

HOUSING SECTOR ACCOMPLISHMENT

July 2010 – December 2015

For the period July 2010 to December 2015, the housing agencies provided housing assistance to 894,569 families valued at P313.607 billion as shown in the table below. The assistance includes the provision or funding of house and lot packages, developed lots, houses, or home materials for home improvement/repair.

AGENCY	ACCOMPLISHMENT (July 2010 – December 2015)	
	No. of Units	Values (in Billion Pesos)
NHA	528,500	105.362
SHFC	82,239	6.308
HDMF	283,830	201.937
TOTAL	894,569	313.607

In addition to the direct housing assistance provided by the above key shelter agencies, the Home Guaranty Corporation (HGC) guaranteed P222.026 billion worth of housing loans extended by private commercial and rural banks as well as other financing companies equivalent to about 127,500 housing units.

Accomplishment of Major Housing Programs

1. Housing Program for Informal Settler Families (ISFs) Living in Danger Areas in Metro Manila

In 2011, the President approved a P50 billion housing program for the estimated 104,219 ISFs residing in danger areas in Metro Manila to be implemented over a five-year period at P10 billion per year.

Implementing Agencies. To implement and oversee the program, a National Technical Working Group was created composed of various agencies, with NHA and SHFC as primary implementors.

- a. NHA's program involves the construction of low-rise buildings (3 to 5 storeys) within Metro Manila or nearby areas as well as row houses in off-city relocation sites.
- b. SHFC implements the High Density Housing Program (HDH), which provides financing to organized communities for land acquisition (Phase 1) and land development and housing construction (Phase 2). This program employs a highly participative process wherein the beneficiaries determine the

location of their shelter site, design their multi-storey abode and engage the contractor/developer for land development and housing/building construction.

Status. As of December 2015, a total of 103,448 ISFs residing along the waterways and other danger areas in Metro Manila have been provided with security of tenure. This represents 86% of the revised target of 120,472.

New Target	Target		Accomplishment					
	NHA	SHFC HDH Program	NHA (In-City and Near/Off-City)			SHFC Phase 1 (Land Acquisition)		
			Completed	On-going	Total	Land Acquired	For Payment	Total
120,472 ^{1/}	102,136	18,336	68,803	17,384	86,187			
Low-rise buildings (In-city or Near City)	17,717	18,336	4,778	7,686	12,464	13,900	3,361	17,261 ^{2/}
Row houses (Off-city)	84,419		64,025	9,698	73,723			

^{1/} Original target was 104,219 ISFs.

^{2/} The HDH Program involves two phases – land acquisition (Phase I) and land development and housing construction (Phase II). As of end-December 2015, 17,261 ISFs have been provided secure tenure by enabling them to acquire land (Phase I). Of this number, 6,089 ISFs have also availed themselves of loans for housing construction, of which 2,534 have been completed and 3,555 are on-going construction. The other beneficiaries who borrowed for land acquisition are still processing permits for housing construction.

^{3/} The 103,448 ISFs that were given security tenure came from the major waterways, creeks and esteros in Metro Manila, such as Tripa de Gallina, Tullahan River, San Juan River, Estero de Paco, Manggahan Floodway, Pasig River, Marilao River and Dario Creek; and ISFs under transmission lines in Valenzuela City.

2. Regional Resettlement Program

The Regional Resettlement Program includes resettlement projects directly administered by NHA and Resettlement Assistance Program to LGUs (RAP-LGU). The RAP-LGU is a joint undertaking between the LGU and NHA where the former contributes land while the latter provides funds to cover cost of land development or housing.

For the period July 2010 to December 2015, NHA has provided assistance to a total of 40,951 households valued at P4.12 billion in the different regions.

This accomplishment includes housing for 3,605 Indigenous Peoples (IPs) nationwide amounting to P624.30 million, the first time that such a program was implemented by the government.

3. Housing Assistance Program for Calamity Victims

NHA. In support of the rehabilitation program of the government for the victims of calamities, the NHA provided housing assistance to 369,332 households affected by major calamities amounting to P42.697 billion. These include:

Calamity	Program (No. of Families)			TOTAL ACCOMP.	Values (P Billion)
	Home Materials Assistance*	Permanent Housing			
		Housing Need	Accomp.		
Typhoon Sendong	200	12,147	9,979	10,179	2.281
Typhoon Pablo	4,784	17,480	17,136	21,920	4.084
Bohol Earthquake	38,801	-	-	38,801	0.388
Zamboanga Conflict	1,549	6,500	3,765	5,314	1.629
Typhoon Yolanda	53,320	205,128	117,723	171,043	31.830
Other Calamities	106,033	-	16,032	122,065	2.485
Total	204,687	241,255	164,635	369,332	42.697

* Amount ranges from P5,000 to P10,000 per family.

Pag-IBIG Fund. The Pag-IBIG Fund provided assistance to Pag-IBIG members affected by various natural and man-made calamities that hit the country from July 2010 to December 2015 through calamity loans. Over the said period, 1.8 million Pag-IBIG members borrowed a total of P30.823 billion under the Calamity Loan program of the Fund.

The interest rate for calamity loans was reduced in 2012 by almost half from 10.75 percent to 5.95 percent to further assist Pag-IBIG members recover from the calamities.

Pag-IBIG also provided assistance on Allied Perils Insurance Claims to 9,493 members whose houses were devastated by various calamities. Total claims from 2012 to 2015 amounted to P591 million.

Other shelter agencies declared 3 to 6 months moratorium on payment of monthly amortizations on loans of borrowers.

4. Community Mortgage Program

The Community Mortgage Program (CMP) provides organized community associations the opportunity to have secure tenure. While the program previously provided financing only for land acquisition, the SHFC Board expanded the program to include financing for site development and house construction or improvement, thereby ensuring that the informal settlements would no longer remain blighted.

Also, the program increased loan ceilings to make it more responsive to the present times:

Particular	Previous Entitlement		New Entitlement
	Metro Manila/ Highly Urbanized Areas	Other Areas	
Land Acquisition	P90,000	P45,000	P100,000
Site Development/ Community Upgrading	P15,000	P15,000	P30,000
House Construction	P60,000	P60,000	P120,000
Total	P165,000	P120,000	P250,000

For the period July 2010 to December 2015, the Social Housing Finance Corporation (SHFC) provided financial assistance to 65,388 member-beneficiaries of community associations in the amount of Php4.075 billion.

5. AFP/PNP/BJMP/BFP Housing Program

One sector which benefited from the government's housing program is the uniformed personnel of the Armed Forces of the Philippines (AFP) and the Philippine National Police (PNP). Through Administrative Order No. 9 series of 2011, a total of 61,378 housing units was constructed for personnel of the AFP/PNP/BJMP/BFP valued at P17.095 billion. This represents 82% of the target of 74,577 for the period July 2010 to December 2015.

6. End-User Financing for Pag-IBIG members

This program provides housing loans to Pag-IBIG members for the purchase of residential lots, purchase of lots, construction or completion of a residential unit, and purchase of newly constructed or existing residential units. From July 2010 to December 2015, HDMF provided housing assistance to 283,830 Pag-IBIG members valued at P201.937 billion. Of this number, 28% or 79,704 availed themselves of loans under the socialized housing bracket (P450,000 and below).

The Fund adopted in 2012 the Full Risk-Based Pricing Framework for the interest rates of the End-User Financing (EUF) program, bringing the rate to as low as 6.5 percent from the previous rate reaching as high as 11.5 percent. The maximum loanable amount, on the other hand, was increased from P3 million to P6 million.

Pag-IBIG also introduced the Affordable Housing Loan Program (AHLP) for minimum wage earners. The AHLP offers subsidized interest rates of 4.5 to 6.5 percent, depending on the borrower's income and amount of loan. The maximum loanable amount under this program is P750,000.

Details		Maximum Gross Monthly Income/Cluster Limit	
Income Clusters	Cluster 1 (NCR)	Up to P15,000	Up to P17,500
	Cluster 2 (Other Regions)	Up to P12,000	Up to P14,000
Loan Amount		Loans up to P450,000	Loans up to P750,000

Since its implementation in 2012, 27,068 members have availed themselves of the AHLP.

Also, from 2013 to December 2015, 12,625 informal sector workers were able to acquire their own homes through the acquired assets disposal program. In total, more than P3.5 Billion of loan value have been approved by the Fund under this program covering the same period.

Of the informal sector workers who were able to acquire their own homes through the acquired assets disposal program, 185 are house helpers or Kasambahay. House helpers never had the chance before to be approved of a housing loan by private banks. But with the Pag-IBIG programs, owning a home is now possible for a Kasambahay – a solid proof that by empowering the often neglected sectors of our society, they can eventually stand on their own.

Likewise, the Pag-IBIG Fund also helps the jeepney and taxi drivers through its Home Matching Program. The driver-beneficiaries who are members of the Asian Utility Vehicle Driver Operator's Association Inc. (AUVDOA) purchased acquired assets of the Fund that went through improvement works done by a Pag-IBIG accredited contractor.

Similarly, Pag-IBIG Fund partnered with the Philippine Association of Detective and Protective Agency Operators, Inc. (PADPAO) for a housing project in Davao City that will benefit PADPAO member security guards. The project is expected to generate around 800 socialized housing units.

To ensure funding sustainability without having to increase the monthly contributions of Pag-IBIG members, the Fund intensified its membership campaign.

Pag-IBIG membership has increased from 8.777 million in July 2010 to 15.889 million in December 2015, representing an increase of 81%.

With the increase in membership, the collection on membership savings also grew from P10.332 billion to P30.712 billion, an increase of P20.38 billion or 197%.

7. Provision of Technical Assistance to the Local Government Units in the Formulation of the Comprehensive Land Use Plan (CLUPs) and Local Shelter Plans (LSPs)

To ensure the rational use of land as well as in line with climate change adaptation and disaster risk reduction measures (CCA-DRRM), the HLURB continually provides technical assistance to the Local Government Units (LGUs) in the formulation or updating of their Comprehensive Land Use Plans (CLUPs). The CLUP is an important tool used by LGUs in regulating development through zoning, in identifying areas for investment, in determining areas for safe housing and mainstreaming the CCA-DRRM.

Similarly, HUDCC provides technical assistance to the Local Government Units (LGUs) to strengthen their capacity as the principal implementing body in addressing the shelter needs of their constituents. The LSP is a document which helps the LGUs in evaluating the current local housing situation, available resources vis-à-vis resource requirements and corresponding shelter strategies and implementation plan to address the housing needs identified.

From July 2010 to December 2015, a total of 1,039 LGUs were provided technical assistance in LSP formulation or updating. This accomplishment represents 63% of the total 1,634 LGUs nationwide and 82% of priority LGUs – urban and urbanizing LGUs, those within major river basins and principal river basins and those within the 30 provinces exposed to multi-hazards.