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Ione's Dorm: The Case of the Delinquent Isko and Iskaⁱ

It was still in the wee hours in the morning, but Francisco “Cadio” S. Cruz, the owner of Ione’s Dorm, found himself hiding in a corner of his house waiting for Mike, his new dormerⁱⁱ, whom he had not seen in days, leave his room. Cruz had long been suspecting that Mike -- who was four months in arrears of his dorm rental fees -- was avoiding him deliberately by leaving his room early and coming in late at night. Just when Cruz thought that he would waiting for a long time, he saw Mike walk by.

“Toyⁱⁱⁱ, when will you pay your rental? You’ve been avoiding me for months now,” Cruz blurted. The resident, who was taken by surprise, stuttered, “Uncle^{iv}, my allowance will be arriving at the end of the month, I will pay you then, I promise.” He fidgeted and averted his eyes.

“If you don’t pay at the end of the month, I’ll be forced to lock your room. Consider this a fair warning,” Cruz said.

Cruz could not count how many times he had said this empty threat to his dormers. The sad part was that this was not an isolated case, and there were more people like Mike in his roster of residents. It had been months now, and monthly rental payments were not just a month late. Most of them were four and even five months in arrears. Aggravating the matter was the fact that some of these delinquent residents

i Isko and Iska referred to the male and female students and scholars of the University of the Philippines. Isko was short for “scholar,” which in the Philippines was spelled as “Iskolar.” The “Iska” was the female version of “Isko.”

ii A dormer was a colloquial term for a dorm resident and sometimes called “boarder” or simply “resident.”

iii Toy, which was short for Totoy, was a term used to refer a young boy in the Philippines.

iv Referring to Francisco S. Cruz.

opted to bolt, taking their things with them without settling their financial obligations to Cruz. In most cases, Cruz found out about these occurrences only after he inspected the rooms and discovered that they had been emptied out, or in other cases through his wife's relative, Letty, who resided at the back of his property.

"How could this happen? Why do I suddenly have rent collection issues?" Cruz could not help wondering. Three years ago, in 2013, he had expanded his business by adding more rooms. He borrowed from the bank, using some of his properties as collateral because he had foreseen the growing housing needs of the students. Just when he thought he would be reaping the benefit of this expansion, he found himself in this situation where he had to play hide and seek with his residents. He did not know whether to laugh it off or cry in frustration. "How could things change like this for the worse?" he sighed. He would need to find some ways to improve rent collection fast, or he could end up losing his investment.

The Early Years¹...

In 1981, Francisco "Cadio" S. Cruz began working at the Food and Agriculture Organization (FAO) of the United Nations while his wife, Pacita "Nene" S. Cruz, was teaching at an elementary school in Los Banos.^v In 1989, he received his foreign assignment for Nigeria, Africa, and his wife decided to resign from work so she could accompany him. While in Nigeria, he and his wife toyed with the idea of converting their backyard into a dormitory so that his wife would have something to occupy her time when they finally settled back in the Philippines. That opportunity came in 2003 when Cruz decided to take on the position of Assistant Representative of FAO in his home country, so he and his wife could spend time with their only child who had remained in the Philippines to study during Cruz's assignment in Nigeria.²

In November of 2008, Cruz commissioned the construction of an eight-unit building and registered it as "Ione's Dorm,"^{vi} the name of his only child. The dorm started operating early in 2010 and soon all rooms were occupied. Ione's Dorm was strategically located near local schools, church, hospitals, restaurants, water stations,^{vii} laundry shops, drugstores, malls and the premier state university, University of the Philippines Los Banos (UPLB). Each room was furnished with a double-decked bed, built-in cabinet, table and chair. It also had a receiving area with cable-TV, well-lit stairways and hallways with emergency lights, refrigerator-equipped pantry area and laundry area. The ratio^{viii} of the common restroom to residents was 1:3. (*See Appendices for photos of amenities found inside Ione's Dorm.*)

His wife, Pacita Cruz, managed the day-to-day operation of the business while he took on an advisory role. Cruz also hired a part-time dorm caretaker who was in charge of cleaning and maintaining the common areas and who also served as the "go-to" guy for the residents, especially when Pacita was not around.

From 2010 to 2013, the occupancy rate of Ione's Dorm was always full. The income generated from the dorm's operation paid off the capital Cruz had borrowed to finance the construction of the building, and he also earned a reasonable amount from his initial investment. Cruz noticed that the dormers were trustworthy, then. They paid their monthly rentals voluntarily without any reminders from him or his wife about the due dates and their monthly obligations. Managing Ione's Dorm was so easy back then.

v Los Banos was a first class municipality in Laguna Province, located at the southern part of Luzon in the Philippines.

vi Ione was a combination of the names of Cad"io" and his wife, Ne"ne" (petname of Pacita S. Cruz).

vii In the Philippines in general and in Los Banos in particular, water from the tap is not used for drinking. The residents used water filters and/or bought filtered water from water stations.

viii Three residents shared one (1) restroom.

The Target Market

The students were the ideal target market of Ione's Dorm due to its close proximity to academic institutions in Los Banos. In particular, University of the Philippines Los Banos (UPLB) was just a 10-minute ride from the dorm. UPLB was one of the seven constituent universities of the UP system.³ Before it became a university in 1972, it started out as a college of the University of the Philippines Diliman. It then emerged as a leading academic institution in Southeast Asia.⁴ It garnered the reputation of being the recognized leader in agriculture, forestry and environmental management.⁵ It also excelled in the fields of basic and applied sciences like natural science management and conservation, engineering, biotechnology, nanotechnology, informatics and computer science.⁶ It was a pioneer in forest conservation and, because it was located at the base of Mt. Makiling,^{ix} UPLB managed and administered the 4,244-hectare Mt. Makiling⁹ Forest Reserve. It hosted two international research institutions, namely: International Rice Research Institute (IRRI) and the Southeast Asian Ministers of Education Organization Regional Center for Graduate Study and Research in Agriculture.

Students at UPLB typically spent PhP 1,000^x (roughly USD 21.08) per unit. They were also required to pay laboratory and miscellaneous fees but, because UPLB was a state university, a portion of the educational costs was funded by the Philippine government. If the household annual income of a student fell below PhP 80,000 (USD 1,686.70) and s/he was eligible for the financial assistance programs, s/he could waive tuition and miscellaneous fees and earn stipends. Financial assistance was a crucial component of students' way of life in UPLB, in particular, and UP system, in general, because a high number of applicants and qualifiers in the University of the Philippines came from low-income households.

In Table 1 below, out of the 16.6% who passed the college entrance exam, approximately 11.3% belonged to families at and even below the poverty threshold, with household annual income below PhP 101,000 (USD 2,129.5). In 2013, a family of five required PhP 96,262 (USD 2,030) per year in order to supply their basic food and non-food needs.⁷

ix Mt. Makiling was an inactive volcano, biodiversity hotspot and famous hiking attraction in the Philippines. It became an ASEAN Heritage Park on October 3, 2013, the 33rd in Southeast Asia and the 5th in the Philippines.

x As of 10 Sept 2016, 1 USD = PhP 47.43. All conversion onwards from PhP to USD made use of this forex rate.

Table 1
University of the Philippines College Acceptance Test^{xi} Applicants and Qualifiers by Income Level for AY 2013-2014

Reported Annual Income Level		Applicants		Qualifiers	
In PhP	In USD10	Number	Percent to Total	Number	Percent to Total
Below 101,000	Below 2,129.5	11,923	15.5%	1,431	11.3%
101,000 – 200,000	2,129.5 – 4,216.7	13,153	17.2%	2,038	16.0%
200,001 – 300,000	4,216.7 – 6,325.1	9,778	12.7%	1,595	12.5%
300,001 – 400,000	6,325.1 – 8,433.5	6,661	8.7%	1,138	8.9%
400,001 – 500,000	8,433.5 – 10,541.9	5,843	7.6%	1,080	8.5%
500,000 – 1,000,000	10,541.9 – 21,083.7	14,235	18.6%	2,849	22.4%
1,000,001 and above	21,083.7 and above	9,812	12.8%	2,154	16.9%
No Data	No data	5,257	6.9%	447	3.5%
Total		76,662	100.0%	12,732	100.0%

Source: UPLB Housing Office⁸

Based on Cruz's record,⁹ almost 98% of the residents of Ione's Dorm as of September 2016 were either students or teaching staff of UPLB (see Table 2).

Table 2
Classification of Ione's Dorm Residents as of December 31, 2010 to 2016.

Number of Residents	2010	2011	2012	2013	2014	2015	2016 ^{xii}
Connected to UP Los Banos	5	6	8	8	8	49	53
Non-UPLB Residents	3	2	0	0	0	3	0
Vacant	0	0	0	0	0	2	1
Total	8	8	8	8	8	54	54
Percent of UP Residents to Total	63%	75%	100%	100%	100%	91%	98%
Occupancy Rate	100%	100%	100%	100%	100%	96%	98%

Source: Ione's Dorm Records¹⁰

Note: For periods 2010 to 2014, only the 8-door building was operational. In 2015, Ione's Dorm began servicing a total of 54 rooms to its target market.

The Competition Inside the Campus

Although there were dormitories inside the campus, these were not enough to address the housing needs of the growing population of the students. These students were the ideal target market of Ione's Dorm. As shown in Tables 3 & 4, the in-campus dormitories could only accommodate 18.5% (2,342/12,627) of the total enrolled students at 100% rated capacity. However, occupancy rate data from UPLB Housing Office^{xiii} revealed that, on average, only 95-96% of the rooms were utilized during regular semesters (see

xi This was the qualifying test given to local and foreign students, alike, who wanted to study at the University of the Philippines. This test, which was more popularly known as the UPCAT, consisted of four (4) subtests: Language Proficiency, Science, Mathematics and Reading Comprehension.

xii As of interview time with Cruz on September 19, 2016.

xiii UHO, a unit of UPLB, managed staff and private housing requirements and regulated housing units on the university grounds. Management of dormitory units was within their scope of responsibilities.

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Table 5). This increased the pool of UPLB students who looked for alternative places to stay and became prospective residents of non-UP dormitories like Ione's Dorm.

Table 3
Enrollment in UPLB for the Academic Years 2011-2012 to 2013-2014

Enrollment	1st Semester	2nd Semester	Average Per Semester
AY 2011-2012	12,122	11,724	11,923
AY 2012-2013	12,789	12,359	12,574
AY 2013-2014	13,550	13,218	13,384
Average (AY 2011-2014)	12,820	12,434	12,627

Source: Chancellor's Accomplishment Report (November 2011-October 2014) ¹¹

Table 4
Dormitories operating inside UPLB.

Name of Dormitory	Constructed	# of Rooms	Max. occupancy*	Type of residents	Room Restriction	From Region IV	Other Regions
Men's Residence Hall (MRH)	1968	136	544	Freshmen	Female Only	25	63
Women's Residence Hall (WRH)	1967	92	360	Upper Classmen	Female Only	44	82
New Dormitory (ND)	2001	50	300	Upper Classmen	Male Only	76	72
Veterinary Medicine Residence Hall (VMRH)	1986	94	376	Upper Classmen	Male & Female	28	100
International House (IH)	1960	41	128	Graduate Students	Male & Female	223	321
New Forest Residence Hall (NFRH)	1983	39	160	Freshmen	Female Only	55	57
Makiling Residence Hall (MKRH)	1979	28	112	Upper Classmen	Male Only	112	188
Forestry Residence Hall (FRH)	1960	37	148	Upper Classmen	Female Only	56	104
ACCI Residence Hall (ACCI)	2010	14	88	Graduate Students	Male & Female	170	206
ATI-NTC Residence Hall (ATI)	2010	19	126	Freshmen	Male Only	148	212
Total		550	2,342			937	1,405

Source: UPLB Housing Office¹²

Legend: * Maximum occupancy data was based on AY 2015-2016, the highest occupancy rate from periods AY 2012-2013 to AY 2015-2016.

Table 5
Total Occupancy Rate of UPLB-managed dormitories

	1st Semester	2nd Semester	Midyear
AY 2012-2013	98%	94%	31%
AY 2013-2014	98%	95%	24%
AY 2014-2015	96%	97%	28%
AY 2015-2016	93%	95%	*
Average	96%	95%	28%

Source: UPLB Housing Office¹³

Legend: * No available information yet as of data gathering time (September 19, 2016).

Students who availed themselves of housing services were diverse in terms of geographical location of residence. As shown in Table 4, 60% (1,405/2,342) of the residents were from places outside of Region IV.¹³ This supported the premise that students from far-away places were most likely to use dormitory services than those who lived nearby. However, the 40% result from those living in Region IV^{xiv} implied that even students living in this region had found it necessary to rent instead of commuting to their places of residence. This meant that the students from the other 195¹⁴ municipalities of Region IV became potential clients and customers of both university-based and privately-owned dorms alike.

UPLB, together with the whole University of the Philippines (UP) system, believed that lack of financial resources should not be a deterrent to obtaining an education.¹⁵ Hence, qualified students from all walks of life were given equitable chances of world-class education regardless of their social status through programs like Socialized Tuition and Financial Assistance Program (STFAP)^{xv} or other scholarship programs in the university. In Table 6, the maximum number of students that could be accommodated in the UPLB-managed dormitories was, on average, only at 28% of the 8,396 students who belonged to the lower-income brackets C to E2 and even less than half (48%) of the students from brackets D to E2. This showed the dearth of housing space for the students in university-managed dormitories, further highlighting the attractiveness of the dormitory business in Los Banos.

xiv The Philippines was an archipelago with 18 regions and the Municipality of Los Banos, where UPLB was situated, was part of Region IV or Southern Tagalog. This data was included in this table to provide insights on whether only students outside of Los Banos or Region IV availed of the housing services of the university.

xv STFAP aimed to make education accessible to financially-challenged Filipino students. It was replaced by Socialized Tuition System (STS) in 2014 but the objective remained the same which was to provide tuition discount based on the assessed paying capability of the student.

Table 6
Number of STFAP Beneficiaries by bracket by year (2011-2014)

Year	Bracket						Total	Total
	A	B	C	D	E1	E2	C to E2	D to E2
AY 2011-2012	54	572	3,084	2,959	1,230	183	7,456	4,372
AY 2012-2013	53	743	3,403	3,030	1,639	498	8,570	5,167
AY 2013-2014	73	872	3,930	3,464	1,557	212	9,163	5,233
Average	60	729	3,472	3,151	1,475	298	8,396	4,924

Source: Chancellor's Accomplishment Report (November 2011-October 2014) ¹⁶

Legend¹⁷:

Bracket A (income of over PhP1,000,000 or USD21,083 annually) students pay the full tuition fee at PhP1,500 or USD31.6 per unit;

Bracket B (income of PhP500,001 to PhP1,000,000 or USD10,542 to USD21,083 annually) students pay only the base tuition at PhP1,000 or USD21.1 per unit;

Bracket C (income of PhP250,001 to PhP500,000 or USD5,271 to USD10,542 annually) applicants pay 60% of the base tuition at PhP600 or USD 12.7 per unit;

Bracket D (income of PhP135,001 to PhP250,000 or USD2,846 to USD5,271 annually) students pay 30% of the base tuition at PhP300 or USD6.3 per unit;

Bracket E1 (income of PhP80,001 to PhP135,000 or USD1,687 to USD2,846 annually) students do not have to pay tuition fees; and

Bracket E2 (income of PhP80,000 USD1,687 or less annually) students also do not have to pay tuition fees and they get a monthly allowance valued at PhP12,000 or USD253 every semester or about PhP2,400 (USD50.6) every month.

The Housing Cost

The monthly cost of staying at university-managed dormitories was the cheapest option for budget-conscious students who were willing to share a room with four to six individuals (see Table 7). For those who could afford to pay higher rentals, there were high-end apartments and private dormitories with private toilet and bath for PhP5,000 to P10,000 (USD105.4 to USD210.8) per month. Some catered to the medium-scale market for monthly fees ranging from PhP2,000 to PhP4,000 (USD42.2 to USD84.3). Ione's Dorm, with its medium-price strategy, also tapped this particular market. Low-end boarding houses provided modest housing spaces for P1,000 to P1,500 (USD21.1 to USD31.6) intended for the economically-constrained students.

Table 7
Rental Fees of UPLB-managed dormitories

Dormitories ^{xvi}	Room Rate per Month		Occupants per Room
	In PhP	In USD	
IH, MRH, WRH,VMRH, FRH, MKRH & NFRH	600	12.7	4
ND & ATI	650	13.7	6 to 8
ACCI	1,500	31.6	4 to 6

Source: UPLB Housing Office¹⁸

The Expansion Years¹⁹

Anticipating potentially rewarding growth of the dormitory business, Cruz commissioned the construction of more rooms for Ione's Dorm. From eight rooms, the total capacity of Ione's Dorm in 2015

^{xvi} Names of dormitories were abbreviated. Refer to Table 3 for their complete names.

was increased to 54^{xvii} (refer to Table 2 for the occupancy rate of Ione's Dorm per year). Getting new occupants had never been a problem for Ione's Dorm because, through referral and word-of-mouth, it reached full capacity in no time. However, aside from Cruz's problems on overdue accounts and the runaway residents who left without settling their financial obligations, Cruz started encountering problems brought about by the expansion of his business that he had never experienced before.

The Internal Issues

Ione's Dorm residents had no curfew. When they signed the contract with Ione's Dorm, they paid a two-month deposit and for keys that include one key for the room, one for the main door, and for the gate. Because of this freedom of dormers to come and go, Cruz had no way of knowing if their visitors stayed for the night or not. Before the expansion, the residents were honest about their transients^{xviii} and they never failed to register them. With the increased number of occupants, however, Cruz caught some "visitors" leaving the dorm with hair still wet from the shower, and this happened in more than one occasion. In some cases, he caught some residents sneaking their visitors in and out of the dorm premises in order to avoid paying the transient fee. If prompted to explain, some residents reasoned that they were just about to pay him before they were caught. In worse instances, Cruz even caught the visitors having their own sets of duplicate keys. Since he and his wife were not always home to monitor the comings and goings of the residents and their visitors, he needed a solution that would solve this problem.

Yet another problem related to this, Cruz had to improve his filing system. While he could keep track of who was who in his property, he was not always around to oversee things. His wife -- who managed the daily operation of the business -- and his caretaker, who interacted with the residents for their maintenance necessities, needed an updated record of everything from the monthly payment to the amount of deposit, personal datasheet and contact information so Cruz could know with whom to coordinate with in times of emergencies and when repair and maintenance done on the dorm. The old system of recording would simply not work anymore.

During contract signing, Cruz explained the policy of accounting for each appliance that the residents brought with them and the corresponding electrical fees, which varied depending on the type of appliances. During the first few months, and even before he expanded his operation, the electricity bill almost equaled the collection from the registered appliances. However, lately, Cruz noticed that electrical bills were extraordinarily higher than his collection. He suspected that the rise in electricity cost came from undeclared appliances that used high electricity consumption like hair dryers, water heaters, rice cookers and even irons. This observation came from a report from Cruz's caretaker, who heard a whirring sound coming from a hair dryer in one of the rooms. When Cruz inspected, he found unregistered appliances inside the room. He surmised that some residents might have been hiding some of these appliances as well.

Just recently, Cruz had received various complaints coming from residents of theft ranging from simple items like drinking water from the common refrigerator in the pantry to high-value mechanical gadgets like cellphones, tablets and even cash inside the rooms. When Cruz investigated, he noticed that most of these incidences happened when the residents shortly left their rooms to go to the washroom. He needed a pro-active solution to this dilemma that would discourage stealing among residents.

xvii Construction of the additional rooms started mid of 2013 but they became operational only in early 2015.

xviii Transients were visitor(s) of the residents who stayed for a night or two. Ione's Dorm had a strict policy of registering transients for a fee of PhP50 of USD1.1 per head per night to cover for the extra utility fees that would be consumed by the visitor(s) during his stay.

The External Challenges

In light of the flight of residents who did not settle their financial obligations, Cruz decided to bring up this matter to the *barangay* captain.^{xix} He found out that some private dorms in Los Banos had similar complaints. Private dorm owners organized themselves in collaboration with the *barangay* officials to minimize occurrences of residents defaulting from their financial responsibility, albeit in an unofficial way. Currently, there was not yet a formal private-dorm association that protected the interests of the dorm owners from unscrupulous residents who hopped from one dorm to another trying to evade paying dorm rentals.

In one of these meetings, Cruz made a suggestion to require applicants to bring a certificate clearing them for any obligations from his previous dorm of residence. However, this received criticisms from the other participants who countered that students could choose to declare false information, and some dorms and boarding houses would just opt to disregard this requirement and accept the applicants anyway.

Someone proposed to make a pool of monthly contributions from dorm owners to pay for a private security guard who would roam around the neighborhood at night. This would not only stop possible crimes but also catch runaway dormers who normally hauled their things at night to avoid detection. The participants turned down the proposal because of the monetary implication and reasoned that it was the *barangay's* job to protect them anyway. Another participant suggested the installation of closed-circuit television (CCTV) to help detect wrongdoers among residents and even deter potential misconduct. The majority of the attendees expressed their strong disagreement on this suggestion because of the huge capital investment needed to institute this plan.

With the objections from and lack of initiatives of the other private dorm owners, Cruz found himself back to square one. He knew that he needed to be proactive if he wanted to address his major problem on collection and flight issue of residents. Cruz decided to bring up the case of the delinquent residents to the UPLB management. Being an alumnus of the university himself, he was aghast with the misconduct of the students. After all, the whole University of the Philippines system prided itself on its mantra of "honor and excellence" which had been reiterated by Chancellor Sanchez^{xx} in one of the recognition rites for the graduates.²⁰

Cruz coordinated with the Office of Student's Affair (OSA) for proper action. However, OSA advised him to proceed to UPLB Housing Office (UHO) and file his complaint, because UHO was in charge of matters related to the housing needs of UPLB students.²¹ When Cruz went to UHO, the office referred him to the Office of the Chancellor to seek due course of action, where he was once again told to get in touch with another unit of the University, the Student Disciplinary Tribunal (SDG). Someone in the SDG office accommodated his complaint and, after lengthy discussions, Cruz finally secured a substantive plan of action to his complaint. All delinquent students of Ione's Dorm and other privately-owned dorms would be logged, and they would not be cleared from the university and therefore students could not get their Transcript of Records (TOR) without signed clearance from dorms with whom they had grievance.²² UHO, on its part, saw the important role of private dorms and boarding houses in providing for the housing requirements of the students.²³ It also instituted a plan to collaborate with private dorm owners for approval from the Office of the Chancellor in order to ensure a win-win arrangement and to protect the interests of both students/residents and the private dorm institutions. With this support from the UP Los Banos and the favorable plans of actions of the concerned units, Cruz was partially relieved that he had

xix Barangay captain, or the village chieftain, was the highest elected official in a barangay. A barangay, the Filipino term for village, was the smallest administrative unit in Philippine society.

xx Dr. Fernando Sanchez, Jr. was the 9th Chancellor of UPLB who served this office from Nov. 1, 2014 to Oct. 31, 2017.

managed to partly address one of the issues besetting him ... but he was still a long way from solving his problems.

The Present Day Dilemma

Just as Cruz was finishing his discussion with delinquent-resident Mike, he noticed his caretaker running towards him panting. "Uncle, Mario is loading his stuffs in a tricycle^{xxi} right now at the back gate. Is he not one of those whom you said I should closely monitor because his payments were long overdue?" Cruz did not waste any time and ran off to intercept Mario.

As Cruz sprinted to the back gate, he knew in his heart that this situation had to stop. He feared for the worst-case scenario, in which he could lose his investment and the properties that he used as collateral to secure the bank loan for the expansion of Ione's Dorm. He was almost at his financial limit, and he estimated that he could only stretch his belt for a few more months before he failed to pay his monthly payment to the bank. On top of that, electricity and water bills would be due in a few days. He simply could not subsidize the dorm's operation indefinitely. He needed to come up with concrete solutions to address the pressing rent collection problem, fast!

xxi Ione's Dorm was located in between two parallel roads, the main road where mostly jeepneys travelled (jeepneys are non-air-conditioned four-wheeled passenger vehicles and were the most common form of public transportation and cheapest way to commute in the Philippines) and a much smaller side-street where only tricycles (motorbikes or bicycles with a sidecar for passengers) could traverse and service the transportation needs of the commuters.

Appendices

Appendix 1 Exterior and Interior of Ione's Dorm



Source: Ione's Dorm Brochure, 2016

Appendix 2

Ione's Dorm Common Areas and Safety Amenities



Source: Ione's Dorm Brochure, 2016

Appendix 3
Ione's Dorm Hallways and Restrooms

"...and hallways, too."



Corridors are equipped with emergency lights for our residents' safety.

Obstructions are cleared from corridors to ensure safe and orderly passage in cases of emergency.



"... while restrooms are provided with our residents in mind."

To maximize time of our residents, our toilets are separately constructed from the showers. Our ratio is approximately 1 restroom per 3 residents' rooms (1:3).

Our caretaker helps ensure that this area is properly maintained and cleaned.



Source: Ione's Dorm Brochure, 2016

Appendix 4

Philippine Map showing the Different Regions of the Country



Source: CBD Finance Pty Limited. (2004). All the Philippine Regions and Provinces in one spot! Retrieved October 03, 2016, from <http://www.philippines-travel-guide.com/philippine-regions.html>

Endnotes

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- 21 Interview with Francisco S. Cruz, October 2, 2016.
- 22 Ibid.
- 23 Interview with Prof. Zoilo D. Belano, Jr. Chief UPLB Housing Office, Sept. 19, 2016.w