

**OFFICE OF THE PRESIDENT**

**Housing and Urban Development Coordinating Council**



**BALAI FILIPINO COMMUNITIES:  
The State of Philippine Housing Programs**

**9<sup>th</sup> NATIONAL CONVENTION  
ORGANIZATION OF SOCIALIZED AND ECONOMIC  
HOUSING DEVELOPERS, INC.**

**Marco Polo Plaza, Cebu City**

**August 23-24, 2018**





# BALAI FILIPINO COMMUNITIES

## Housing Needs Estimate by 2022

Initial Needs 2016	Annual Incremental Needs						Total 2022
	2017	2018	2019	2020	2021	2022	
2,017,909	760,400	774,441	788,773	803,405	818,363	818,363	6,796,910

### Components of Housing Needs

<b>Accumulated Needs</b>	<b>Households in Unacceptable Housing Units</b>
	<b>Rent-Free Without the Consent of the Owners</b>
	<b>Doubled-Up Households in Acceptable Housing Units</b>
	<b>Homeless, Dilapidated and Marginal Housing Units</b>
<b>Future / Recurrent Needs</b>	<b>Allowance for Inventory Losses</b>
	<b>Increase in Households – Likely to Afford Acceptable Housing Units</b>



# BALAI FILIPINO COMMUNITIES

## The New National Shelter Program

**B**uilding

**A**dequate

**L**ivable

**A**ffordable

**I**nclusive



***Filipino Communities***



# BALAI FILIPINO COMMUNITIES

## Thrusts and Strategies

**B**uilding

**A**dequate

**L**ivable

**A**ffordable

**I**nclusive



**SYNERGY**



**BALANCED  
HOUSING  
DEVELOPMENT**



**ACCELERATE  
PRODUCTION**



**RESILIENCE &  
SUSTAINABILITY**



**HOUSING  
FINANCE**



**PUBLIC-  
PRIVATE  
PARTNERSHIP**



**ANTI-RED  
TAPE**



**HOUSING  
STATISTICS**



# BALAI FILIPINO COMMUNITIES

## Accelerating Housing Production

Key Shelter Agencies	Planned Period						Total 2022
	2017	2018	2019	2020	2021	2022	
<b>NHA</b>	112,695	124,874	47,510	78,729	104,836	84,112	552,766
<b>SHFC</b>	39,254	49,254	59,254	69,254	79,254	89,254	385,524
<b>HDMF</b>	70,684	77,406	82,099	91,069	95,520	100,179	516,957
<b>HGC</b>	33,647	35,001	36,407	37,870	42,414	47,502	232,841
<b>Sub-Total</b>	256,280	286,535	225,270	276,992	322,024	321,047	1,688,078
<b>HLURB</b>	218,918	219,168	219,418	219,668	219,918	220,668	1,317,258
<b>NHMFC</b>	₱.6B 1,043	₱.7B 1,747	₱1B 1,790	₱2.1B 1,969	₱2.5B 2,363	₱3.2B 3,072	₱10.1B 11,984



# BALAI FILIPINO COMMUNITIES

## New Socialized Housing Price Ceiling and Minimum Floor Areas

### SOCIALIZED SUBDIVISION PROJECTS

<b>₱ 480,000</b>	<b>22 sqm. with loft; or 24 sqm.</b>
<b>₱ 530,000</b>	<b>24 sqm. with loft; or 28 sqm.</b>
<b>₱ 580,000</b>	<b>28 sqm. with loft; or 32 sqm.</b>



# BALAI FILIPINO COMMUNITIES

## New Socialized Housing Price Ceiling and Minimum Floor Areas

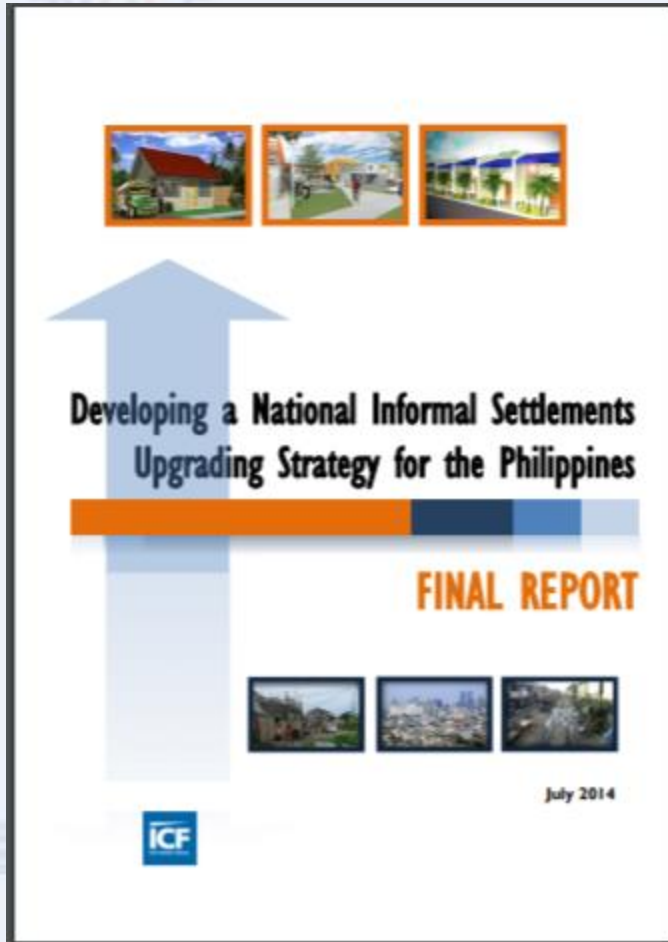
### SOCIALIZED CONDOMINIUM PROJECTS

<b>Metro Manila San Jose del Monte City, Bulacan, Cainta and Antipolo City, Rizal San Pedro, Laguna Bacoor and Carmona, Cavite</b>	
<b>₱ 600,000</b>	<b>22 sqm.</b>
<b>₱ 700,000</b>	<b>22 sqm.</b>
<b>₱ 750,000</b>	<b>24 sqm.</b>



# BALAI FILIPINO COMMUNITIES

## Densification [ Low, Medium-Rise High-Density Housing ]



### National Informal Settlements Upgrading Strategy for the Philippines

- **Mass Housing / Resettlement  
vs. On-Site Upgrading, In-City  
and Near City**





# BALAI FILIPINO COMMUNITIES

## Densification [ Low, Medium-Rise High-Density Housing ]

**Towerville, San Jose del Monte,  
Bulacan**



**Southville 7, Calauan, Laguna**



**SOUTHVILLE 5 HOUSING PROJECT  
Brgy. Timbao, Binan, Laguna**



# BALAI FILIPINO COMMUNITIES

## Densification [ Low, Medium-Rise High-Density Housing ]

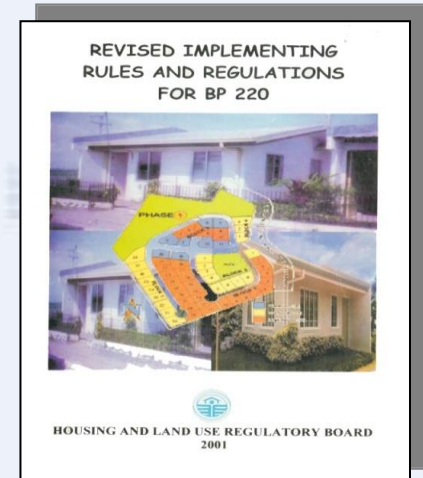
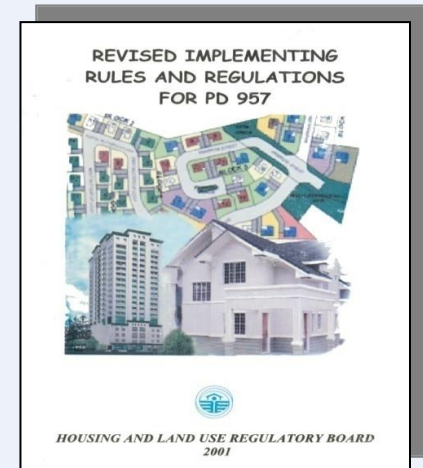




## HOUSING AND LAND USE REGULATORY BOARD

### HLURB's Regulatory Functions

- **Formulation of rules and regulations on real estate development**
- **Approval of Development Plans for Condominium projects and Issuance of Certificate of Registration and License to Sell**
- **Development, Monitoring and Investigation**
- **Registration, Monitoring and Supervision of Homeowners' Association (R.A. No. 9904)**





## HOUSING AND LAND USE REGULATORY BOARD

### Balanced Housing Development

#### ► **Board Resolution No. 965, Series of 2017**

#### Preferred Manner of Compliance

**Develop an area for socialized housing equivalent to at least:**

- **15% of the total subdivision area or cost; or**
- **5% of total condominium area or cost**



## HOUSING AND LAND USE REGULATORY BOARD

### Balanced Housing Development

#### ► **Board Resolution No. 965, Series of 2017**

#### **Other Modes of Compliance**

- **Development of socialized housing in a new settlement**
  - **Joint-venture projects for socialized housing with the LGUs or any of the Housing Agencies**
    - **Participation in a new project under the community mortgage program**
    - **Participation based on a percentage of the amount of investment required for a new settlement**
    - **Purchase of Asset-Backed Securities**
- **Participation in BALAI-Accredited Housing Projects**



## HOUSING AND LAND USE REGULATORY BOARD

### Balanced Housing Development

► **Board Resolution No. 965, Series of 2017**

**Memorandum Circular 18-09**

**Guidelines for the Revised Implementing Rules and Regulations to Govern Section 18 of Republic Act No. 7279, as Amended by Republic Act 10884, Otherwise Known as Balance Housing Development Program Amendments**



## HOUSING AND LAND USE REGULATORY BOARD

### Balanced Housing Development

- ▶ **Board Resolution No. 968, Series of 2018**  
**Adopting the New Price Ceiling**  
**Socialized Subdivision Projects**
- ▶ **Board Resolution No. 969, Series of 2018**  
**Adopting the New Price Ceiling**  
**Socialized Condominium Projects**



# Pag-IBIG Fund Home Financing

## OSHDP – HUDCC National Convention

August 23, 2018 / Cebu City

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**Acmad Rizaldy P. Moti**  
Chief Executive Officer







# Pag-IBIG Fund Snapshot

**13.28 Million**

**Members** *as of June 2018*

**₱506.48 B**

**Total Assets**

*as of June 2018*

**₱18.46 B**

**Membership Savings**

*Jan-June 2018*

**125**

**Branches  
Nationwide**

*June 2018*

**23**

**Posts Worldwide**

**2017 HIGHEST EVER!**

**Gross Income**

**₱43.33 B**

**Net Income**

**₱30.27 B**

**Dividend**

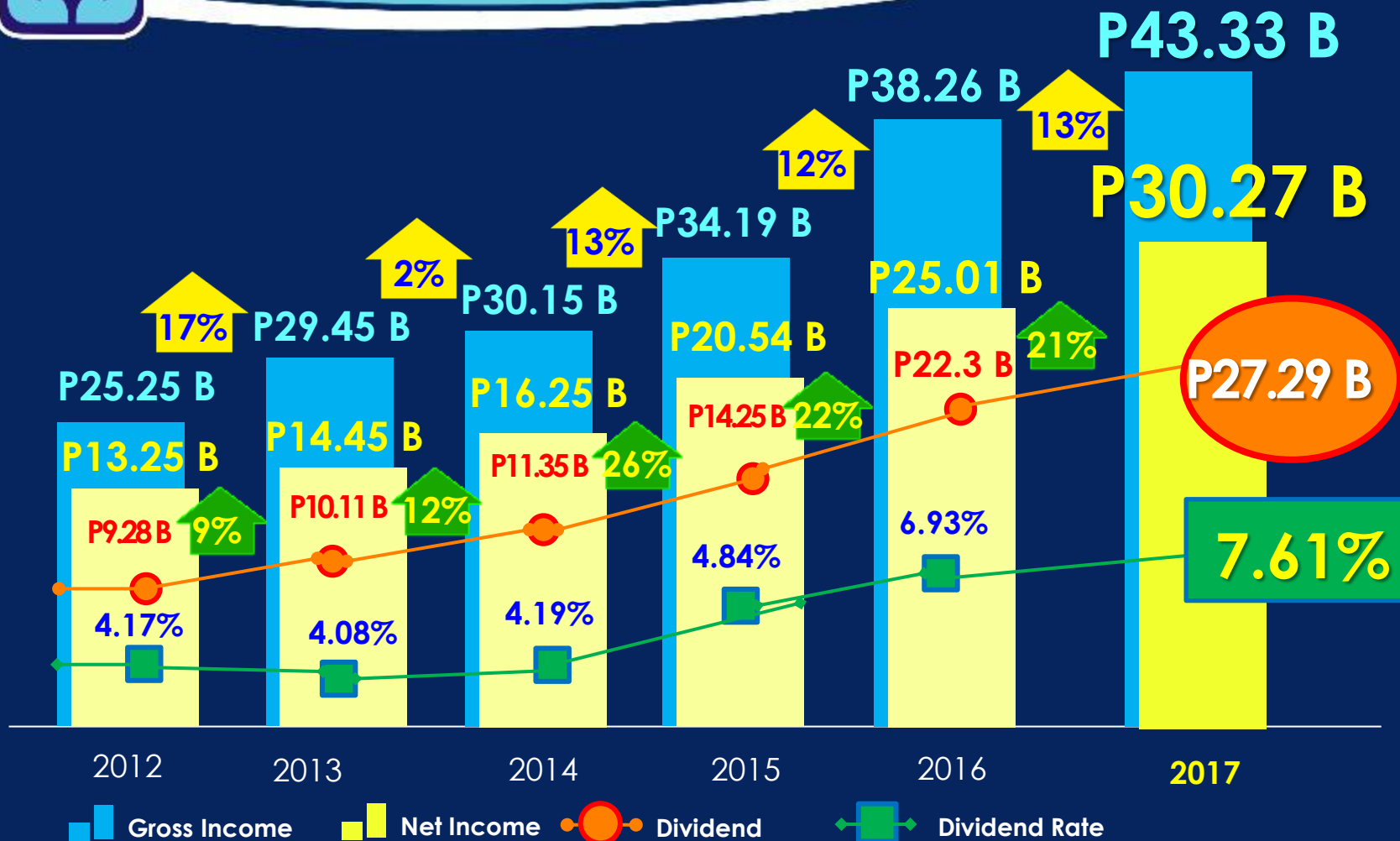
**₱27.29 B**

**Dividend Rate**

**7.61%**

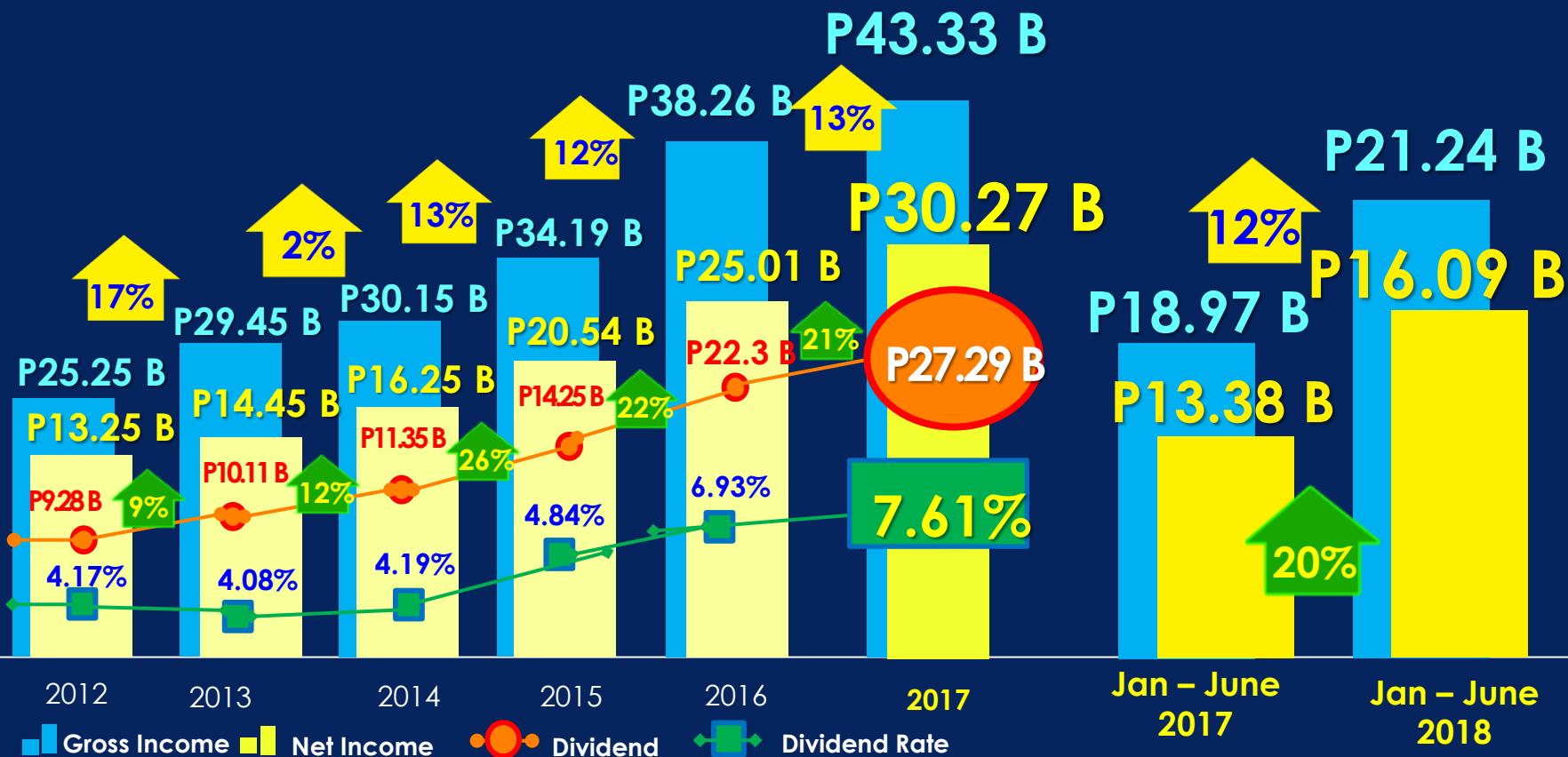


# FINANCIAL HIGHLIGHTS (2012 – 2017)





# FINANCIAL HIGHLIGHTS (2012 – 2017)





# FINANCIAL HIGHLIGHTS (Jan. to Jun. 2018)

## GROSS INCOME

**P21.24 B**

**12%**  
Y-O-Y GROWTH

**95%**  
ACCOMPLISHMENT  
VS. TARGET

## NET INCOME

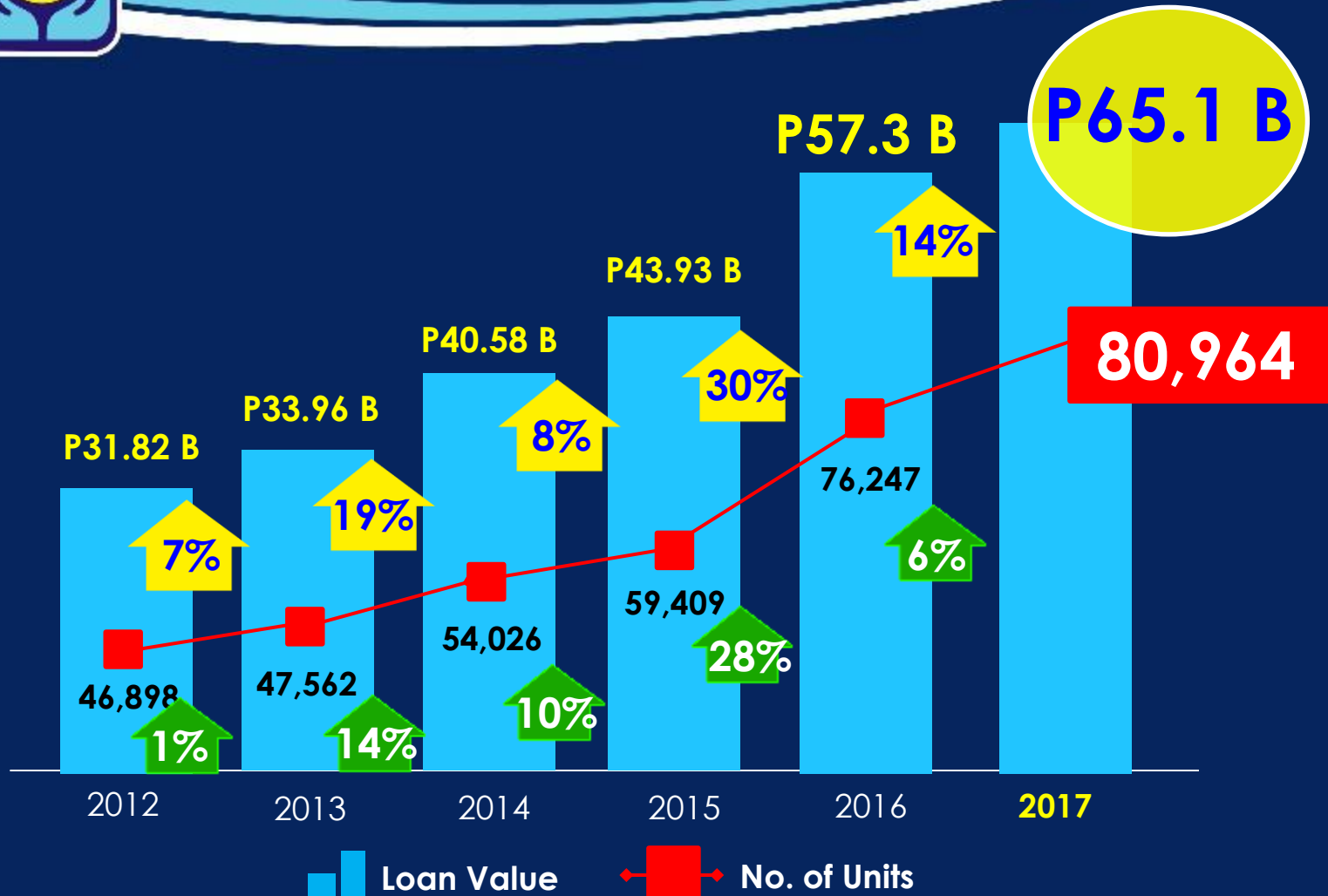
**P16.09 B**

**20%**  
Y-O-Y GROWTH

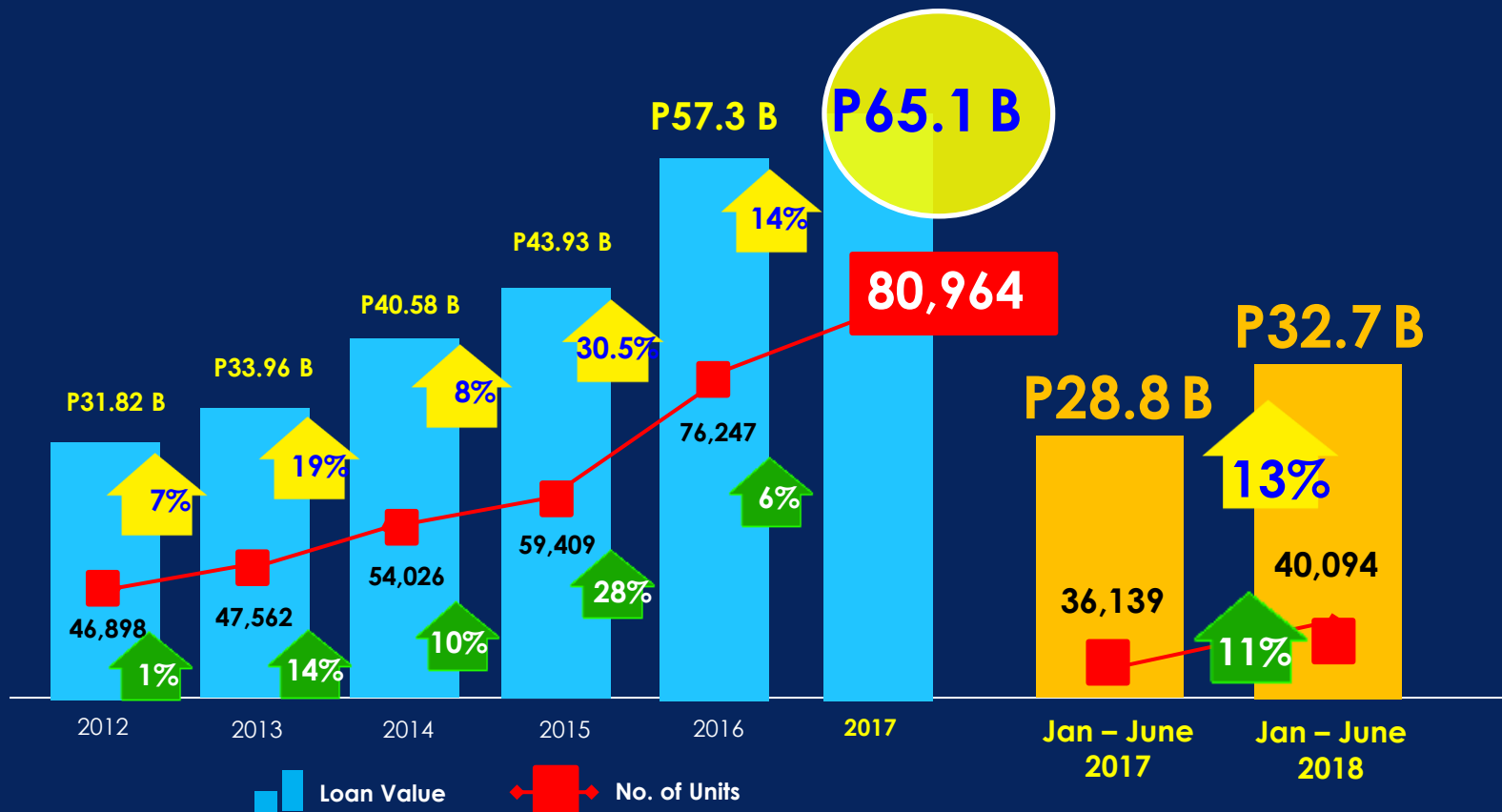
**111%**  
ACCOMPLISHMENT  
VS. TARGET



# HOUSING LOAN HIGHLIGHTS (2012 – 2017)

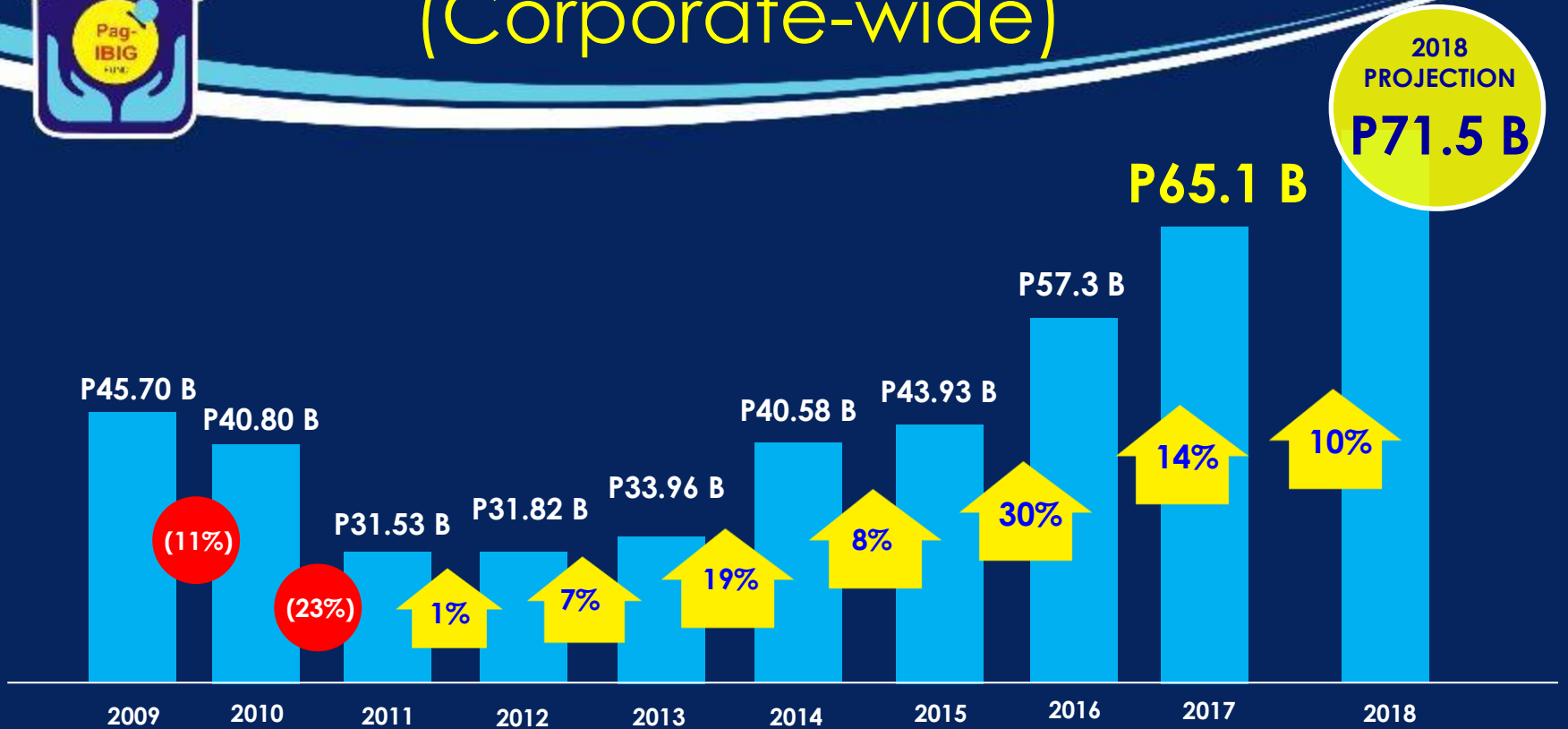


# HOUSING LOAN HIGHLIGHTS (2012 – 2017)





# Projected HL Takeouts for 2018 (Corporate-wide)



Jan. – Jun. 2018 Total Loan Value  
inclusive of approvals

**P86.5 B**

Jan. – Jun. 2018 No. of Units  
inclusive of approvals

**107,258**

# HOUSING OPERATIONS

Jan. to June 2017 vs. Jan. to June 2018



## HIGHEST EVER HL TAKEOUT

**P32.71 B** **13%**  
Y-O-Y  
GROWTH

## HL COLLECTIONS

**P27.2 B** **9%**  
Y-O-Y  
GROWTH

## NUMBER OF UNITS

**40,094** **11%**  
Y-O-Y  
GROWTH

## SOCIALIZED HOUSING FOR LOW-WAGE EARNERS

**12,639**  
BORROWERS



# SOCIALIZED & ECONOMIC HOUSING TAKEOUT

Jan. to June 2018 (No. of units)



## Economic Housing I

(Above P450 K to P1.7 M)

NO. OF UNITS

**24,837**

## Economic Housing II

(Above P1.7 M to P3 M)

NO. OF UNITS

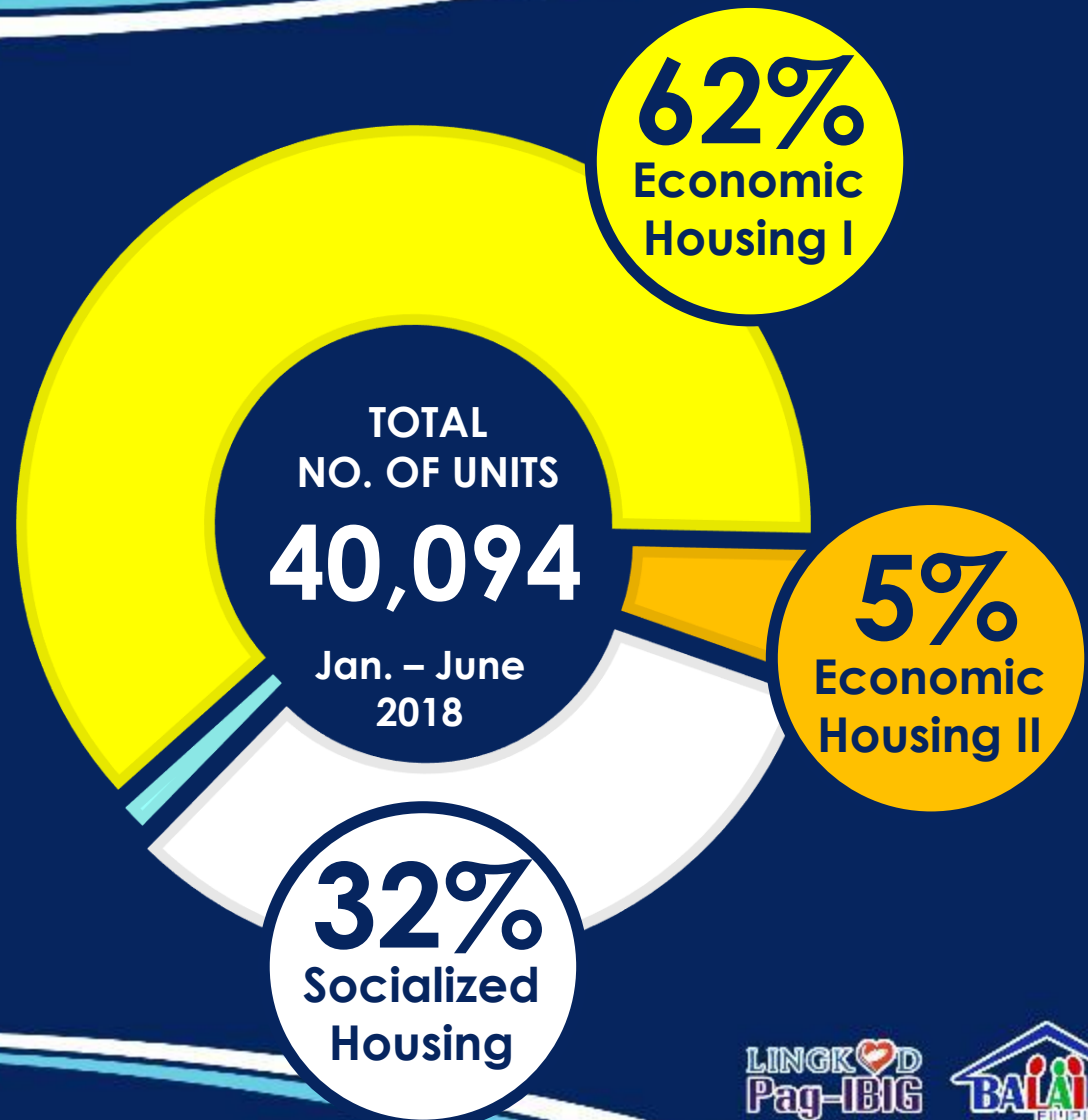
**2,169**

## Socialized Housing

(Up to P450K)

NO. OF UNITS

**12,639**

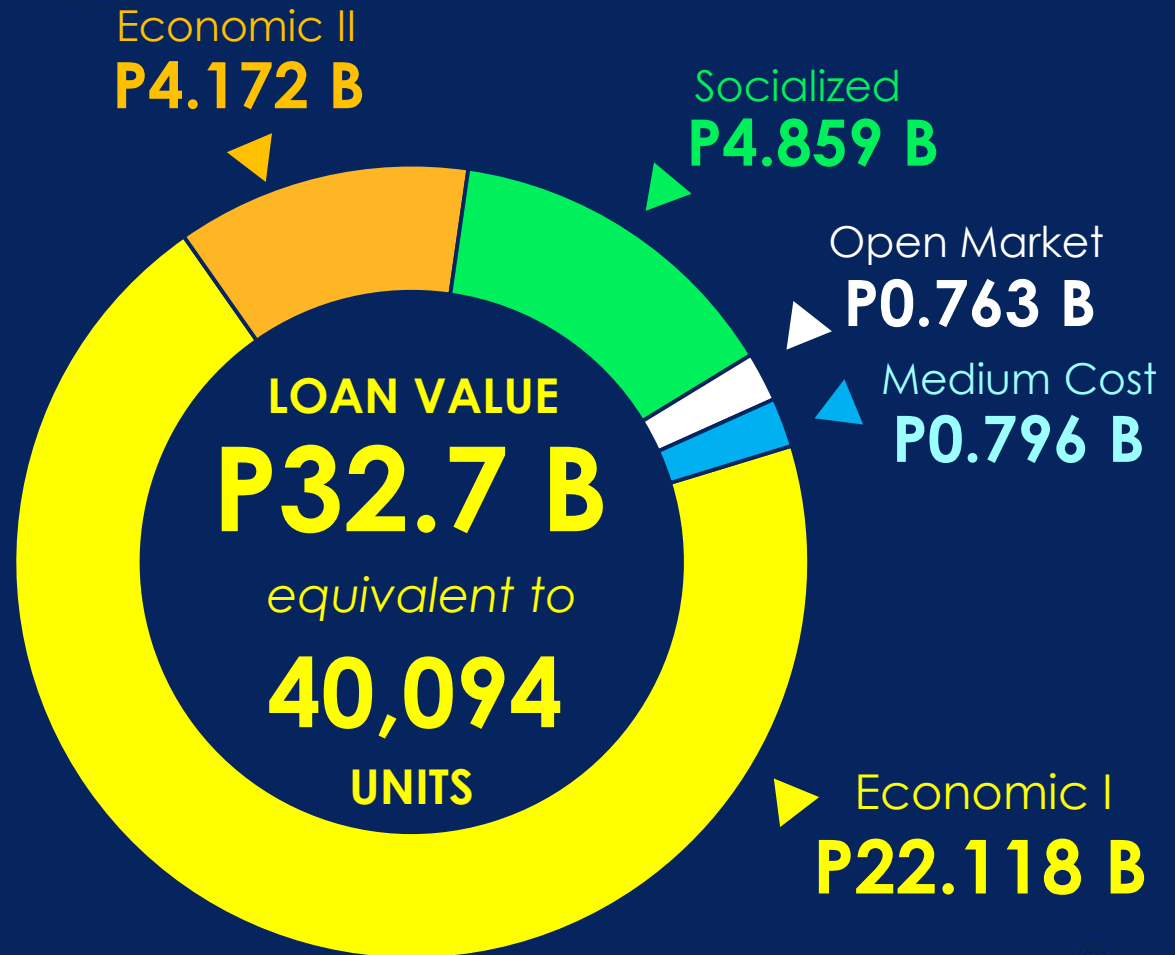


# HOUSING LOAN TAKEOUT

Jan. to June 2018 (Loan Value by Package)



- Socialized (15%)**  
*Up to P450,000*
- Economic I (68%)**  
*Above P450 K to P1.7 M*
- Economic II (13%)**  
*Above P1.7 M to P3 M*
- Medium Cost (2%)**  
*Above P3M to P4 M*
- Open Market (2%)**  
*Above P4M to P6M*





# MAJOR REFORMS



# AFFORDABLE INTEREST RATES

## LOWEST EVER SOCIALIZED HOUSING INTEREST RATE

**3%**  
PER ANNUM

**33% LOWER**  
THAN THE PREVIOUS RATE  
(4.5%)

FOR A  
**P450 K LOAN**

Loanable amount

₱450,000.00

Amortization

₱1,897.22\*

Required GMI

₱5,420.62

*\*at 3% interest rate p.a., 30-year term. Interest rate will be re-priced after 5-years.*

LINGKOD  
Pag-IBIG





# AFFORDABLE INTEREST RATES

## LOWEST EVER REGULAR HOUSING INTEREST RATE EFFECTIVE FEB. 14, 2018

**5.375%**

PER ANNUM

1-YEAR FIXING AT 75% LTV

**6.375%**

PER ANNUM

3-YEAR FIXING

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# BETTER HOUSING LOAN TERMS

ADDITIONAL MEMBERSHIP  
CONTRIBUTION REQUIREMENT  
FOR HOUSING LOAN

**REMOVED!**

RESULTED IN  
**LOWER**  
AMORTIZATION

**MONTHLY AMORTIZATION**  
for a ₱1 MILLION LOAN

**REDUCED BY**  
**P250**

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# HIGHER LOAN-TO-VALUE (LTV) RATIO

LOANS UP TO ₱1.7M  
or BP220 Cap

**95%**

LOANS ABOVE ₱1.7M

**90%**

**BEFORE**

95% up to P1M

90% above P1M up to P1.7M

85% above P1.7M

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# BETTER AFFORDABILITY RATIO / CAPACITY TO PAY

# 35%

of Gross Monthly  
Income  
(GMI)

## NOW

**35% of GMI**  
Regardless of the  
Loan Amount

## BEFORE

**30%**  
Loans above BP220

**35%**  
Loans up to BP220

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# BETTER INSURANCE COVERAGE for Housing Loan Borrowers

## Insurance Premium Cut by Almost 50%

Features	Before (YRT Insurance Pool)	Now (Lockton Philippines and Reinsurance Brokers, Inc.)
Premium Rates	41¢ per P1,000	<b>23¢ per P1,000</b>
Burial Benefit	None	<b>Up to P24,000</b>
Effect of Total Permanent Disability	None	<b>Full payment of loan</b>
Effect of terminal illness	None	<b>Amortization support up to P500,000</b>
Experience Refund	None	<b>20% of the insurer's profit to be refunded to the insured</b>
Medically Sub-standard Premium	With additional premium	<b>None</b>
Claims Processing	Within 30 days	<b>Within 24 hours</b>



**MRI Premium  
for OFWs  
Reduced  
by 90%**

**from P2.41**

**NOW**

**only P0.23**

**for every**

**P1,000.00**

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# BETTER INSURANCE COVERAGE

## for Housing Loan Borrowers

### PREMIUM RATES

LOWERED BY  
**58%**

**0.1686%**  
per annum  
from 0.40%

Features	Before	Now
Basic Premium Rate (appraised value of building)	as high as 0.40%	<b>0.1686%</b>
Rental Assistance for Uninhabitable Property	None	<b>Up to ₱15,000</b>
Family Personal Accident	None	<b>Aggregate limit of ₱500K</b>
Sabotage and/or Terrorism Cover	None	<b>5% of appraised value or loan amount, whichever is higher, maximum of ₱150K</b>
Burial Benefit	None	<b>₱5,000</b>

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**B**uilding **A**dequate, **L**ivable, **A**ffordable,  
and **I**nclusive Filipino Communities

LINGKOD  
Pag-IBIG





# BALAI Filipino Thrusts & Strategies

1. DEVELOP SYNERGY AMONG THE KSAs
2. ACCELERATE HOUSING PRODUCTION
3. DEVELOP AFFORDABLE HOME FINANCING SCHEMES
4. ANTI-RED TAPE
5. NATIONAL BUILDING CODE-COMPLIANT HOUSING LOCATED IN AREAS NOT PRONE TO GEOHAZARDS (FLOODS, LANDSLIDES, EARTHQUAKE FAULT)
6. SCALE UP THE SECURITIZATION AND GUARANTY PROGRAMS OF THE NHMFC AND HGC
7. ENSURE STRICT COMPLIANCE TO THE BALANCED HOUSING REQUIREMENT
8. DEVELOP AND ESTABLISH A CENTRAL REPOSITORY OF DATA ON LANDS AND INFORMAL SETTLER FAMILIES (ISFs)



# COUNTRYSIDE HOUSING INITIATIVE (CHI)

- Tripartite Partnership between **Pag-IBIG Fund, HLURB, & Employers** (Target: LGUs, State Universities, Hospitals, etc.)
- Financial assistance to employers of formally-employed Fund members for **acquisition and development of raw land under Group Land Acquisition & Development (GLAD) Program with housing units construction**

AT LEAST

**P450,000 LOAN**

Duplex in a 50 sq.m. lot  
w/ a 25 sq.m. house, and  
appraised value of P700 K

**P750,000 LOAN**

Single-attached in a 60-75 sq.m.  
lot w/ a 50 sq.m. house, and  
appraised value of P1 M

LINGKOD  
Pag-IBIG





## ON-GOING CHI PROJECTS

PROJECTS	Number	Amount	Units
<b>2018 CHI Projects (as of June 2018)</b>	<b>9</b>	<b>₱1,067.62</b>	<b>2,255</b>
a) LGU / Provincial Government	6	₱652.77	1,232
b) Other Institutional Partners	3	₱414.85	1,023
<b>2017 CHI Projects</b>	<b>9</b>	<b>₱2,407.65</b>	<b>3,779</b>
a) LGU / Provincial Government	6	₱491.90	1,261
b) Other Institutional Partners	3	₱1,915.75	2,518
<b>TOTALS</b>	<b>18</b>	<b>₱3,475.27</b>	<b>6,034</b>
a) LGU / Provincial Government	12	₱1,144.67	2,493
b) Other Institutional Partners	6	₱2,330.60	3,541

## POTENTIAL CHI PROJECTS FOR CONFIRMATION

PROJECTS	Number
<b>Potential CHI Projects</b>	<b>23</b>
a) LGU / Provincial Government	12
b) Other Institutional Partners	11



# IMPLEMENTATION OPTIONS

## ✓ **Project Proponent Initiated**

Proponent owns the land and performs all project related activities

## ✓ **Joint Venture with Developer/Contractor**

Proponent owns the land and partners with developer/contractor for site development and house construction

## ✓ **Tripartite Agreement**

Proponent seeks partnership with private landowner and developer/contractor

## ✓ **Project Proponent seeks partnership with Developers**

Proponent seeks partnership with developer who acquires the land,  
develop the site and construct housing units

# LAMAC MULTIPURPOSE COOPERATIVE (LMPC) (LMPC Housing Project)



<b>Location</b>	Brgy. Pandacan, Pinamungajan. Cebu
<b>Project Implementation</b>	LMPC acquired the property, developed the site and constructed the units for its employees and coop members
<b>Lot Area</b>	100 sqm
<b>Floor Area</b>	56 sqm
<b>No. of Units</b>	55 single attached units
<b>Beneficiaries</b>	LMPC Employees and members

Package Price & Loan Value	Appraisal	MA*	Required GMI
P670,000.00	P1,100,000.00	P4,452.75	P11,942.70

\* 6.375% at 3 years re-pricing; inclusive of insurances; 30 years loan term

## ₱670,000



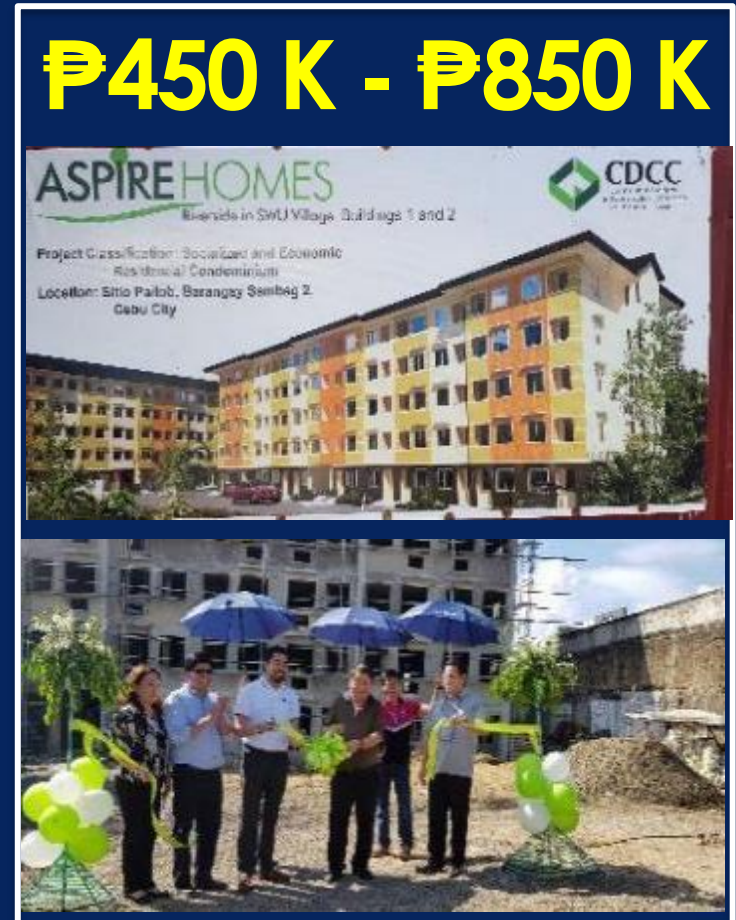


# PHINMA-SOUTHWESTERN UNIVERSITY and CCDC (Aspire Homes)



<b>Location</b>	Sitio Pailob, Sambag II, Cebu City
<b>Project Implementation</b>	Phinma-SWU owns the property and partnered with its sister-developer CDCC for development of the project
<b>Floor Area</b>	24 sqm
<b>No. of Units</b>	238 condo units
<b>Beneficiaries</b>	On-site relocatees, EEs of SWU and other government agencies

Package Price & Loan Value**	Appraisal	MA*	Required GMI
P450,000.00 (4 <sup>th</sup> & 5 <sup>th</sup> Flr.)	P944,438.40	P2,990.61	P8,021.20
P650,000.00	P999,993.60	P4,317.73	P11,580.10
P750,000.00	P1,166,659.20	P4,981.97	P13,361.65
P850,000.00	P1,333,324.80	P5,646.21	P15,143.21



• 6.375% at 3 years re-pricing; inclusive of insurances; 30 years loan term

\*\* Above package price is only for on-site relocatees, prices for SWU and gov't. EEs will be 5% higher





# Home-Matching Programs GHLP and EAP

## GROUP HOUSING LOAN PROGRAM (GHLP)

- ✓ For project proponents who need funding for the acquisition of land as project site and/or its development
- ✓ Horizontal Development: Loan up to P20 M per phase or 40% of construction cost
- ✓ Vertical Development: Loan up to P40 M per building or actual cost of the building

### Project Proponents

- Local Government Units
- Employers
- Employees' Associations
- Cooperatives

## EMPLOYER ACCREDITATION PROGRAM (EAP)

- ✓ Partnership of Pag-IBIG and employers open up housing opportunities for employees
- ✓ Employers enjoy:
  - pre-qualification of its employees
  - faster processing time of loan applications
  - quick access to other Pag-IBIG housing services



# Board Approved Five Year Plan 2018 – 2022 Target on Home Lending

(Amount in Php Billions)

KRA	2018	2019	2020	2021	2022
<b>End User Financing - Take Out</b>					
Loan Value	71.500	78.650	86.515	95.167	104.683
No. of Units	92,259	101,484	108,867	115,160	123,102
<b>Institutional Loans</b>					
Loan Value	2.0	2.0	2.0	2.0	2.0
<b>Sectoral Housing</b>					
No. of Units	2,500	3,000	4,000	4,500	5,000

## FY 2018 Accomplishment (as of June 2018)

(Amount in Php Billions)

KRA	TARGET (Jan.-June 2018)	ACCOMPLISHMENT (Jan-June 2018)	% of ACCOMPLISHMENT
End-User Financing (Take-Out)	Amount: P31.448 B Units: 42,067	Amount: P32.708 B Units: 40,284	Amount: <b>104%</b> Units: <b>95%</b>
Sectoral Housing	1,072	1,547	<b>144%</b>

**By 2022**, Pag-IBIG Fund would have financed  
a total of **540,872 housing units** from 2018.





All these **without**  
**increasing** the monthly  
mandatory **membership**  
**savings of ₱100 only**  
since 1980s.

**₱100 (1980)**

IS EQUIVALENT TO

**₱1,666\* (2018)**

Computation based on 2006 constant price



\* Computation for the current value of P100.00 is based on data from  
Philippine Statistics Authority (PSA)

# #YourPagIBIGFundAtYourService



**(+632) 724-4244** (standard rates apply)



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choose "Contact Us," and click "Chat" icon



## NATIONAL HOUSING AUTHORITY

### NHA's Mandates

**PD 757**  
(31 July 1975)

- Develop and implement a comprehensive and integrated housing program**

**EO 90**  
(17 Dec. 1986)

- Sole national government agency to engage in shelter production focusing on the housing needs of the lowest 30% of urban income-earners**



## NATIONAL HOUSING AUTHORITY

### NHA's Mandates

- **Provide technical and other forms of assistance to LGUs in the implementation of their housing programs**
- **Undertake identification, acquisition, and disposition of lands for socialized housing**
- **Undertake relocation and resettlement of families living in danger areas with LGUs**

**RA  
7279**  
UDHA (24  
March 1992)



## NATIONAL HOUSING AUTHORITY

### NHA's Mandates

- **Implement the following vital components of the National Shelter Program: Resettlement Program, Medium Rise Public and Private Housing Program, Cost Recoverable Programs, and Local Housing Program**
- **Engage in land banking activities to ensure availability of land to sustain the Resettlement Program**
- **Manage and administer a Trust Fund for the Medium Rise Public and Private Housing and Local Housing Programs**

**RA**  
**7835 -**  
CISFA (08 Dec.  
1994)





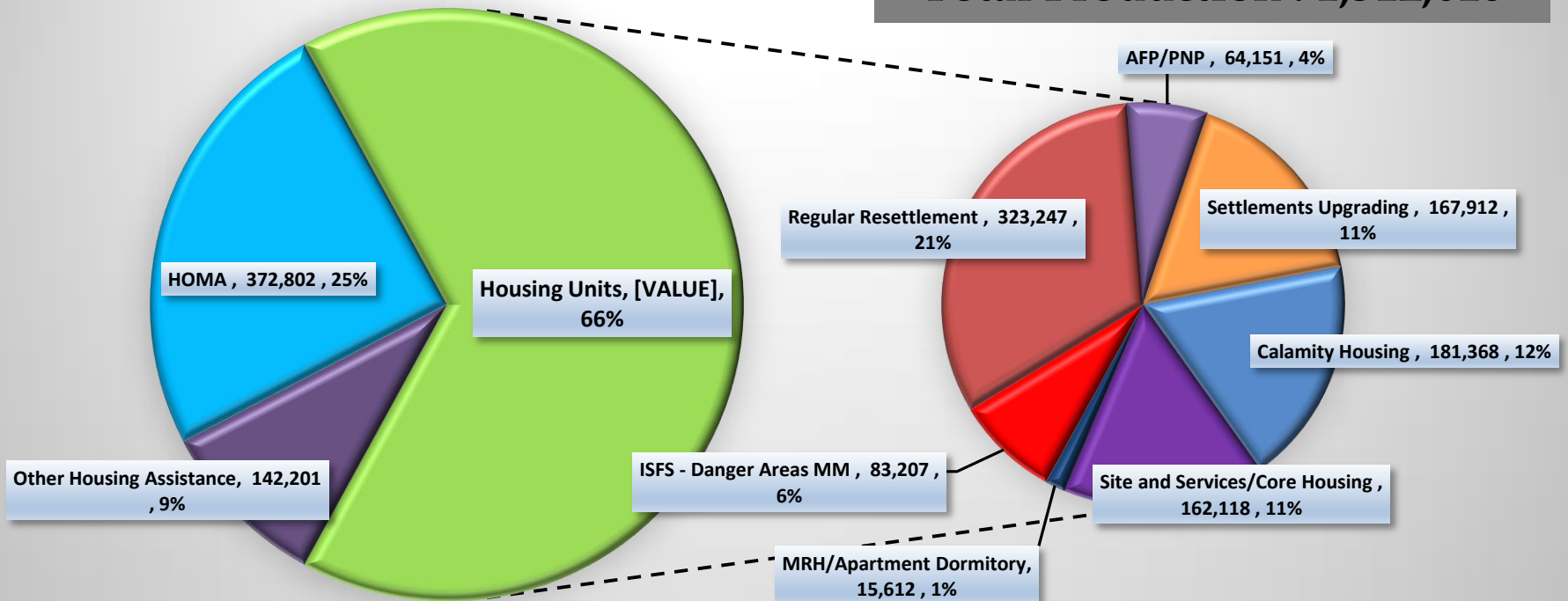
# BALAI FILIPINO COMMUNITIES



## NATIONAL HOUSING AUTHORITY

### Total Production as of June 2018

Total Production : 1,512,618





## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

#### **1** Continuing Improvement in Existing Policies and Program Guidelines

- 1. Revised Guidelines for the financing of the acquisition of developed lots thru the Community-Based Initiative Approach (CBIA)**
- 2. Revised Guidelines on Resettlement Assistance Program for LGUs and Housing Program for Indigenous Peoples (IPs)**

#### **Increase in fund contribution**

**For RAPLGU: From 12 to 25 M for all municipalities and 5<sup>th</sup> and 6<sup>th</sup> class cities and provinces**

**From 24 to P50 M for 1<sup>st</sup> class to 4<sup>th</sup> class cities and provinces**

**IP Housing: From 10 to P20 M per project**



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

# 1

## Continuing Improvement in Existing Policies and Program Guidelines

### 3. Disposition Policies

- 3.1 Full Grant arrangement for target beneficiaries for Typhoons Yolanda and Pablo Housing Programs
- 3.2 Partial Cost Recovery (unless modified by an Executive Pronouncement) for affected families of TS Sendong, Zamboanga Siege and future calamity housing projects
  - a. Land: 5-year usufruct arrangement towards ownership
  - a. Housing unit: grant
  - b. Land development: to be recovered



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

# 1

## Continuing Improvement in Existing Policies and Program Guidelines

### 3. Disposition Policies

**3.3 Disposition of lots and/or housing units to Non- AFP / PNP Personnel in AFP / PNP Housing Projects Pursuant to Joint Resolution No. 2**

**3.4 MOA with PAG-IBIG Fund on the provision of individual housing loan to all qualified government employees including the AFP / PNP / BJMP / BFP / BuCor personnel**



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

- 1 Continuing Improvement in Existing Policies and Program Guidelines**
- 4. Reduction of amortization interest on various socialized housing projects:**
  - **Horizontal housing from 6% to 3%**
  - **Vertical housing from 4.5% to 3%**
- 5. Implementation of a New Socialized and Low-Cost Housing Loan Restructuring and Condonation Program**  
**Condoned: 100% penalties and 75% Amortization Interest**



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

# 1

## Continuing Improvement in Existing Policies and Program Guidelines

### 6. Improvement in the design of housing units for the new housing program for uniformed personnel:

**Duplex Housing - Lot Area from 40.0 sq. m. to 80.0 sq.m.  
Floor Area from 22.0 sq.m. to 44.0 sq.m.**

**Low-Rise Buildings (LRBs) - Floor Area: 42.0 and 36.0 sq.m.**

***Target of 9,077 units under the New AFP/PNP Housing Program utilizing new enhanced housing designs***



# BALAI FILIPINO COMMUNITIES



## NATIONAL HOUSING AUTHORITY

**MADAYAW RESIDENCES**  
 Kadayawan Homes, Bangkal, Talomo District, Davao City  
 AFP/PNP HOUSING PROJECT NATIONAL HOUSING AUTHORITY



TO BE CONSTRUCTED ON A 2,8643 HECTARES OWNED BY THE NATIONAL HOUSING AUTHORITY (NHA).  
 18 BUILDINGS, 6- STOREY LOW RISE BUILDING (LRRB);  
 TWO (2) TYPES OF BUILDINGS & TWO (2) TYPES OF HOUSING UNITS WITH FLOOR AREAS OF 42.89 SQ.M & 24.69 SQ.M RESPECTIVELY.

VICINITY MAP TOTAL NO. OF UNITS: 860 TOTAL NO. OF BUILDINGS: 16 TOTAL NO. OF PARKINGS: 126 SLC

**Christine Villas**  
 Brgy. Maria Cristina, Balo-i, Lanao del Norte  
 AFP/PNP HOUSING PROJECT NATIONAL HOUSING AUTHORITY



DUPLEX TYPE HOUSING UNIT  
 LOT AREA : 80 SQM.  
 FLOOR AREA : 60 SQM.

TOTAL NO. OF UNITS: 1,000

*"Biyaya ng Pagbabago"*

**DUPLEX TYPE (ONE-STOREY)**  
**SCOUT RANGER VILLE**  
 Brgy. Calumpang & Tartaro-Sibul, San Miguel, Bulacan

**LOAKAN HEIGHTS**  
 Fort Gregorio Del Pilar, Baguio City  
 AFP/PNP HOUSING PROJECT NATIONAL HOUSING AUTHORITY

**PERSPECTIVE** **PERSPECTIVE**



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

#### **1** Continuing Improvement in Existing Policies and Program Guidelines

##### Calamity Housing Programs

- **Institutional Arrangements to address the basic requirements of families in the Yolanda Permanent Housing Sites (i.e., with LWUA and NEA)**
- **Downloading of funds to LGUs with capability/track record in the implementation of Yolanda housing projects and RAPLGU**
- **Turnover of Completed Housing Units for Families affected by Typhoon Pablo to Province of Compostela Valley**
- **Completion of some 991 Transitional Housing Units under the Task Force Bangon Marawi**





## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

# 1

## Continuing Improvement in Existing Policies and Program Guidelines

- ❑ **Capacity Building initiatives**
  - **Conduct of Trainings on Site Map Preparation and Site Planning**
  - **Capacity Building for LGUs in the implementation of their housing Programs and turnover of housing projects**



# BALAI FILIPINO COMMUNITIES



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

**2 Support to the Build-Build-Build Program of the Duterte Administration in the relocation and resettlement of 110,578 affected ISFs in the following projects**

#### **MOAs FORGED**

- **With DPWH**

	<b>Amount (P)</b>	<b>No. of Families</b>
<b>C5 Northern Link Road Project Segment 8.</b>	<b>17.003B</b>	<b>28,917</b>
<b>NLEX-SLEX Connector Road Project</b>	<b>2.4 B</b>	<b>4,000</b>
<b>Mindanao Avenue Extension Project</b>	<b>99.6 M</b>	<b>251</b>
<b>Widening of C3 Road Project</b>	<b>91.3 M</b>	<b>230</b>
<b>Improvement/Widening of General Luis Kay Biga, Polo, Novaliches Road</b>	<b>43.3 M</b>	<b>76</b>



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

**2 Support to the Build-Build-Build Program of the Duterte Administration in the relocation and resettlement of 110,578 affected ISFs in the following projects**

#### **MOAs FORGED**

- **With DOTr**

**PNR South Commuter and South Long Haul Project affecting 77,104 ISFs from Los Baños, Laguna to Matnog, Sorsogon**



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

# 3

## Program Development

- **NHA Public Private Partnership Program (PPPP) – Launch NHA’s idle and underutilized properties for contractual agreements with the private sector thru the PPP under prescribed laws ([Pilot Project: NHA Township Project Proposal- Torres de Esperanza](#))**
- **NHA Rewards ID System Program – Pilot Program Assistance to families in saving for their monthly amortization through reward points in exchange for commodities (eg. Rice) they purchase from an NHA installed buying station in a resettlement site to be managed by the HOA. A MOA will be forged between NHA and NFA to provided rice at cost.**



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

# 3

## Program Development

- **Incentivized Compliance Program in Partnership with HLURB in facilitating the compliance of developers to RA 10884 (An Act to Strengthen the Balanced Housing Act Development Program)**
- **Development of a Housing Program for Former Rebels (FR) under an Enhanced Comprehensive Local Integration Program (E-CLIP), in coordination with concerned agencies. P700 Million funding requirement from 2019-2021 submitted to DBM**



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

# 4

## Implementation of Anti-Red Tape Initiatives

- ❑ **Approval of 3 New Frontline Services for the Citizens' Charter (in addition to the existing 10 frontline services):**
  - **Issuance of Permit to Mortgage**
  - **Permit to Re-subdivide Residential Units**
  - **Request for Certification of Award**
- ❑ **Operationalize Freedom of Information (FOI)**
  - **Issuance of Guidelines**
  - **Creation of FOI Compliance and Monitoring Unit**
  - **Provision of sanctions for violations**

**NHA was awarded the best among 141 GOCCs in implementing the FOI program across the Executive Branch. NHA received the FOI Champion Award for 2017 under the GOCC category.**



## NATIONAL HOUSING AUTHORITY

### Current and Planned Initiatives

# 5

## Advocacies

**Support the Proposed Executive Order (EO) Initiated by the House Committee on Housing and Urban Development allowing the use of idle Land of the NGAs in Metro Manila and other Urban Centers that have not been utilized for the past ten (10) years as sites for In-city Resettlement and Urban Development**



# BALAI FILIPINO COMMUNITIES



## NATIONAL HOUSING AUTHORITY

### NHA PPP Pilot Project

#### NHA Township Project Proposal Torres de Esperanza

Under review is a financial proposal submitted by MEGAWIDE PROPERTIES for vertical housing development of a 10,359 m2 NHA property in Quezon City. This will entail housing development of 2 high rise buildings for mixed target beneficiaries



Site Perspective

#### Location and Vicinity



A gated community with its own space for leisure.

*\*Architect's concept*







# BALAI FILIPINO COMMUNITIES



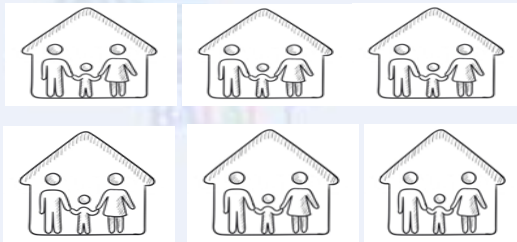
## SOCIAL HOUSING FINANCE CORPORATION

### HOW WE PROVIDE SHELTER FINANCING

- Community Mortgage Program
- High Density Housing

Community Loans at Affordable Terms

As of June 2018



**320,972 ISFs**

provided with security of tenure thru community-driven programs

**(CMP & HDHP)**

*As of June 2018*



**₱19.4**

BILLION

Loans Released for CMP and HDHP projects from 1989-June 2018



## SOCIAL HOUSING FINANCE CORPORATION

HOUSING the SHFC way.....

### **INCLUSIVITY, SUSTAINABILITY & NATION BUILDING**

**Participatory Planning & Governance (e.g., people's plan approach to shelter planning and implementation) that **EMPOWERS** the beneficiaries of SHFC Community Driven Programs**

**Provision of shelter financing schemes that are **CULTURALLY SENSITIVE** to the needs of the communities (e.g., housing finance for sectoral and marginalised communities)**



## SOCIAL HOUSING FINANCE CORPORATION

### **INCLUSIVITY, SUSTAINABILITY & NATION BUILDING**

**Capacity Building Activities (e.g., livelihood training, financial literacy seminars, etc.) that **ENSURES CONTINUED** management of SHFC Community Driven Programs by the beneficiaries themselves**

**Partner with the National Government with its Economic Development Agenda (e.g., providing shelter solutions to those who will be temporarily be displaced by Infrastructure programs such as the Build, Build, Build Program) for **NATION BUILDING****



### NEW CMP MODALITIES

SHFC has recently approved the following six (6) new CMP modalities:

- 1) **Farm Lot CMP;**
- 2) **Housing for Peace Process & Nation Building;**
- 3) **LGU CMP;**
- 4) **Mixed-Use/Township CMP;**
- 5) **NGA Initiated Resettlement Housing Project;**
- 6) **Vertical CMP;**



# BALAI FILIPINO COMMUNITIES



## SOCIAL HOUSING FINANCE CORPORATION



### CMP MODALITY

### FARM LOT CMP

primarily intended for agricultural production to benefit ISF-farmers and other legally organized ISFs who are into farming by providing them housing and tenurial security (with a maximum lot area of 1,000 square meters; at least 10% of which is intended as buildable area especially for housing)



# BALAI FILIPINO COMMUNITIES



## SOCIAL HOUSING FINANCE CORPORATION



### ***CMP MODALITY***

## **HOUSING FOR PEACE PROCESS AND NATION BUILDING**

a socialized housing program which aims to provide shelter and tenurial security for the achievement of national peace and development



# BALAI FILIPINO COMMUNITIES



## SOCIAL HOUSING FINANCE CORPORATION



### CMP MODALITY

#### LGU CMP

to be initiated by the LGU to assist and provide housing resettlement as well as tenurial security and ownership to its legally organized ISF-constituents



# BALAI FILIPINO COMMUNITIES



## SOCIAL HOUSING FINANCE CORPORATION



## CMP MODALITY

### MIXED-USE/TOWNSHIP CMP

an innovative scheme aimed at developing self-sustaining communities having a balanced mix of residential and commercial spaces, well-developed infrastructure and recreational amenities along with green and open spaces as well as wellness areas





# BALAI FILIPINO COMMUNITIES



## SOCIAL HOUSING FINANCE CORPORATION



### ***CMP MODALITY***

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## **NGA-INITIATED RESETTLEMENT PROJECT HOUSING PROGRAM**

intended for Project-Affected Families (PAFs) of NGA-initiated projects whose resettlement will be implemented by SHFC



# BALAI FILIPINO COMMUNITIES



## SOCIAL HOUSING FINANCE CORPORATION



### CMP MODALITY

#### VERTICAL CMP

characterized by vertical development /  
building construction



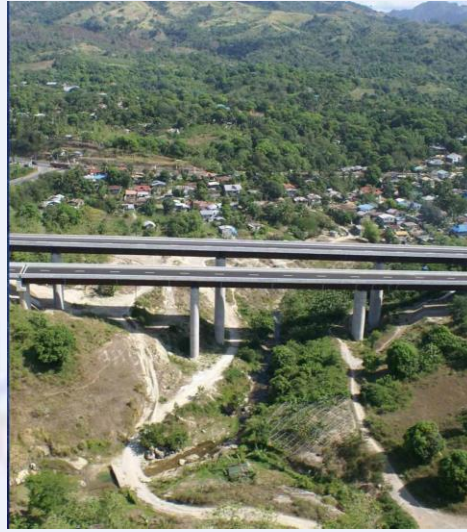
# BALAI FILIPINO COMMUNITIES



## SOCIAL HOUSING FINANCE CORPORATION

### Providing Shelter Solutions for Nation Building

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SHFC is continually providing shelter solutions for all those affected by government infrastructure projects such as the DOTr Railway Projects.

This is SHFC's collaborative effort in this Administration's thrust on the "BUILD BUILD BUILD" National Development Strategy.





## HOME GUARANTY CORPORATION

### MANDATES (R.A. 8763)

#### Mobilizer of Private Funds for the Home Financing Needs of Filipino Families

- Encourages private funders to extend housing loans through a viable system of guarantees and incentives.
- Pursues the development of the secondary mortgage market
- Guaranties the payment of housing loans in the event of borrowers' default
- Ensures sustainability of housing finance particularly for low-income families.
  - By mobilizing private funds, HGC augments the government's resources for housing production.
  - HGC clients include banks, developers, microfinance and other financial institutions with home-lending portfolios.

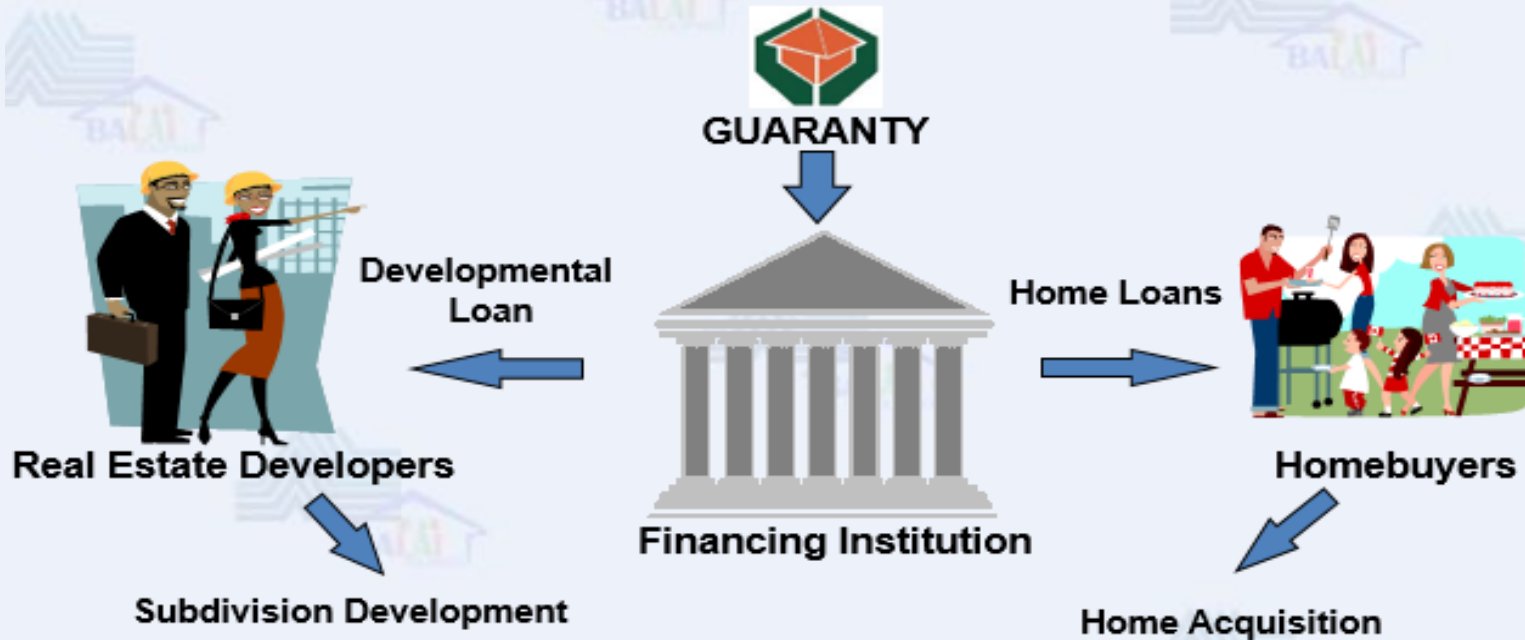


# BALAI FILIPINO COMMUNITIES



## HOME GUARANTY CORPORATION

### THE GUARANTY CONCEPT



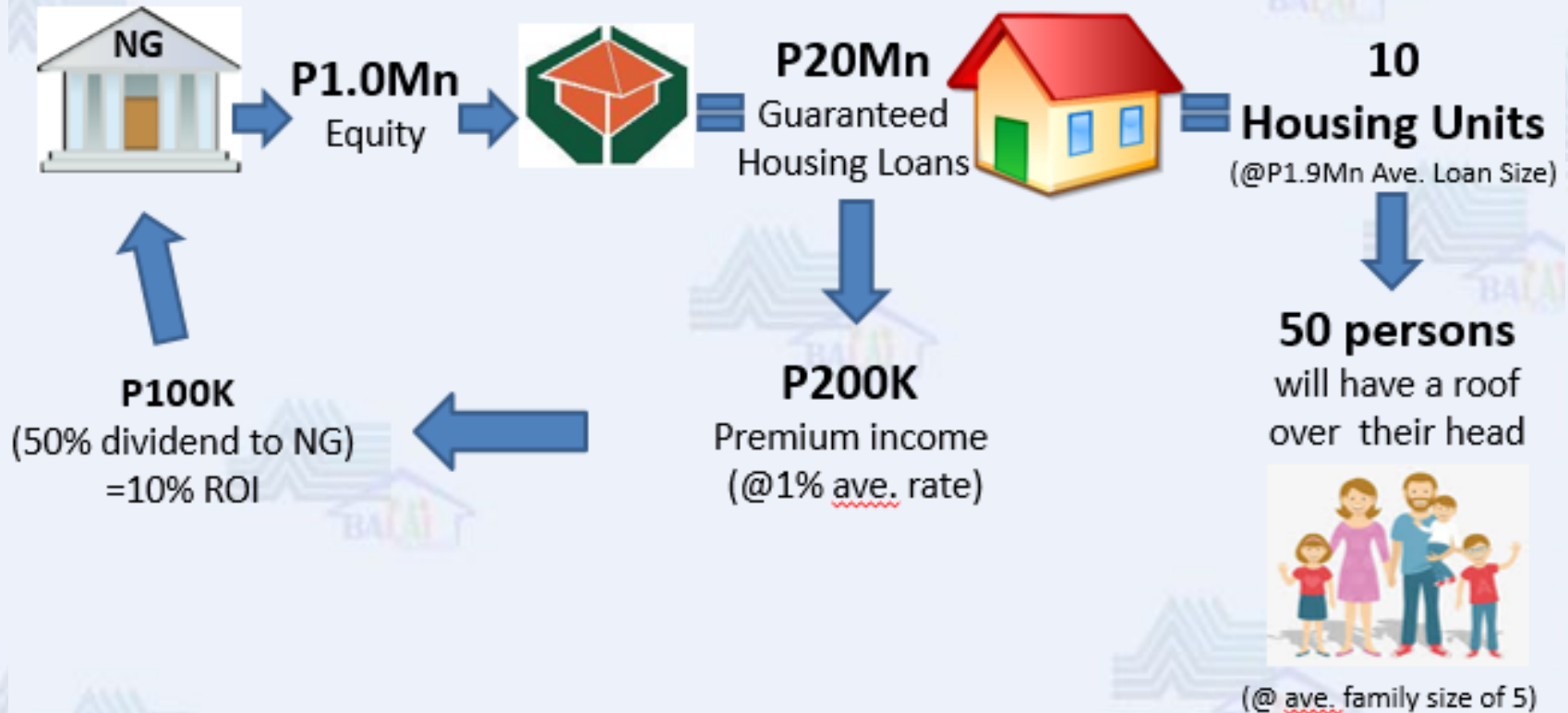


# BALAI FILIPINO COMMUNITIES



## HOME GUARANTY CORPORATION

### CONTRIBUTION OF HGC TO HOUSING



Average Return for Every Peso Foregone for the last 5 years : **P6.652**



# BALAI FILIPINO COMMUNITIES



## HOME GUARANTY CORPORATION

### MAJOR PROGRAMS

#### Guaranty Programs for Housing Developers

- |  |  |
|--|--|
| 1. Retail Guaranty for CTS Accounts    | Guarantees payment of Contract-to-Sell accounts of housing developers.   |
| 2. Guaranty for Securitization Program | Guarantees payment of securities sold/issued to raise funding for housing developments/programs. The guaranty may also be extended on mortgages and housing receivables backing-up the securities. |
| 3. Developmental Guaranty              | Guarantees payment of loans extended by banks to developers for the development of subdivisions, townhouses, dormitories, apartments and other residential dwellings.                              |





# BALAI FILIPINO COMMUNITIES



## HOME GUARANTY CORPORATION

### OUTSTANDING GUARANTEES 2011 to June 2018 In Billion Pesos



\* O/S Gty as of June 2018: P178.98Bn housing loans covering 113,026 units





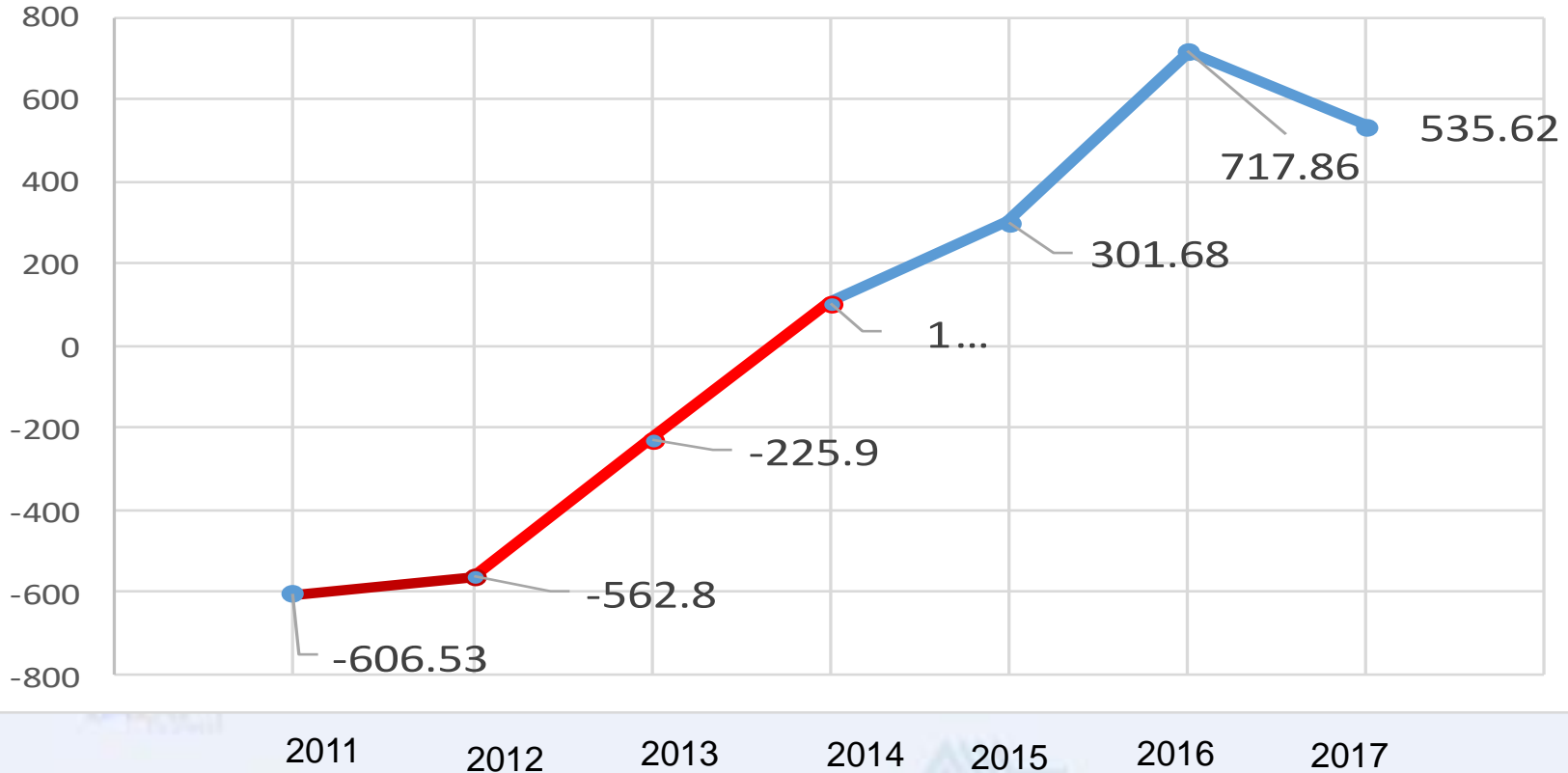
# BALAI FILIPINO COMMUNITIES



## HOME GUARANTY CORPORATION

### ACCOMPLISHMENT

#### NET INCOME in Mn Php





# BALAI FILIPINO COMMUNITIES



## HOME GUARANTY CORPORATION EQUITY AND REMITTED DIVIDENDS



	NG Equity Contribution	Dividends Remitted
Charter-Authorized Capitalization (R.A. 8763)	Php50,000,000,000.00	
<b>Fund Releases</b>		
<i>Previous Years</i>	<i>14,073,000,000.00</i>	PhP 822,284,462.00
2013	500,000,000.00	-
2014	500,000,000.00	87,266,197.00
2015	-	210,455,644.00
2016	-	255,892,760.14
2017	-	277,496,407.00
Total	15,073,000,000.00	PhP 1,653,395,470.14
<b>BALANCE</b>	<b>Php34,927,000,000.00</b>	



## NATIONAL HOME MORTGAGE FINANCE CORPORATION

### Housing Loan Receivables Purchase Programs



**HLRPP-1: Regular**  
Launched in 2010  
Offers fixed interest  
rate for the entire  
duration of term  
(7-25 years)



**HLRPP-2:**  
**Socialized Housing  
Loan Take-out of  
Receivables  
(SHeLTeR) Program**



**HLRPP-3:**  
**MAginhawang  
BUhay sa baHAY  
(MABUHAY)/  
Reverse Mortgage  
Program**

# BALAI FILIPINO COMMUNITIES



## NATIONAL HOME MORTGAGE FINANCE CORPORATION

### HLRPP: Targets and Accomplishment



	No. of Accounts	Amount
2010-2016	8, 415	7.923B
2017-2022	32, 400	18.581B

**Since the roll-out of the program in 2010:  
NHMFC purchased a total of 24, 377 units or 6.58B worth  
of housing receivables**



## NATIONAL HOME MORTGAGE FINANCE CORPORATION

### Securitization Program: Future Issuances



Mortgage Receivables



Marketable  
Securities

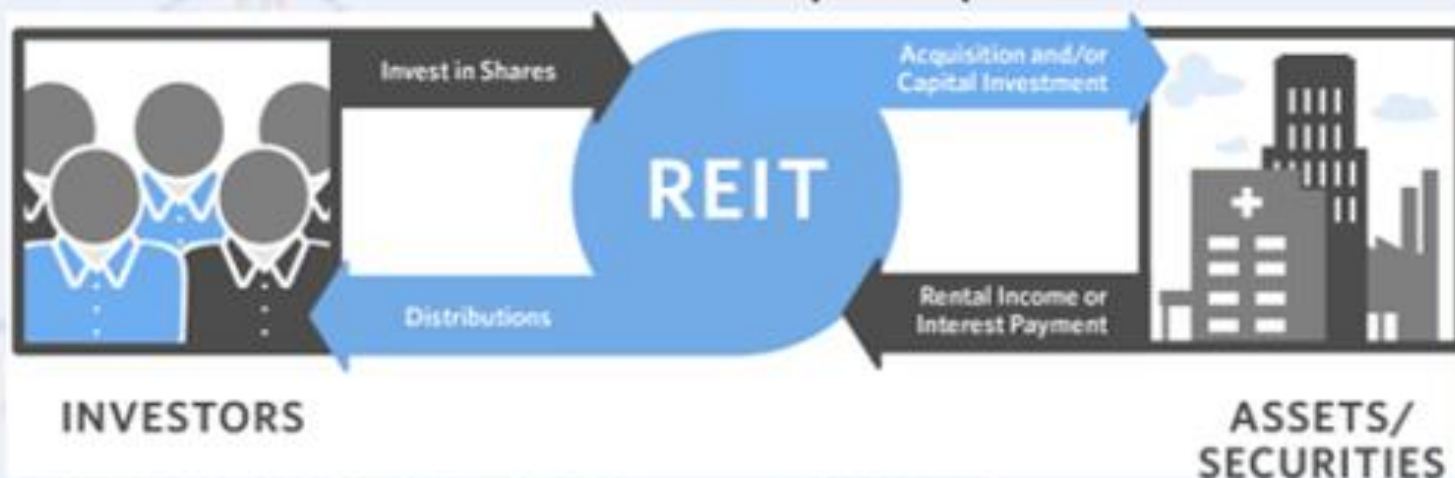
- **Bahay Bonds → BALAI Bonds**
  - Issue Size: 622M (mix of low-cost, economic and socialized housing)
- **CMP-Asset Backed Securitization (ABS)**
  - Issue size: 2B
  - NHMFC to serve as financial advisor to SHFC
  - Alternative compliance to UDHA's Balanced Housing Requirement



## NATIONAL HOME MORTGAGE FINANCE CORPORATION

### Projects/Initiatives in the Pipeline:

- **Islamic Housing Finance**
  - Provide home loan financing that is Sharia compliant
- **Real Estate Investment Trust (REIT)**





Thank you.