



# Housing Policy in the Philippines

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# What is housing policy?

- ***Housing policy*** is a set of actions taken by governments to influence the housing market. This can include things like:
  - Legislation that affects things like building codes, zoning, and tenant rights
  - Programs that provide financial assistance to renters or homebuyers
  - Tax breaks to incentivize certain types of housing development

# What is housing policy?

- The main goals of housing policy are usually to:
  - Increase the availability of housing
  - Make housing more affordable
  - Improve the quality of housing
  - Reduce homelessness
- Housing policy is a complex issue, and there is no one-size-fits-all solution. The specific policies that are implemented will vary depending on the region, province and even city.

# Brief History

- *Pre-Colonial Era*: Before Spanish colonization, indigenous communities in the Philippines had their own systems of land tenure and housing construction. Communities were often organized around extended families, with houses made of bamboo, thatch, and other locally sourced materials.
- *Spanish Colonial Period (1521-1898)*: During Spanish rule, land ownership was concentrated among Spanish colonizers and the Catholic Church. Indigenous communities were displaced from their ancestral lands, and forced labor was used for public infrastructure projects. Housing for ordinary Filipinos was rudimentary, with most living in nipa huts or small wooden houses.

# Brief History

- *American Colonial Period (1898-1946)*: The American colonial government introduced policies aimed at modernizing urban areas and providing housing for government employees and American settlers. However, these initiatives largely excluded the indigenous population and Filipino peasants.
- *Post-World War II Era*: The destruction caused by World War II led to a housing crisis in urban areas, prompting the government to launch housing programs to address the shortage. The Commonwealth Act No. 539, or the National Housing Corporation Charter, was enacted in 1940 to facilitate the development of affordable housing projects.

# Brief History

- *Marcos Era (1965-1986)*: During the martial law period under President Ferdinand Marcos, the government implemented large-scale infrastructure projects, including housing developments, through agencies like the National Housing Authority (NHA). However, these projects were criticized for corruption, inefficiency, and human rights abuses, particularly in relation to forced evictions of informal settlers.
- *Post-Marcos Era (1986-Present)*: Following the ousting of President Marcos, successive administrations have introduced various housing policies and programs to address the country's housing needs. These include the National Shelter Program (NSP) in the late 1980s, the Urban Development and Housing Act (UDHA) of 1992, and subsequent reforms aimed at promoting socialized housing, community participation, and sustainable urban development.

# Department of Human Settlements and Urban Development (DHSUD)

- Main government agency in the Philippines responsible for managing housing, human settlements, and urban development initiatives.
- Established in February 2019 under Republic Act 11201, it acts as the central authority for these matters.
- Jose Rizalino "Jerry" L. Acuzar – current secretary



# Department of Human Settlements and Urban Development (DHSUD)

- Its creation involved merging the functions of several existing agencies.
- *Housing and Urban Development Coordinating Council (HUDCC)*: This council, established in 1978, served as a coordinating body for various government agencies involved in housing and urban development. It didn't directly implement programs but played a crucial role in planning and policy making.

# Department of Human Settlements and Urban Development (DHSUD)

- *Housing agencies*: Several agencies under different departments handled various social housing programs. Some key examples include:
  - *National Housing Authority (NHA)*: This agency, still operational under DHSUD, focuses on providing socialized housing units for low-income earners.
  - *Home Guaranty Corporation (HGC)*: This agency, now merged into the Social Housing Finance Corporation (SHFC) under DHSUD, provided loan guarantees to low-income homebuyers.

# Department of Human Settlements and Urban Development (DHSUD)

- By consolidating the functions of HUDCC, the housing programs from these agencies, and other related functions, DHSUD was created as a more streamlined and centralized department to handle all aspects of housing and urban development in the Philippines.

# DHSUD Key Roles

- *Planning and Policy Making:*
  - DHSUD drafts and implements national strategies to address housing needs and ensure Filipinos have access to affordable and decent housing.
  - They establish development plans and policies for urban areas to promote sustainable growth.

# DHSUD Key Roles

- *Regulation:*
  - The department regulates the real estate sector through policies and guidelines.
  - This includes overseeing the development of subdivisions, condominiums, and other housing projects to ensure quality and adherence to standards.

# DHSUD Key Roles

- *Program Coordination:*
  - DHSUD works alongside various government agencies and institutions involved in housing and urban development. This ensures a unified approach and avoids duplication of efforts.
  - They coordinate the implementation of various social housing programs to make them more accessible to Filipinos who need them.

# DHSUD Key Roles

- *Performance Monitoring:*
  - DHSUD monitors the progress and effectiveness of housing and urban development programs throughout the country.
  - They track outcomes and identify areas for improvement.

# DHSUD Housing Programs

- Implemented by DHSUD Attached Agencies:
- Social Housing Finance Corporation (SHFC):
  - High Density Housing Program (HDH): This program aims to provide safe and flood-resilient permanent housing solutions for informal settler families (ISFs) residing in danger zones.



# DHSUD Housing Programs

- Implemented by DHSUD Attached Agencies:
- Social Housing Finance Corporation (SHFC):
  - Community Mortgage Program (CMP): This program offers affordable financing options for low-income earners to purchase decent shelter.

# DHSUD Housing Programs

- Implemented by DHSUD Attached Agencies:
- Social Housing Finance Corporation (SHFC):
  - Abot Kaya Pabahay Fund (AKPF): This program provides financial assistance to low-income earners for downpayment, closing fees, and amortization for socialized housing units.

# DHSUD Housing Programs

- National Housing Authority (NHA):
  - Socialized Housing Program: This program offers various housing options for low-income earners, including condominiums, row houses, and single detached dwellings.
  - Blumentritt Program: This program revitalizes blighted areas by providing financial and technical assistance to transform them into sustainable communities.

# DHSUD Housing Programs

- Other Programs under DHSUD Oversight:
  - Pag-IBIG Fund: The Home Development Mutual Fund, though a separate agency, works closely with DHSUD to provide housing benefits and affordable financing options to its members, many of whom are low-income earners.
  - Integrated Disaster Shelter Assistance Program (IDSAP): This program helps families affected by disasters by providing financial aid for temporary or permanent shelters.

# DHSUD Challenges

- DHSUD) faces several challenges in its efforts to deliver effective housing programs in the Philippines. Here's a breakdown of some key issues:
  - Limited Budget and Funding: The government budget allocated for housing programs is often insufficient to meet the vast and growing demand for affordable housing, especially in urban areas. This can limit the number of units constructed and the number of beneficiaries served.

# DHSUD Challenges

- DHSUD) faces several challenges in its efforts to deliver effective housing programs in the Philippines. Here's a breakdown of some key issues:
  - Program Accessibility and Complexity: The application process for some programs can be lengthy and complex, with numerous requirements and bureaucratic hurdles. This can discourage potential beneficiaries, particularly those from low-income backgrounds who may lack the knowledge or resources to navigate the process.

# DHSUD Challenges

- Relocation Challenges: Relocation efforts, while aimed at providing better housing, can upset communities and disrupt livelihoods. Difficulties can include:
  - Limited Availability of Suitable Land: Finding affordable land with good access to jobs and amenities, especially near urban areas, is challenging.

# DHSUD Challenges

- Relocation Challenges: Relocation efforts, while aimed at providing better housing, can upset communities and disrupt livelihoods. Difficulties can include:
  - Lack of Amenities in Resettlement Sites: New communities may lack essential services like schools, healthcare facilities, and public transportation, making it difficult for residents to adjust and find work.



# DHSUD Challenges

- Relocation Challenges: Relocation efforts, while aimed at providing better housing, can upset communities and disrupt livelihoods. Difficulties can include:
  - Matching Beneficiaries with Projects: There can be a mismatch between the location and type of housing projects and the needs of beneficiaries. For instance, building high-rise condos in areas where low-income families need affordable single-detached houses wouldn't be effective.

# DHSUD Challenges

- Here are some additional concerns:
- Slow Implementation: Building and delivering housing units can be a slow process due to various factors like bureaucratic procedures and lengthy procurement processes. This creates a backlog of unmet needs and leaves many Filipinos waiting for proper housing.
- Financing Difficulties: Even for socialized housing programs, affordability remains a concern. Downpayment requirements and monthly amortization can still be a burden for low-income earners.

# DHSUD Challenges

- The DHSUD is working on addressing these issues through various initiatives, such as:
- Public-Private Partnerships: Partnering with private developers to increase housing production and explore innovative financing models.
- Streamlining Processes: Simplifying application procedures and reducing bureaucratic red tape to make programs more accessible.

# DHSUD Challenges

- Community Participation: Involving beneficiaries in the planning and implementation of housing projects to ensure they meet their needs.
- Upgrading Informal Settlements: Investing in improving existing informal settlements instead of solely focusing on relocation, while ensuring safety and proper infrastructure.

# DHSUD Challenges

- Overall, achieving the goal of providing adequate and affordable housing for all Filipinos is an ongoing challenge. The DHSUD's success hinges on overcoming these limitations, increasing program efficiency, and ensuring resources are used effectively to reach those most in need.

# Example: Informal Settlements in Metro Manila

- One real-life example of the challenges faced in housing policy implementation can be observed in the context of informal settlements in urban areas of the Philippines, such as those in Metro Manila.

# Example: Informal Settlements in Metro Manila

- Challenge: Informal settlements, also known as squatter areas or slums, are prevalent in Metro Manila due to factors such as rural-to-urban migration, population growth, poverty, and lack of affordable housing options. These settlements often lack access to basic services such as clean water, sanitation, electricity, and adequate housing infrastructure. Addressing the needs of residents living in informal settlements while promoting sustainable urban development poses significant challenges for housing policy makers and urban planners.

# Example: Informal Settlements in Metro Manila

## Specific Issues:

- Land Tenure: Many informal settlers do not have secure land tenure rights, as they occupy land owned by the government, private individuals, or informal landowners. This lack of legal ownership complicates efforts to provide housing assistance, infrastructure development, and social services to residents.
- Resettlement and Relocation: Government-led resettlement and relocation programs aim to address housing issues in informal settlements by relocating residents to safer and more sustainable housing sites. However, these programs often face challenges such as resistance from communities, inadequate infrastructure in relocation sites, and difficulties in securing suitable land for resettlement.



# Example: Informal Settlements in Metro Manila

- Infrastructure and Services: Informal settlements often lack basic infrastructure such as paved roads, drainage systems, and access to clean water and sanitation facilities. Providing essential infrastructure and services to these settlements is essential for improving living conditions and mitigating health risks for residents.
- Community Participation and Governance: Effective community participation and governance mechanisms are crucial for the success of housing interventions in informal settlements. However, engaging with residents, addressing their needs and concerns, and ensuring transparency and accountability in decision-making processes can be challenging due to factors such as social dynamics, political interests, and limited resources.

# Example: Informal Settlements in Metro Manila

- Disaster Resilience: Informal settlements are often located in hazard-prone areas such as riverbanks, floodplains, and steep slopes, making residents vulnerable to natural disasters such as floods, landslides, and fires. Integrating disaster resilience measures into housing policy and infrastructure development is essential to minimize risks and protect the lives and properties of residents.

# Example: Informal Settlements in Metro Manila

- Addressing these challenges requires a comprehensive approach that involves collaboration between:
  - government agencies
  - local authorities
  - community organizations
  - NGOs
  - other stakeholders
- Sustainable solutions must prioritize the provision of secure land tenure, infrastructure development, access to basic services, community empowerment, and disaster resilience to ensure the well-being and dignity of residents living in informal settlements.

# Iloilo City to build 1.26K housing units for informal settlers – by PNA dated Feb 28, 2023

- Iloilo city government plans to construct 1,260 housing units for informal settler families (ISF) in Barangay San Isidro, Jaro district.
- The construction will take place on a 2.2-hectare government-owned lot at Uswag Residential Complex.
- Mayor Jerry P. Treñas, DHSUD officials, and Pag-IBIG signed a Memorandum of Agreement (MOA) for the housing project.
- The project includes 14 seven-story buildings with 90 units each, complete with power and water lines.
- Total project cost is being finalized; start of construction targeted for this year, to be completed in two years.

# Iloilo City to build 1.26K housing units for informal settlers – by PNA dated Feb 28, 2023

- The project aims to relocate families in danger zones and victims of recent fire incidents.
- Iloilo City has around 12,300 ISFs projected to increase to 15,000 by 2028.
- Project participants must be Pag-IBIG members to obtain loans for their units.
- The city government aims to build 15,000 housing units in the next 10 years for informal settlers.
- Additional PHP200 million is being borrowed from DBP to purchase another 13 hectares for future housing projects.
- Groundbreaking for the implementation of DHSUD's "Pambansang Pabahay Para sa Pilipino: Zero ISF Program for 2028" occurred in September 2022.

# Iloilo province to purchase land for housing program – by PNA dated July 20, 2023

- The provincial government of Iloilo City is seeking property purchase for its housing program for informal settlers in support of the Pambansang Pabahay Para sa Pilipino Program (4PH).
- The government has profiled 250 families in Sta. Barbara municipality for the program, although the land in Sta. Barbara is earmarked for a **government center, not housing**.
- Plans for purchasing land for relocation are in progress, with a focus on designing a suitable program for the beneficiaries.

# Iloilo province to purchase land for housing program – by PNA dated July 20, 2023

- The province will align its "Purok Resilience" program with 4PH, developing socialized small-scale housing projects for residents in danger zones.
- Collaboration with the private sector and institutions is underway, including training programs for the housing initiative.
- Executive Order (EO) 34, signed by Marcos on July 17, declares 4PH as the flagship program of the administration, mandating government agencies and local units to submit an inventory of available lands for the program.

# Housing board eyes master list of informal settlers in Iloilo City – by PNA dated Oct 27, 2023

- Iloilo City's housing board will conduct a house-to-house survey to determine the number of informal settlers and create a master list for housing needs.
- The Sangguniang Panlungsod (city council) enacted the amended Iloilo City Local Housing Board (ICLHB) ordinance, reviving the board, constituting new members, and defining its powers.
- Lawyer Peter Jason Millare, head of the Iloilo City Local Housing Office, emphasized the challenge posed by the housing backlog.
- A house-to-house survey will establish official baseline data for informal settlers, facilitating future policies and interventions.
- Priority will be given to those on the master list for housing projects.



# Housing board eyes master list of informal settlers in Iloilo City – by PNA dated Oct 27, 2023

- Potential beneficiaries include those with court ejectment orders.
- The current projection estimates a growth in informal settlers from 12,300 in 2022 to 15,000 in 2028.
- The multisectoral ICLHB will serve as the policy-making body for shelter programs, with the housing office as the implementing arm.
- The mayor and vice mayor will lead the board, with six committees focusing on various aspects of housing.

# Housing board eyes master list of informal settlers in Iloilo City – by PNA dated Oct 27, 2023

- Construction of a housing project in Barangay San Isidro is ongoing, funded by the General Appropriations Act and facilitated by former senator Franklin Drilon.
- The National Housing Authority assured completion of the project by May next year, consisting of four buildings with a total of 240 units.
- An agreement with the Department of Human Settlements and Urban Development is in place for the "Pambansang Pabahay Para sa Pilipino: Zero ISF Program for 2028."

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"Everyone deserves a decent place  
to live."

- Millard Fuller