### Chapter 12

# Building Safe and Secure Communities

The quality of shelter and the kind of communities where people live can be both a source of vulnerability and a means to enhance development opportunities and improve human development outcomes. The government recognizes the importance of building and expanding people's access to safe and secure shelter in well-planned communities. Housing has become even more significant given that, based on the results of a national survey for *AmBisyon Natin* 2040, it is among the aspirations of most Filipinos. Moreover, housing and urban development become increasingly important as the economy grows, attracting people to urban areas where the opportunities are found. If not managed well, urbanization can pose risks to health, life, and property and compound natural hazards that cause disasters.

The Philippine Development Plan (PDP) 2017-2022 thus aims to support communities, marginalized sectors, local governments and the private sector in building safe and secure communities that will allow more families to enjoy a *matatag, maginhawa, at panatag na buhay* – strongly rooted, comfortable and secure – as part of building socioeconomic resilience.

## Assessment and Challenges

Under the 1987 Constitution, "the State shall, by law, and for the common good, undertake, in cooperation with the private sector, a continuing program of urban land reform and housing which will make available at affordable cost, decent housing and basic services to underprivileged and homeless citizens in urban centers and resettlement areas."

Achievements in terms of building shelters were dampened by the destruction caused by weather-related disasters and by increased demand. For the period 2011-2016, the National Shelter Program (NSP) delivered direct housing assistance to more than 730,000 households. This is supposed to correspond to an accomplishment rate of 83 percent; however, the number includes the housing units constructed after super typhoon Yolanda and the Bohol earthquake, which were not part of the original target. This in effect overstated the accomplishment rate because the target was not increased to factor in additional demand from households whose structures were damaged or completely destroyed.

Indirect housing assistance provided by the National Home Mortgage Finance Corporation (NHMFC), through the Housing Loan Receivables Purchase Program (HLRPP), accomplished more than twice its target at 256 percent. In contrast, Home Guaranty Corporation's (HGC) housing guaranty program delivered only 56 percent due to the relatively low demand for housing guaranties from banks and financial institutions.

Table 12.1 Housing Targets and Accomplishments (in units/households), 2011-2016

KEY PERFORMANCE INDICATORS	TARGET	ACCOMPLISHMENT*	PERFORMANCE RATE (%)
Direct Housing Assistance			
Socialized Housing (below PHP450,000)	611,259	505,398	83
NHA Production**	372,950	324,676	87
SHFC HDH/CMP	157,800	87,636	56
HDMF Socialized Housing	80,509	93,086	116
Low-cost Housing (PHP451,000-PHP3 M)	259,708	224,783	85
HDMF End-User Financing	259,708	221,739	85
GFI's End-User Financing***	no target	3,044	
Total Direct Housing Provision	870,967	730,181	83
Indirect Housing Assistance			
HGC Guaranty/ Securitization/AKPF	240,240	135,200	56
NHMFC HLRPP	6,933	18,352****	265
HLURB			
TA - CLUP (LGUs Assisted)	987	1,240	126
LTS issuances	1,006,500	1,312,786	130

Source: Housing and Urban Development Coordinating Council (HUDCC)

Beyond outputs, the social impact of the National Shelter Program has not been sufficiently monitored and evaluated. The NSP anchors primarily on a housing finance approach that is demand-driven, project-based, and profit-oriented. Consequently, performance is monitored in terms of output rather than social impact, i.e., the decrease in number of low-income families living in unacceptable housing. During the 2017 budget call, the Department of Budget and Management (DBM) noted at least 15,000 unoccupied houses in 26 resettlements sites completed by the National Housing Authority (NHA). Against this backdrop, the NSP will need to shift its focus on livability and building well-planned and resilient communities.

The shortfall in NSP's performance may be due to the following: (a) slow process in land acquisition, licensing, and agency/local government unit (LGU) clearances, among others; (b) weak urban planning and unclear rules among government agencies, as well as national and local policies; (c) limited appropriations where housing traditionally received less than 0.5 percent of the annual national budget<sup>1</sup> or 0.12 percent of GDP, one of the lowest among Southeast Asian countries; and (d) institutional limitations among the key shelter agencies (KSAs). The confluence of these factors resulted in low budget utilization rates – 71 percent for NHA and 67 percent for Social Housing Finance Corporation (SHFC) (2013-2015).

\_

<sup>\*</sup> As of October 2016, includes the Typhoon Yolanda Resettlement Program

<sup>\*\*</sup> Excluding HOMA

<sup>\*\*\*</sup> Accomplishment was not included in the computation of Low-cost Housing Performance Rate and Total Direct Housing Provision Performance Rate since there was no target set.

<sup>\*\*\*\*</sup> As of November 2016

<sup>&</sup>lt;sup>1</sup> The share of housing in the social services expenditures ranged from 0.05-0.11 percent during the period 2014-2016.

The practice of KSAs to decrease NSP targets may indicate, among others: (a) need for more accurate models that can better project housing targets; (b) weaknesses in budget utilization of KSAs; (c) recurring inefficiencies within specific NSP programs<sup>2</sup>; and (d) need for the passage of relevant legislative agenda (e.g. National Land Use Act [NaLUA], Comprehensive and Integrated Shelter Finance Act [CISFA] II, Department of Housing and Urban Development [DHUD])

The housing sector has identified several challenges that need to be addressed immediately.

Implementation issues in the delivery of decent and affordable housing to the intended beneficiaries (e.g. poor, underprivileged, and communities vulnerable to multiple hazards) need to be addressed. Although the government prioritizes in-city resettlement, delays in the delivery of housing programs persist due to land acquisition problems (i.e., limited suitable and affordable land) for socialized housing development. Furthermore, the required numerous intergovernmental transactions and associated bureaucratic processes hinder the efficient provision of housing.

# Box Article 12.1. Status of the PHP50 billion *Oplan Likas* Housing Program for Informal Settler Families (ISFs) Living in Danger Areas in Metro Manila

Under the five-year PHP50 billion Oplan Likas housing program for the relocation of around 104,000 ISFs residing along danger areas in Metro Manila, more than 83,000 housing units (69%) were completed by NHA and SHFC as of September 31, 2016. On the other hand, around 26, 000 units or 22 percent are on-going and about 11, 000 or 9 percent are yet to be started. Of the total housing units delivered, 11 percent are in-city and 89 percent are off-city resettlements.

The implementation of the PHP50 billion housing program for ISFs living in danger areas has been slow due to land acquisition, site development, and relocation issues and bottlenecks.

Problems in land acquisition include lack of suitable and affordable land, objection of LGUs to absorb ISFs residing outside their cities or municipalities, delayed issuance of a Bureau of Internal Revenue (BIR) ruling on capital gains tax exemption for developers, and difficulties among ISFs in complying with technical requirements. On the other hand, site development is hampered by delayed issuance by LGUs of permits and other requirements. Relocation also becomes a problem due to delayed power and water connection in off-city resettlement areas. Also, ISFs often do not voluntarily relocate for several reasons, among them are: (a) lack of livelihood opportunities in off-city resettlement sites; (b) slow payment of financial assistance to ISFs; (c) titling for High Density Housing (HDH); and (d) affordability of units.

Other issues affecting the implementation of the programs for ISFs include: (a) LGU properties previously committed for the program were no longer available; (b) ISFs' slow submission or failure to submit pre-qualification documents despite follow-ups; and (c) issue on the clearing of privately-owned properties (e.g., business establishments, barangay halls, etc.) within the waterways.

In response to the land management challenge, the PDP 2011-2016 Midterm Update and the 2014 Socioeconomic Report identified and reiterated the need to adopt alternative approaches to land acquisition (e.g., usufruct, long-term lease, land-banking), as well as innovative approaches to housing solutions (e.g., high-density mass housing, vertical developments for socialized housing, public rental housing, expansion of housing microfinance). Although a few LGUs explore new approaches in public rental housing and socialized housing vertical developments, they remain limited especially at the national level, except for the SHFC's High Density Housing Program. Furthermore, there is no established national program with set guidelines and standards for public rental housing, as well as housing microfinance and other nonmortgage-based models.

\_

<sup>&</sup>lt;sup>2</sup> There has been no formal review of the NSP, but it is already pipelined under the NEDA Monitoring and Evaluation fund.

#### Box Article 12.2 Status of Yolanda Housing Assistance

The Shelter Assistance Program (SAP) of the Department of Social Welfare and Development (DSWD) has helped 1.14 million families rebuild their houses destroyed by Typhoon Yolanda. As of September 2016, the Emergency Shelter Assistance program provided cash or material assistance to 105% of the target families with partially and totally damaged houses under the Comprehensive Recovery and Rehabilitation Program (CRRP). Under the Core Shelter Assistance Project (CSAP), 1,075 units have been completed and occupied by the family-beneficiaries, construction of 211 units is ongoing, and 1,709 have yet to be constructed.

For permanent housing for Yolanda-affected areas, the NHA was tasked to assist 205,000 families/households. The affected families/households are distributed in 6 regions, 14 provinces, and 115 cities and municipalities. As of September 2016, there are 29,661 units completed and construction of 102,240 units ongoing. Meanwhile, SHFC provided 4,000 ISFs with land security through 280 Community Mortgage Program (CMP) projects, amounting to PHP250.95 million, in the provinces of Leyte and Capiz.

The delay in the implementation of the Yolanda Housing Projects, which started in December 2014, was mainly due to the following:

- lack of suitable sites due to the classification of danger areas ("no-build zones") and protected areas (e.g., Bantayan Island is declared a wilderness area, Camotes Island is a Mangrove Swamp Forest Reserve)
- slow conversion of safe sites from agricultural to residential use
- titling problems as most lands in the Visayas Regions are untitled, with only tax declarations available
- difficulty in securing approvals of local Sanggunians
- issues with BIR (e.g., contractors are required to pay taxes despite NHA's certification to fast track the issuance of titles for projects under Yolanda delay in the issuance of BIR ruling and electronic Certificate Authorizing Registration (eCAR) for lot titling)
- non-implementation of Administrative Order No. 44 or "Streamlining the Process of Issuance of Permits, Certifications, Clearances, and Licenses for Housing and Resettlement Projects in Yolanda-affected Areas, Directing all Government Agencies Concerned to Observe the Same and Imposing Sanctions for Non-Compliance"

An inclusive and sustainable urban development framework has to be developed. There is a call for an inclusive and sustainable urban development framework given the implications of population growth, rapid urbanization, and rural-urban migration in the country. The total housing need<sup>3</sup> of the country remains enormous at approximately 6.80 million units for the period 2017 to 2022, with a housing backlog (accumulated need)<sup>4</sup> of 2.02 million as of December 2016.<sup>5</sup> In 2014, the proportion of the Philippines' urban population to total population or "urbanization rate" was estimated by the United Nations to be at 44 percent, and will reach 56 percent by 2050.<sup>6</sup> Expanding access to decent, affordable, and secure shelter, particularly in urban areas, has been difficult for the housing sector primarily due to rapid urbanization and limited availability of suitable and affordable land. As of 2011, there is an estimated 1,502,336 ISFs nationwide, of which 584,425 ISFs or about 39 percent are in Metro Manila.

.

<sup>&</sup>lt;sup>3</sup> Composed of accumulated needs (i.e., households in unacceptable housing and double-up households in acceptable housing units) and future/recurrent needs (i.e., allowance for inventory losses and increase in households, particularly those who are projected to likely afford to own acceptable housing units)

<sup>&</sup>lt;sup>4</sup> Households in unacceptable housing (i.e., rent-free without consent of owners, marginal housing, dilapidated/condemned, and the homeless) and double-up households in acceptable housing units

<sup>&</sup>lt;sup>5</sup> See Table 12.2

<sup>&</sup>lt;sup>6</sup> As indicated in the 2014 World Urbanization Prospects (revised)

Table 12.2 Estimated Housing Needs, by Component, 2017-2022

COMPONENTS OF HOUSING	INITIAL NEEDS		ANNU	JAL INCREM	IENTAL NEE	DS		TOTAL HOUSING
NEEDS	(AS OF DEC 31, 2016) BACKLOG	CY 2017	CY 2018	CY 2019	CY 2020	CY 2021	CY 2022	NEEDS
Total Housing Needs	2,017,909	760,400	774,441	788,773	803,405	818,363	833,619	6,796,910
A. Accumulated Needs	1,293,207	22,392	22,839	23,301	23,763	24,260	24,741	1,434,503
HH in Unacceptable Housing	799,780	13,528	13,789	14,064	14,328	14,623	14,905	885,017
Rent-free without consent of owner	535,418	9,103	9,278	9,463	9,654	9,842	10,045	592,803
b. Homeless	5,390	94	93	99	94	104	101	5,975
c. Dilapidated/ condemned	91,758	1,492	1,519	1,549	1,569	1,608	1,634	101,129
d. Marginal Housing	167,214	2,839	2,899	2,953	3,011	3,069	3,125	185,110
Doubled-up HH in Acceptable HU	493,427	8,864	9,050	9,237	9,435	9,637	9,836	549,486
B. Future/ Recurrent Needs	724,702	738,008	751,602	765,472	779,642	794,103	808,878	5,362,407
Allowance for Inventory losses	361,129	367,259	373,514	379,884	386,380	393,003	399,752	2,660,921
2. Increase in HHs (likely to afford to own acceptable HU)	363,573	370,749	378,088	385,588	393,262	401,100	409,126	2,701,486

Source: Housing and Urban Development Coordinating Council

Implementation of key strategies and reforms is constrained by fragmented institutional arrangements in the sector. Although housing is decentralized to LGUs as prescribed by the Local Government Code (LGC) of 1991, KSAs perform their functions based on their specific mandates but delineation of responsibilities between the national and local government is not clearly defined.<sup>7</sup> Only a number of LGUs have established local housing offices and local housing boards to address the unmet housing needs of their poor and underprivileged constituents. Hence, linkage of local shelter plans to regional and national plans needs to be improved toward a more holistic settlement planning, and inter-LGU urban development and planning systems need to be established.

The adoption of a New Urban Agenda (NUA) presents several prospects and opportunities to enhance the housing and urban development policy framework. Moreover, the adoption of a National Resettlement Policy Framework (NRPF) will rationalize common procedures and guidelines in resettlement to be adopted by all infrastructure agencies, KSAs, LGUs, and other government agencies implementing projects with resettlement and housing components.

 Ballesteros, Marife. 2002. Rethinking Institutional Reforms in the Philippine Housing Sector. Discussion Paper Series No. 2002-16. Philippine Institute for Development Studies (PIDS). Furthermore, updating the National Urban Development and Housing Framework (NUDHF) 2017-2022 is a good opportunity to re-evaluate the urban framework, align it with the NUA and PDP, and develop forward-looking responses to the challenges confronting Philippine human settlements.

## Strategic Framework

Under the pillar *Pagbabago* or reducing inequality, the PDP 2017-2022 aims to strengthen socioeconomic resilience by building safe and secure communities. This chapter focuses on expanding access to affordable, adequate, safe, and secure shelter in well-planned communities.

## **Targets**

For the period 2017-2022, the housing sector targets to deliver direct housing assistance to 1,558,711 households, mainly through the NHA Housing Production, SHFC Community Driven Shelter Programs, and Home Development Mutual Fund (HDMF) End-User Financing Program (see Table12.3).

Table 12.3 National Shelter Program Direct Housing Assistance Targets, 2017-2022

PROGRAM	AGENCY	TOTAL
(In Households Assisted)	AGENCI	TOTAL
I. Direct Housing Provision		
A. NHA Housing Production	NHA	835,203
Resettlement For ISFs		333,078
2. Vertical Developments (LRBs)		2,754
3. AFP/PNP Housing Program		41,405
4. Settlements Upgrading		39,454
5. Cost Recoverable Housing (Employee's Housing)		24,100
6. High-Impact Projects (Mixed-Used Development)		15,800
Housing Assistance Program For Calamity Victims		378,612
- Permanent Housing		198,612
- HOMA		180,000
Total NHA Without HOMA		655,203
B. COMMUNITY DRIVEN HOUSING PROGRAM	SHFC*	385,524
Community Mortgage Program (CMP)		250,591
2. High Density Housing Program (HDHP)		134,934
C. RETAIL & DEVELOPMENT FINANCING (TOTAL)	HDMF	516,957
1. END-USER FINANCING		516,957
a. Socialized Housing (SH)		147,980
b. Low Cost Housing (LC)		361,398
c. Medium Cost (MC)		5,391
d. Open Market (OM)		2,188
Total Direct Housing Provision*		1,558,711
Total Direct Housing Provision*		1,558,711

Source: HUDCC

Indirect housing provision will be provided by HGC, NHMFC, and Housing and Land Use Regulatory Board (HLURB) to assist more than 1,584,000 households over the plan period (*see Table* 12.4). Further, HLURB will continue to assist LGUs in the formulation of Comprehensive Land Use Plans (CLUPs).

Table 12. 4 Indirect Housing Assistance Targets, 2017-2022

PROGRAM	AGENCY	TOTAL
I. New Guaranty Enrolments		232,481
A. Socialized Housing		12,127
1. Socialized Housing Loans		11,617
2. Small Housing Loans	HGC	510
B. Low-cost Housing	ow-cost Housing	
C. Medium-cost Housing		34,850
D. Open Housing		23,233
II. License to Sell	HLURB	1,317,258
III. LGUs provided Comprehensive Land Use Plan (CLUP) Assistance		630
IV. Housing Loan Receivable Purchase Program (HLRPP)	NHMFC	34,900
Total Indirect Housing Assistance <sup>8</sup>		1,584,639

Source: HUDCC

Table 12. 5 Plan Targets to Build Safe and Secure Communities, 2017-2022

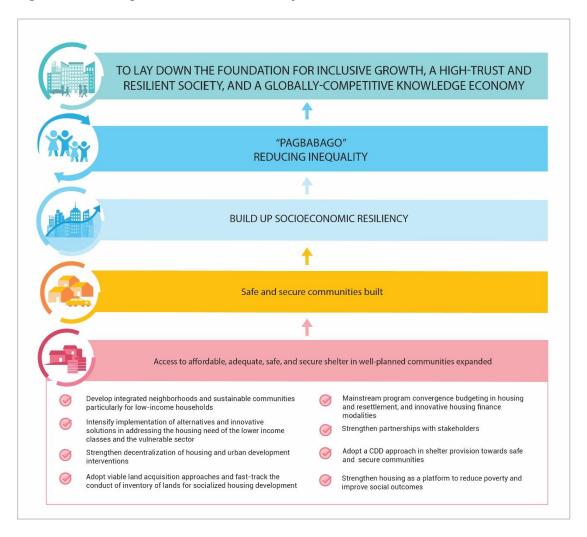
INDICATORS	BASELINE (2016)	END OF PLAN TARGETS
Access to affordable, adequate, safe, and secure shelter in well	II-planned communitie	s expanded
Proportion of urban population living in slums, informal settlements or inadequate housing decreased* (SDG 11.1.1)	40.9 (2009, UN- HABITAT)	22
Proportion of socialized housing target to housing needs improved (%)	47.87	85

\_

<sup>&</sup>lt;sup>8</sup> Does not include item no. 3 (LGUs provided CLUP assistance) because the total includes only the households indirectly assisted.

## **Strategies**

Figure 12. 1 Strategic Framework to Build Safe and Secure Communities, 2017-2022



The following strategies will be adopted to achieve the targets for building safe and secure communities:

Develop integrated neighborhoods and sustainable communities particularly for low-income households. The government will implement the National Spatial Strategy (NSS) which seeks to address the challenges of agglomeration economies, connectivity, and vulnerability. (See Chapter 3) Under the NSS, the growth and development of urban centers and human settlements will proceed in a rational and sustainable manner, with the convergence of efforts of various sectors. This is to ensure that housing and auxiliary services and needs of resettled ISFs are adequately satisfied. The physical infrastructure of housing and location of human settlements must also ensure compliance with disaster risk reduction and management (DRRM) and climate change adaptation (CCA) requirements to mitigate risks and address vulnerability.

Intensify implementation of alternatives and innovative solutions in addressing the housing needs of the lower income classes and vulnerable sector. Solutions such as public rental housing, mixed-income / mixed-use housing development, housing microfinance initiatives, incremental housing programs, and housing cooperatives will be used to enhance housing affordability. These solutions will help address the issue of low occupancy rate and cater more sustainably to the needs of the homeless, poor, and underprivileged beneficiaries.

In addition, voucher-type direct subsidies for socialized and economic housing will be explored. A voucher-type scheme can expand the delivery mechanism to include not just NHA and SHFC but also the HDMF, LGUs, and government financial institutions (GFIs). Such a scheme introduces quasi-competition among players that comply with the substantive and procedural requirements of the Urban Development and Housing Act of 1992.

The National Informal Settlements Upgrading Strategy (NISUS) is the entry point to integrate these proposed solutions. The NISUS intends to provide secure tenure to at least one million ISFs by 2025.

The national government and LGUs will prioritize the establishment of safe and secure settlements for fisherfolk who can serve as stewards for the sustainable use of coastal and marine resources.

Housing finance reforms shall be instituted to meet the needs of starting families. The HDMF contribution system should be restructured to allow for a better matching of the age-earning profile of members and the required payment stream.

Strengthen decentralization of housing and urban development interventions. As prescribed by the LGC, LGUs shall be at the forefront of housing and urban development, with the support of the national government. The decentralization of housing and urban development efforts will be reinforced, especially on local shelter planning, comprehensive land use planning with a ridge-to-reef approach, land acquisition and development, curbing proliferation of informal settlers, implementation of Regional Resettlement Action Plan (RRAP), and pursuit of NUA and SDGs, in coordination with the NGAs.

Adopt viable land acquisition approaches and fast-track the inventory of lands for socialized housing development. The upscaling of land acquisition approaches aside from land ownership (such as usufruct, long-term lease, lease variants and land-banking, among others) will be pursued to address the perennial problem of identifying suitable land, particularly in urban areas. This will also address affordability issues and hasten land disposition for socialized housing.

In the coastal areas and other flood zones, and beginning with areas frequently visited by calamities in the eastern sea board, the inventory of lands shall be the basis for programs to incentivize people to move out of areas exposed to high risks of hazards. The housing agencies will propose the scale up of programs, such as the program of providing free housing materials implemented by the DSWD's LGU partners in the aftermath of recent typhoons, to encourage people to secure financing for land acquisition in safer areas. This may be proposed as a mode for delivering a Quick Response Funds of the NDRRMC or of its successor institution.

Inventory of lands and cadastral surveys will be fast-tracked to hasten the process of identifying land for housing projects. The government will identify its idle land assets for potential use in

socialized housing, as provided under Memorandum Circular No. 87, s. 2015. Full implementation of an integrated land and ISF information system will facilitate the identification of suitable lands for socialized and low-cost housing, as well as the mapping-out of government properties, forfeited properties, hazard areas, and location of informal settlers.

Mainstream program convergence budgeting in housing and resettlement, and innovative housing finance modalities. A programmatic and convergent approach to planning and budgeting for housing and resettlement interventions will be institutionalized in the national budget process. This will ensure that the budgetary requirements of agencies are identified early in the budget planning process for social preparation, provision of shelter, utilities, infrastructure, community facilities, livelihood opportunities, and social enterprise.

The budget will consider a proposed policy on an income-based subsidy scheme that will bridge the gap between housing costs and varying income levels of families. Under this scheme, those with lower income will receive higher subsidy. The National Resettlement Policy Framework (NRPF) will accommodate this scheme; KSAs shall likewise secure additional financing from the private sector through Public-Private Partnerships (PPPs), where government's share will be in the form of government-owned lands under a sale, usufruct, or long-term lease arrangement.

Strengthen partnerships with stakeholders. As a cross-cutting strategy, the sector will continue to strengthen its multi-stakeholder partnerships through a participatory approach. This is to ensure that local shelter plans are linked with the National Resettlement Plan (NRP). It will encourage PPPs for housing projects and improve the compliance of developers to the policy of balanced housing development. The government will also harness the services of volunteers from the academe, corporate, non-government, and international organizations in delivering social services, providing technical assistance, responding to disasters, and undertaking humanitarian efforts.

Adopt a community-driven development (CDD) approach in shelter provision towards safe and secure communities. A gender-responsive CDD ("peoples' plan") approach will be promoted to involve the beneficiaries in the entire development process. Such an approach will help increase occupancy rates and efficiency in the collection of housing loan amortization, improve estate management, and ensure inclusive access to and control of housing and human settlement services and benefits.

The government will continue to adopt MASA-MASID (Mamamayang Ayaw sa Anomalya, Mamamayang Ayaw sa Iligal na Droga), implemented through DILG Memorandum Circular No. 2016-116. MASA-MASID is a community-based program that encourages volunteers through the Ugnayan ng Barangay at Simbahan (UBAS) to assist the government in its campaign against corruption, illegal drugs, and criminality in the barangays. It adopts a multisectoral and mass-based approach, and banks on the participation of people to spark and sustain the spirit of volunteerism in the communities toward nation building.

Strengthen housing as a platform to reduce poverty and improve social outcomes. Housing programs will be linked with other social development programs. It will help maximize the "multiplier effect" of the provision of housing units as a means to reduce poverty, generate jobs and employment, and spur downstream economic activities.

The system integrates data on ISFs from the National Household Targeting System for Poverty Reduction (NHTS-PR) of DSWD as well as data from the European Space Agency (ESA) and on land titles in ESA-identified areas from the Land Registration Authority (LRA).

<sup>&</sup>lt;sup>9</sup> Directs all NGAs and instrumentalities, including GOCCs to submit an inventory of their respective idle lands; and create an inter-agency task force to identify lands and sites for socialized housing.

# Legislative Agenda

To complement the strategies, legislative action will be sought in support of the goal of building safe and secure shelter in well-planned communities.

Table 12.6 Legislative Agenda to Build Safe and Secure Communities, 2017-2022

LEGISLATIVE AGENDA	RATIONALE
Creation of the Department of Housing and Urban Development (DHUD)	Integrate all housing and urban development policies, plans, programs, and projects. This department will be the sole NSP entity for planning and policy-making, regulatory, program coordination, and performance-monitoring.
Creation of the Social Housing Development Finance Corporation (SHDFC)	Strengthen the role of the previously created SHFC (by virtue of Executive Order No. 272, s. 2007) by redefining the powers and functions of the President, Board of Directors and of the Corporation, providing incentives, and enabling the SHDFC to enter into loans and issue bonds and other debentures to raise funds for housing construction.
Passage of the National Land Use Act (NaLUA)	Establish a national land use framework that will define the indicative priorities for land utilization and allocation across residential, infrastructure, agricultural and protective uses; integrate efforts and monitor developments related to land use; and evolve policies, regulations and directions for land use planning processes.
Passage of the Comprehensive and Integrated Shelter Finance Act (CISFA) II	Enact the continuation of CISFA or RA 7835 to increase budget appropriation for the socialized housing program of the government, and significantly increase the provision of housing and tenure security to poor informal settlers in order to attain the SDGs.
Passage of the Idle Lands Tax	Promote the productive use of land by rationalizing taxation of idle lands, thereby repealing sections of RA 7160, otherwise known as the Local Government Code (LGC) of 1991.
Creation of Local Housing Boards (LHBs) in every city/ municipality	Strengthen the roles of the LGUs in providing shelter to households through the mandatory establishment of local housing boards in every city and municipality.
Amendments to the NHMFC Charter	Strengthen its mandate to include the development of a secondary mortgage market for housing-related financial instruments and issuance of housing-related asset-backed securities.