



OFFICE OF THE PRESIDENT
OFFICE OF THE CABINET SECRETARY
CABINET ASSISTANCE SYSTEM

25TH SHDA NATIONAL DEVELOPERS CONVENTION
Sept. 22-23, 2016 | Iloilo City

Atty. Halmen A. Valdez
Undersecretary

Office of the Cabinet Secretary
“Redefined”

EXECUTIVE ORDER NO.1

“Reengineering The Office Of The
President Towards Greater
Responsiveness To The Attainment of
Development Goals”



Per EO 01 OCS is primarily tasked to:

- Evaluate existing poverty reduction programs;
- Formulate more responsive sets of programs complementing existing ones, and
- Channel resources to reduce both the incidence and magnitude of poverty.



OCS AGENCIES

- Cooperative Development Authority
- Housing and Urban Development Coordinating Council
 - Home Guarantee Corporation
 - National Home Mortgage Finance
 - National Housing Authority
 - Housing and Land Use Regulatory Board
 - Home Development Mutual Fund
 - Social Housing Finance Corporation



OCS AGENCIES

- National Anti-Poverty Commission
- National Commission on Indigenous Peoples
- National Commission on Muslim Filipinos
- National Food Authority
- National Youth Commission
- Office of the President – Presidential Action Center
- Philippine Commission on Women
- Philippine Coconut Authority
- Presidential Commission on the Urban Poor
- Technical Education Skills Development Authority



KEY ACTIONS

- Collaboration of efforts for greater impact while advocating for the marginalized sectors under the 12 agencies.
- Explore points of convergence, especially in social preparation of stakeholders
- Inclusive and participatory governance



HOUSING STATUS IN THE PHILIPPINES



- In the **end of 2016**, the housing backlog will become **5.5 million**.
- Where **1.4 million** families are considered informal settlers and 40% of which are residing in Metro Manila (HUDCC, 2016).



“Is the annual accomplishment rate of the housing industry sufficient to cover the annual population growth?”



- Annual population growth rate from 2010-2015 counted to **1.72%** which is approximately **1.66 million** *(Per PSA 2016 data)*
- Average household size stands at **4.6 persons**. *(Per PSA 2010 data)*
- $1.66\text{M} / 4.6 \text{ persons} = 360,869 \text{ families}$



- 5.5M backlogs + 360K families is:
- Approximately **5.86M** needed housing accomplishment with the assumption that by the end of 2016, backlogs are 100% realized.

****No. of ISF is equal to 1.4 million*



HOUSING IN THE CONTEXT OF POVERTY ALLEVIATION

- We at the Office of the Cabinet Secretary view adequate housing, security of tenure, job opportunities from the housing industry as modes for poverty reduction



POVERTY IN THE PHILIPPINES

- According to PSA (2015), **26.8%** of the population are living below poverty threshold.
- The **ARMM** region Is the most poverty stricken area with **53.4%** of its families.
- NCR Got the lowest with 4.5% of its families



THE PHILIPPINE HOUSING PROBLEM

“It is a broad, complex, and growing problem of our country coupled with...”



THE PHILIPPINE HOUSING PROBLEM

1. **Lack of Affordability** – generally high for a regular Filipino income earner

“A family of 5 needed at least Php6,365 on the average every month to meet the family’s basic food needs and at least Php9,140 on the average every month to meet both basic food & non-food needs.” (PSA data as of 2015)



THE PHILIPPINE HOUSING PROBLEM

2. *Lack of Accessibility* – Most financial institutions have very stringent loan requirement



THE PHILIPPINE HOUSING PROBLEM

“The basic regular requirements for housing loans are:

- a. Filipino citizen or foreigner (see Visa requirements)*
- b. At least 21 years old but not exceeding 65 years old upon loan maturity*
- c. Minimum gross family income of P50,000.00/month.*
- d. Stable source of income from employment or business*
- e. If employed, at least 2 years with current company*
- f. If self-employed, at least 2 consecutive successful and profitable years of operation*

Source: BDO Housing Loan Eligibility Requirements



OUR PROPOSED SOLUTION

1. We must build sustainable communities not just houses
2. Generate new products that will allow long term/ midterm planning
3. Encourage young people to invest in housing at an early stage of their careers.



OUR PROPOSED SOLUTION

4. Develop lower cost housing to cater ordinary Filipinos.
“Low cost doesn’t mean low quality”
5. Implement Section 18 of UDHA, setting 20% quotas for developers on socialized housing



NATIONAL HOUSING SUMMIT

“BE OUR PARTNER FOR CHANGE”

“The housing industry can contribute significant impact to the Government’s goal of poverty alleviation without compromising it’s business viability”



THANK YOU

