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PROGRAM ON ALTERNATIVE DEVELOPMENT

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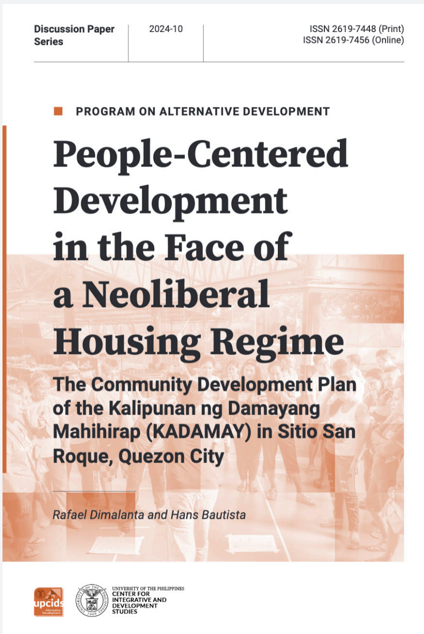

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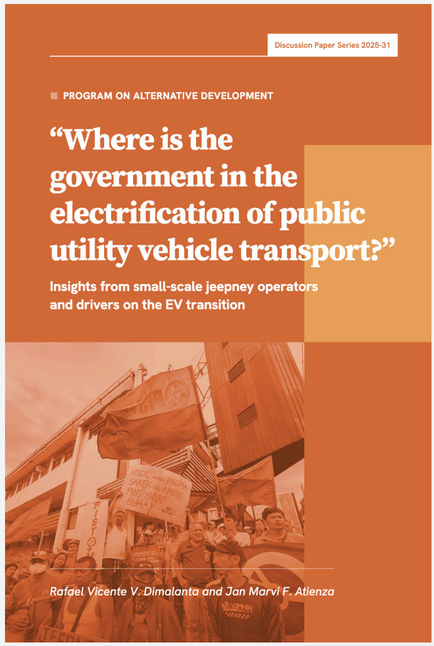

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MORE MODALITIES, STILL LIMITED REACH FOR THE POOREST?

A Preliminary Assessment of the Expanded 4PH Social Housing Program[1]

Rafael Vicente V. Dimalanta, Vincent Eugenio, Abigail Roa, and Jay-R Panagsagan[2]

1 For a discussion of the original 4PH, see the policy brief, "Housing for Whom?: Unpacking How the Pambansang Pabahay Para sa Pilipino (4PH) Program Leaves Behind the Filipino Working Poor" written by Dimalanta, Roa, and Panagsagan (2025) and published by Inklusibo in June 2025: https://www.inklusibo.org/housing-for-whom/.

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ABSTRACT

Positioned as the Philippine government's flagship response to the housing crisis, the Pambansang Pabahay Para sa Pilipino (4PH) Program—led by the Department of Human Settlements and Urban Development (DHSUD)—targets informal settler families (ISFs) and the poorest households (those in the bottom 30% income deciles) as its primary beneficiaries. In July 2025, DHSUD launched the "Expanded 4PH", adding new social housing modalities—homeownership through vertical or horizontal housing (Modality A), homeownership via the Expanded Community Mortgage Program (ECMP) (Modality B), and rental housing (Modality C)—to supposedly accommodate the varying financial capacities of the poor. DHSUD has also increased engagement with civil society organizations (CSOs) active in urban poor and housing rights advocacy. This paper offers a preliminary assessment of these three modalities based on analysis of policy documents and news articles on the program; agency press releases and social media posts; as well as the authors' engagement with urban poor communities. The assessment finds that while the Expanded 4PH has broadened delivery mechanisms, persistent issues limit its reach to the poorest households. In Modalities A and B, high amortization costs, and rising housing price ceilings, rigid and prohibitive program criteria, and weak land governance effectively exclude the poorest; Modality B also inherits the long-standing limitations of the original CMP, including an inadequate loan ceiling for land acquisition and limited government intervention in land acquisition. For Modality C, the absence of detailed guidelines makes a definitive assessment premature, but the record of the implementing agency—the National Housing Authority (NHA)—raises concerns about repeating the issues of its off-city relocation program, the NHA's primary strategy for social housing delivery. Overall, the diversification of modalities has yet to resolve the core accessibility and affordability challenges of social housing for the poorest, shaped by broader structural issues such as low wages, precarious work, and weak land governance. Without addressing these, the Expanded 4PH—despite promising adjustments—risks falling short of its goal of providing housing for the poorest.

INTRODUCTION

In September 2022, under the administration of President Ferdinand "Bongbong" Marcos Jr., the Philippine government launched the Pambansang Pabahay Para sa Pilipino (4PH) Program as its flagship response to the country's worsening housing backlog (Dineros 2022; DHSUD 2022, 2023a, 2024). As of 2022, the backlog was estimated at 6.5 million units and projected to reach 22 million by 2040 (UN-Habitat 2023). This deficit is heavily concentrated in the socialized housing segment (Appendix A), which the Housing and Urban Development Coordinating Council (HUDCC)—now restructured as the Department of Human Settlements and Urban Development (DHSUD)—is considered as housing for the "low-income groups," particularly those belonging to the bottom 30% income decile (HUDCC 2018). The 4PH flagship housing program specifically identifies households in this bottom 30% as "primary beneficiaries" (DHSUD 2022), alongside informal settler families (ISFs), whose total number is estimated at 3.75 million (DHSUD 2022, 2023a, 2024a, 2024b; UN-Habitat 2023).

The number of Filipino households in the bottom 30% income decile exceeds the 2.99 million families classified by the Philippine Statistics Authority (PSA) in 2023 as living below the poverty threshold of Php 13,873 monthly income (for a household of five). Households in this bottom 30%, according to Family Income and Expenditure Survey of PSA (2024), earn an average monthly income of ₱11,940.00 (first decile), ₱15,217.50 (second decile), and ₱17,369.17 (third decile). This means that while only 2.99 million families are officially classified as below the poverty line, the low-income households in need of socialized housing—where the housing backlog is concentrated—extend beyond this figure. Households in the second and third deciles hover around the poverty line and face similar constraints in accessing housing with those clearly below the threshold. Moreover, this bottom 30% income segment is closely linked to ISFs, as most households in these income groups have limited capacity to enter the formal housing market and consequently reside in informal settlements (Ballesteros 2010).

The 4PH initially targeted the construction of one million housing units—supposedly affordable to its primary beneficiaries (i.e. bottom 30% income households and ISFs) through accessible housing finance—over the six-year period, with DHSUD serving as the lead implementing agency. The program initially adopted vertical housing typologies: low-rise (minimum of four stories), medium-rise (five to nine stories), and high-rise (ten or more stories) structures, to be built onsite, near-site, or in-city, coupled with township development to ensure access to livelihoods and basic services (DHSUD 2022, 2023a, 2024a). By 2023, however, civil society actors had already expressed disapproval of the original 4PH and flagged critical structural issues in its structure (Dimalanta, Roa, and Panagsahan 2025). By August 2024, DHSUD also revised its initial target of six million housing units by 2028 down to 1.2 to 3.2 million units (Vera Files 2024). By August 2024, however, DHSUD revised its initial target of six million housing units by 2028 down to 1.2 to 3.2 million units (Vera Files 2024).

By early 2025, it had become clear—and was even acknowledged by government officials—that the 4PH was struggling to attract both its priority beneficiaries and private developers (Von Einsiedel 2025; Geducos 2025), despite the latter being actively "encouraged and incentivized" under the 4PH (DHSUD 2022). In July 2025, after former DHSUD Secretary Jose Acuzar was replaced by Jose Ramon Aliling in June due to reported underperformance (Rappler 2025), the national housing agency launched what it calls the "Expanded 4PH," which aims to "expand affordability and accessibility" of the housing program and is presented as "aligned with the varying capacities of beneficiaries." The Expanded 4PH introduced three modalities[3] for social housing delivery (DHSUD 2025h, 2025j, 2025k, 2025l, 2025m, 2025n):

1. delivery of homeownership vertical and horizontal housing through housing loans from the Home Development Mutual Fund (HDMF), with special lower interest rates and streamlined processes;

2. revival of community mortgage financing (Enhanced Community Mortgage Program) by the Social Housing Finance Corporation (SHFC); and

3. delivery of rental housing by the National Housing Authority (NHA).

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3 While the DHSUD has presented three modalities in its public statements, the new guidelines for the Expanded 4PH (DHSUD, 2025n) only pertain to the first two modalities implemented with the HDMF and SHFC.

Moreover, the Expanded 4PH also promised regular engagement with civil society actors, including urban poor people's organizations (POs), housing non-governmental organizations (NGOs), and private developers. These represent a significant departure from the original 4PH, which focused solely on vertical homeownership, and now includes additional modalities[4] as well as a promise of regular civil society engagement, which was previously absent. Whereas in the original 4PH, DHSUD emphasized numerical targets—this time, with the Expanded 4PH place less focus on the numbers and instead highlight the introduction of multiple modalities. The only available indicator of scale, thus far, is a pledge from at least 42 developers to deliver over 250,000 housing units within the next three years (up to 2028) (DHSUD 2025j, 2025k, 2025l).

By August 2025, the flagship housing program had also broadened its list of beneficiaries beyond households in the bottom 30% income deciles and ISFs to include government employees, operators and drivers of public utility vehicles (PUVs) and transport network vehicle services (TNVSs) (DHSUD 2022, 2023a, 2025a), as well as overseas Filipino workers (OFWs), who may now apply for housing units under the Expanded 4PH regardless of monthly income (Recuenco 2025). Under the new leadership of DHSUD, the agency has also secured commitments from 42 private developers for the construction of 251,846 socialized housing units nationwide (Montemayor 2025). These come after the original iteration of the 4PH struggled to attract both its priority beneficiaries and private developers.

This paper assesses the Expanded 4PH, focusing on the three distinct social housing delivery modalities and assessing whether these genuinely deliver "affordability" and "accessibility" to the poorest—identified here as households in the bottom 30% income deciles. The analysis draws from policy documents from key shelter agencies involved in the Expanded 4PH, such as DHSUD and the Social Housing Finance Corporation, as well as news articles, and press releases and social media posts of agencies involved in the program. It is also informed by the authors' direct engagement with urban poor communities

4 In mid-June, the DHSUD Secretary met with the Department of Social Welfare and Development (DSWD) to explore linking Expanded 4PH with the DSWD's conditional cash transfer program (4Ps) to "reach the poorest of the poor" (DHSUD 2025g).

as community development workers[5]. As the Expanded 4PH is a very recent development in the Philippine social housing policy landscape, this paper is necessarily preliminary but, nonetheless, responds to the absence of studies on the flagship housing program. It is structured as follows: a discussion of the processes involved and potential issues of each distinct modality—(1) homeownership of vertical or horizontal housing (Modality A), (2) homeownership through the Enhanced Community Mortgage Program (ECMP) (Modality B), and (3) rental housing (Modality C)—followed by (4) policy recommendations in two-levels: cross-cutting and modality-specific recommendations and broader structural interventions.

It should also be noted that the abundance of publicly available information on Modality A from DHSUD—reflecting its greater focus on this modality as lead facilitator of the Expanded 4PH—enabled a more detailed assessment in this paper. By contrast, the scarcity of information on the other modalities, most especially Modality C, necessarily limited the depth of their assessment.

MODALITY A: HOMEOWNERSHIP OF VERTICAL AND HORIZONTAL HOUSING[6]

Actors and Processes

The Modality A under the Expanded 4PH builds on what previously constituted the original 4PH[7], implemented from September 2022 until the end of the term of former DHSUD Secretary Jose Acuzar in May 2025, but is now expanded to also include horizontal housing typologies. Beyond this addition, however, the implementation framework has undergone a significant shift. Whereas the original 4PH relied on a broader and more complex network of implementing

5 The first two authors are actively involved in organizing and advocacy work of CSOs within the urban poor and housing sector.

6 This section draws primarily from official policy documents issued by the DHSUD (2023a, 2024, 2025a, 2025k, 2025l, 2025m, 2025n), HDMF (2025a, 2025b, 2025c), as well as Jose Ramon Aliling of DHSUD, as cited in Mago (2025) - covering both the implementation in the original 4PH and its expanded iteration.

7 See Dimalanta, Roa, and Panagsagan (2025) for a more detailed summary of the implementation of the 4PH prior to its expanded iteration.

actors—including local government units (LGUs), national government agencies (NGAs)/key shelter agencies (KSAs), and government-owned and controlled corporations (GOCCs)—the Expanded 4PH streamlines the process by designating only three primary actors: the DHSUD, the HDMF (or Pag-IBIG Fund), and private developers.

1. DHSUD assumes a regulatory role, formulating and enforcing program guidelines, verifying submitted applications, and transmitting them to HDMF. It commits to a 48-hour turnaround time in reviewing documents and coordinating with developers and beneficiaries.

2. HDMF evaluates applicants' eligibility for socialized housing loans, assesses financial capacity, and issues loans, including determining qualifications for the special lower interest rate and subsidies.

3. Private developers are the main builders and suppliers of housing units. Prospective buyers may approach them directly but must apply for loans through HDMF.

The Expanded 4PH, under this modality, also introduced a restructured application process. Unlike the original program, applicants can now initiate their applications directly through DHSUD, HDMF, or private developers. Among these three key actors in Modality A of the Expanded 4PH, the HDMF currently offers the most accessible and user-friendly process, largely due to its dedicated online platform, which consolidates and simplifies the required steps. The sequence below outlines the process as facilitated through the HDMF platform (HDMF 2025a).

Step 1: Checking for Eligibility

Applicants must be an active member of the HDMF (Pag-IBIG Fund), meaning a member with monthly contributions within the last 6 months. To qualify for the HDMF[8] housing loan under the Expanded 4PH, applicants

8 The HDMF is a government-owned and -controlled corporation that provides Filipinos with a savings mechanism and access to housing finance. It primarily functions as a security fund, sustained by mandatory contributions from employers and employees, as well as voluntary contributions from members without employers (Ballesteros 2005).

must also have at least twelve (12) monthly Pag-IBIG contributions at the time of application. Those members who have not yet met this requirement may opt to pay a lump-sum amount to fulfill it. The full criteria can be seen in Appendix B.

Step 2: Housing Unit Selection and Pre-Qualification

Applicants may browse the list of available Expanded 4PH housing projects[9] on the HDMF website and select a preferred project. Upon selecting a project, they are asked to submit basic personal and financial details, such as gross monthly income, source of income, HDMF membership status, and current housing situation (e.g. whether they are already homeowners). After submitting these details via the HDMF website, applicants will undergo pre-qualification administered by HDMF to assess eligibility and determine whether the prospective buyer can proceed to the next step.

Step 3: Loan Application

Once the applicant successfully passes the pre-qualification, the HDMF initiates direct communication to guide the prospective buyer through the housing loan application.

According to the new DHSUD Secretary, Jose Ramon Aliling, these changes—which streamline processes and roles of actors—are intended to accelerate project implementation and secure the program's long-term financial sustainability, potentially extending its viability beyond the term of President Marcos Jr. (DHSUD 2025k).

Housing Typologies and Price Ceilings

The price ceilings for socialized housing units under the Expanded 4PH remain consistent with those issued by the DHSUD and the National Economic and Development Authority (recently renamed as Department of Economy, Planning, and Development). Table 1 below presents the prevailing price

9 The available housing projects of the Expanded 4PH are shown in Table 3 in the succeeding sub-sections.

ceilings for vertical and horizontal housing typologies. These price ceilings, however, may be subject to later adjustment and recalibration upon the submission of updated recommendations from private developers and DHSUD, expected by October 2025 (DHSUD 2025k).

Table 1. Price ceilings of Expanded 4PH housing units

HOUSING TYPOLOGY		NUMBER OF STORIES	SIZE OF HOUSING UNIT (m²)	PRICE RANGE
Vertical	Low-rise	4 stories	22–27	₱933,320 to ₱1,145,438
	Mid-rise	5–9 stories	22–27	₱1,000,000 to ₱1,227,273
	High-rise	10 stories and above	22–27	₱1,320,000 to ₱1,620,000
Horizontal	-	-	32	₱850,000

Note: Collated by the authors from DHSUD and NEDA (2023), and DHUSD (2024a); See also Appendix C

Loan Terms, Monthly Amortization and Financial Assistance

Loan amounts under Modality A of the Expanded 4PH cannot exceed the prescribed socialized housing price ceilings, which may be revised based on updated recommendations from DHSUD and private developers expected by October 2025 (DHSUD 2025h). Loans must be repaid over a maximum term of 30 years through equal monthly amortization—a change from the original 4PH, which offered both equal and graduated payment schemes.

To illustrate, a mid-range high-rise unit (₱1,500,000) in Metro Manila—one of the regions in the country with the highest socialized housing deficits (see Padojinog and Yap 2020)—would have the following amortization. High-rise housing is expected to be the more dominant housing typology, especially in Metro Manila — despite the inclusion of horizontal housing due to persistent urban land governance challenges including issues related to land redistribution, regulation of speculation, control of land prices, the absence of a national standard for land valuation, and the lack of clear guidelines on the use of public land for housing the urban poor (Ballesteros 2005; Hutchison 2007).

Modality A includes a special lower interest rate of 3% per annum for the first five years, extendable for another five years if the borrower's gross income remains within the bottom 70% income deciles (HDMF 2025a). Beneficiaries must reapply for the extension. After the special interest period, the rate is repriced; this paper uses a 6.25% rate for simplicity (which is referred to by DHSUD Secretary Jose Ramon Aliling as the regular interest rate of HDMF housing loans) (Mago 2025).

Two scenarios illustrate monthly amortization (maximum 30-year term): Scenario A applies 3% for the first five years, then 6.25% for the next 25 years; Scenario B applies 3% for the first ten years[10], then 6.25% for the next 20 years. Scenario B provides extended payment relief by delaying the onset of higher monthly payments and is thus used for the sample computation below:

- Principal amount: ₱1,500,000.00
- Interest rate: 3% per annum (first 10 years); 6.25% per annum (remaining 20 years)
- Payment frequency: 12 monthly payments per year

Table 2. Sample equal monthly amortization for a ₱1.5 million housing unit

PHASE	INTEREST RATE	DURATION	MONTHLY AMORTIZATION
First Phase	3% per annum	10 years (Months 1-120)	₱6,324.06
Second Phase	6.25% per annum (for the outstanding balance of ₱1,140,297.13)	20 years (Months 121-360)	₱8,334.75

Note: Computed by the authors.

As shown in Table 2 above, even under Scenario B—where the application of a special lower interest rate is extended and presumed to be more favorable—the equal monthly amortization for a housing unit priced at ₱1,500,000.00 would still amount to ₱6,324.06 for the first 10 years. This amount would then

10 HDMF also announced that a special interest rate of 3% per annum for the first ten years will be offered to the initial 30,000 beneficiaries whose applications are deemed qualified (Manila Bulletin 2025).

increase to ₱8,334.75 for the remaining 20 years. These calculations assume that the beneficiary of Expanded 4PH will not receive any financial support from the government. For the Expanded 4PH, the DHSUD may provide interest subsidy. Whereas the original 4PH offered a 5% interest subsidy, this has been reduced to 2% in the expanded iteration (Jose Ramon Aliling, as cited in Mago 2025). When combined with the special lower interest rate of 3%, this subsidy could essentially reduce the rate to as low as 1%.

However, the process for availing of the DHSUD interest subsidy for Expanded 4PH housing units remains unclear, as of mid-August 2025. In addition, LGUs may also provide amortization support. However, both forms of financial assistance for equal monthly amortizations are contingent upon the availability of funds at the level of DHSUD and the respective LGU/s, a point that will be discussed in more detail in the succeeding sub-sections.

Progress of Implementation

As of mid-August 2025, the HDMF website lists eleven Expanded 4PH vertical and horizontal housing projects available for selection by prospective homebuyers. Of these, six are located in Luzon (only one of which is horizontal housing), two in Metro Manila, one in the Visayas, and two in Mindanao. Some units in these projects are already ready for occupancy, while others remain under construction (HDMF 2025b; see Table 3 below).

Table 3. Available housing projects for the Expanded 4PH (as of August 2025)

NAME OF HOUSING PROJECT AND LOCATION	TYPOLOGY	SIZE	PRICE PER UNIT (*"PRESYONG 4PH"*)	NO. OF UNITS READY FOR OCCUPANCY/ TOTAL NO. OF UNITS FOR OCCUPANCY
Luzon				
El Sands Residences Brgy. Taligaan, Laoag City, Ilocos Norte	Vertical (Mid-rise)	27 m^2	₱1.445 million	100/600
Palayan City Township Brgy.Atate, Palayan City Township, Nueva Ecija	Vertical (High-rise)	27 m^2		538/1,076
Crystal Peak Estates Brgy. Del Carmen, San Fernando, Pampanga	Vertical (High-rise)	25 m^2 27 m^2	₱1.500 million ₱1.620 million	312/549
Bocaue Bulacan Manor Brgy. Batia, Bocaue, Bulacan	Vertical (Mid-rise)	24 m^2 25 m^2 27 m^2	₱1.320 million ₱1.500 million ₱1.620 million	0/1,190
Abuab Towers by Juan Tahanan Abuab Road 1, Brgy. Guitnang Bayan II, San Mateo, Rizal	Vertical (Mid-rise)	N/A	N/A	0/1080
Pasinaya Homes Timog Naic Brgy. Muzon, Naic, Cavite	Horizontal	32 m^2	₱0.85 million (₱850,000)	3,936/3,936
Metro Manila				
Banker's Village Manufacturers Ave., Brgy. 171, Caloocan City	Vertical (High-rise)	N/A	N/A	0/699
Deparo's Village Deparo St., Brgy. 168, Caloocan City	Vertical (High-rise)	N/A	N/A	0/1,075
Visayas				
Yuhum Residences Brgy. Vista Alegre, Bacolod City, Negros Occidental	Vertical (Mid-rise)	24 m^2 27 m^2	₱1.059 million ₱1.186 million	128/1,056
Mindanao				
People's Ville Homeowners Association, Inc. Brgy. Riverside, Calinan, Davao City	Vertical (Mid-rise)	25 m^2	₱1.450 million	400/400
Valleyview Township Brgy. Sta Ana, Tagoloan, Misamis Oriental	Vertical (High-rise)	24 m^2 27 m^2	₱1.120 million ₱1.260 million	0/416

Note: Collated by the authors from HDMF 2025c.

These eleven projects currently listed comprise 5,414 housing units already ready for occupancy. Once construction is completed for all listed projects, the total available housing units will reach 12,077. However, even with the current number of housing units ready for occupancy and the eventual total number of housing units available once ongoing construction is completed, the scale of socialized housing delivery remains a minute fraction of the housing deficit in the socialized housing segment.

■ **Figure 1.** Palayan City Township Housing Project in Palayan City, Nueva Ecija in 2024. Source: Songco 2024.

■ **Figure 2.**Yuhum Residences Housing Project in Bacolod City in 2025. Source: Bacolod City Government 2025.

■ **Figure 3.** People's Ville HOA Housing Project in Davao City in 2025. Source: Mindanao Economic Boom 2025.

Persistent Issues in Vertical and Horizontal Homeownership under HDMF Financing

In the preceding sub-sections on Modality A of the Expanded 4PH, we examined several changes introduced in its implementation, including simplified processes, the inclusion of horizontal housing typologies, the introduction of a special lower interest rate, and the potential adjustment of price ceilings in the future. This sub-section turns to the persistent issues that remain despite these changes.

Amortization Payments Beyond the Capacity of the Poorest

As discussed earlier, the poorest —the households belonging to the bottom 30 percent of income deciles—earn monthly incomes of only ₱11,940.00, ₱15,217.50, and ₱17,369.17, respectively (see Table 4). Many of these households are likely ISFs whose work is in the informal economy, where wages are generally low, irregular, and employment is often precarious—frequently short-term, contractual, or seasonal. Data from the FIES of PSA for 2012, 2015, 2018, and 2021 show that households in the bottom 30 percent income deciles typically allocate less than 10 percent of their monthly expenditures to housing (see Table 5).

Table 4. Average family monthly incomes, expenditures, and savings based on the 2023 FIES

INCOME DECILE	AVERAGE FAMILY MONTHLY INCOME	AVERAGE FAMILY MONTHLY EXPENDITURES	AVERAGE FAMILY MONTHLY SAVINGS
First decile	₱11,940.00	₱10,655.00	₱1,285.00
Second decile	₱15,217.50	₱12,890.00	₱2,327.50
Third decile	₱17,369.17	₱14,374.17	₱2,995.00
Fourth decile	₱20,098.33	₱16,300.00	₱3,798.33
Fifth decile	₱22,674.17	₱18,015.83	₱4,658.33
Sixth decile	₱25,724.17	₱19,959.17	₱5,765.00
Seventh decile	₱29,310.83	₱22,185.83	₱7,125.00
Eighth decile	₱34,685.83	₱25,325.00	₱9,360.83
Ninth decile	₱42,711.67	₱29,861.67	₱12,850.00
Tenth decile	₱74,622.50	₱45,471.67	₱29,150.83

Note: The table is derived from Dimalanta, Roa, and Panagsagan (2025); the average annual family income and expenditure per decile, as reported in the 2023 FIES of PSA (2024), was divided by 12 to arrive at the average monthly family income and expenditure for each decile.

Table 5. Expenditure pattern in housing and utility expenses of the lowest 30 percent income earners in the 2012, 2015, 2018, and 2021 FIES

<table>
<tr><th></th><th>SHARE IN HOUSING RENTAL</th><th>SHARE IN UTILITY (WATER, ELECTRICITY, GAS, ETC.)</th></tr>
<tr><td>2012</td><td colspan="2">15.30%</td></tr>
<tr><td>2015</td><td>7.70%</td><td>7.20%</td></tr>
<tr><td>2018</td><td>8.10%</td><td>7.60%</td></tr>
<tr><td>2021</td><td colspan="2">16%</td></tr>
</table>

Note: The table is derived from Dimalanta, Roa, and Panagsagan (2025); data in this is drawn from the PSA (2014, 2017, 2020) and CPBRD (2022).

In contrast, the projected equal monthly amortization for an Expanded 4PH housing unit priced at ₱1,500,000.00 (a mid-range price) under Scenario B in the preceding sub-sections amounts to ₱6,324.06 for the first 10 years, rising to ₱8,334.75 for the remaining 20 years. Even during the initial phase with the special lower interest rate, the monthly amortization (₱6,324.06) substantially exceeds the typical housing expenditure of households in the bottom 30 percent income deciles (see Table 6). Based on these figures, the required monthly housing payment for a mid-priced Expanded 4PH vertical unit would consume 59.35 percent of total household expenditures for the bottom 10 percent income earners, 49.06 percent for the bottom 20 percent, and 43.99 percent for the bottom 30 percent—still above the historical norm of under 10 percent housing expense.

Table 6. Sample computation—Share of Expanded 4PH equal monthly amortization expense in the monthly expenditure of households in the bottom 30% income deciles (2023 FIES)

INCOME DECILE	EQUAL MONTHLY AMORTIZATION FOR A MID-PRICE RANGE 4PH HOUSING UNIT (FIRST 10 YEARS)	AVERAGE FAMILY MONTHLY EXPENDITURES	SHARE OF HOUSING EXPENSE BASED ON THE SAMPLE MONTHLY AMORTIZATION	AVERAGE FAMILY MONTHLY SAVINGS
First decile	₱6,324.06	₱10,655.00	59.35%	₱1,285.00
Second decile		₱12,890.00	49.06%	₱2,327.50
Third decile		₱14,374.17	43.99%	₱2,995.00

Note: Computed by the authors; the share of housing expenses per decile was calculated based on the sample monthly amortization of a mid-price range of a 4PH housing unit (for the first 10 years) and the average monthly family expenditure for each of the bottom 30% income deciles from the PSA (2024).

Even accounting for potential household savings, the share of housing expenses in total expenditures would remain disproportionately high. Moreover, these calculations are based on the lower amortization rate during the first 10 years of the loan term; the financial burden would further increase once the interest rate reverts to the standard 6.25 percent for the remaining 20 years. In addition to amortization costs, prospective buyers of vertical housing units are likely to incur further monthly expenses related to high-rise living. These include maintenance and operational fees for elevators, cleaning and upkeep of hallways, stairwells, and shared facilities, as well as salaries for building security and maintenance personnel (Dimalanta 2025, forthcoming). According to Eugenio (2023), such expenses would add at least ₱2,000 per month to a household's costs, further straining already limited household budgets. Taken together, the total monthly cost of availing a housing unit under the program—including the amortization payment of ₱6,324.06 and minimum monthly maintenance costs of ₱2,000.00—amounts to at least ₱8,324.06 (see Table 7 below).

Table 7. Sample computation of potential total housing expense for Expanded 4PH homebuyers

EXPENSES	DESCRIPTION	AMOUNT OF EXPENSE
Monthly amortization for the first 10 years	Mid-range price of a 4PH housing unit in a 10-storey or more high-rise building	₱6,324.06
Monthly maintenance costs in high-rise living	Costs for elevator maintenance, maintenance of hallways, staircases, common spaces, and facilities, expenses for security and maintenance personnel	Minimum of ₱2,000.00
Sample total expense		**₱8,324.06**

Note: Computed by the authors.

Notably, this estimate for the monthly costs for maintenance is conservative, as fees may reach up to ₱3,000.00 in some cases. This total figure represents the minimum monthly financial burden that low-income households are expected to shoulder when they have moved into a 4PH housing unit. Given the income and expenditure profiles of the poorest households in the lowest 30 percent income deciles, it is evident that the combined costs associated with the Expanded 4PH significantly exceed the financial capacity of the program's priority beneficiaries.

As explained earlier, the Expanded 4PH includes a reduced fixed interest subsidy of 2% from DHSUD to enhance affordability for the poor (Jose Ramon Aliling, as cited in Mago 2025). This means that a 3% interest rate for 5–10 years could effectively go down to 1%. Even with this, however, a 4PH housing unit priced at ₱1,500,000.00 still requires a monthly amortization of ₱4,824.59—still beyond the reach of the bottom 30% of income earners based on their pattern of housing expense. More importantly, both DHSUD interest subsidies and LGU amortization support are highly contingent on fund availability. The DHSUD subsidy depends on allocations from the General Appropriations Act[11],

11 The General Appropriations Act is the annual national budget law that allocates funds to government agencies and programs, including 4PH subsidies. Because funding depends on yearly proposals, congressional deliberations, and presidential approval, programs reliant on the GAA—like 4PH housing subsidies—face inherent uncertainty.

while the amortization support from the LGU rely on their fiscal capacity to raise funding specifically for this purpose, making the continuity and coverage of government financial support highly uncertain.

Unreachable Price of Socialized Housing

From 2013 to 2023, the prescribed ceiling prices for socialized housing steadily increased, as set by DHSUD and the National Economic and Development Authority (NEDA). The last increase of price ceilings followed after the launch of the original 4PH launch in 2022. A unit's ceiling price nearly doubled from ₱580,000 in 2018 to ₱850,000 for socialized subdivision projects by 2023. In socialized condominium projects, such as those under 4PH (both original and the expanded iteration), housint unit prices range from ₱933,320 to ₱1,620,000 (DHSUD and NEDA 2023; see Appendix B). These figures may further rise following updated recommendations from DHSUD and private developers due by October 2025 (DHSUD 2025h).

Von Einsiedel (2023, 2025), architect and former CREBA (Chamber of Real Estate and Builder's Association) president, noted that even before the 2023 adjustments, socialized housing units were already beyond the financial reach of households in the bottom 30% of income deciles—even, up to the bottom 70%. The 2023 increase only deepens this unaffordability, widening the gap between escalating housing costs and stagnant purchasing power of the poor, especially the lowest-income households (Ballesteros, Ramos, and Ancheta 2022, 2024).

Eligibility Criteria as Institutionalized Barriers

Although the Expanded 4PH prioritizes households in the bottom 30% income deciles and ISFs, actual access depends on financial capacity. Equal monthly amortization already exceeds what many of these households can afford, and stringent eligibility requirements further limit access. Applicants must be HDMF members with at least 12 months of prior contributions, including six contributions within the last six months. This poses a major barrier for informal workers with low and irregular incomes, and precarious livelihoods or employment. Voluntary HDMF contributions are possible but assume steady income and consistent payments, conditions rarely met by the poorest (Ballesteros 2005; IBON Foundation 2017; NEDA and UP PLANADES 2018). The program's financing structure and restrictive criteria thus reinforce exclusion, undermining its stated goal of prioritizing the poorest who are most in need of housing.

Intensified Market Orientation

In the original 4PH, housing was implemented through joint venture agreements (JVAs) and turnkey arrangements consistent with the public–private partnership (PPP) framework, where the government and the private sector shared interests in the project to be implemented jointly (IBON International 2017). Under the Expanded 4PH, the arrangement has shifted, making social housing delivery lean towards more private sector-led. In this model, private developers construct the housing units, while prospective beneficiaries secure long-term mortgage loans from the HDMF to make them "affordable." Once a loan is approved, the HDMF pays the developer the unit cost upfront, and beneficiaries in turn repay the HDMF through monthly amortizations. This arrangement effectively ensures a guaranteed market for private developers, since unit sales are backed by a government-managed end-user financing system. However, the financial risks are shifted away from the private sector and borne instead by the government and the poorest households: if loans are not repaid, the HDMF incurs the financial loss, while beneficiaries face foreclosure and the loss of their homes.

This model also makes beneficiaries' access to the program contingent on their creditworthiness and capacity to sustain long-term amortization payments, effectively excluding households unable to meet these requirements. In doing so, the private sector-led model not only reproduces but, in some respects, intensifies the market risks characteristic of earlier PPP arrangements—risks that have historically transformed social housing into profit-oriented ventures rather than rights-based provisions (Shatkin 2004, 2008; Ortega 2016, 2018).

MODALITY B: HOMEOWNERSHIP THROUGH THE ENHANCED COMMUNITY MORTGAGE PROGRAM[12]

This section examines the Community Mortgage Program (CMP) of the Social Housing Finance Corporation (SHFC), outlining its processes, key actors, and prevalent issues, as well as its connection to the Expanded 4PH.

The CMP was established in 1988 following strong advocacy from civil society organizations (CSOs) engaged in urban poor issues and housing rights. At its inception, the program was implemented by the National Home Mortgage Finance Corporation but was later transferred to the SHFC. In essence, the CMP is a financing scheme that enables ISFs, through organized homeowners associations or housing cooperatives, to access long-term mortgage loans for land acquisition, site development, and housing improvement.

Step 1: Formation of a Homeowners Association (HOA)

ISFs must first organize into a HOA of up to 200 households, registered with DHSUD through its Homeowners Association and Community Development Bureau or the CDA (Cooperative Development Authority). The HOA serves as the legal entity to apply for the CMP loan. A CMP mobilizer—formerly called CMP originator—assists ISFs or their people's organization in forming and registering the HOA, negotiating with landowners, and providing technical support such as land surveying, planning, and legal advice. Mobilizers may be accredited POs, NGOs, or LGUs.

Step 2: Negotiation with the Landowner

With support from the mobilizer, HOAs negotiate land purchases with the landowner at market rates. The government facilitates access to long-term mortgage loans but does not participate in land price negotiations.

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12 Sub-sections 3.1. and 3.2. draws mostly from Lee 1995; Berner 2001; Berner and Philips 2005; Ballesteros 2005; Ballesteros, Ramos, and Magtibay 2017; Ferido 2019; Rebullida 2020; Jones and Stead 2020; and SHFC n.d.

Step 3: Loan Application to SHFC

Once a price is agreed, the HOA applies for a CMP loan, payable over 25 years at a 6% flat interest rate. Loans cover: land acquisition (₱100,000 per household), site development (₱30,00 per household), and housing improvement (₱120,000 per household). SHFC reviews applications based on site suitability, land ownership, and HOA membership. Upon approval, a mortgage agreement is executed.

Step 4: Payment to the Landowner and Amortization by HOA

Upon approval, SHFC pays the negotiated amount to the landowner, either in full or in partial releases (though many landowners prefer full payment, and the prospect of partial payment can discourage participation in the CMP). On the other hand, the HOA is responsible for collecting repayments from its members and replacing defaulting members with qualified substitute members. Later, the community may choose to individualize the titles. Once the loan is fully repaid by the HOA, the land title can be transferred to the HOA and eventually to the individual households.

Issues with the CMP

As noted by Ballesteros, Ramos, and Magtibay (2017), this type of financing scheme—already accessible to HOAs—marks a departure from conventional loan schemes designed for wage earners in the formal sector. Consequently, it is considered the most widely availed housing program among ISFs in the country and the most responsive to the needs of low-income groups. It has even gained international recognition as a successful innovation (Lee 1995; Porio and Crisol 2004; Hutchison 2007). Nonetheless, several issues persist.

Tedious Requirements and Bureaucratic Delays

As Ferido (2019) notes, the CMP's loan provision requires HOAs, with the help of their mobilizer, to compile extensive documentation for evaluation and approval. These requirements are often tedious, causing major delays, long turnaround times, and frequent backtracking. Loan processing can take up to two years. Some requirements are from other government agencies, beyond SHFC's control. In cases of problematic applications, SHFC may require alternative requirements, further prolonging the process.

Land Acquisition Difficulties

As previously mentioned, the CMP assumes that HOAs can successfully negotiate with landowners. However, SHFC does not participate in these negotiations, limiting its role to financing, guidance, and regulation. HOAs must purchase land at market rates, which in urban centers such as Metro Manila makes acquisition prohibitively expensive (Shatkin 2002). The difficulty is compounded by landowners' tendency to seek the highest possible price, or to refuse to sell altogether (Ballesteros 2005).

Furthermore, the CMP imposes a loan ceiling for land acquisition at Php 100,000 per household. For an HOA with the maximum 200 members, the total available loan is Php 20 million. If the negotiated price exceeds this amount, the HOA must raise equity—funds not covered by the CMP loan. In practice, HOAs often rely on members' personal borrowing from relatives, friends, or other networks, or seek additional income sources.

Exclusion of the Poorest

To meet SHFC's minimum collection efficiency of 80%, HOAs often admit only members who can afford loan amortization. Failure to pay for three consecutive months typically results in substitution with another (new) member able to pay, favoring higher-income households than those coming from the poorest. Consequently, the CMP tends to serve the upper low-income and lower middle-income segments rather than the poorest (Porio and Crisol 2004; Ballesteros 2005; Ballesteros, Magtibay, and Ramos 2017). Hutchison (2007) notes the CMP is most effective among relatively better-off ISFs on privately owned land where owners are willing to negotiate reduced prices.

Sample calculations illustrate these constraints. The land acquisition loan is capped at ₱100,000 per household, yielding a maximum of ₱20 million for a 200-household HOA (which is the maximum number for a HOA applying for the CMP). Using the 32 m^2 horizontal housing standard, this covers only 6,400 m^2 for building footprints, excluding open spaces, community facilities, and access roads. Dividing the maximum loan (of ₱20 million) by 6,400 m^2 gives an equivalent land price of ₱3,125 per m^2—unrealistically low for the Metro Manila region; any land priced this way (by the landowner) within Metro Manila would likely be flood-prone or have other serious issues, such as problematic titling[13]. Given current market conditions, this implies that acquiring land suitable for improved housing conditions within Metro Manila under the CMP would be highly improbable without substantial equity contributions from HOA members.

To further illustrate the point above, Table 8 below presents the range of zonal values for residential land in Quezon City (QC)—the city with the highest number of ISF in Metro Manila (NHA 2011), making it a particularly relevant example. The data are grouped according to the four Bureau of Internal Revenue (BIR) Revenue District Offices (RDOs) that cover QC's barangays. Before discussing the table, it is important to clarify that the zonal value of a property is the benchmark valuation set by the BIR for computing taxes on property-related transactions. Zonal values generally serve as the minimum reference point for determining a land's market value—that is, the price a landowner is asking for or the final negotiated selling price. In simple terms, the zonal value often functions as the lowest permissible selling price of land. However, in exceptional cases, the market value may fall below the zonal value, such as when the property has serious defects (as discussed earlier) or when the landowner is forced to sell quickly.

Table 8. Range of lowest zonal values of residential land in QC (2024) by BIR RDO Coverage

BIR RDO COVERAGE	RANGE OF LOWEST ZONAL VALUES (PER SQM)
RDO 38 (North QC)	₱28,000 - ₱126,000
RDO 39 (South QC)	₱34,000 - ₱90,000
RDO 40 (Cubao QC)	₱30,000 - ₱107,000
RDO 28 (Novaliches QC)	₱8,000 - ₱42,000

Note: Compiled by the authors; Data are drawn from BIR's official database on zonal values for RDO Nos. 28, 38, 39, and 40, available here: https://www.bir.gov.ph/zonal-values; Appendix D shows the barangay coverage of each RDO.

13 This is according to an interview conducted by the first author in August 2025 with a Metro Manila-based licensed real estate practitioner. The succeeding discussion on zonal and market value also draws from this said interview.

Table 8 shows that the zonal values of residential land in Quezon City are significantly higher than the “necessary” price of Php 3,125 per square meter—identified as the threshold for homeowners’ association (HOA) members to avoid incurring equity contributions. In all barangays covered by the four BIR RDOs, zonal values far exceed this benchmark: the lowest in NorthQC is ₱28,000 per square meter; in South QC is ₱34,000 per square meter, in Cubao QC is ₱30,000 per square meter;and in Novaliches, although comparatively lower, still more than doubles the necessary price at ₱8,000 per square meter. Since these figures reflect only zonal values, market values are likely to be significantly higher. This supports the earlier point that the ₱3,125 per square meter benchmark is far too low for land acquisition in Metro Manila, rendering equity-free land purchase for HOAs highly unlikely under prevailing market conditions.

The inadequacy of the CMP loan ceiling—unchanged despite rising urban land prices—limits in-city or on-site housing opportunities and reflects broader weaknesses in land governance, such as insufficient regulation against speculation and rapid price increases. Coupled with SHFC’s limited engagement in land negotiations, HOAs face significant barriers in acquiring land at market rates, often requiring substantial equity contributions that hinder potential CMP projects at the land acquisition stage. The program’s stringent eligibility rules, and HOAs’ tendency to prioritize financially capable members to ensure amortization compliance, further narrow access to households already better positioned to pay, effectively excluding the poorest by default.

The Expanded CMP

With the launch of the Expanded 4PH, the CMP was included as one of the modalities implemented under this expanded iteration. During the implementation of the original 4PH under the leadership of former DHSUD Secretary Jose Acuzar—the CMP’s implementation by SHFC was sidelined. Under the Expanded 4PH, however, the CMP was reinstated, prompting DHSUD to refer to it as a program “revival.” Reflecting this said revival, DHSUD Secretary Jose Ramon Aliling approved SHFC President Federico Laxa’s proposal to implement 34 new CMP projects, along with an additional five, across various regions in the country as of August 2025 (DHSUD 2025p). Moreover, under the Expanded 4PH, the CMP was rebranded also as the

Expanded CMP (ECMP), with SHFC (2025a) claiming that it "builds on its legacy by making the program more responsive and accessible for the poorest of the poor." The program's revival and inclusion as a modality under Expanded 4PH is framed as part of DHSUD's effort to accommodate the varying financial capacities of the poor (DHSUDgovph 2025).

As of August 2025, no ECMP guidelines have been publicly released, although SHFC already signed them at the end of July (SHFC 2025b). The differences from the original CMP remain unclear. However, in public interviews in July and August, SHFC President Laxa identified the "primary" change as a separate loan type for HOAs dedicated for basic utilities—aimed at addressing persistent issues in CMP projects (related to basic utilities such as water and electricity connections, drainage, and road networks) (DHSUD 2025p; DHSUDgovph 2025; Radyo Pilipinas 2025). However, the original CMP already included such provisions through its loan for site development (SHFC 2014). The change in ECMP appears to be only the addition of dedicated funds to be loaned for improving basic utilities.

Given the current "revival" of the CMP, CSOs that have long been engaged in the program alongside their partner urban poor communities met with the SHFC in August 2025 to ensure the continuation of CMP implementation and to propose improvements in its processes (SHFC 2025c, 2025d). SHFC noted these inputs "are expected to guide updating the guidelines" to better serve the poorest, though adoption and implementation remain uncertain given the recent signing of ECMP guidelines (SHFC 2025d).

Evidence from previous implementations indicate that the CMP has consistently struggled to reach the lowest-income households, and in its current form, the ECMP does not tackle the underlying barriers to access for the poorest.

This discussion should be viewed as a preliminary assessment of Modality B, as the new ECMP guidelines have not yet been publicly released (as of mid-August 2025). It draws on the participation of the second author in one CSO dialogue with SHFC, and on insights from another colleague (of the first two authors) who attended a subsequent CSO–SHFC dialogue where the ECMP was explained in greater detail. These accounts suggest that the ECMP closely resembles the original CMP, with its core structure largely unchanged.

MODALITY C: RENTAL HOUSING BY THE NATIONAL HOUSING AUTHORITY

The DHSUD has also introduced rental housing—to be implemented by the National Housing Authority (NHA)—as an additional modality under the Expanded 4PH, here referred to as Modality C. However, unlike Modalities A and B (facilitated by HDMF, DHSUD, and private developers and SHFC, respectively), which are explicitly detailed in the DHSUD's Expanded 4PH guidelines[14] (DHSUD 2025n), Modality C (rental housing) is absent from the official policy document and appears only in the national housing agency's public statements (DHSUD 2025j, 2025k, 2025l). In Post-SONA discussions on July 29, 2025, DHSUD Secretary Jose Ramon Aliling said NHA would announce initial sites for the rental housing program within two weeks; as of mid-August 2025, no such announcement had been made.

In the absence of official guidelines and publicly available information on the NHA's rental housing program under the Expanded 4PH, conducting a detailed assessment at this stage would be premature. Nevertheless, previous assessments of the NHA's long-standing primary strategy for social housing delivery—the off-city relocation program (RP)—provide a basis for identifying potential risks in programs it may implement such as this rental housing program. The off-city RP of NHA generally operates[15] by having NHA-accredited private developers construct housing units in off-city resettlement sites which are then purchased by the NHA and subsequently offered and sold to ISF "beneficiaries" through subsidized loan arrangements (Ballesteros and Egana 2013; Arcilla 2018; Ortega 2020). Numerous studies[16] have already surfaced the persistent issues of this program, including displacement to sites

14 The Expanded 4PH guidelines devote significantly more attention to Modality A (facilitated by HDMF, DHSUD, and the Private Developer), while Modality B (facilitated by HSFC)—though mentioned—is addressed only in passing, which also explains why this paper also provides a more extensive discussion of Modality A.

15 This approach is similar to the implementation of Modality A under the Expanded 4PH, where private developers construct social housing units and beneficiaries subsequently amortize the cost through a government agency.

16 See previous studies tackling the NHA off-city relocation program: Ballesteros (2009); Ballesteros and Egana (2013); Mabilin (2014); Viliran (2016); Ortega (2016, 2020); NEDA and UP PLANADES (2018); Arcilla (2018); Collado and Orozco (2020).

far from livelihoods and services, substandard construction, incomplete water and electricity connections, livelihood disruptions, higher transport costs for the beneficiaries, and eventual abandonment or sale of housing units by the beneficiaries themselves. The dismal conditions in NHA resettlement sites (under the RP) gained national attention in March 2017 through the "Occupy Bulacan" campaign, when homeless peoples organized under the urban poor alliance KADAMAY (Kalipunan ng Damayang Mahihirap) successfully occupied several idle or abandoned NHA housing projects in Pandi, Bulacan (Dizon 2019)—one of the most common destinations for ISFs resettled from the Metro Manila region.

Furthermore, a large section of CSOs in the urban poor and housing sector, in fact, has since 2023 openly called for the abolishment of the NHA, campaigning against the extension of its corporate charter on account of its dismal performance and persistent failures in its social housing efforts.

If the rental housing program under Modality C adopts a similar model of implementation, it risks reproducing the same issues, particularly in meeting the needs of the poorest households. The discussion in this sub-section, hence, should also be understood as a preliminary assessment.

CONCLUSION

The Expanded 4PH's three modalities—homeownership through vertical or horizontal housing (Modality A), homeownership through the ECMP (Modality B), and rental housing (Modality C)—reflect an effort to diversify social housing delivery. The program's expansion under DHSUD, alongside engagement with civil society, is a positive step, creating multiple entry points for social housing.

However, Modalities A and B face similar challenges that limit accessibility for the poorest households. Low and irregular wages, job insecurity, and weak land governance[17]—which does not impede land speculation and land banking that drives up urban land costs—constrain households' ability to meet program

17 In the works of Von Einsiedel (2023, 2025) and Ballesteros, Ramos, and Ancheta (2022, 2024), they also argue that the affordability of social housing is closely linked to workers' wages.

criteria and sustain payments. In Modality A, high amortization payments tied to developer-driven costs (made worse with additional housing-related costs) risk excluding the poorest. At the same time, the program's private sector-led model assures private developers of a ready market (the potential beneficiaries), and shifts the risk to the government and the beneficiaries. On the other hand, Modality B, via the ECMP, inherits CMP limitations, including insufficient loan ceilings for land acquisition, absence of equity support, and SHFC's passive role in land negotiations, compounded by the general unavailability of affordable land for housing for the poor. Access for these modalities depends largely on capacity to pay, effectively excluding the poorest. Modality C, while potentially suitable for households unable to afford homeownership, remains undefined, and NHA's off-city RP record raises concerns that similar issues may emerge if unadjusted.

Thus, while the Expanded 4PH provides diverse housing options, it may still fall short in improving affordability and accessibility for the poorest and is unlikely to address broader structural barriers without broader structural reforms. Low and irregular wages, precarious employment and livelihoods, and speculative land pricing and unbridled land banking subsumed under weak land governance keep "affordable" housing out of reach for the poorest. Addressing these requires broader structural reforms that are possible only through coordinated legislative and executive action that extend beyond the DHSUD's sole mandate.

It should be emphasized that the assessment in this paper is preliminary, particularly for Modalities B and C, but it draws on existing studies of SHFC's CMP and in the implementation record of NHA, the implementing agency for rental housing. By contrast, Modality A has been more fully assessed. DHSUD's attention on Modality A has allowed for a more detailed assessment of this relative to the other two modalities, but most especially to C. The findings here on Modality A are largely established; however, as a whole, the assessment of the Expanded 4PH in this paper remains preliminary. Even as a preliminary assessment, the analysis in this is important for identifying potential pitfalls during finalization of guidelines and program implementation.

Accordingly, the policy recommendations proposed here are structured in two levels: (1) cross-cutting and modality-specific improvements to enhance program delivery, and (2) broader structural interventions targeting the root causes that continue to undermine housing accessibility and affordability for the poorest households.

Cross-cutting and Modality-specific Recommendations

A key cross-cutting recommendation is to align socialized housing amortization (for homeownership) and rent (for rental housing) with the financial capacity of the poorest households, for example by reviewing historical housing expenditures to ensure basic needs are not compromised.

Another is to reduce reliance on the private sector, where private developers build units that the government later sells to low-income households. Instead, the government should directly invest in social housing—through construction or other mechanisms. This requires a substantial increase in the housing budget, which has historically remained low—for instance, never exceeding 2% of the national budget and consistently below 1% between 2010 and 2022 (Dineros 2022). Market-driven approaches commodify housing rather than treat it as a right, and direct government investment can also help curb rising socialized housing prices linked to developer profitability (Ballesteros, Ramos, and Ancheta 2024).

Eligibility criteria should also be flexible to accommodate irregular and precarious work, while bureaucratic delays that hinder access must be addressed. Meaningful participation of the poor in planning and implementation is critical—from site selection to unit and shared facility design. Active involvement fosters ownership, enhances suitability, and supports long-term sustainability (Racelis 1976, 2003). These recommendations should be complemented by strengthened land governance to control speculation and the rapid escalation of land prices, which significantly hinders the government's ability to make land available for social housing, and eventually undermines the affordability of land for social housing for the poorest.

In terms of modality-specific recommendations:

- For Modality A (homeownership through vertical or horizontal housing), it would be beneficial to institutionalize the 3% special interest rate for the full 30-year term, ideally lower, and ensure stable DHSUD interest subsidies and LGU amortization support.

- For Modality B (community mortgage financing), raising the land acquisition loan ceiling would lower required equity and amortization payments, coupled with an active government role in participating in negotiations and making available urban land for social housing.

- For Modality C (rental housing), in-city provision is essential to avoid replicating NHA's off-city RP, which isolates beneficiaries from their livelihoods and employment, as well as much-needed social services and features poorly constructed housing units. Safeguards and support mechanisms should be initiated to prevent arbitrary eviction so as not allow temporary non-payment of rent to result in homelessness.

Broader Structural Interventions

Regarding broader structural interventions, these may fall outside DHSUD's immediate mandate but are within the legislative and executive purview. Institutionalized wage increases are necessary to enhance the financial capacity of formal workers to pay for amortization or rent of social housing programs. Employment must be made more secure, eliminating short-term and seasonal work that undermines the ability of the poorest to make regular housing payments. Protections and support should also extend to workers in the informal economy such as street vendors, informal transport workers, and home-based workers, among others.

Finally, the government must reclaim its responsibility for social housing (which was more or less explained in the earlier part of this section) instead of relying on the private sector for this. Broader structural interventions should be rooted in the understanding that the housing crisis (and subsequent proliferation of ISFs) is inseparable from wider development issues. The government must recognize that the housing crisis is deeply tied to low, irregular and stagnant wages, precarious employment, and weak land governance. Treating the housing crisis in isolation risks producing narrowly conceived, short-term, and band-aid solutions that fail to address underlying causes. Social housing policies and programs must be designed with a clear understanding of these interconnections to be truly responsive and effective.

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APPENDICES

Appendix A. Breakdown of the housing backlog (2018)

	PRICE CEILING PER TYPE OF HOUSING (IN 2018)	DEFICIT
Socialized	Housing priced between ₱480,000 and ₱750,000	4,808,424
Economic	Housing with priced between ₱750,001 and ₱1.75 million	303,934
Low-cost	Housing priced between ₱1.75 million and ₱3.0 million	602,347
Total housing backlog		**5,714,706**

Note: This table shows the breakdown of the housing backlog in the year 2018; the figures were collated by the authors from Padojinog and Yap (2020). The price ceilings indicated in this table were those in 2018; these were eventually increased in 2022 (for economic housing), in 2023 (for socialized housing), and in 2024 (for low-cost housing) as seen in Appendix C.

Appendix B. Beneficiary Criteria for Modality A (Homeownership through HDMF loan)

- Be a first-time homebuyer/grantee;
- Belong to the specified income bracket:
  - For those working in Metro Manila: gross monthly income must not exceed ₱47,855.82;
  - For those working outside Metro Manila: gross monthly income must not exceed ₱34,685.82;
- Be no older than 65 years at the time of application and not older than 70 years at the time of loan maturity (end of repayment term);
- Have legal capacity to own real property; and
- Have no delinquent HDMF Short-Term Loan, or have no HDMF housing loan account that was foreclosed, cancelled, surrendered, or bought back.

Appendix C. Socialized housing price ceiling increase from 2013 to 2023

YEAR	CEILING PRICE	DESCRIPTION
2013	₱450,000.00	18 m^2
2018	₱480,000.00	24 m^2
	₱530,000.00	28 m^2
	₱580,000.00	32 m^2
2023	₱850,000.00	32 m^2 (Housing units in socialized subdivision project)
	₱933,320.00	22 m^2 (Housing units in a 4-story socialized condominium project)
	₱1,060,591.00	25 m^2 (Housing units in a 4-story socialized condominium project)
	₱1,145,438.00	27 m^2 (Housing units in a 4-story socialized condominium project)
	₱1,000,000.00	22 m^2 (Housing units in a 5- to 9-story socialized condominium project)
	₱1,136,364.00	25 m^2 (Housing units in a 5-9-story socialized condominium project)
	₱1,227,273.00	27 m^2 (Housing units in a 5-9-story socialized condominium project)
	₱1,320,000.00	22 m^2 (Housing units in a 10-story and above socialized condominium project)
	₱1,500,000.00	25 m^2 (Housing units in a 10-story and above socialized condominium project)
	₱1,620,000.00	27 m^2 (Housing units in a 10-story and above socialized condominium project)

Note: Collated by the authors from Arcilla (2023), and DHSUD and NEDA (2023).

Appendix D. Barangay coverage of BIR RDOs in Quezon City

RDO 38 (North QC)	Covers 42 barangays: Alicia, Apolonio Samson, Baesa, Bagong Pag-asa, Bahay Toro, Balingasa, Balong Bato, Bungad, Damar Village, Damayan, Del Monte, Katipunan, Lourdes, Maharlika, Manresa, Mariblo, Masambong, Nayong Kanluran, N.S. Amoranto, Paang Bundok, Pag-ibig sa Nayon, Paltok, Paraiso, Philam, Project 6, Ramon Magsaysay, Salvacion, Sangandaan, San Antonio, San Isidro Labrador, San Jose, Sienna, Sta. Cruz, Sta. Teresita, Sto. Cristo, Sto. Domingo, St. Peter, Talayan, Unang Sigaw, Vasra, Veterans Village, West Triangle
RDO 39 (South QC)	Covers 33 barangays: Botocan, Central, Damayang Lagi, Doña Aurora, Doña Imelda, Doña Josefa, Don Manuel, Kalusugan, Kamuning, Kristong Hari, Krus na Ligas, Laging Handa, Loyola Heights, Malaya, Mariana, Obrero, Old Capitol Site, Paligsahan, Pansol, Pinyahan, Roxas, Sacred Heart, San Isidro, San Vicente, Santol, Sikatuna, South Triangle, Sto. Niño, Tatalon, Teacher’s Village (East), Teacher’s Village (West), UP Campus, UP Village
RDO 40 (Cubao QC)	Covers 38 barangays: Amihan, Bagong Lipunan ng Crame, Bagumbayan, Bagumbuhay, Bayanihan, Blueridge A, Blueridge B, Camp Aguinaldo, Claro, Dioquino Zobel, Duyan-Duyan, E. Rodriguez Sr., Escopa I–IV, Horseshoe, Immaculate Concepcion, Kamias (East), Kamias (West), Kaunlaran, Libis, Mangga, Marilag, Masagana, Milagrosa, Pinagkaisahan, Quirino 2-A, Quirino 2-B, Quirino 2-C, Quirino 3-A, San Martin de Porres, San Roque, Silangan, Socorro, St. Ignatius, Tagumpay, Ugong Norte, Valencia, Villa Maria Clara, White Plains
RDO 28 (Novaliches QC)	Covers 26 barangays: Bagbag, Bagong Silangan, Batasan Hills, Capri, Commonwealth, Culiat, Fairview, Greater Lagro, Gulod, Holy Spirit, Kaligayahan, Matandang Balara, Nagkaisang Nayon, New Era, North Fairview, Novaliches Proper, Pasong Putik Proper, Pasong Tamo, Payatas, San Agustin, San Bartolome, Sta. Lucia, Santa Monica, Sauyo, Talipapa, Tandang Sora

Note: Collated by the authors from BIR’s official database on zonal values for RDO Nos. 28, 38, 39, and 40

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