



SPECIAL RELEASE

Majority of Households in Ilocos Region Own/Amortize Their Housing Units/Lots (2020 Census of Population and Housing)

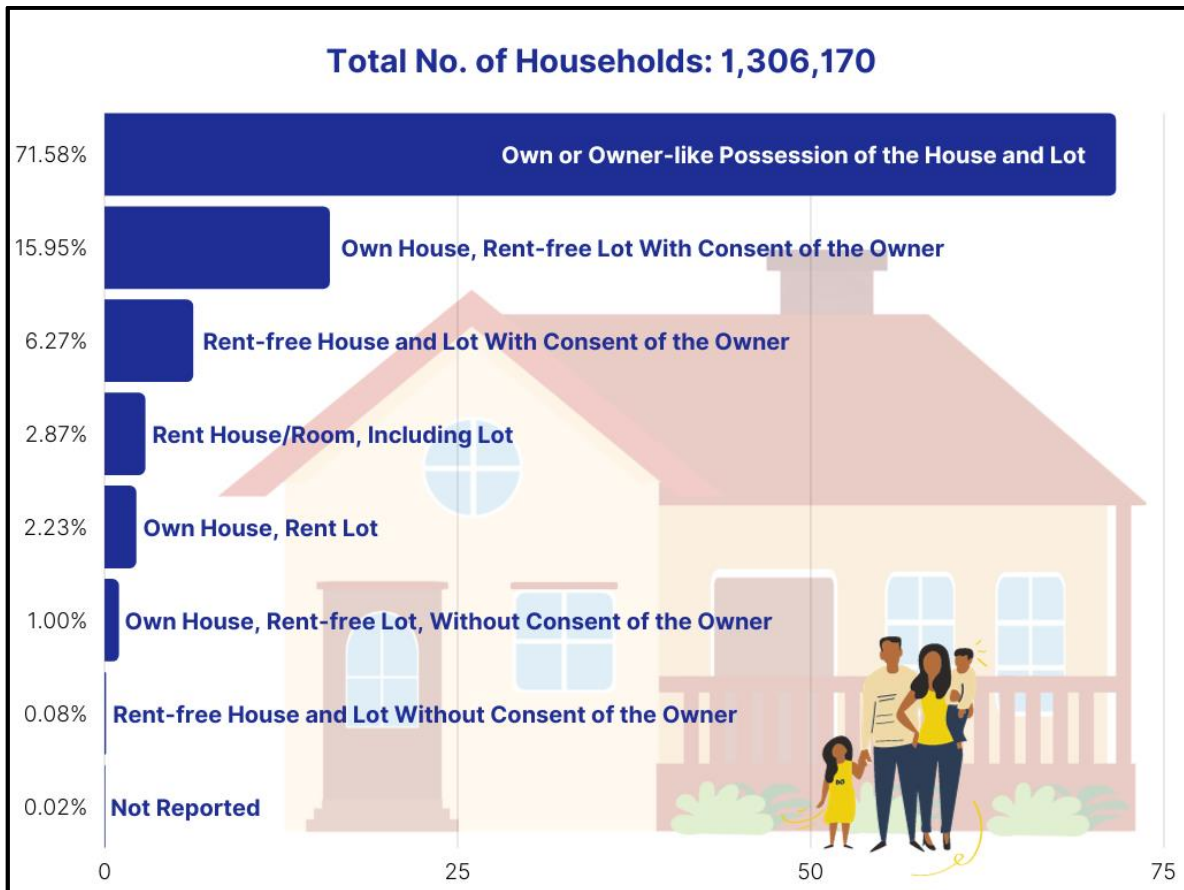
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Majority of households in the Ilocos Region live in housing units/lots they owned

Out of the 1,306,170 households in the Ilocos Region in 2020, 934,807 own or have owner-like possession of the house and lot they occupy. Another 29,172 households comprised homeowners who rent the lot their houses stand on. Meanwhile, 208,392 households own their houses in rent-free lot with the owner's consent. There were also 13,039 households who own their houses in a rent-free lot without consent of the owner. (Figure 1).

There were 37,494 households who reported renting both the house and lot they occupied. Moreover, 81,861 households lived in rent-free housing units and lots with the owner's consent, while 1,096 households occupied rent-free house and lot without consent of the owner. Lastly, 308 households did not report the tenure status of their housing units/lots.

Figure 1. Percent Distribution of Households by Tenure Status of the Housing Unit/Lot, Ilocos Region: 2020



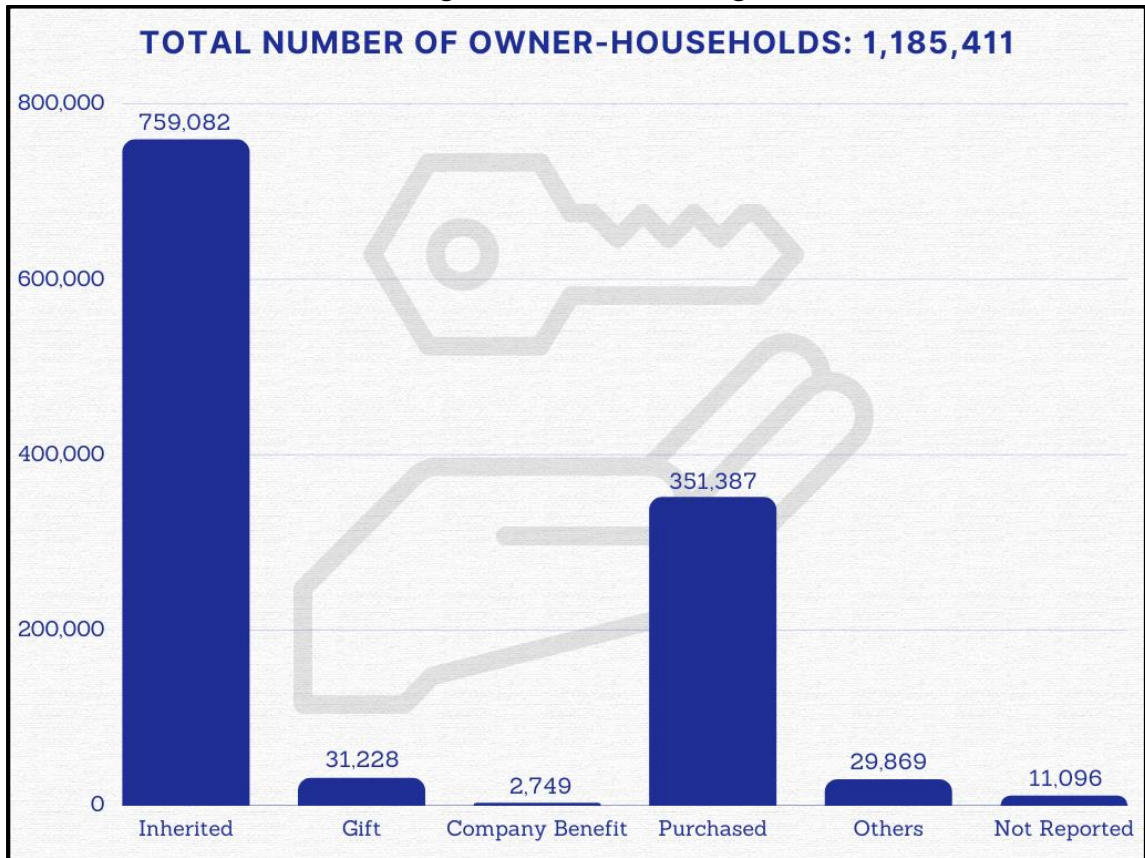
Note: Excludes households enumerated in temporary relocation areas, households listed as homeless, and households living in other types of "buildings" such as buses/trailers, boats, tents, and others.

Source: Philippine Statistics Authority, 2020 Census of Population and Housing

Most owner-households in the Ilocos Region occupy inherited housing unit

There are 1,185,411 households in the Ilocos Region who owned/amortized the housing units they occupied. About 64.04 percent of these households reported that they acquired their housing units through inheritance. Additionally, 31,228 households received their housing units as gifts, while 2,749 households secured housing units as company benefits. Moreover, 351,387 households purchased the housing units they occupied. (Figure 2)

Figure 2: Distribution of Owner-Households by Mode of Acquisition of the Housing Units, Ilocos Region: 2020



Source: Philippine Statistics Authority, 2020 Census of Population and Housing

There were 29,869 households who reported other mode of acquisition, while 11,096 households did not report the mode of acquisition for their housing units. (Figure 2)

Majority of owner-households in the Ilocos Region occupy housing units that were purchased through own resources/interest-free loans from relatives and friends

Among the 351,387 households who purchased their housing unit, 326,129 used their own resources or interest-free loans from relatives/friends. Meanwhile, 16,089 owner-occupied households tapped into government assistance programs through Pagtutulungan sa kinabukasan: Ikaw, Bangko, Industriya at Gobyerno (Pag-IBIG), Government Service Insurance System (GSIS), Social Security System (SSS), Land Bank of the Philippines (LBP), and others. There were 17,427 who acquired their housing units through private banks, 5,898

acquired through employer assistance, and 5,549 acquired through other sources of financing. (Figure 3)

Figure 3: Distribution of Owner-Households who Purchased their Housing Unit by Source of Financing, Ilocos Region: 2020



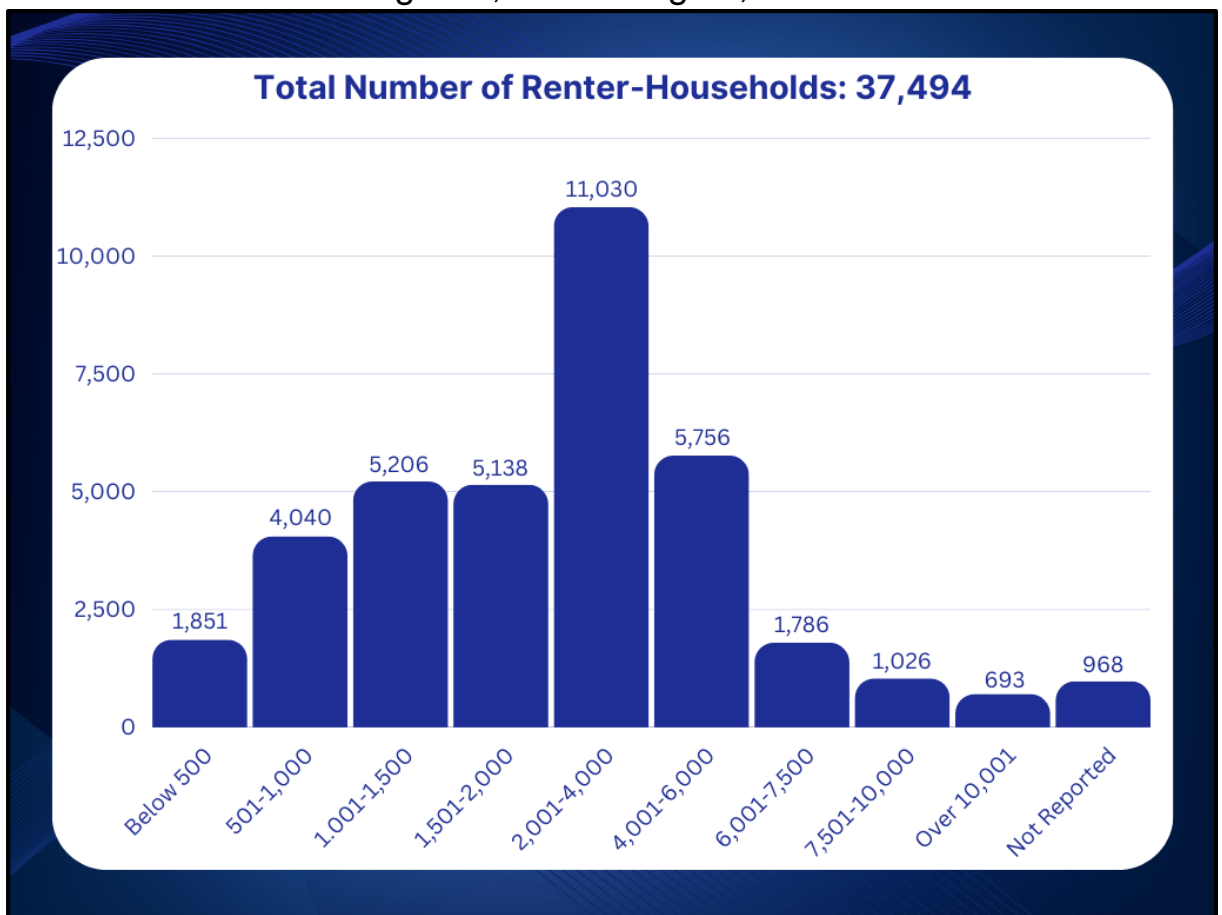
Note: A single purchased housing unit may have more than one source of financing.
 Source: Philippine Statistics Authority, 2020 Census of Population and Housing

Twenty-nine percent of the renter-households in the Ilocos Region rent P2,000 to P4,000 per month

The total number of renter-households in the Ilocos Region in 2020 was 37,494. The largest segment, consisting of 11,030 households, paid monthly rentals spanning from PhP2,001 to PhP4,000. There were 5,756 renter-households who paid PhP4001 to PhP6,000, and 3,505 households paid monthly rental over P6,000. On the other hand, 5,138 renter-households paid monthly rental of PhP1,501 to PhP2,000, while 5,206 renter-households paid PhP1,001 to PhP1,500 per month. A total

of 5,892 households paid monthly rental of Php1,000 and below. There were 968 renter-households who did not report the monthly rental of the housing unit that they occupied. (Figure 4)

Figure 4: Distribution of Renter-Households by Monthly Rental of Housing Unit, Ilocos Region; 2020



Source: Philippine Statistics Authority, 2020 Census of Population and Housing

TECHNICAL NOTES

Concepts and Definitions

Housing Unit

A housing unit is a structurally separate and independent place of abode constructed, converted, or arranged and intended for habitation by one or more households. Structures or parts of structures that are not intended for habitation, such as commercial, industrial, and agricultural buildings, or natural and man-made shelters such as boats, abandoned trucks, culverts, and others, but which are used as living quarters by households, are also considered as housing units. But these are still excluded in this report since tenure status are not applicable to these housing units.

- a. Occupied housing units are housing units occupied by the households.
- b. Total housing units include occupied housing units and housing units that are vacant, used only as a rest house or vacation house, whose occupants are excluded in the enumeration or occupied by non-usual residents (NUR).

Household

A household is a social unit consisting of a person or a group of persons who sleep in the same housing unit and have a common arrangement in preparing and consuming food.

Tenure Status of the Housing Unit/Lot

Data on the tenure status of the housing unit and the lot is also useful for housing priorities and policies, promoting a house and lot ownership, and identifying groups that need housing assistance. The extent to which the households own or rent the buildings/living quarters they occupy is of special significance to housing programs.

The categories for the tenure status of the housing unit and the lot are as follows:

1. Own or owner-like possession of the house and lot - the household is the owner and has legal possession or claims ownership of the housing unit and lot. Consider as “own or owner-like” a housing unit and lot being amortized or paid on an installment basis;
2. Own house, rent lot - the household owns the house but rents the lot in cash or in-kind;
3. Own house, rent-free lot with consent of the owner - the household owns the house but occupies the lot with permission of the owner and does not pay any rent, in cash or in-kind, to the owner, tenant/lessee, or subtenant/sublessee;
4. Own house, rent-free lot without consent of the owner - the household owns the house but occupies the lot without permission of the owner;
5. Rent house/room, including lot - the household pays rent, either in cash or in-kind, for the house/room (including lot) it occupies;
6. Rent-free house and lot with consent of the owner - the household occupies the house and lot, rent-free, with consent or permission of the owner; and
7. Rent-free house and lot without consent of the owner - the household occupies the housing unit and lot without consent or permission of the owner.

Mode of Acquisition of the Housing Unit

The categories for the mode of acquisition of the housing unit are as follows:

1. Inherited - the housing unit was transmitted to a family member by mode of succession upon the death of an individual. This may also include those properties transmitted by a living person, in contemplation of death, provided that the same is irrevocable. The inheritance may be testate or intestate. Filipino terms are “minana or pinasa”;

2. Gift - the housing unit was donated or bequeathed without any consideration other than gratuity. This gift may be documented or implied. Filipino terms are “regalo” or “bigay”;
3. Company Benefit - the dweller was allowed to stay on the premise as a privilege accorded by the company or employer. Common arrangements include housing projects, staff houses, quarters, or barracks. The arrangement may be free or with a minimal rental fee. However, housing provided by the company but being amortized by the dweller shall be considered as purchased;
4. Purchased - the dwelling unit may be acquired/amortized through a housing loan/mortgage (through Pag-IBIG, Social Security System (SSS), Government Service Insurance System (GSIS), bank, and other financial institutions) or through arrangements with another person. Documents for purchase include Real Estate Mortgage, Deed of Sale, or Contract to Sell, usually involving a Transfer Certificate of Title (TCT). This category also includes housing units acquired through own resources or savings; and
5. Others - examples of other modes of acquiring the housing unit are:
 - a. Rights - an answer of “binili ang rights ng lupa” suggests that the housing unit was acquired through “rights” and not “purchased.” A “rights of the land” purchased from a person residing in an informal settlement area does not constitute a transfer of ownership of the land, and the government does not recognize the transaction;
 - b. Awarded - refers to lots/dwelling units awarded by the national government agency, Local Government Unit (LGU), or other legal entities (Gawad Kalinga, Habitat for Humanity) based on a legally binding document (Certificate of Entitlement to Lot Award, Certification of Lot Award, Certification of Allocation or Certificate of Eligibility). There may be conditions set before a dweller could qualify as a beneficiary, as in the case of a dweller required to pay a certain amount for the award. This category also refers to lots/dwelling units wherein the sale has yet to be consummated; and
 - c. This may also refer to a housing unit acquired as a prize of raffles, contests, or similar activities.

Source of Financing of the Housing Unit

Data on the source/s of financing give information on the extent to which the government provides housing assistance. Specifically, information on this will help monitor government participation in financing or administering the construction of new residential housing units

This question refers to the source of financing for the construction/purchase of the residential housing unit and not for any subsequent repair, renovation, and/or improvement.

The different sources of financing are as follows:

- a. Own resources/interest-free loans from relatives/friends;
- b. Government assistance, Pag-IBIG, GSIS, SSS, LBP, and others;
- c. Private banks/foundations/cooperatives;
- d. Employer assistance;
- e. Private persons; and
- f. Others.

Monthly Rental of the Housing Unit

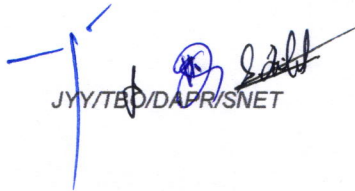
Information on the monthly rental of the housing unit is used in reviewing government housing policy and other related matters, such as the need for rent controls. It also enables the analysis of income and rental levels for particular groups.

The monthly rental of the housing unit should exclude rental for furnishings and payment for electricity and water. Rental for the housing unit, which includes furnishings, and payment for electricity and water, can be estimated by subtracting the estimated rental for furnishings or the amount for the consumption of water and electricity from the total monthly rental.

The different categories for this item are as follows:

1. PhP 500 or less;
2. PhP 501 – 1,000;
3. PhP 1,001 – 1,500;
4. PhP 1,501 – 2,000;
5. PhP 2,001 – 4,000;
6. PhP 4,001 – 6,000;
7. PhP 6,001 – 7,500;
8. PhP 7,501 – 10,000; and
9. PhP 10,001 and over.


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