

PIDS Public Webinar: **Is Housing Affordable in the Philippines?**

10 November 2022 | 2:00 – 4:30PM

ROWENA P. DINEROS
OIC-Director, DHSUD-PHSS



Question 1

**How is the government
addressing the
housing backlog?**



DHSUD AND THE ATTACHED KEY SHELTER AGENCIES



POLICY-MAKING AND REGULATION

- Acts as the primary national government entity responsible for the **management of housing, human settlement and urban development**.
- Sole and main **planning and policy-making, regulatory, program coordination, and performance monitoring entity** for all housing, human settlement and urban development concerns, primarily focusing on the access to and the affordability of basic human needs.



FINANCING

PRODUCTION

ADJUDICATION

MAJOR ACCOMPLISHMENTS

Key Shelter Agencies



NHA MAJOR ACCOMPLISHMENTS

2021 to June 2022

85,174 families

provided **housing assistance and resettlement** nationwide

27,332

Resettlement Program

34,291

Calamity Assistance

3,872

Government Employees
Housing Program

305

Settlements Upgrading

19,374

EHAP + Other Housing
Assistance

OTHER ASSISTANCE PROVIDED

**97,500 beneficiaries with
total amount of ₱487.5M**

Special EHAP for Typhoon
Odette victims (Presidential
Directive No. 2021-074)

**26,668 beneficiaries with
total amount of ₱270M**

EHAP for victims of Luzon
Earthquake
(distributed last 11 August 2022)

893

**Total Beneficiaries
Dispatched (2020-2022)**

Under Balik Probinsya,
Bagong Pag-Asa



SHFC MAJOR ACCOMPLISHMENTS

2021 to June 2022

16,060 ISFs

assisted through its

COMMUNITY-DRIVEN AND MULTI-STAKEHOLDER SHELTER FINANCING PROGRAMS

(Community Mortgage Program, High Density Housing, And National Programs For Housing Provision)

60

projects financed

2021 to June 2022

₱3.284 Billion

total loan released

2021 to June 2022





NHMFC MAJOR ACCOMPLISHMENTS

2021 to June 2022

1,838 housing units

Purchased under the **Housing Loan Receivables Program**



₱1.76 Billion

Amount Purchased

₱270.25 M

BALAI Bonds 1 Issuance (Dec 2019)

₱319.32 M

BALAI Bonds 2 Issuance (Dec 2020)

62,297 borrowers worth P377.88M

Loan Payment Moratorium Availed

₱73.12 million

Total Dividends Remitted

₱834.63 million

Settlement of Obligations



Pag-IBIG Fund MAJOR ACCOMPLISHMENTS

2021 to June 2022

141,717

housing units financed

P149.24 Billion

loan Releases

P102.49 Billion

Membership Savings

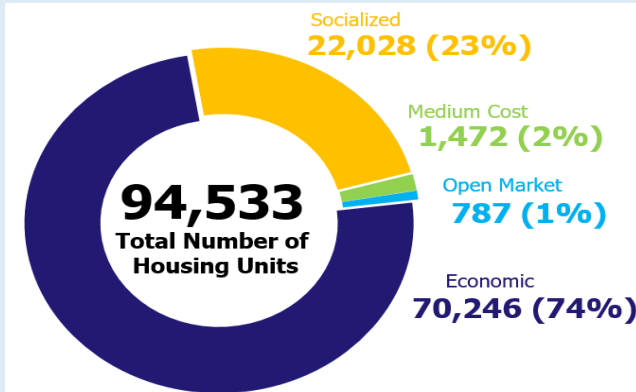
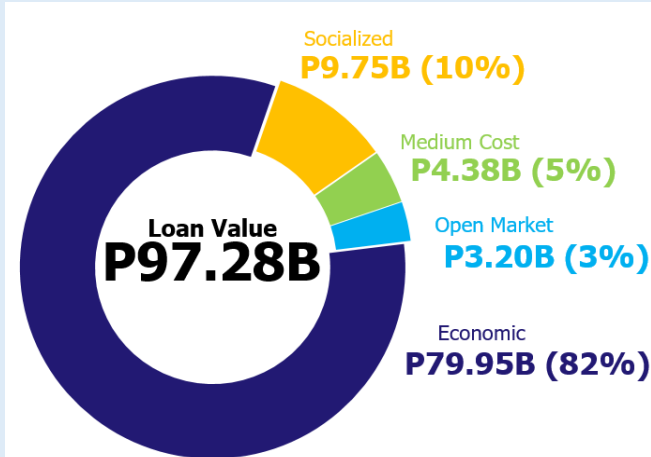
14.34 M

Active Members

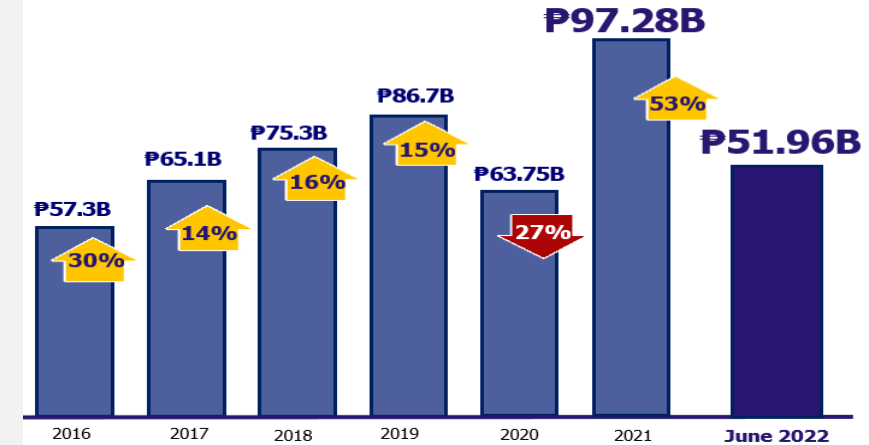
38%

HDMF Housing Mortgage Industry Share
in the Philippines

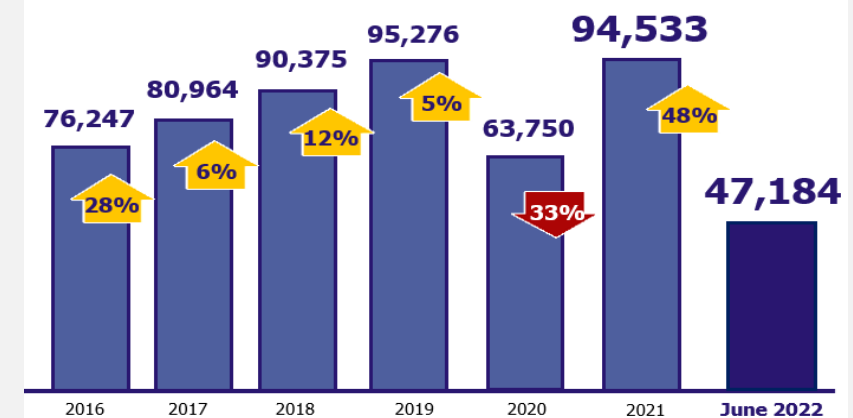
2021 Housing Loan Takeout by Loan Package



* Socialized loan package includes HEAL Program



Housing Loans Takeout



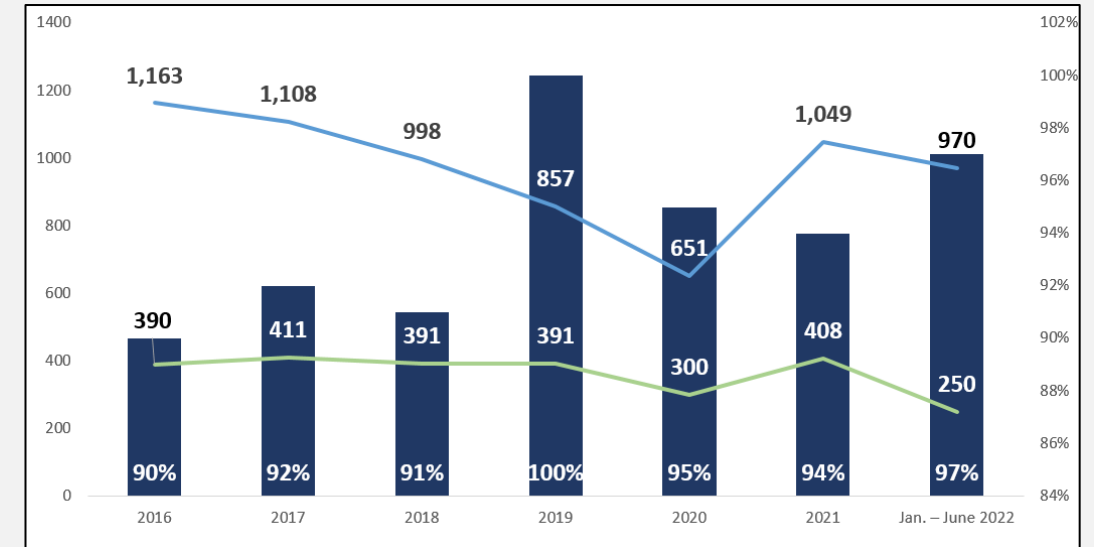
Housing Loans Borrowers



HSAC MAJOR ACCOMPLISHMENTS

2021 to June 2022

Year	Regional Cases Disposed	Appealed Cases Disposed	Affirmation Rate (% of Decisions of the Commission Affirmed by CA)
2021	1,049	408	94% (45/48)
Jan. – June 2022	970	250	97% (35/36)
TOTAL	2,019	658	95% (80/84)



— Regional Cases Disposed — Appealed Cases Disposed
■ Affirmation Rate (% of Decisions of the Commission Affirmed by CA)



Housing Sector Budget (2010-2022)

YEAR	NATIONAL BUDGET*	APPROPRIATION TO HOUSING*	PERCENTAGE SHARE
2010	1,304.000	5.378	0.41%
2011	1,000.000	5.654	0.57%
2012	1,245.000	6.961	0.56%
2013	1,368.229	21.357	1.56%
2014	1,608.503	13.061	0.81%
2015	1,862.825	10.602	0.57%
2016	2,138.605	32.696	1.53%
2017	2,499.487	14.798	0.59%
2018	3,767.000	5.474	0.15%
2019	3,661.626	3.000	0.08%
2020	4,100.000	5.434	0.13%
2021	4,506.000	4.981	0.11%
2022	5,024.000	7.613	0.15%

* In Billion, Pesos



Housing Sector Budget

SHELTER AGENCIES	2022 GAA	2023 Proposed	2023 NEP
DHSUD	663	6,809	1,043
HSAC	279	883	409
NHA	5,175	70,282	2,000
SHFC	513	18,006	500
NHMFC	1,000	0	0
GRAND TOTAL	7,613	95,980	3,952

**in Million, Pesos*

❖ 2023 NEP of P3.9B is **48% lower** than 2022 housing sector budget, and only **4% of the 2023 proposed budget**



Housing Sector Budget

294,142 Housing units
produced and financed from 2021 – June 2022

346,700 housing units
target to be produced and
financed (2021 to June 2022)
85% of target accomplished
as of June 2022

96% of housing units are
socialized, low-cost/ economic housing

Total Direct Contribution

NHA	85,174
HDMF	141,717
SHFC	16,060
PGC (HGC)	51,191

P1.76B
equivalent to 1,838 housing units
Purchased under the Housing Loans Receivables Program
NHMFC

Question 2

**How can local governments
proactively do their part?**



Local Shelter Plan Formulation

A **Local Shelter Plan** is a roadmap to address the housing requirement for both the formal and informal sector of a city or municipality.

Presents the local housing situation, household affordability and local resources, main shelter strategies and corresponding implementation plan.

Status of Local Shelter Plan

As of November 2022:

1,571 out of 1,634 LGUs (96%)
LGUs with Workshop

1,007 out of 1,571 LGUs (64%)
LGUs with Writeshop

311 out of 1,634 LGUs (19%)
LGUs with Approved LSP

REGION	TOTAL NUMBER OF LGUS	LGUS WITH LSP WORKSHOP	LGUS WITH LSP WRITESHOP	LGUS WITH APPROVED LSP
CAR	77	77	50	8
Region I	125	125	107	24
Region II	93	93	29	5
Region III	130	130	50	57
Region IV-A	142	139	95	50
Region IV-B	73	66	40	0
Region V	114	113	111	15
Region VI	133	133	127	51
Region VII	132	132	93	12
Region VIII	143	143	42	5
Region IX	72	67	50	10
ARMM	118	72	25	20
Region X	93	92	75	0
CARAGA	73	73	41	20
Region XI	49	49	19	12
Region XII	50	50	36	4
NCR	17	17	17	23
TOTAL	1,634	1,571	1,007	311

Consolidated Housing Data based on LSP

As of November 2022:

6,658,349 Households

Total Housing Needs

3,753,537 Households

Total ISFs

60,782 Hectares

Land Needed for Housing

102,769 Hectares

Land Identified for Housing

REGION	TOTAL HOUSING NEEDS	TOTAL ISFs	LAND NEEDED FOR HOUSING (has)	LAND IDENTIFIED FOR HOUSING (has)
NCR	696,592	255,116	23,288	24,632
CAR	129,443	135,663	1,418.99	1,102.50
Region 1	280,005	157,215	2,103.32	4,070.56
Region 2	236,848	102,661	1,208.04	15,423.00
Region 3	25,123	4,942	191.00	70.00
Region 4-A	1,378,589	590,567	7,358.38	9,436.18
Region 4-B	171,957	108,137	1,187.65	1,207.35
Region 5	451,649	359,201	3,634.02	6,976.25
Region 6	495,268	346,810	3,766.40	11,228.45
Region 7	558,396	260,731	2,086.25	3,506.07
Region 8	486,999	420,901	2,928.78	3,689.74
Region 9	173,299	106,008	2,028.23	1,215.48
Region 10	427,641	227,868	2,422.19	5,204.54
Region 11	295,447	139,712	1,806.93	2,252.40
Region 12	366,970	165,739	2,441.54	2,933.82
Region 13	215,127	218,568	1,316.62	3,155.92
BARMM	268,996	153,698	1,596.12	6,665.13
Total	6,658,349	3,753,537	60,782	102,769

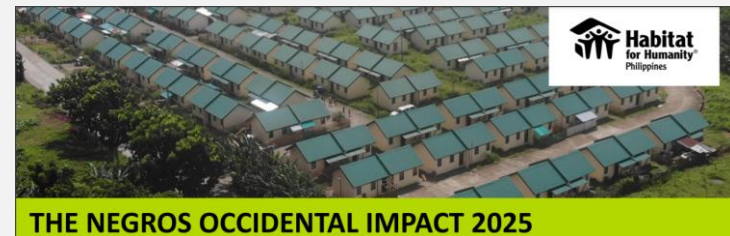
Question 3

**How can the private sector help,
and how is the government
engaging it?**

Partnership with Habitat for Humanity Philippines

- DHSUD with the Habitat for Humanity Philippines has been conducting a series of housing forums, workshops, and consultations with various stakeholders.
- Since October 2020 to present, **three (3) Bahaynihan Forums** has been conducted which covered building awareness of the housing needs, tackling housing issues intensified by the COVID-19 pandemic, LGUs sharing their insights on how they address the housing need in their city and exploring inclusive business solutions in housing towards economic recovery.
- DHSUD also became a member of the **Leadership Coalition of Negros Occidental Impact 2025 (NOI25)** which aims to develop and execute innovative, sustainable, and scalable concepts and projects which aim to significantly lower poverty across Negros Occidental.
- On May 2021, a **three-day NOI25 project orientation and Local Shelter Planning review workshop** has been conducted to support local government units in planning and addressing their housing needs and exploring opportunities for housing partnerships.

BAHAYnihan
Rising Together through Housing





Partnership with SHDA

- A Memorandum of Understanding was signed between DHSUD and SHDA on 09 June 2021 for the promotion of public and private sector partnership in the delivery of housing at the local level **through implementation of housing projects under the approved LSP of Local Government Units.**



Question 4

What are the government's plans to address the housing backlog post-pandemic?

Pambansang
PABAHAY
para sa
Pilipino



Pambansang Pabahay para sa Pilipino

PROBLEM

6 Million Units Backlog;
UNAFFORDABLE
HOUSING
and
NO ACCESS TO HOUSING FUNDS

OUR SOLUTION

6 million backlog
will be finished
in 6 years by constructing
1 million houses every year

Provide preferential
Interest Rate of 1% to buyers



Pambansang Pabahay para sa Pilipino

CURRENT: Socialized Housing

Php 580,000
5% at 20 years
Php 3,827

OUR SOLUTION

OPTION 1 – SOCIALIZED HOUSING

Php 580,000
1% at 30 years
Php 1,912

OPTION 2 – UPGRADED HOUSING

Php 800,000
1% at 30 years
Php 2,637

OPTION 3 – MIDRISE AND HIGH RISE

Php 1.150 million
1% at 30 years
Php 3,538





Pambansang Pabahay para sa Pilipino

FUNDING SOLUTION

Php 36K per year
per house interest support

**36 Billion per year
for 1 million houses**

NATIONAL BENEFIT

From Building 1 Million Houses

Tax Collection

Php 121.6 Billion

12% VAT on 60%

of P800k = Php **57.6B**

8% sales transaction fees,

CGT, DST, EWT,

Transfer tax = Php **66B**

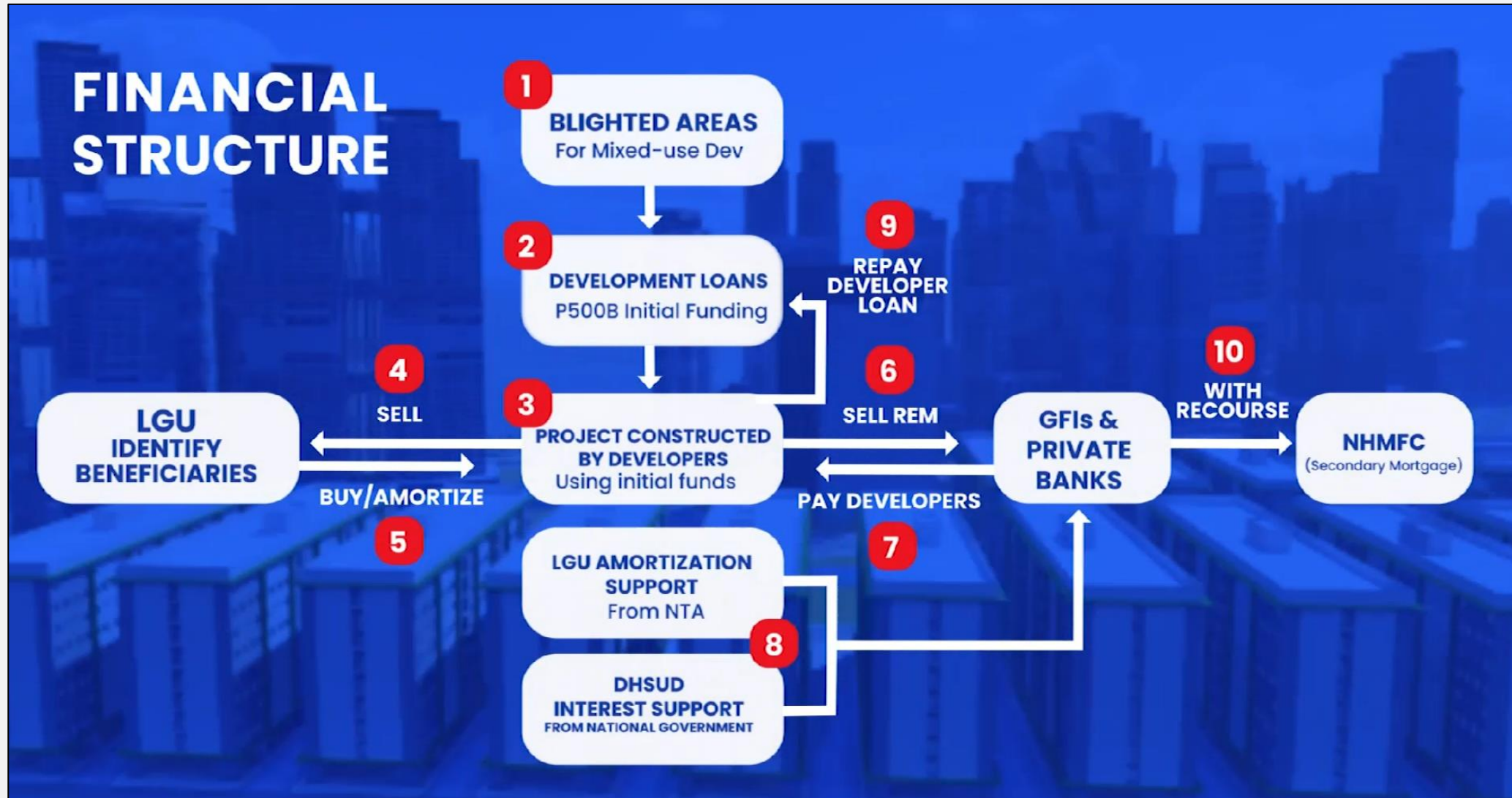
Provide employment

1.7 million workers per year

1 house = 10 workers for 60 days



Pambansang Pabahay para sa Pilipino



Thank you!