

DE LA SALLE UNIVERSITY

ABSTRACT

This case study of Fabella Estate Homeowners' Association aims to describe the association's formation and history, objectives, organizational composition, membership perceptions, as well as the problems and difficulties encountered all in line with its availment of the Community Mortgage Program.

It utilized the descriptive exploratory design and adopted the case study approach. The data gathering procedure made use of two instruments, one for key informants/community leaders (interview schedule) and the other for member beneficiaries (interview guide).

Findings of the study revealed that the association is a formal organization with distinct and specifies organizational domains. It was created primarily out from the common desire of the residents to own the land they were squatting. The availment of the CMP by the association made this fervent desire possible through the collective cooperation of the member beneficiaries. The member beneficiaries had all favorable perceptions of their community leaders. The difficulties of the association rested primarily in the collection of amortization fees and in conforming with the new subdivision plan.

With the transfer of land ownership to the association through the collective efforts of member beneficiaries, the possibility of other squatters to own the land they are residing is made more attainable through government programs in the same nature as the CMP.

