or payment
17 of an obligation of a borrower in the event of default, as
18 provided in the Contract of Guaranty.

19
20 (50) **Guaranty Capacity** - The aggregate amount of all outstanding
21 mortgages and accounts that the Corporation can guarantee
22 which in no case, shall exceed twenty times (20x) the net worth
23 of the Corporation.

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(51) **Habitat Management Zone** - Areas with significant habitat and species values where management practices are required periodically to maintain specific non-climax habitat types or conditions required by rare, threatened or endangered species.

(52) **Hazard Zones** - Areas identified in the hazard maps as susceptible to natural hazards, such as flooding, rain-induced landslides and storm surges; may be Low, Moderate or High.

(53) **High-Density Housing** - A housing strategy wherein a significant number of informal settler families are accommodated in multi-storey building. It also refers to the number of families per hectare pursuant to Batas Pambansa Blg. 220. This may be implemented by either an in-city or near site or near city relocation or land sharing arrangement.

(54) **High Rise Buildings (See also Vertical Housing)**

- 1) Buildings, structures or facilities that are fifteen (15) meters or more in height.
- 2) Buildings that are 16-storeys high or taller, 48.00 meters above established grade: *Provided*, That for all high-rise buildings/structures, particularly if near airports, shall

1 contain elevators, fire escapes, sprinkler systems, arresters,
2 beacons and other safety systems.

3
4 (55) **Housing Density** - The number of houses or dwelling units per
5 unit area of land.

6
7 (56) **Housing Inventory/Stock** - A listing of or the total number of
8 dwelling units existing at a certain place and time.

9
10 (57) **Housing Packages** - The housing loan ceilings/packages are
11 redefined as follows:

Housing Packages	Loan Ceiling
Low Cost	
Level 1-A (Socialized)	Php 450,000 (HUDCC Resolution No. 1 Series of 2013 entitled "Socialized Housing Price Ceiling Adjustment" October 16, 2013)
Level 1-B	Above Php 450,000 to Php 500,000
Level 2	Above Php 500,000 to Php 1.7 M*
Level 3	Above Php 1.7 M to Php 3.0 M* (HUDCC Resolution No. 2 Series of 2015 entitled "Economic Housing Loan

1 and Price Ceiling Adjustment June 8,
2 2015)

3
4 Medium Cost Above Php 3.0 M to Php 4.0 M

5
6 Open Market Above Php 4.0 M
7

8 (58) **Housing Unit** - A structurally separate and independent place
9 of abode which, by the way it has been constructed, converted
10 or arranged, is intended for habitation by one household. It
11 includes structures or parts of structures which are not intended
12 for habitation such as commercial, industrial, and cultural
13 buildings or natural and man-made shelters such as caves,
14 boats, abandoned trucks, culverts, and others, but which are
15 used as living quarters by households.

16
17 (59) **Individualization of Community Title** - Individualization of
18 community title is resorted to when a parcel of land owned by
19 the community association (CA) is subdivided into individual lots
20 of titles based on the individual lot allocations in accordance
21 with the approved subdivision plan and reserving an area for
22 open spaces and road lots. These individual titles shall remain
23 either in the name of the CA or under the names of individual

1 member-beneficiaries until the community loan has been
2 individualized, while the titles for open spaces and road lots
3 shall remain in the name of the CA.

4
5 The CA shall cause the individual titling of its lots within one (1)
6 year after the take-out or earlier, if the circumstances of the
7 project warrants.

8
9 **(60) Innovative Design** - Introduction and/or application of
10 new/creative designs and techniques in development projects,
11 to include Planned Unit Development and New Town
12 Development.

13
14 **(61) Lands of the Private Domain** - Lands belonging to and owned
15 by the State as a private individual, without being devoted for
16 public use, public service or the development of national wealth.
17 It is similar to patrimonial properties of State.

18
19 **(62) Land Use Conversion** - The act or process of changing the
20 current physical use of a piece of agricultural land into some
21 other use or for another agricultural use other than the
22 cultivation of the soil, planting of crops, growing of trees,

1 including the harvesting of produce there from as approved by
2 the Department of Agrarian Reform.

3
4 (63) **Lease Purchase Agreement** - An agreement entered into or
5 executed by the member and the community association. Such
6 legal document indicates the former's loan entitlement,
7 schedule, and terms and conditions of payment, the proceeds of
8 which are assigned to Social Housing Finance Corporation.

9
10 (64) **License To Sell** - The authorization issued by the Housing and
11 Land Use Regulatory Board to owners/developers of subdivision
12 and/or condominium projects as a requirement before they can
13 sell houses/lots/units, in accordance with Presidential Decree
14 No. 957 and other existing laws.

15
16 (65) **Living Unit** - A dwelling or portion thereof, providing complete
17 living facilities for one family, including provisions for living,
18 sleeping, cooking, eating, bathing and toilet facilities and
19 laundry facilities, the same as a single-family dwelling.

20
21 (66) **Local Housing Board** - A local special body devoted to
22 addressing shelter concerns in the formulation, development,

1 and implementation of a comprehensive and integrated housing
2 and land development program of a local government unit.

3
4 **(67) Localized Community Mortgage Program - A modified**
5 **community mortgage program which extends financial**
6 **assistance for the acquisition of the land occupied by the**
7 **constituents of the local government unit or the land where they**
8 **will be relocated through the concept of community ownership,**
9 **with the land primarily mortgaged to Social Housing Finance**
10 **Corporation.**

11
12 **(68) Low Rise Buildings - Buildings one (1)- to five (5)-storeys in**
13 **height, from three (3.0) meters up to a maximum of fifteen (15.0)**
14 **meters above established grade; not generally requiring an**
15 **elevator if the building/structure is for purely residential use but**
16 **which are mandated to be installed with fire escapes and other**
17 **safety systems.**

18
19 **(69) Masterlist - The consolidated provincial/municipality/city list of**
20 **registered eligible beneficiaries for the socialized housing**
21 **program, arranged alphabetically and by area of residence. The**
22 **list shall include other critical information such as name of**
23 **spouse, income, type of tenure, family size, and length of**

1 residence in the barangay and/or any other criteria considered
2 relevant by the local government unit concerned.

3
4 **(70) Medium Rise Buildings – Buildings six (6)- to fifteen (15)-**
5 **storeys in height, from eighteen (18.0) meters up to a maximum**
6 **of forty-five (45.0) meters above established grade which are**
7 **mandated to be installed with elevators, fire escapes, sprinkler**
8 **systems and other safety systems.**

9
10 **(71) Micro-Medium Rise Building - A multi-family mixed-residential**
11 **and/or commercial building of one (1)- five (5)-storeys that**
12 **houses families with independent means of access and each**
13 **unit having its own living, dining, cooking, toilet, laundry and**
14 **sleeping areas, as may be preferred by the beneficiaries,**
15 **subject to the limitations of land.**

16 **(72) Multi-Family Dwelling/Housing**

17 1. A type of residential structure with two (2) or more dwelling
18 units in the same building or structure.

1 2. A dwelling on 1 lot containing separate living units for 3 or
2 more families, usually provided with common access,
3 services and use of land.
4

5 (73) **Multiple-Use Zone** - The management zone of protected areas
6 where settlement, traditional and/or sustainable land-use
7 including agriculture, agro-forestry, and other income generating
8 or livelihood activities may be allowed consistent with the
9 Management Plan. It also includes areas of high recreational
10 tourism, educational or environmental awareness values and
11 areas with existing installations of national significance/interest
12 such as facilities/structures for renewable energy,
13 telecommunication and hydro-electric power generation.
14

15 (74) **New Town** - A town deliberately planned and built which
16 provides, in addition to houses, employment, shopping,
17 education, recreation, culture and other services normally
18 associated with a city or town.
19

20 (75) **No-Build Zone** - The easement areas defined by the Water
21 Code, Civil Code and Revised Forestry Code of the Philippines
22 excluding areas for critical government infrastructure in support

1 of economic development, exemplified by ports and fish
2 landings.

3
4 (76) **No-Dwelling Zone** - Areas not recommended for human
5 habitation.

6
7 (77) **Off-Site Project** - A project where a homogeneous community
8 of the homeless and underprivileged urban poor families
9 decides voluntarily to transfer to another area to alleviate or
10 improve circumstance it is facing.

11
12 (78) **Omnibus Commitment Line** - An Omnibus Commitment Line
13 (OCL) is a commitment line facility under the LCMP with a one
14 (1) year validity from date of approval made available by SHFC
15 based on projects identified by the partner-LGUs in the amount
16 not to exceed Fifty Million Pesos (P50,000,000) per LGU. The
17 projects that may be included under the partner-LGUs OCL are
18 either on-site or off-site projects.

19
20 (79) **On-Site Project**

21 1. A site developed within the area where the informal settler
22 families are currently living which is outside the boundaries
23 of the required three (3)-meter legal easements as

1 mandated by law, and subject to approval through legal,
2 technical, and environmental assessment.

3 2. An on-site project refers to the provision of affordable
4 financing with which informal settlers can secure their tenure
5 on the land they are already occupying.
6

7 (80) **Open End Mortgages** - Any mortgage guaranteed by the
8 Corporation pursuant to the Act which covers a property with a
9 single family dwelling and upon which advances for the
10 improvement or repair of said property shall be made. The
11 amount of such advances shall be added to the original principal
12 obligation in determining the value of the mortgage.
13

14 (81) **Open Space** - Areas allocated for the following purposes:

- 15 a. Circulation
- 16 b. Community facilities
- 17 c. Park/playground
- 18 d. Easements
- 19 e. Courts

20
21 (82) **Park/Playground** - A portion of the subdivision which is
22 generally not built on and intended for passive or active
23 recreation.

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(83) Partner-Stakeholders - The Social Housing Finance Corporation's partners and housing stakeholders whose roles in operationalizing the High-Density Housing Program are crucial. These partners and housing stakeholders are national government agencies, local government units, community associations and private sector.

(84) Pathwalk - A public way intended to be used only as pedestrian access to property for socialized housing projects. It shall have a width of 3.0 meters and a maximum length of 60 meters.

(85) People's Plan - A proposal developed by the community to be relocated, with the assistance of concerned government agencies.

(86) Post Take-Out Fee - A one-time fee of P200.00 per member-beneficiary given by the Social Housing Finance Corporation to the CMP-Mobilizer at the end of each year for a period of five (5) years, provided that in no instance shall the community association's collection efficiency ratio fall below 85% during the 12-month period.

1 **(87) Post-Relocation Plans And Programs** - Plans and programs
2 in a new resettlement area designed to achieve an inclusive
3 growth program, improved human development status, and total
4 community development which may include: estate
5 management, integration in the whole community via
6 homeowners association, community facilities/social
7 infrastructure presence, and improved basic services such as
8 adequate power supply, adequate potable water supply,
9 adequate school buildings and facilities, livelihood and gainful
10 activities, health programs, health centers and primary health
11 care, affordable medicines and other support services such as
12 the presence of a church, playgrounds, a multi-purpose hall,
13 parking, access to main roads/road network, and
14 training/capacity-building in order to cope with climate change
15 disasters, which, in turn, shall include evacuation centers and a
16 community disaster risk reduction management plan.

17
18 **(88) Pre-emptive Evacuation Program** - Proactive and voluntary
19 program intended to facilitate the transfer of informal settler
20 families that are living on top of waterways and within the 3-
21 meter waterway easement, and beyond if needed, to give way
22 to a government project.

- 1 **(89) Project Cost - Cost of the project based on the following:**
2 1) Current market value of the raw land plus estimated land
3 development cost plus estimated housing project cost; or
4 2) HIGC (now Home Guaranty Corporation) a preliminary
5 appraisal for projects requiring guarantee or HIGC appraisal.
6
- 7 **(90) Public Land Subdivision - The subdivision of alienable and**
8 disposable lands covering an area of more than 1,500 hectares.
9
- 10 **(91) Relocation and Resettlement Action Plan - A plan that**
11 underwent a process of consultation among Informal settler
12 families beneficiaries and other stakeholders. It is a
13 comprehensive and Integrated proposal that serves to guide
14 planners in both the government and private sectors who will
15 play vital roles in the resettlement planning and implementation.
16 It is a road map that will ensure that the affected Informal settler
17 families shall have tenorial security, and better improved lives in
18 the resettlement sites. The plan attempts to identify immediate,
19 medium and even long-term targets and resources, and
20 integrate/synchronize institutional arrangements that will ensure
21 a well-coordinated, and timely relocation, delivery of services
22 and facilities and management and maintenance of
23 resettlements/projects.

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(92) **Relocation Survey** - A procedure normally conducted by a licensed geodetic engineer for the purpose of identifying exact land boundaries based on the land description on the title, or when encroachment occurs, rectifying and replacing boundary pegs.

(93) **Rent-To-Own** - A program where housing units acquired are leased to qualified members who are not yet capable of purchasing the same or not yet eligible for a housing loan under housing loan programs and with the option to purchase the subject property within the specified period.

(94) **Resettlement Assistance Program for LGUs** - A resettlement program of National Housing Authority (NHA), which focuses on the development of resettlement sites by local government units (LGUs). This is implemented as joint undertaking between the LGUs and NHA. The LGUs primary contribution is land while the NHA provides funds to cover cost of land development. The LGUs shall recover project cost from the beneficiaries and utilize proceeds exclusively for project maintenance or to acquire and/or develop new resettlement sites.

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(95) Residential Building - A building for which its major parts or more than half of its gross floor area is built for dwelling purposes. This type of building can be of the single type, duplex, apartment and/or *accessoria*, and residential condominium.

(96) Residential Condominium - A structure, usually of several storeys, consisting of multiple dwelling units.

(97) Residential Land - All lands that have been identified and zoned as residential through the appropriate ordinance by the Local Government Unit (LGU) having jurisdiction over the area. These include residential lands within the areas zoned as mixed residential and commercial or mixed residential and industrial.

(98) Retail Loans -

1. A type of loan for the purchase or construction of a single family residence.
2. Housing loan programs offered by the Fund to its member to provide financing mechanism for the housing needs of its eligible members. It is classified into regular end-user home financing program, affordable housing program and developer assisted loan program.

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(99) Row House -

- 1. Dwelling units containing three (3) or more living units designed in such a way that they abut each other and are separated from each other by a firewall each unit provided with Independent access.
- 2. A single-attached dwelling containing 3 or more separate living units designed in such a way that they about each other at the sides, as in a row, and are separated from each other by party walls; provided with independent access, and use of land. There shall be a maximum of 20 units per block or cluster but in no case shall this be beyond 100 meters in length.

(100) Schedule of Market Values - A table of market values of real properties within a local government unit prepared by assessors pursuant to existing laws, rules and regulations.

(101) Seller - The person or entity which conveys to the Special Purpose Entity the assets forming the asset pool in accordance with the Securitization plan. In most instances, the seller may itself be the originator, pursuant to Republic Act No. 9267, otherwise known as the "Securitization Act of 2004".

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(102) Service Fee -

1. The amount paid by the Social Housing Finance Corporation (SHFC) to the CMP-Mobilizers and civil society organization partners for services rendered in the performance of functions prescribed under SHFC and High-Density Housing Circulars.
2. The amount charged to existing borrowers who shall pre-terminate or fully pay their Pag-IBIG housing loan account prior to maturity through the availment of refinancing from other institutions.

(103) Shell House (See Core Housing) - A habitable dwelling unit which meets the minimum requirements for a housing core with the following additional components being included as part thereof:

- All exterior walls to enclose the unit
- Openings for doors and windows
- Plumbing fixtures
- Electrical wiring within the unit
- Floor

(104) Simple Subdivision Survey - A subdivision survey involving nine (9) sublots or less.

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(105) Single Attached Dwelling

1. A dwelling containing two (2) or more separate unit each of which is separated from another by party or lot lines, walls and provided with independent access, services, and use of land. Such dwellings shall include duplexes, quadraplexes or terraces, and cluster housing.
2. A dwelling unit with one side attached to a firewall.

(106) Single Detached Dwelling

1. A dwelling for one (1) family which is completely surrounded by permanent open spaces, with independent access, services and use of land.
2. A dwelling unit completely surrounded by yards.

(107) Single Family Dwelling (See also Single House) - A single family lot.

(108) Single House (See also Single Family Dwelling) - A complete structure intended for a single family or household, i.e. bungalow, 2-storey house, nipa hut.

1 **(109) Sites and Services Development** - The acquisition and
2 development of raw land into home lots with basic services and
3 infrastructure, which shall serve as an alternative to Informal
4 settlements as well as catchment areas for in-migration and
5 population growth. This approach is ideal in urban centers
6 where population growth and overspill is anticipated and where
7 beneficiaries intend to acquire housing on incremental basis.

8
9 **(110) Slum Upgrading Program** - An on-site housing development
10 program where the National Housing Authority acquires
11 occupied lands and provides on-site improvement through
12 introduction of roads or alleys and basic services such as water
13 and power. Land tenure issue is resolved through sale of home
14 lots to bona fide occupants.

15
16 **(111) Socialized Housing Projects** - Residential subdivision
17 projects, and multi-level and medium rise housing projects, and
18 condominium projects sold at the prevailing price ceiling for
19 socialized housing undertaken by the government or the private
20 sector for the underprivileged and homeless citizens which shall
21 comply with the standards under Batas Pambansa Blg. 220 and
22 the prevailing price ceiling for socialized housing.

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(112) Subdivision Survey – A survey conducted to divide a certain lot in smaller parcels. Subdivision survey is either Simple Subdivision or Complex Subdivision Survey.

(113) Substitution - The process in which a member may be substituted due to any of the following reasons:

- a. Default in the payment of his/her share in the monthly amortizations equivalent to at least three (3) months;
- b. Voluntary waiver of his/her rights to the allocated lot/property in favor of the CAs;
- c. Violation of laws and ordinances as determined by a competent court or quasi-judicial body and/or violation of rules and regulations of the CA and/or SHFC.

(114) Systematic Adjudication or Disposition - A government-initiated process adjudicating land rights on a locality basis and aiming to register land in the locality.

(115) Townsite Reservation - Proclaimed areas specifically reserved for the establishment of a new town as provided for in Chapter XI Title V of Commonwealth Act No. 141 or the Public Land Act, as amended.

1 **(116) Vertical Housing** - The construction of multi-storey buildings as
2 an in-city relocation alternative for low-income families and other
3 beneficiaries as defined by Republic Act No. 7279 residing in
4 high density urban areas. The scheme minimizes economic
5 displacement among intended beneficiaries and maximizes the
6 use of scarce high cost urban land available for socialized
7 housing.

8
9 **Section 4. Functional Responsibilities of the Housing and Urban**
10 **Development Coordinating Council.** - The Housing and Urban Development
11 Coordinating Council shall:

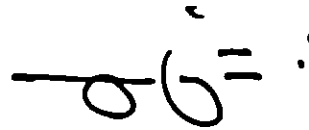
- 12 - Prepare and issue the guidelines, rules and regulations necessary to
13 implement the adherence to this Glossary of Significant Housing
14 Terminologies; and
15 - Undertake a continuing review of the use and application of the housing
16 terminologies contained in the glossary in coordination with the
17 stakeholders.

18
19 **Section 5. Amendment of Existing Laws.** - The provisions of laws, decrees,
20 executive orders, corporate charters, rules, regulations, circulars, and other
21 issuances or parts thereof that are inconsistent with the national terminologies as
22 contained in this Joint Resolution are hereby amended.

23

1 **Section 5. Effectivity.** - This Glossary of Significant Housing Terminologies shall
2 take effect fifteen days after the completion of the publication of this Joint
3 Resolution in the Official Gazette or in a newspaper of general circulation.

4
5 Approved,



JOSEPH VICTOR G. EJERCITO