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Urban Governance and Building Permit Policy Compliance: Rates, Determinants, Socioeconomic Drivers and Enforcement Reforms in Zamboanga City

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A B S T R A C T

This study examined building permit policy compliance in Zamboanga City through the lens of urban governance, focusing on compliance rates, determinants of non-compliance, socioeconomic drivers, and potential enforcement reforms. Anchored in Compliance Behavior Theory, Urban Governance Framework, and Rational Choice Theory, the study investigated how individual decision-making, socioeconomic conditions, and institutional processes shape compliance with the National Building Code of the Philippines. A mixed-methods design was employed, combining survey data and semi-structured interviews with property owners and developers, including both formal and informal settlers. Quantitative data were analyzed using descriptive statistics and chi-square tests, while qualitative responses were processed through thematic analysis. Findings revealed that building permit compliance remains a significant urban governance concern. Of the respondents, 50% reported complete compliance, 48% reported no compliance, and 2% reported partial compliance, indicating that unauthorized or incomplete permitting is widespread. The principal drivers of non-compliance were the high perceived cost of securing permits, limited public awareness of legal requirements, misconceptions that certain low-cost or light-material structures are exempt, and weak perceptions of enforcement. Although household income and educational attainment showed descriptive variations in compliance and familiarity with the permit process, chi-square tests indicated no statistically significant association, suggesting that non-compliance cuts across socioeconomic categories. Qualitative findings further emphasized delays, procedural complexity, fragmented information, and unofficial transaction costs as major deterrents. The study concludes that non-compliance is less a function of socioeconomic disadvantage alone than of governance inefficiencies, weak information dissemination, and burdensome regulatory processes. To address these issues, the study proposes a package of enforcement and governance reforms, including barangay-level information campaigns, pre-application advisory services, one-stop permitting systems, pro-poor and risk-based fee policies, improved transparency and anti-red-tape safeguards, stronger monitoring mechanisms, and real-time client communication protocols. These reforms may strengthen regulatory legitimacy, improve compliance behavior, and support safer, more inclusive, and more sustainable urban development in Zamboanga City.

1. INTRODUCTION

The National Building Code of the Philippines is a national code for the standardizing minimum requirements for the specifications of all building or structure construction in Philippines, the primary enforcer of the provisions of the code is under the jurisdiction for the Building Official of their respective are which could be the City Engineers, Municipal engineers, and District Engineers. According to the Code there is no person, any kind of firms, or any agency could construct, renovate, and demolish any building or structure without first obtaining the necessary building permit from the building official that governs the area. Failure to comply or violation in any provision of the code will result to an equivalent fine and/or imprisonment. The working idea behind the

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study is that in the year 2023, it was discovered that roughly 96,000 structures and buildings and was approximately 80% of the total structures within the city of Baguio have no building permits. The structures discovered were a mix of residential and commercial buildings and was constructed both on titled and untitled lots (Liza Agoot, 2023).

Background of the Study

In Zamboanga City, adherence to the regulations of Building Permits is critical in ensuring the safety, legality, and integrity of the structures. Local authorities use building permits as a way to confirm that construction projects adhere to set requirements for environmental compliance, zoning, fire safety, and structural integrity. This process is particularly vital in Zamboanga City, a highly populated area with a population of more than a million people where informal settlements and fast urbanization pose serious obstacles to disaster risk reduction and urban planning.

Compliancy in the building permit requirements provide a lot of benefits because it ensures that structures are designed and constructed according to the safety standards, reducing the risk of structural failures, and fire hazards. Additionally, it makes appropriate urban planning easier which makes it possible to allocate resources and services like emergency response, energy, and water supply efficiently. Getting a building permit gives property owners legal recognition for their structures, which is necessary for future transactions, insurance, and property assessment.

Non-compliance of the building permit regulations can cause serious consequences for the reason that structures built without the proper permits are often constructed with substandard materials and lack of adherence to the safety codes in which in turn making them more vulnerable to disasters. In the recent years Zamboanga City has had a number of tragic fire events, many of which occurred in areas with informal settlements and unauthorized constructions. Such as in December 2023, a fire in Barangay Tugbungan destroyed over 200 houses wherein it displaced 263 families. Similarly in August 2024 a fire in Barangay Camino Nuevo destroyed 60 houses leaving 237 victims homeless. These accidents highlight the dangers of non-compliant constructions especially in places with high population densities and little access to emergency services. Data from the Bureau of Fire Protection (BFP) further highlights the prevalence of fire incidents in the city. Structural fires are accounted for a huge percentage of the 183 fire occurrences in Zamboanga City documented in the 2020 alone. While this data represented a decrease in 2019 fire incidents, the persistence of such incidents indicates that there are ongoing challenges in the enforcement of building codes and promoting compliance.

Despite of the regulatory mechanisms provided by the National Building Code of the Philippines, the non-compliance of complete building permit requirements continues to be an issue in Zamboanga City. Numerous structures are built or renovated without securing their full permits, putting public safety and undermining the initiatives for sustainable urban development and disaster risk reduction. As such, this study seeks to analyze the degree and causes of non-compliance and to characterize the communities and areas most impacted.

2. OBJECTIVES OF THE STUDY

The primary objective of this study is to identify and analyze the current state and nature of non-compliance with complete building permits in Zamboanga City. It seeks to understand the extent of adherence to the National Building Code of the Philippines among property owners and developers, focusing particularly on low-rise structures. This general aim serves as the foundation for examining the underlying reasons behind the prevalence of incomplete or absent building permits and its implications for urban governance, safety, and sustainable city development.

Specifically, this study aims to:

1. Determine the rate of non-compliance with complete building permits in Zamboanga City, providing a quantitative overview of how widespread the issue is within different urban areas.
2. Identify the primary reasons why property owners and developers fail to secure or complete the necessary building permit requirements, thereby revealing the practical, financial, or procedural barriers that discourage compliance.
3. Assess the general socio-economic status of households that comply with complete building permits compared to those that do not, highlighting whether income levels, education, or livelihood conditions affect compliance behavior.
4. Propose policies and strategies that could enhance local governance, streamline regulatory enforcement, and ultimately reduce the rate of non-compliance among property owners and developers in Zamboanga City.

3. SIGNIFICANCE OF THE STUDY

This study is of significant value as it seeks to provide a realistic and data-driven understanding of the current state of compliance with complete building permit requirements among property owners and developers in Zamboanga City. With the ongoing urban growth and the emergence of informal structures in various zones of the city, understanding the extent of non-compliance and the reasons behind it is crucial for effective urban planning, disaster risk reduction, and public safety.

The findings of this research will be beneficial to local government units (LGUs) and the Office of the Building Official (OBO) as it will provide evidence-based insights that can support the development or revision of existing policies, procedures, and

enforcement mechanisms related to the building permit applications.

The study can direct the development of a more focused and useful regulatory frameworks and initiatives by determining which land zones are more likely to experience non-compliance and the socioeconomic elements influencing it. Moreover, the data gathered through this study may serve as a foundation for formulating an action plan or localized ordinance that enhances the accessibility, efficiency, and responsiveness of the building permit acquisition process.

This study can also help address the potential gaps or bottlenecks in the current system that may unintentionally discourage the full compliance of property owners and developers. Additionally, the study can aid in the design of public awareness campaigns or community-based information drives by the local government or the Building Official. These campaigns can emphasize the critical role of building permit compliance in ensuring the structural safety in which then minimizing fire and disaster risks, and promoting legal ownership and long-term land use security. Through these initiatives, stakeholders particularly those in residential and high-risk areas can be better informed of the consequences of non-compliance of building permits and the benefits of adhering to proper construction and permitting standards.

4. SCOPE AND DELIMITATION OF THE STUDY

This study primarily focuses on evaluating the level of compliance with complete building permit requirements among the property owners and developers in Zamboanga City. The scope includes both official property holders and illegal settlers or informal occupants, because their participation in construction activities significantly affects the urban safety, zoning integrity, and regulatory compliance. Additionally, the study will examine primarily properties falling under the residential category because it covers majority of the type of structures constructed within Zamboanga City.

The primary limitation of this study is that all data will be collected through surveys and interviews with property owners and developers. The findings of this study will rely on the accuracy and honesty of participant responses, which may be influenced by recall bias, misunderstanding of technical requirements, or reluctance to disclose non-compliance due to fear of legal repercussions. Additionally, the study will not involve the technical inspections or engineering assessments of the structures itself. Finally, given the potential difficulty in reaching certain groups especially illegal settlers or informal developers, there may be limitations in sampling that affect the representation of all socio-economic groups. Despite these limitations, the study is expected to provide meaningful insights into the behavioral and contextual factors influencing building permit compliance in Zamboanga City, which can help in guiding policy recommendations, enforcement improvements, and public education campaigns.

5. BRIEF LITERATURE REVIEW

Legal and Regulatory Foundations

The legal framework governing building permit compliance in the Philippines is rooted in the National Building Code (Presidential Decree No. 1096), which mandates that any construction, alteration, or repair require a building permit to ensure structural safety, health, and conformity with zoning and environmental standards. Local Government Units (LGUs), through their Offices of the Building Official (OBO), are responsible for issuing permits, inspecting constructions, and penalizing violations (Philippine Green Building Code; National Building Code of the Philippines, PD 1096).

Several local news reports and legal commentaries underscore the enforcement aspect for example, the Office of the Building Official in Cebu emphasized that developers and contractors must not overlook the National Building Code and local ordinances, as violations of setbacks, easements, and road right-of-ways continue to occur (OBO reminds developers and contractors, 2024). In Baguio City, about 96,000 structures were discovered built without permits, highlighting challenges in regulatory monitoring and enforcement across both residential and commercial land, titled and untitled lots (Agoot, 2023).

Factors Affecting Building Permit Compliance

Socio-Economic Constraints and Perceptions

Research in both Philippine and international settings shows that socio-economic constraints strongly influence full building permit compliance. Financial cost, bureaucratic delays, and perceived complexity of the permit process often discourage property owners from seeking legal compliance. In Denpasar City in Indonesia, for instance, community perception that permits are expensive and the process is time-consuming were among the major obstacles to obtaining them (Mandi et al., 2019).

In the Philippines, preliminary data from the PSA show that in 2023, of 163,663 approved building permits, 67.5% were residential buildings; yet there was a decline in residential building permit issuance comparing 2023 to 2022, suggesting possible economic or administrative barriers (PSA, 2024).

Technical and Institutional Capacity

Studies also highlight that discrepancies between approved building permit documents and actual construction are common, often due to weak supervision, limited technical resources, design changes made in the field, or lack of communication among

involved parties. In the same study, seven major factors influencing non-conformities with permit documents were identified: regulation and supervision, technical capability, resources, design, management, sanctions, and implementation (Tadulako University, 2024).

A local case study highlighting the Level of compliance of 18 Campus Buildings of the Bulacan State University with the approved building permit particularly on the section covered by the Fire Code of the Philippines regulated by the Bureau of Fire Protection (BFP). Among the buildings the highest compliance rating was 85% compliant with the lowest with 45% compliance rating. The study highlighted the lack of knowledge with the fire and safety requirements stipulated in the Fire Code and the absence of sufficient manpower to achieve complete compliance (Umali, 2021).

Moreover, the adoption of technological innovations such as digitalization of permit systems has been shown to improve processing times, transparency, and compliance in cities like Quezon City and Davao, though readiness and change resistance remain barriers (De Villa, Florencondia, & Aduna, 2025).

Urban Governance and Local Government Capacity

Decentralization under the Local Government Code has given LGUs considerable amount of autonomy in urban planning, land use regulation, and permit enforcement. However, varying levels of resource availability, institutional capacity, and local political will result in uneven enforcement across different cities.

Efforts to streamline building permit processes in the Philippines, including guidelines for permit and certificate of occupancy issuance by DILG, reflect recognition at national policy level of existing bottlenecks (DILG, 2018). However, implementation at the local level remains inconsistent, with many LGUs lacking sufficient technical staff or digital tools to fully execute these reforms.

Gaps in the Literature

Despite the existence of national regulations such as Presidential Decree No. 1096 and various local government efforts to enforce compliance, there still remains a lack of localized, empirical studies on building permit compliance in mid-sized urban centers like Zamboanga City. A lot of the existing research on building code compliance in the Philippines is focused on larger metropolitan areas or the specific technical aspects of enforcement. For example, studies on compliance and enforcement challenges in Davao City and the construction safety practices in other provinces rather than on community-level compliance behavior (Saniel, 2024; Ripalda et al., 2025).

These studies highlight issues such as limited stakeholder awareness, resource constraints, and procedural inefficiencies but they do not completely capture the perspectives of property owners and developers themselves or the socio-economic factors that influence compliance (Saniel, 2024). There is limited attention given to how socio-economic status, perceptions of regulatory processes, and the levels of awareness affect actual compliance behavior at the household level, reflecting broader gaps in literature where empirical evidence is scarce (Saniel, 2024; Ripalda et al., 2025). Lastly, existing literature rarely considers informal settlers, groups that are particularly relevant in cities with high numbers of unpermitted structures and informal development patterns, leaving a significant knowledge gap that this study seeks to address.

6. THEORETICAL FRAMEWORK

This study is anchored on the theories related to Compliance Behavior, Urban Governance, and Rational Choice Theory, which will help to explain the decision-making processes of property owners and developers regarding the building permit compliance. The Compliance Behavior Theory, which lies at the heart of this research, suggests that when individuals and organizations believe that rules or regulations are fair, beneficial, or enforced, they will abide by them. In the context of building permit compliance, this theory supports the notion that property owners and developers are more inclined to abide by the law when they understand the legal requirements, perceive tangible benefits (e.g., legal security, safety assurance), and are afraid of the penalties or sanctions of non-compliance. Conversely, when acquisition of permit processes is perceived as bureaucratic, expensive, or inaccessible, individuals may opt for informal construction.

Supporting this is the Urban Governance Framework, which highlights the interaction between the government policies, institutional enforcement, and citizen participation in shaping the built environment. It emphasizes the role of local government units (LGUs), zoning authorities, and the Office of the Building Official (OBO) in promoting the regulatory compliance, especially in rapid-growth urban areas like Zamboanga City. Inadequate governance or weak implementation of regulations may contribute to the high levels of informal construction, particularly in residential areas.

Additionally, the Rational Choice Theory support the study by explaining how property owners and developers make decisions based on their cost-benefit analysis. If the perceived costs of securing permits (e.g., fees, delays, paperwork) outweigh the perceived benefits (e.g., legal compliance, safety), a potential non-compliance may occur, especially among the lower-income households or those in the informal settlements. This theory helps frame the socio-economic status as a critical variable in understanding compliance patterns. Guided by these theories, the study investigates how rational cost-benefit decisions affect permit compliance, how socio-economic status influences the ability and willingness to comply correlate with levels of compliance or non-compliance and how urban

governance and public perception of regulatory systems impact overall compliance behavior.

Guided by these theories, this study investigates the interconnection between individual decision-making, socio-economic capacity, and institutional performance in shaping compliance outcomes. It explores how rational cost-benefit decisions influence permit acquisition and socio-economic status affects willingness and ability to comply correlate with compliance levels. Furthermore, it examines the role of urban governance and public perception in fostering or hindering adherence to building regulations. Through this integrative framework, the study aims not only to measure the rate and reasons for non-compliance but also to uncover the underlying behavioral, institutional, and socio-economic mechanisms influencing the enforcement of building permit requirements in Zamboanga City.

7. CONCEPTUAL FRAMEWORK

This study is guided by a conceptual framework that views building permit compliance as a behavioral and institutional outcome influenced by the interaction of socio-economic conditions and regulatory processes. This framework is designed in order to explain how the perceptions and experiences of property owners and developers contribute to their compliance to the building permit requirements. In the core of this framework is socio-economic status that incorporate the income stability, educational attainment, and access to technical resources of the property owners and developers. These factors affect the ability of the property owners and developers in complying with the complete building permit requirements such as paying for relevant application fees, acquiring professional services such as engineers or architects, and completing the required documentary requirements. This is due limited socio-economic capacity that may constrain complete compliance where those with greater economic stability is capable for full adherence to the regulatory standards.

Also, the framework emphasizes the institutional and procedural factors specially the level of awareness and understanding of the building permit requirements, its perceived clarity, and people's accessibility of the application process. These factors shape the people's attitudes toward compliance and influence whether property owners and developers perceive the permitting system as legitimate, manageable, or burdensome. The interaction between socio-economic conditions and institutional experiences informs individual compliance behavior, which may manifest as complete compliance, partial compliance, or non-compliance. These behaviors are understood as rational responses to perceived costs, benefits, and risks associated with the permitting process rather than isolated acts of rule-breaking.

The outcomes of the compliance behavior are reflected in the overall state of building permit compliance in Zamboanga City. As such, partial or non-compliance of complete building permits could contribute to the construction of substandard structures, potential increase in exposure to severe fire hazards, and heightened vulnerability to dangerous natural disasters. On the contrary, complete compliance will greatly contribute to public safety, the structural integrity of structures, and provide LGU's with data for a more strategic urban development. Finally, this framework links the empirical findings to policy and planning implications, making the study a tool for creating action plans, policy revisions, and information campaigns that is aimed at improving building permit compliance in Zamboanga City

8. RESEARCH METHODOLOGY

8.1 Study Design

This study employs a mixed-method approach research design to explore the rate and factors affecting building permit compliance among property owners and developers in Zamboanga City. mixed research approach is appropriate for this study because it provides a visual representation on the quantitative aspect of compliance while it enables a deeper understanding of social phenomena through the perspectives and experiences of participants (Creswell, 2018). By using this approach, the study aims to uncover how socio-economic factors, perceptions of the local governance, and motivations influence compliance or non-compliance with building permit requirements.

According to De Villa, Florencondia, and Aduna (2025), the process of securing building permits in the Philippines remains complex despite digitalization efforts, highlighting the need to understand local behavioral patterns influencing compliance. Through mixed approach inquiry, this study seeks to present a realistic image of the existing situation in Zamboanga City, where urban development pressures and regulatory enforcement often intersect.

8.2 Sampling Design and Population

The population of this study includes property owners and developers within Zamboanga City, encompassing both formal and informal settlers. The study will employ purposive sampling, selecting respondents who are property owners, developers, or representatives with firsthand experience in the building permit process. This method ensures that data is drawn from individuals with direct involvement in compliance activities, thus improving the study's contextual accuracy (Palinkas et al., 2015).

8.3 Inclusion Criteria

The study includes participants who are of legal age (18 years and above) and who currently own, household representative, or property developer within the jurisdiction of Zamboanga City. Respondents must have

prior or ongoing experience in processing, applying for, or complying with building permit requirements. Furthermore, there is an additional inclusion in participant's willingness to voluntarily participate in the study and provide informed consent. These parameters ensure that all participants possess firsthand knowledge of the compliance process, thereby enhancing the accuracy and relevance of the findings.

8.4 Exclusion Criteria

Participants excluded from the study include officials or employees of the Office of the Building Official (OBO) and other Local Government Unit (LGU) departments directly involved in the processing or regulation of building permits, as their inclusion could introduce potential bias or conflict of interest. Individuals who do not possess ownership or representative of the owner, leasehold, or development rights over any property within Zamboanga City are also excluded. Additionally, any respondent who refuses or withdraws informed consent during the study process will be excluded from participation. These exclusion parameters are intended to maintain the integrity and impartiality of the data collected.

8.5 Study Site

The study will be conducted in Zamboanga City, a major urban and economic center in Western Mindanao. The city is experiencing rapid urbanization, which has led to a significant rise in private residential housing developments (Philippine Statistics Authority, 2025). Driven by population growth and increasing urban demand, several real estate developers and private residential owners have initiated housing projects across the city. This surge in private construction activity underscores the need to assess the effectiveness and level of compliance with building permit regulations amid the city's accelerating housing expansion (Valerio, 2024).

8.6 Study Plan

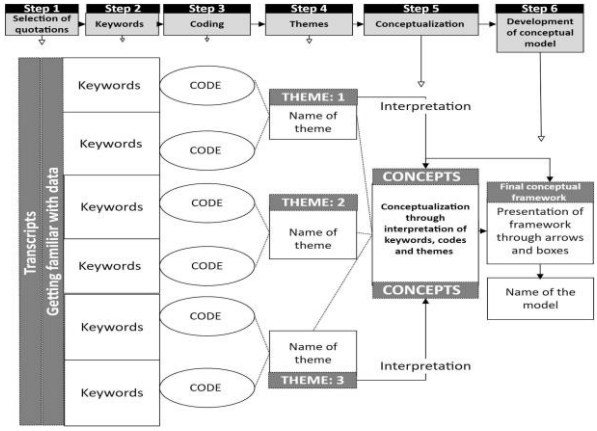
The research utilizes a combination of a researcher-made survey questionnaire and semi-structured interviews as the main tools for data collection. The survey instrument is designed to gather quantitative information on respondents' socio-economic profiles, and levels of building permit compliance, while the semi-structured interviews are aimed at eliciting deeper qualitative insights into the experiences and perceptions of property owners and developers. Prior to deployment, the survey questionnaire will undergo content validation with academic adviser to ensure its clarity, reliability, and accuracy.

Following the ethical clearance, surveys will be distributed both in person and through online platforms. The interviews will be conducted in locations convenient for the participants and, where applicable, through digital communication tools. Each respondent will be fully informed of the study's objectives and procedures, and their consent will be obtained prior to participation. All data will be collected solely from property owners and developers, and no information will be gathered directly from personnel of the Office of the Building Official or the Local Government Unit. The study strictly adheres to the ethical principles outlined by the Philippine Social Science Council (2017) and complies with the provisions of the Data Privacy Act of 2012 (Republic Act No. 10173).

8.7 Data processing and analysis

After the collection of data through surveys and interviews, responses will be systematically processed to produce both qualitative interpretations and quantitative summaries. For qualitative data, the researcher will apply thematic analysis following the six-step model of Naeem, Ozuem, Howell, and Ranfagni (2023), which involves data familiarization, code generation, theme identification, theme review, theme definition, and interpretation. This process enables the development of coherent themes that reflect participants' views on compliance, barriers, and perceptions of the building permit process.

Figure 1
Naeem, et al (2023) Sample of thematic analysis process



Interview transcripts and open-ended survey responses will be coded and organized into recurring patterns that capture socio-economic influences, awareness of legal requirements, and attitudes toward enforcement. The analysis will focus on uncovering connections between personal motivations and broader institutional factors.

Quantitative data from the structured survey items will be encoded and processed using chi-square analysis. Additionally, descriptive statistics such as frequencies, percentages, and tabulations will be used to summarize compliance levels and socio-economic classifications. These summaries will highlight measurable trends, such as the proportion of

respondents who are fully compliant versus those who are not.

Finally, qualitative and quantitative findings will be integrated to present a comprehensive and coherent analysis. This integration allows the researcher to link statistical patterns with personal narratives, ensuring both the breadth and depth of interpretation (Creswell & Creswell, 2018).

8.8 Disclosure of No Conflict of Interest

The researcher declares that there are no personal, professional, or financial interests that could potentially influence the conduct or outcome of this study. The research is undertaken independently and solely for academic purposes, ensuring objectivity and impartiality throughout the process.

8.9 Participant Information and Non-Reimbursement of Expenses

All participants will be fully briefed about the study's purpose, scope, and data-handling procedures before they are asked to participate. The researcher will provide an informed consent form detailing participants' rights, including voluntary participation and the option to withdraw at any stage without penalty. No financial or material reimbursement will be offered, and participants will not incur any expenses related to their involvement in the study. The absence of monetary compensation ensures that participation remains voluntary and free from coercion.

8.10 Non-Compensation and Non-Reimbursement of Expenses

Participants will not receive any form of compensation or reimbursement for transportation, time, or any other costs associated with their participation in the study. This policy aligns with ethical guidelines that discourage the use of incentives that could unduly influence participants' willingness to provide honest and authentic responses. The study emphasizes voluntary participation and informed consent to preserve the integrity and neutrality of the research process.

8.11 Ethical Consideration

Ethical compliance is a fundamental component of this research. All participants will be briefed on the objectives, procedures, and confidentiality measures of the study. Participation will be voluntary, and informed consent will be obtained before the data collection process. Respondents will have the right to withdraw at any point without any consequence.

The researcher will ensure that data privacy and confidentiality are strictly observed in line with the Data Privacy Act of 2012 (Republic Act No. 10173). All collected data will be stored securely and will only be used for academic purposes. Findings will be reported in aggregate form to avoid identifying individual respondents.

9. RESULTS AND DISCUSSIONS

The study aimed to identify and analyze the current state and nature of compliance with complete building permits in Zamboanga City by property owners wherein it seeks to understand the extent of adherence focusing on low-rise structures. The results in the study showed how widespread the non-compliance of complete building permits and the different key factors that affect non-compliance as reported by the study respondents.

Table 1 presents data on non-compliance rates with complete building permits across Zamboanga City urban areas, alongside respondent recall of compliance levels (full, partial, none) and familiarity with the permit process. In Zamboanga City, non-compliance with complete building permits emerges as a pervasive issue in private property construction, affecting nearly half of surveyed respondents across various urban areas. A staggering 48% (20 out of 42 respondents) reported no compliance whatsoever with the Office of the Building Official (OBO) or City Engineer's Office requirements, while only 2% (1 respondent) achieved partial compliance, and another 50% (21 respondents) managed complete adherence. Awareness gaps exacerbate the problem, with 31% of respondents fully familiar with the process, 43% partially aware, 14% knowing of permits but ignoring them, and 12% completely unaware, highlighting a critical need for targeted education and enforcement to curb unauthorized construction citywide

Table 1
Non-Compliance Rates with Complete Building Permits Across Zamboanga City Urban Areas

Variable	Frequency	Percentage
Location		
Ayala	1	2%
Baliwasan	2	5%
Cabatangan	1	2%
Culianan	1	2%
Guiwan	2	5%
Mampang	2	5%
Pasonanca	5	12%
Putik	3	7%
Salaan	1	2%
Sinunuc	1	2%
Sta. Catalina	1	2%
Sta. Maria	5	12%
Sto. Niño	1	2%
Talon-Talon	1	2%
Tetuan	4	10%
Tugbungan	2	5%
Tumaga	3	7%
Upper Calarian	1	2%
Zone II	1	2%

In the construction of your house/property, do you recall in complying with complete building compliance with the OBO or the City Engineer's Office?	21	50%
Yes, I complied with COMPLETE building permits with the OBO/City Engineers Office	1	2%
Yes, but I only PARTIALLY complied with the building permits with the OBO/City Engineers Office	20	48%
No, I DID NOT comply with any compliance on the building permit with the OBO/City Engineers Office		
How familiar are you with the building permit compliance process in private property construction or development?	13	31%
	18	43%
Yes, I am familiar with the compliance process	6	14%
Partially Yes, I more or less know the process on the compliance of building permits	5	12%
Partially No, I know building permits exist but I did not bother in compliance		
No, I don't know anything regarding the building permit compliance		

Table 2 presents frequency distributions and percentages for two key groups regarding building permit compliance among a total sample of 23 respondents (N=23 for compliers and N=19 for non-compliers). For the 23 individuals who have attempted compliance, satisfaction with the permit acquisition process shows 11 (48%) responding "Yes," citing reasons like legal proof, safety, no hassle, satisfaction despite costs, and utility connections; 3 (13%) said "No" due to lack of awareness, reliance on partners or engineers, or slow/expensive processes; 5 (22%) were "Unsure," mentioning long durations, others handling it (e.g., parents or engineers), or ancestral property issues; and 4 (17%) marked "N/A." Major challenges in processing included bureaucratic complexity (3 cases, 13%), financial issues (3 cases, 13%), processing time delays (6 cases, 26%), and other factors like fixers or no ideas (11 cases, 48%). Comments on experiences revealed 3 (13%) handled by others, 6 (26%) negative experiences, 10 (43%) N/A with no specific feedback, and 4 (17%) positive experiences.

For the 19 non-compliers, primary reasons for non-compliance were unawareness or lack of knowledge (3 cases, 16%); simple or light materials houses deemed exempt (5 cases, 26%); inheritance, prior construction, or assumptions permits apply only to relatively new buildings (4 cases, 21%); location/timing issues or handling by others like contractors (3 cases, 16%); renting without ownership (2 cases, 11%); and N/A (2 cases, 11%). The data highlights common barriers like information gaps, perceived irrelevance for modest structures, and procedural hurdles, useful for analyzing policy dissemination and compliance drivers in public administration or governance research.

Table 2
Frequency Distributions and Percentages

Variable	Frequency	Percentage
N=23- For those who have tried for compliance		
Are you satisfied with the process of acquiring the permit?		
Yes	11	48%
No	3	13%
Unsure	5	22%
N/A	4	17%
Reasons		
Yes, (Legal proof, safety, no hassle, satisfaction despite cost, utility connections)	11	48%
No, (Lack of awareness, partner/engineer handled, slow/expensive process)	3	13%
Unsure, (Takes long, others handled (parents/engineer), ancestral property)	5	22%
N/A	4	17%
What are the major challenges you faced on the processing of your permit?		
Bureaucratic Complexity *(so many individuals/personnels involved in the signing, processing and complying all the necessary documents, Building permit approval)*	3	13%
Financial Issues *(Finances, Financially)*	3	13%
Processing Time Delays *(It takes time to process, Longer time to process, it takes time, slow process, corruption of departments, Number of requirements and Long line of applicants)*	6	26%
Other *(Fixers, No idea, N/A, None)*	11	48%

Comments and Experience on your compliance for the building permit.	3	13%
Handled by Others	6	26%
Negative Experience	10	43%
N/A (No Specific Feedback)	4	17%
Positive Experiences		
N=19- For those who have NOT tried for compliance.		
What is your reasons for non-compliance?	3	16%
Unawareness/Lack of Knowledge (*I am unaware about the building permit compliance, No knowledge, I'm not well-informed of the process because there is no right or proper information disseminated to the people regarding of the matter)*	5	26%
Simple/Light Materials House *(Because I owned a simple house, which I think no need to comply building permit, Our house is built with light materials combined with concrete materials, constructed our house... I constructed our house in a property owned by the gov't (urban-poor village) and made of light materials (wood or other) so, its no need to apply for building permit, The house is made of light materials and half concrete... it's just a small house, because the house is only made of light materials)*	4	21%
	3	16%
	2	11%
Inheritance/Prior Construction *(The house we are living now has been built a long time ago and was given to us by a very close relative, I assume that permits are only for new building, Not required that time, acquired through PAG-IBIG)*	2	11%
Location/Timing/Handled by Others *(no chance to do so, The contractor did the papers, Construction was far from the main road)*		
Renting/No Ownership *(i dont own a building/house yet (APARTMENT), i'm just renting an apartment (APARTMENT))*		
N/A		

Household Income Levels

Table 3 exemplifies a crosstabulation of building permit compliance levels across household income brackets, revealing patterns in compliance behavior among 42 households. In the highest bracket (80,001–130,000), the single household fully complies, with no partial or non-compliant cases, suggesting affluent households may prioritize full adherence. The 40,001–80,000 bracket shows 7 fully compliant out of 18 households, but 11 non-compliant, indicating moderate income does not guarantee compliance and may even correlate with higher non-compliance rates. Lower brackets reflect mixed results: 20,001–40,000 has 12 compliant, 1 partial, and 8 non-compliant out of 21; below 20,000 shows 2 non-compliant with no compliance at all. Overall, 20 households achieve complete compliance, 1 partial, and 21 none, hinting that while higher income appears linked to full compliance (100% in top bracket), lower incomes show greater non-compliance risk.

Table 3
Crosstabulation on Building Permit Compliance levels by Highest Household Income

Household Income	Complete Compliance	Partial Compliance	No Compliance
80,001–130,000	1	0	0
40,001 – 80,000	7	0	11
20,001 – 40,000	12	1	8
Below 20,000	0	0	2
Total	**20**	**1**	**21**

Table 4 shows the Chi-Square test of association between Household Income and Building Permit Compliance. Chi-square test results, which quantify the statistical relationship between household income and building permit compliance. The test yields a χ^2 value of 5.76 with a p-value of 0.451, interpreted as not significant. This means observed compliance differences across income levels occur by chance rather than a true association, so household income does not significantly affect compliance behavior. The crosstab provides descriptive insights into socio-economic patterns e.g., potential trends toward non-compliance in mid-to-low incomes while the chi-square analysis cautions against inferring causation or strong effects, urging consideration of other factors like awareness or enforcement in assessing household socio-economic status and compliance.

Table 4
Chi-Square test of association between Household Income and Familiarity with Building Permit Compliance

Variable	χ^2 Value	p-value	Interpretation
Household Income * Building Permit Compliance	5.76	0.451	Not Significant

Table 5 presents a crosstabulation examining the relationship between household income levels and familiarity with building permit compliance among households. It categorizes familiarity into four levels: "Familiar," "Partially Familiar," "Aware but Uninvolved," and "Unfamiliar," with row totals summing to 42 households across income brackets (80,001–130,000 PHP, 40,001–80,000 PHP, 20,001–40,000 PHP, and below 20,000 PHP). Higher-income households (80,001–130,000 PHP) show complete familiarity (1 case, no unfamiliarity), while middle-income groups (40,001–80,000 PHP) dominate partial familiarity (6 cases) and familiarity (9 cases), and lower-income brackets (20,001–40,000 PHP) spread across partial familiarity (10 cases), awareness (5 cases), and unfamiliarity (3 cases). The below-20,000 group has limited representation but leans toward partial familiarity (2 cases). This pattern hints at a potential link where higher income correlates with greater familiarity, suggesting socio-economic status influences knowledge of compliance requirements, though lower incomes show more uneven awareness.

Table 5
Crosstabulation on Familiarity with Building Permit Compliance by Highest Household Income

Household Income	Familiar	Partially Familiar	Aware but Uninvolved	Unfamiliar
80,001 – 130,000	1	0	0	0
40,001 – 80,000	9	6	1	2
20,001 – 40,000	3	10	5	3
Below 20,000	0	2	0	0
Total	**13**	**18**	**6**	**5**

Table 6 shows a chi-square test of association between household income and familiarity with building permit compliance. It yields a χ^2 value of 11.8 with a p-value of 0.226, interpreted as "Not Significant." This indicates no statistically significant relationship between income levels and familiarity ($p > 0.05$), meaning household income does not reliably predict compliance-related knowledge in this sample. Despite the crosstabulation's visible trends such as exclusive familiarity in the highest bracket the lack of significance implies these differences could arise from chance or other unmeasured factors, like education or location, rather than income alone affecting behavior. Overall, while higher-income households appear more engaged descriptively, the test does not support income as a key driver of compliance differences.

Table 6
Chi-Square test of association between Household Income and Familiarity with Building Permit Compliance

Variable	χ^2 Value	p-value
Household Income * Familiarity with Building Permit Compliance	11.8	0.226

Educational Attainment

Table 7 illustrates a crosstabulation examining building permit compliance levels (complete, partial, or no compliance) across households' highest educational attainment levels. Among the 41 households analyzed, those with doctorate-level education (n=2) showed complete compliance with no instances of partial or non-compliance. Households headed by individuals with master's degrees (n=13 total) had moderate complete compliance (5 cases), one partial compliance case, and the majority (7 cases) showing no compliance. For college-educated household heads (n=27 total), complete compliance was slightly higher (13 cases), with zero partial compliance but a comparable number of non-compliant cases (14). Overall totals reveal 20 households achieving complete compliance, just 1 with partial compliance, and 21 with no compliance, suggesting a general pattern where higher education does not strongly favor complete compliance particularly evident in the master's category where non-compliance predominates.

Table 7
Crosstabulation on Building Permit Compliance Levels by Highest Educational Attainment

Highest Educational Attainment	Complete Compliance	Partial Compliance	No Compliance
Doctorate	2	0	0
Master's	5	1	7
College	13	0	14
Total	**20**	**1**	**21**

Table 8 shows a chi-square test assessing the association between highest educational attainment and complete building permit compliance with the Office of the Building Official (OBO) or City Engineer's Office.

The test yielded a χ^2 value of 4.67 with a p-value of 0.33, interpreted as not statistically significant (typically $p > 0.05$). This indicates no reliable evidence that education level influences compliance behavior, as differences in the crosstabulation (e.g., variable compliance rates across education categories) could plausibly arise by chance rather than a true socio-economic or educational effect. This result implies that while raw counts hint at potential patterns (like lower compliance among master's holders), education does not significantly differentiate compliant from non-compliant households in this sample, pointing to other socio-economic factors (e.g., income or awareness) potentially driving overall low compliance rates.

Table 8
Chi-Square test of association between Highest Educational Attainment and Complying with complete building compliance with the OBO

Variable	χ^2 Value	p-value	Interpretation
Highest Educational Attainment *Complying with complete building compliance with the OBO or the City Engineer's Office	4.67	0.33	Not Significant

Table 9 presents a crosstabulation examining the relationship between households' highest educational attainment and their familiarity with building permit compliance, serving as a proxy for awareness levels that may connect to compliance behavior. Among those with doctorate-level education, all 2 respondents are fully familiar, suggesting high awareness in this group, while no one falls into partially familiar, aware but uninvolved, or unfamiliar categories. In contrast, master's degree holders (n=13) show more varied familiarity (2 fully familiar, 5 partially familiar, 4 aware but uninvolved, 2 unfamiliar), college graduates (n=28) exhibit even greater dispersion (9 fully familiar, 13 partially familiar, 2 aware but uninvolved, 3 unfamiliar), and overall totals indicate that 13 out of 42 households are fully familiar, with lower education levels correlating descriptively with reduced familiarity.

Table 9
Crosstabulation on Familiarity with Building Permit Compliance by Highest Educational Attainment

Highest Educational Attainment	Familiar	Partially Familiar	Aware but Uninvolved	Unfamiliar
Doctorate	2	0	0	0
Master's	2	5	4	2
College	9	13	2	3
Total	**13**	**18**	**6**	**5**

Table 10 highlights the Chi-Square test of association between Highest Educational Attainment and Familiarity with Building Permit Compliance. A chi-square test assessing statistical association between highest educational attainment and familiarity with the building permit process. The test yields a χ^2 value of 9.28 with a p-value of .42, interpreted as not significant, meaning education level does not statistically influence familiarity after accounting for sample variability. This table suggests that while higher education descriptively aligns with greater familiarity among compliant households (potentially indicating better socio-economic status via access to knowledge), no significant effect exists, implying compliance may hinge more on factors like income, enforcement, or awareness campaigns rather than education alone.

Table 10
Chi-Square test of association between Highest Educational Attainment and Familiarity with Building Permit Compliance

Variable	χ^2 Value	p-value	Interpretation
Highest Educational Attainment * Familiarity with the building permit process for private construction	9.28	42	Not Significant

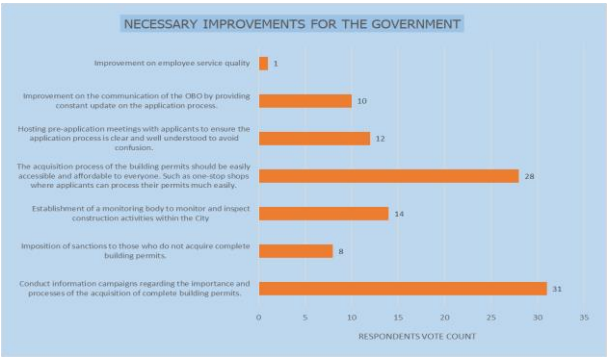
Figure 1
Reasons for Non-compliance with complete Building Permits

There are numerous reasons why property owners do not or cannot comply with or complete the acquisition of a building permit. The result of the study showed that the main reason is that the processing of a building permit is expensive for its perceived benefits (27 out of 42 respondents, 64.29%), second to that is that respondents believe that there is a gap in the awareness of the general public regarding the requirement of building permit for the construction of their own houses making them skip the process entirely not knowing it exists (21 out of 42 respondents,

50.00%), third is that people are aware of the existence of the requirement of building permits but they do not believe that it apply to their case of private construction such as construction of houses using light materials, etc. Lastly, respondents believe that the reason why private property owners skip the acquisition of building permits is because the Local Government of Zamboanga City do not strictly require or impose the acquisition of building permits (8 out of 42, 19.05%) and that the processes and requirements are too complex and confusing for them to understand so they skip the acquisition of the building permit entirely (8 out of 42, 19.05%).

Furthermore, these results are supported by the key informants from the survey. Cost was the most prevalent concept discussed as one of the major contributors for the non-compliance of complete building permits in Zamboanga City. This pertains to the series of fees along the acquisition process, from the professional to processing fees and the overhead costs of the applicant throughout the acquisition process. Another reason was Time, wherein applicants can experience delays and series of red-tapes within the acquisition process that results to the whole Building permit acquisition to last from weeks and potentially months which also contributes to the overhead costs for the applicant. Lastly, the informants specified the lack of inherent knowledge of the private property owners in terms of the acquisition of complete building permits for the construction of their own houses, wherein as a result there is a frequent tendency for a property owner to skip the acquisition process due to unawareness, misinterpretation of the inclusion or exclusion of the building permit acquisition, and misguided decision-making in the acquisition due to fragmented knowledge and hearsays.

Figure 2
Perceived necessary improvements for Building permit compliance



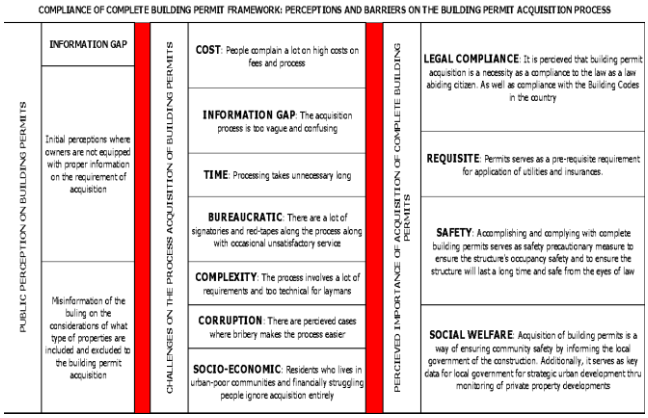
In the resolution of the issue of non-compliance of complete building permits of private property owners in Zamboanga City, the main improvement that the Local Government should adopt is the conduct of information campaigns on the importance and processes in the acquisition of complete building permits, which garnered about 31 out of 42 respondents. Following that would be improving the acquisition process itself by making it easily accessible and affordable to everyone, wherein it gathers 28 out of 42 responses. Next would be the establishment of a monitoring body to actively monitor and inspect construction activities within the city, which received 14 out of 42 responses. Fourth is the hosting of pre-application meetings with applicants in order to ensure the application process is clear and well understood, with 12 out of 42 responses. Fifth will be the improvement in the communication of the OBO with the applicant through constant updates, with 10 out of 42 responses. Another is the imposition of sanctions for non-compliant owners, with 8 out of 42 responses. Lastly is the improvement on employee service quality, with 1 out of 42 responses, wherein this is an isolated case of unprofessionalism of an employee toward an applicant.

The results of the study showed the present status quo of the Compliance rate and perception of Zamboanga City private property owners on the Complete Building Permit for the construction of their houses. Additionally, the study also reveals the different challenges and factors that affect their compliance, as well as the barriers that prevents property owners from acquiring Complete Building Permits.

10. COMPLIANCE OF COMPLETE BUILDING PERMIT FRAMEWORK

As such, shown in Figure 2.0 is the created framework by the researcher summarizing the gaps in the perception of the public regarding building permits, the different challenges permit applicants face before and during the application process, and the applicant's perceived importance of acquiring a complete building permit for the construction of their private houses.

Figure 3
Compliance of Complete Building Permit Framework



The public perception of building permits refers to the significant information gap wherein private property owners have a misguided perception that tells them not to acquire a building permit, such as lacking the knowledge of acquisition entirely, thinking their house is comprised of light materials, so they do not need to

acquire a building permit, which is not an exemption from the National Building Code, their property is far from the main road, etc. Such examples are gaps of information on the side of the private property owner, which is also a result of the lack of proactive information drives and imposition by the local government unit.

The challenges in the process acquisition of building permits pertain to the different types of obstacles that applicants themselves experience during the permit acquisition process, such as high costs of professional fees and processing fees, Information gaps regarding the process itself, where applicants have a hard time understanding the process and its importance. Additionally, applicants complain about the length of time needed to finish the acquisition process, with some claims lasting from months to a year. Another is bureaucratic issues where there are too many signatories and procedures to accomplish documentation. Complexity refers to the excessive technicality of the process, as well as overlapping processes. Another challenge is controversially is corruption, wherein there are cases where, to hasten the application process, additional so-called "fees" are necessary to reduce red tape. Lastly, there are socio-economic challenges wherein applicants who want to build their own house are not capable enough to apply for a complete building permit due to a severe lack of resources.

Finally, is the applicant's perceived importance of acquisition of complete building permits. It includes Legal compliance where property owners understand that the building permit is a legal obligation and required by the state to ensure full compliance with different codes. Another is that Budling permits is a requisite in the application of electrical and water utilities for the constructed house. Third is Safety where property owners believe that by acquiring complete building permit their structure will be safe and sound since complete permits imply full compliance to the codes which then provides them with security. Lastly would be Social Welfare wherein property owners understand the permits implication to the development of the city and its impact to assist the local government to strategically develop its urban areas as well as improve community safety by ensuring structures are resistant and secure from disasters and accidents. Additionally, this helps in the local government to improve responses to calamities or accidents especially when appropriate setbacks are observed.

11. CONCLUSION

This study was conducted to identify the current state of complete building permit compliance in Zamboanga City by providing a quantitative overview, identify the primary reasons as to why property owners fail in complete compliance, the general socio-economic status of households that comply with complete building permits and to propose policies and strategies that could enhance the rate of compliance of complete building permits among property owners and developers in Zamboanga City. Firstly, the compliance rate of property owners and developers on the complete building permits is relatively high which is on 50.00% of the population while the other 50.00% did not complied with complete building permits. This meant that approximately 5 out of 10 houses in Zamboanga City have complete permits in its construction.

In this study, it is concluded that there was no observed clear correlation with the socio-economic status of a household as well as the educational attainment of a private property owners in the acquisition of complete building permit in the construction of their private houses. As such regardless of socioeconomic status and highest educational attainment within a household, non-compliance of complete building permits will occur.

The top primary reason for non-compliance of property owners with complete building permits is the issue where the property owner's perceived benefits in the acquisition of permits did not outweigh the cost of acquisition mainly because majority of the property owners perceives the acquisition of permits to be unreasonably expensive in terms of the professional fees required, processing fees for the permit, and the logistics and time required for the entire process. Additionally, the widespread information gap in the requirement of acquisition of complete building permit complementing the public perception that building permits is not necessary in the construction of private houses further cement the reason why a lot of property owners in Zamboanga City opt out of compliance entirely. This is because when property owners lack the key information on as to why acquisition of permits is important, what are the legal consequences, and social responsibility that accompany the Building permit then property owners most likely will have misaligned judgement and priorities which make them only weigh cost and primary perceived benefits as the only factors when deciding for compliance.

As such, in order to mitigate misaligned judgement and priorities in private property owner's decision in complying with complete building permit. The main improvement that the Local Government Unit of Zamboanga should prioritize is the conduction of series of information campaigns regarding the importance of building permits and its processes firstly to enlighten the general public in its purpose, legal implications, processes, requirements, its impact to the property owners, and its societal implications. Additionally, another key improvement in order to improve the rate of compliance of complete building permit in Zamboanga City is to study the current Building Permit processes and its required requirements then identify key chokepoints in the system, identify redundant red-tapes on the process, study the purpose of the required fees within the processing of permits, study for further modernization of the application process, and consideration for creating one-stop shops for the entire acquisition process and fees collection. With this the

Local Government of Zamboanga City should be able to further simplify the acquisition process, cut-down unnecessary expenses for the property owners, and make it easily accessible to everyone.

12. POLICY RECOMMENDATIONS

a. Institutionalize a Citywide Building Permit Information and Behavior-Change Program

Policy action: Launch a sustained, barangay-level communication strategy led by the Office of the Building Official (OBO) with barangay governments and CSOs to close the information gap on (a) when permits are required, (b) the public safety rationale, (c) documentary requirements, (d) timelines and fees, and (e) penalties and incentives.

Rationale from findings: Half of respondents attribute non-compliance to **lack of awareness** and partial understanding of the process; however, 95% agree permits are necessary—indicating a strong base for compliance messaging if clarity improves.

b. Establish a Pre-Application Advisory System to Reduce Errors, Delays, and Drop-Off

Policy action: Require or strongly encourage **pre-application meetings** for low-rise residential projects, especially first-time applicants, to clarify requirements and reduce iterative re-submissions.

Rationale from findings: Delays and documentation burdens are key deterrents; pre-application meetings were explicitly recommended by respondents.

c. Streamline the Permit Workflow via a One-Stop Shop and Process Reengineering

Policy action: Implement a **one-stop permitting center** integrating OBO, zoning, fire safety coordination, and fee payment channels, supported by documented workflow redesign to remove redundant signatories and overlapping steps.

Rationale from findings: Perceived complexity and long processing time were recurring barriers; respondents requested making the process more accessible and efficient.

d. Reduce Financial Barriers Through Pro-Poor, Risk-Based Fee Policies and Technical Support

Policy action: Develop a **tiered fee and support framework** for low-rise residential structures—particularly for low-income households—while maintaining safety standards.

Rationale from findings: The top driver of non-compliance is **cost exceeding perceived benefits** (64.29%). Even middle-income respondents struggle with professional and processing costs.

e. Strengthen Enforcement Credibility Using Risk-Based Inspections and Visible Compliance Signals

Policy action: Enhance enforcement not by blanket punitive measures alone, but through **risk-based inspection scheduling** and visible compliance signals that normalize permitting.

Rationale from findings: A portion of respondents cited weak enforcement signals; monitoring and inspections were among recommended solutions.

f. Improve Transparency and Anti-Red-Tape Safeguards to Address Discretion and Corruption Risks

Policy action: Implement transparency measures to reduce informal payments and uncertainty (noted in your framework as a controversial but salient challenge).

Rationale from findings: Applicants cite lengthy processes and "additional fees" to hasten transactions—this weakens trust and compliance incentives.

g. Establish an OBO Client Communication Protocol with Real-Time Application Updates

Policy action: Create a standard protocol for **status updates** (SMS/email/FB messenger options) and a single point-of-contact for each application.

Rationale from findings: Uncertainty and lack of updates contribute to dissatisfaction and drop-off; respondents recommended improved communication.

h. Align Permitting with Urban Planning and Social Welfare Goals Through Barangay-Level Planning Integration

Policy action: Use permit compliance data to support safer, more planned urban development—particularly for setback compliance, hazard exposure, and service delivery readiness (water/electricity).

Rationale from findings: Respondents already recognize permits' roles in safety, utilities access, and city development; policy should translate these into tangible community benefits.

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