



DEPARTMENT OF BACOLOD HOUSING AUTHORITY

Bacolod City

Organized in October 2, 1972, Bacolod Housing Authority (BHA) is committed to implement an affordable, livable and community-managed housing program to a greater number of homeless and landless families with effective and efficient delivery system of basic services and facilities provided by competent and dedicated personnel in order to uplift the quality of life of the urban poor.

Location: 2nd floor, Bacolod City Government Center, Barangay Villamonte, Bacolod City

Phone number: (034) 433-7108, (034) 434-4051

I. PROVISION OF RELOCATION SERVICES

ABOUT THE SERVICE: Landless urban poor families of the City may apply for the relocation program from the Bacolod Housing Authority

MINIMUM QUALIFICATIONS:

- Must be a Filipino citizen of legal age
- Must be landless, indigent, and a bonafide resident of any barangay within the city where he/she is presently residing for at least five (5) years
- Must not be a land owner
- Must not be a CLOA Beneficiary
- Must not be a previous awardee of a lot or dwelling unit from a government or privately – sponsored housing project or does not have any obligation for the purchase of a lot
- Must not be a professional squatter nor a member of a squatting syndicate
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NOTE: MUST BE A STRUCTURE (DWELLING STRUCTURE) OWNER (NOT A SHARER/RENTER)

REQUIREMENTS:

- Application Form duly signed and sworn
- Residence Certificate of the current year photocopy only
- Marriage Contract – photocopy only
- Latest Family Picture

- Certification from Barangay Captain & at least two (2) other persons of reputable standing as to length of residency, status of residency & Certificate of Indigency
- Certification from the following that applicant is not an owner of any Real Property
 - City Assessor's Office
 - City Register of Deeds
- Provincial Assessor's Office
 - Provincial Register of Deeds
- Certification from the following that applicant has not availed of their housing program
 - National Housing Authority
 - HMDF (PAG-IBIG Fund)
 - Provincial **Government** Relocation Program (GAM)
 - Federation of Homeowner's Association, Inc.
- Proof/Notice of Eviction
- Latest Income Tax Return
- Statement of Assets & Liabilities
- Voter's Affidavit-photocopy only
- Certification from Department of Agrarian Reform (DAR) that applicant is not a CLOA beneficiary
- Certification from Department of Environment & Natural Resources (DENR) that applicant is not a lease Patent holder

HOW TO AVAIL OF THE SERVICE:		
STEPS	Time Frame	Person/s In Charge
1. Evictee/informal settler goes to BHA and gets application form <ul style="list-style-type: none"> • Site inspection and socio-economic survey is conducted prior to application • Applicant is informed to process and submit application and requirements within 15 days 	5 minutes	Mary Jean P. Cabalhin <i>HHRO I</i> Regina D. Genise <i>HHRA</i>
2. Applicant submits signed and sworn application form and its attachments/requirements	3 minutes	Mary Jean P. Cabalhin <i>HHRO I</i> Regina D. Genise <i>HHRA</i>
3. Applicant is subjected to preliminary interview <ul style="list-style-type: none"> • BHA reviews and evaluates requirements submitted and result of site inspection/socio-eco survey prior to interview 	15 minutes	Ma. Luisa T. Esmeres <i>HHRO III</i>

<p>4. Applicant is subjected to final evaluation and interview (necessary in recommending approval of application)</p>	<p>15 minutes</p>	<p>Maria Cristina A. Samonte HHRO V (recommends approval)</p> <p>Ma. Victoria D. Parreñas CITY GOV'T. DEP'T. HEAD II</p>
<p>5. Awardee attends orientation; is briefed on policies and guidelines of the relocation program. Awardee is interviewed & issued with a "Pahanumdum", outlining the BHA policies.</p>	<p>15 minutes</p>	<p>Jayneil L. Cabalatangan, Arch. II</p> <p>Daniel C. Ramos, Jr. PDO II</p>
<p>6. Awardee is guided to the assigned lot at the relocation site. Markers are established and gate pass issued, duly signed by awardee, site engineer and division, attesting to the correctness of the assigned lot.</p>	<p>3 hours</p>	<p>Jerrick T. Empio, Engr I. (PVRS II/FTRS)</p> <p>Nilo I. Villanueva, Engr. I (PVRS I/ HRS)</p>
<p>7. Awardee claims Certificate of Lot Assignment at BHA after 3 months of occupancy</p> <ul style="list-style-type: none"> • 2-3 weeks processing 	<p>3 minutes</p>	<p>Mary Jean P. Cabalhin, HHRO I</p> <p>Regina D. Genise, HHRA</p>

IMPORTANT: RECEIPT/ACKNOWLEDGEMENT OF SUBMITTED DOCUMENTARY REQUIREMENTS BY BHA DOES NOT MEAN APPROVAL OF RELOCATION APPLICATION. APPROVAL (OR DISAPPROVAL) IS ISSUED ONLY AFTER FINAL EVALUATION.

II. ISSUANCE OF CERTIFICATION FOR INSTALLATION OF ELECTRICAL (CENECO) & WATER (BACIWA) CONNECTION (RELOCATION SITE)

ABOUT THE SERVICE: BHA issues Certification to City Relocation Awardees (beneficiaries) as requirement of OBO & CENECO for electrical connection.

REQUIREMENTS:

- Certificate of Lot Assignment
- Gate Pass
- Pahanumdum
- Note: In case of loss, Affidavit of Loss is needed for re-issuance for items #1-3
- Two (2) valid IDs
- Marriage Contract for spouse of awardee

- Birth Certificate for heir of awardee
- Authorization letter from the awardee, in his/her behalf

HOW TO AVAIL OF THE SERVICE:		
STEPS	Time Frame	Person/s In Charge
1. Beneficiary requests for Certification <ul style="list-style-type: none"> • Fills out request form and attach documentary requirements • HRD staff receives duly signed request form with its attachments and validates with master list as to actual lot assignment and status of occupancy 	5 minutes	Mary Jean P. Cabalhin HHRO I
2. HRD reviews request form and its attachments and transmits to Head of the Division for endorsement to Planning & Implementation Division	5 minutes	Maria Cristina A. Samonte HHRO V
3. Planning and Implementation Division conducts residency verification of lot awardees/occupants <ul style="list-style-type: none"> • Site inspection is conducted by Planning and Implementation Staff • Inspection report is prepared and endorsed to the HRD 	5 days	<i>Site inspection:</i> Daniel C. Ramos, Jr., PDO II Nilo I. Villanueva, Engr. I Oscar Pura, Instrumentman <i>Inspection Report:</i> Jayneil Cabalatangan, Arch. II/ Faith Joy N. Lumauag, Arch. IV
4. HRD prepares Certification and submit to Dep't. Head for signature	3 minutes	Mary Jean P. Cabalhin HHRO I
5. Beneficiary claims Certification		Maria Cristina A. Samonte HHRO V

IMPORTANT: CERTIFICATION IS NOT ISSUED TO BUYERS/RENTERS.

**III. PROVISION OF RELOCATION SERVICES
(FOR ACTUAL OCCUPANTS WHO ARE NON-AWARDEES)**

ABOUT THE SERVICE: Occupants of the City's Relocation Sites involved in the purchase of structures, purchase/transfer of rights may avail of the City's Relocation program subject to approval of the Case Review Committee

QUALIFICATIONS: Based on C.O. 269, Series of 2000:

- Original awardee is no longer resident of Bacolod or has opted to transfer to a private property acquired by him/her
- Buyer/transferee is a qualified beneficiary (please see Qualifications in Provision of Relocation Services)

REQUIREMENTS: (Please see Requirements in Provision of Relocation Services)

HOW TO AVAIL OF THE SERVICE:		
STEPS	Time Frame	Person/s In Charge
1. Occupant/Applicant goes to BHA to inquire on the relocation program of the City <ul style="list-style-type: none"> • BHA checks name in the Master list of Awardees & Actual Occupants. If included, occupant is given application form • BHA conducts site inspection to verify occupancy in the area 	10-15 minutes	Mary Jean P. Cabalhin HHRO I
2. Occupant/Applicant submits application to BHA <ul style="list-style-type: none"> • BHA checks application as to compliance/ completeness of requirements • Conducts interview • BHA prepares Case Study for endorsement to CRC 	20 minutes	Cherie Ann C. Jalandra, CAO I / Regina D. Genise, HHRA
	3 weeks	Fleurdelis T. Acebuche PDO II
City Government Dep't. Head II		
Fleurdelis T. Acebuche PDO II		
CRC Members		
Fleurdelis T. Acebuche, PDO II Secretariat - CRC		
3. BHA endorses Case Study to CRC		
4. BHA schedules case for agenda in the CRC Meeting		
5. CRC meets and decides on the case		
6. BHA prepares resolution of the case		
7. BHA provides copy of resolution to applicant		

IV. VERIFICATION OF LOT BOUNDARIES

ABOUT THE SERVICE: Beneficiaries of the City's Relocation Sites and other City-Implemented housing projects may request for verification of lot boundaries (Location of Concrete Monuments) prior to construction of perimeter fence

or as a corrective measure in case of property encroachment.

REQUIREMENTS: Request letter

HOW TO AVAIL OF THE SERVICE:		
STEPS	Time Frame	Person/s In Charge
1. Beneficiary submits letter to BHA stating purpose/grievance and request for lot boundary evaluation /survey.	5 minutes	<i>Richelle C. Olaes</i> <i>Records Officer I</i>
2. Request is reviewed to check if location requested for is within BHA area of concern/jurisdiction. (City relocation site/City-Implemented Projects) 3. Transmits letter to Housing Relocation Division (HRD) to verify if request is from original/ official awardee of the lot to be inspected/surveyed.		
4. HRD verifies if request is sent by original /official awardee, and transmits letter to Planning and Implementation Division for inspection/ survey.	5 minutes	<i>Maria Cristina A. Samonte</i> <i>HHRO V</i>
5. Planning and Implementation Division conducts site inspection/survey <ul style="list-style-type: none"> • Awardee (and other awardees involved) affix signature on Inspection Report form for conformity to survey results • For result w/ encroachment, Awardee at fault is notified to remove obstructions w/in 15 working days after receipt of notice • BHA endorses report of the City Legal Office for appropriate action if Awardee fails to comply 	1 day (inspection / survey)	<i>Inspection / Survey:</i> <i>Jayneil L. Cabalatungan, Arch.</i> <i>II</i> <i>Jerrick T. Empio /Nilo I. Villanueva</i> <i>Engineer(s) I</i> <i>Oscar Pura, Instrumentman</i>

notification issued.	1 day (Issuance of Notice)	10 minutes Endorsement
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V. PROVISION FOR TECHNICAL ASSISTANCE UNDER THE COMMUNITY MORTGAGE PROGRAM

ABOUT THE SERVICE: The Community Mortgage Program (CMP) is an innovative concept of low-income financing in which an undivided tract of land may be acquired by several Informal Settler Families (ISF) through Community Ownership; The Bacolod Housing Authority implements this type of program to qualified Community Associations.

REQUIREMENTS:

1. **PROJECT APPLICATION REQUIREMENT**
 - Duly accomplished application letter (CMP-001)
 - Dully accomplished CMP-M Information Sheet (CMP-002)

2. **PROJECT ACCREDITATION, EVALUATION & MONITORING REQUIREMENT**
 - Memorandum of Agreement between CA & CMP-M
 - Masterlist of Beneficiaries with Loan Apportionment (CD Copy)
 - CMP Community Profile
 - HLURB Certified Copy of the Certificate of Registration, Articles of Incorporation and By-Laws
 - Notarized Memorandum of Agreement between the Landowner and CA or Letter of Intent to Sell from the Landowner and Letter of Intent to Buy of the CA

3. **TECHNICAL REQUIREMENT**
 - Lot Plan with Technical Descriptions of the proposed CMP Site, duly signed by a licensed Geodetic Engineer (G.E.)
 - Vicinity Map showing the name of the roads leading to the site and the land marks (must show the socio-economic facilities/establishments within 2 to 5 km radius and distances from the Proposed CMP Site)
 - Schematic Subdivision Plan duly signed by a license G.E. (must show the area per lot, the excluded lots, if any other information pertaining to the site’s physical features which may affect collateral value)

- Zoning certification
- Latest RD certified copy of Present Title
Latest RD certified copy of 1st Back Title
Latest RD certified copy of 2nd Back Title
- Latest Tax Declaration showing RESIDENTIAL classification
- Certification of Road Right of Way

4. LOAN EXAMINATION REQUIREMENT

- Masterlist of Beneficiaries with Loan Apportionment (CD Copy)
- Proof of CA saving equivalent to three (3) months amortization and one (1) year MRI premium (both savings and MRI must be deposited in favor of SHFC prior to LOG)
- Notarized Proof of Payment of Equity (if any)
- Notarized Memorandum of Agreement between the Landowner and CA or Letter of Intent to Sell from the Landowner and Letter of Acceptance by the CA
- Notarized Lease Purchase Agreement (SHFC-F-04)
- Locational Plan of lot sold to CA

5. MORTGAGE EXAMINATION REQUIREMENT

- HLURB Certified Copy of the Certificate of Registration, Articles of Incorporation, By-Laws and Updated General Information Sheet
- Notarized Memorandum of Agreement between the Landowner and CA or Letter of Intent to Sell from the Landowner and Letter of Acceptance by the CA
- Latest RD certified copy of Present Title
Latest RD certified copy of 1st Back Title
Latest RD certified copy of 2nd Back Title
- Notarized Board Resolution/ Secretary's Certificate issued by the CA to its representative
- Latest Tax Declaration showing RESIDENTIAL classification
- Updated Real Property Tax Clearance
- Updated Special Power of Attorney (SPA) for Individual Landowner or Secretary's Certificate if the Landowner is a Corporation
- SEC Certified Copy of Incorporation Papers and updated GIS if the landowner is a corporation
- Two (2) valid government issued IDs of the individual landowner/s and/or authorized representative duly certified by the CMP-M. If the landowner is a corporation, IDs of the representative and Corporate Secretary should be submitted
- BIR Certificate of Registration of CA
- BIR Certificate of Registration of landowner – Corporation

6. AFTER ISSUANCE OF LOG & PRIOR TO TAKE OUT REQUIREMENT

- Loan Agreement (SHFC-F-01)
- Promissory Note (SHFC-F-02)
- Deed of Assignment (SHFC-F-03)

- Deed of Assignment (SHFC-F-05)
 - Real Estate Mortgage (SHFC-F-06)
 - Collection Agreement (SHFC-F-013)
7. **FOR FINAL LOAN RELEASE**
- Notarized DEED OF ABSOLUTE SALE
 - Cancelled TCT in the name of the Landowner (with annotation of DEED OF ABSOLUTE SALE)
 - TCT in the name of the CA with annotation of REM and Secretary's Certificate
 - RD Certified copies of DEED OF SALE, REM and Secretary's Certificate issued by the Corporation (if the owner is a corporation)
 - Tax Declaration in CA's name

HOW TO AVAIL OF THE SERVICE:		
STEPS	Time Frame	Person/s In Charge
1. CA sends letter to BHA requesting for Technical Assistance/CMP Orientation Seminar <ul style="list-style-type: none"> • BHA receives letter • BHA conducts site inspection ✓ If area is suitable for housing, conducts CMP Orientation sessions in 3 modules ✓ If not viable, BHA recommends other options	1-3 minutes 1 hour 2 hours CMP Orientation	<i>Ma. Luisa T. Esmeres</i> <i>HHRO III</i>
2. CA complies & submits to BHA documentary requirements for HLURB registration <ul style="list-style-type: none"> • BHA reviews requirement submitted • Once CA is registered with HLURB & BIR, BHA provides/explains list of requirements for Project Accreditation, LOG and Take-out 	5-10 minutes 1 hour	<i>Ma. Luisa T. Esmeres</i> <i>HHRO III</i>

<p>3. CA submits Project Accreditation documents, LOG and Take-out Requirements</p> <ul style="list-style-type: none"> • BHA reviews and evaluates documents submitted and if found in order, endorses to SHFC • BHA reviews and evaluates documents submitted and if found in order, endorses to SHFC <p>✓ Processing period to reach the Take-out level: 1-2years</p>	<p>2-3 days</p>	<p>Ma. Luisa T. Esmeres <i>HHRO III</i></p>
<p>4. CA (Take-out level) start payment of amortization to SHFC and CA submits Abstract of Collections to BHA for monitoring of CER</p> <p>✓ CA start processing of their individualization of Titles</p>	<p>5 minutes</p>	<p>Ma. Luisa T. Esmeres <i>HHRO III</i></p>
<p>5. BHA requests from SHFC for the release of CMP Mobilizer's Fee at P1,000.00 per member beneficiary</p>		<p>Ma. Luisa T. Esmeres <i>HHRO III</i></p>

VI. PROVISION FOR TECHNICAL ASSISTANCE UNDER THE LOCALIZED COMMUNITY MORTGAGE PROGRAM (LCMP)

ABOUT THE SERVICE: The LCMP is a modified community mortgage program which extends financial assistance for the acquisition of the land occupied by the constituents of the local government unit or the land where they will be relocated through the concept of community ownership, with the land primarily mortgage to Social Housing Finance Corporation (SHFC).

Under this program, a qualified Local Government Unit is accredited by SHFC as partner-LGU and as such through BHA shall perform all pre take-out functions of SHFC such as:

1. Accreditation of CMP Mobilizers
2. Background Investigation of projects
3. Site Inspection and Appraisal of projects
4. Loan Examination; and
5. Mortgage Examination

The LGU is subsequently provided with an Omnibus Commitment Line (OCL) not to exceed 50 Million Pesos, with one (1) year validity on projects identified by the partner LGUs. The implementation of the LCMP wherein the SHFC in partnership with the LGU through

a Memorandum of Agreement (MOA) will have 75% - 25% sharing in loan assistance to CAs: the 25% to be shouldered by the LGU.

VII. ISSUANCE OF SUBDIVISION PERMITS

ABOUT THE SERVICE: BHA facilitates approval of permits at the Sangguniang Panlungsod for developers and landowners who are applying for the development of subdivisions in the city.

REQUIREMENTS:

1. SIMPLE SUBDIVISION PROJECT
 - Application Form
 - Four (4) sets of Site Development Plan and Vicinity Map or Location Plan
 - Certified True Copies of Titles (attach Deed of Sale/MOA if title is not registered in the name of the applicant)
 - Tax Declaration
 - Real Property Tax Receipts
 - Certification of Zoning Classification
 - Purpose/ Intent
2. PRELIMINARY APPROVAL & LOCATIONAL CLEARANCE (PALC)
 - Application Form
 - Four (4) sets of Site Development Plan, Vicinity Map, Survey Plan as described in TCT
 - DAR Clearance (agricultural land or land zoning classification conversion to residential use as certified by the deputized Zoning Administrator)
 - Certified True Copy – Title & Tax Declaration
 - Current Real Property Tax Receipts and Tax Clearance
 - Sworn Statement – maximum selling price per unit
 - Right to Use or Deed of Sale of Right-of-Way for access road, other utilities
 - Indication of natural waterway into which drainage water will be discharged.
 - Release of Mortgage or Mortgagee's conformity for Subdivision
3. PLAN ALTERATION
 - Application Form
 - Proposed Alteration of plan duly signed and sealed by a licensed Architect/Engineer – six (6) copies
 - Letter stating purpose/reason for the proposed alteration/conversion
 - Sworn statement – affected lots/units for alteration have not been sold

- Written conformity or consent of the duly homeowners association of the majority of the lot/unit buyers
 - Certified true copy – Title of affected lot/unit if already titled
 - Approved Subdivision Plan
 - Current Real Property Tax Receipts
4. FINAL APPROVAL & DEVELOPMENT
- Application Form
 - The following documents duly signed by a licensed Architect/Engineer
 - Topographic Map – 2 copies
 - Four (4) copies of: Site Development Plan, Road (Geometric & Structural) Design/Plan, Storm Drainage and Sewer System, Water System lay-out & Details, Power System Lay-out & Details, Site Grading Plan
 - Two (2) copies of Project Feasibility Study to include the following: Project Profile, Audited Financial Statement, Income Tax Return (last preceding years), SEC Registration, Articles of Incorporation, Partnership, Corporate By-Laws and all Implementing Amendments. New Corporations (3 years and below) - Statement of Capitalization, Sources of Income, and Cash Flow to support Work Program
 - Application for the following: Water Supply (BACIWA) and/or NWF---deepwell will be used, Power Supply System (CENECO)
 - Specification, Bill of Materials and Cost Estimates
 - DENR Cert. – True Copy of Environmental Compliance Certification
 - Current Real Property Tax Receipt & Tax Clearance

HOW TO AVAIL OF THE SERVICE:		
STEPS	Time Frame	Person/s In Charge
1. Project proponent applies at BHA and is given the appropriate application form with corresponding documentary requirements	30 minutes	<i>Vi Augustos Cesar O. Lopez</i> <i>Engineering Assistant</i> <i>Engr. Meliton Fornis</i> <i>Engr. Joey Rojo</i> <i>Engr. I</i> <i>Engr. Mary Ann L. Quiachon</i> <i>Engr. IV</i>
2. Project proponent submits requirements for review and evaluation and waits for evaluation result; complies with deficiency (should there be one) <ul style="list-style-type: none"> • BHA conducts sites inspection / evaluation as to technical requirement. If there is a deficiency, a Notice of Deficiency is issued to 	30 minutes to 1 hour	

<p>the Developer</p> <ul style="list-style-type: none">• BHA endorses application / documents to Sangguniang Panlungsod (SP) for approval	3-4 days	
3. Project proponent claims Approval Permit after 1-2 weeks it was endorsed to SP	10 – 15 minutes	