

NINETEENTH CONGRESS OF THE )  
REPUBLIC OF THE PHILIPPINES )  
Second Regular Session )



23 AUG 16 P 3:08

SENATE  
S. No. 2409

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INTRODUCED BY SENATOR JOSEPH VICTOR G. EJERCITO

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**AN ACT  
INSTITUTIONALIZING THE PAMBANSANG PABAHAY PARA SA PILIPINO  
(4PH) PROGRAM**

EXPLANATORY NOTE

The housing situation has only become worse in the past few years with a backlog totaling to 6.5 million. To gradually decrease the housing backlog, the DHSUD aims to build 1 million houses per year or 6 million houses by the end of President BongBong Marcos's term.

Pursuant to the goal of building more houses annually, the Department of Housing and Urban Development (DHSUD) has formulated the Pambansang Pabahay Para sa Pilipino (4PH) Program.<sup>1</sup> The 4PH Program shall be at the center of this noble undertaking that will improve the quality of life of Filipinos struggling to have a home.

Last July 17, 2023, the President adopted the 4PH Program and issued Executive Order No. 34 which declares the Pambansang Pabahay Para sa Pilipino Program as the flagship program of the government. All national government agencies and instrumentalities including government-owned or controlled corporations are also directed to submit a detailed inventory of all available and suitable lands for the implementation of the said program.<sup>2</sup>

Such declaration and directive of the President is a welcomed development in the government's efforts to end homelessness in the country. EO No. 34 acknowledges the need for a single and lasting program that will serve as a blueprint in building and providing homes even beyond the term of President Marcos, Jr.

This proposed measure seeks to institutionalize the 4PH Program under EO No. 34. Through this legislation, the DHSUD's plans and programs shall be established in

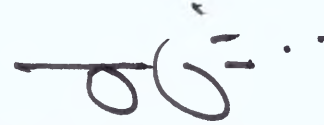
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<sup>1</sup> <https://www.philstar.com/headlines/2023/07/04/2278469/lgas-tapped-expand-national-housing-program#:~:text=We%20would%20also%20achieve%20a,of%20around%206.5%20million%20units.>

<sup>2</sup> <https://www.officialgazette.gov.ph/2023/07/17/executive-order-no-34-s-2023/>

formal framework. This will ensure consistent and sustainable funding for the affordable and decent housing to benefit the underprivileged and homeless citizens.

In view of the foregoing, the immediate enactment of this measure is sought.

A handwritten signature in black ink, appearing to read 'J. Ejercito', with a horizontal line extending to the left from the start of the signature.

**JOSEPH VICTOR G. EJERCITO**

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**AN ACT**  
**INSTITUTIONALIZING THE PAMBANSANG PABAHAY PARA SA PILIPINO**  
**(4PH) PROGRAM,**

Be it enacted by the Senate and the House of Representative in Congress assembled:

1 Section 1. *Title.* - This Act shall be known as the "4PH Act of 2023."  
2

3 Sec. 2. *Declaration of Policy.* – It is hereby declared a policy of the state to ensure  
4 that the underprivileged and homeless citizens have access to an adequate, safe,  
5 secure, habitable, sustainable and affordable home. Further, the State recognizes the  
6 potential impact of a robust housing sector on the growing economy.  
7

8 Towards this end, the State shall undertake a continuing program for housing and  
9 urban development which shall make available at affordable cost to the  
10 underprivileged and homeless citizens in urban centers and resettlement areas.  
11

12 Sec. 3. *The Pambansang Pabahay Para Sa Pilipino (4PH) Program.* – The  
13 Pambansang Pabahay Para Sa Pilipino (4PH) Program shall:  
14

- 15 a. Implement the development of 1,000,000 housing units every year after the  
16 end of program six-year timeline of the 4PH Program or in January 2028 as  
17 indicated in Department Circular No. 2022-004 Series of 2022;  
18
- 19 b. Prioritize the lowest 30% income decile of the population and low wage earners  
20 as primary beneficiaries of the 4PH Program;  
21
- 22 c. Pursue innovative strategies to make housing finance accessible and housing  
23 units affordable to the target beneficiaries, through but not limited to the  
24 following:  
25 i. Allocate government funds for the payment of housing interest  
26 support to lower the monthly interest rate payment of qualified  
27 program beneficiaries;  
28
- 29 ii. Utilize vacant, idle, blighted and/or under-utilized government and  
30 private-owned lands for housing and mixed-use development;

- 1
- 2           iii. Tap government financing institutions (GFIs) and private banks to
- 3           provide development loans & end-user financing; and
- 4
- 5           iv. Promote varied forms of modalities in implementing housing and
- 6           mixed-use development.
- 7
- 8       d. Capacitate and support the LGUs as one of the main project proponents in
- 9           implementing housing projects; and
- 10
- 11       e. Encourage and incentivize the private sector to participate in the 4PH
- 12           program/project implementation.
- 13

14       Sec. 4. *Roles and Responsibilities.* – The roles and responsibilities of the

15       implementing agencies pursuant to their respective charters and governing laws are,

16       but not limited to, the following:

- 17
- 18       1. DSHUD
- 19           a. Act as the lead agency and shall serve as the implementor, initiator,
- 20           coordinator, and facilitator of the 4PH;
- 21           b. Assign 4PH Program housing production targets to its KSAs which shall form
- 22           part of their Performance Commitments;
- 23           c. Provide housing design specifications, parameters, and price ceilings for
- 24           projects enrolled under the 4PH Program;
- 25           d. Facilitate the allocation of funds for interest subsidy payment in the General
- 26           Appropriations Act (GAA) and other potential fund source to make the
- 27           monthly amortizations affordable to the qualified beneficiaries;
- 28           e. Coordinate KSAs, LGUs, GFIs, private banks, and stakeholders to ensure
- 29           the implementation of the 4PH Program;
- 30           f. Develop policies and programs together with it KSAs, LGUs, and NGAs and
- 31           GFIs to provide incentives and promote private sector participation in the
- 32           4PH Program;
- 33           g. Extend support and technical assistance to the LGUs, developers, and other
- 34           program partners such as but not limited to the simplification of
- 35           documentation and establishment of express lanes for the issuance of
- 36           national and local permits and clearances for t projects under the 4PH
- 37           Program; and
- 38           h. Oversee and monitor the implementation of projects under the 4PH
- 39           Program
- 40
- 41       2. HOME DEVELOPMENT MUTUAL FUND (HDMF), PARTICIPATING GOVERNMENT
- 42       FINANCIAL INSTITUTIONS (GFIS) AND PRIVATE BANKS
- 43           a. Allocate funds for the 4PH Program, such as for development loans and /or
- 44           end-user financing; and
- 45           b. Simplify guidelines and requirements to facilitate the access to financing by
- 46           the LGUs, developers/contractors and homebuyers.
- 47

- 1 3. NATIONAL HOUSING AUTHORITY (NHA) AND SOCIAL HOUSING FINANCE  
2 CORPORATION (SHFC)
  - 3 a. As landowners, enter into appropriate partnership agreements with the  
4 concerned partner LGUs and other partner institutions/entities;
  - 5 b. As a developer and/or project manager, implement projects in coordination  
6 with the LGUs and other groups according to the roles and responsibilities  
7 as may be agreed by the parties involved;
  - 8 c. Provide support to the LGUs in the social preparation, project development,  
9 and other assistance needed by the LGUs; and
  - 10 d. Develop supporting policies and programs as may be applicable and  
11 allowed under their mandate to achieve target housing production and  
12 other deliverables for the 4PH Program.
- 13
- 14 4. NATIONAL HOME MORTGAGE FINANCE CORPORATION (NHMFC)
  - 15 a. Support the financial sustainability of the 4PH by (1) providing liquidity to  
16 GFIs and private banks through purchase of eligible Contract-to-Sell (CTS)  
17 and Real Estate Mortgage (REMs) among others, and securities such loan  
18 portfolio, and (2) issue asset-backed securities to attract more funds for  
19 housing.
- 20
- 21 5. PARTICIPATING LOCAL GOVERNMENT UNITS (LGUs)
  - 22 a. Act as the lead/main proponent in the implementation of the housing  
23 projects under the 4PH Program;
  - 24 b. Identify suitable sites for the housing and mixed-use development;
  - 25 c. Apply for developmental loans for the housing project subject to applicable  
26 laws, government rules, and requirements;
  - 27 d. Identify, select, and facilitate the application of target housing beneficiaries  
28 under the program;
  - 29 e. Develop the project concept, following DSHUD's design specification and  
30 price ceiling parameters; and
  - 31 f. Formulate local policies and programs to support and facilitate project  
32 financing, construction, and property management including necessary  
33 financial and social services assistance for the target beneficiaries.
- 34
- 35 6. OTHER CONCERNED GOVERNMENT AGENCIES AND STAKEHOLDERS
  - 36 a. Participation and engagement hereto of the other concerned government  
37 agencies and stakeholders, as the case may be, shall be subject to their  
38 respective mandate, nature, and powers.
- 39

40 Sec. 5. *Price Ceiling.* – The Price Ceilings for the 4PH Program, specifically for  
41 units within multi-rise buildings, shall be based on the Joint Determination set by the  
42 DSHUD and NEDA pursuant to Republic Act No. 11201, otherwise known as the  
43 "Department of Human Settlements and Urban Development Act".

44  
45 Sec. 6. *Trust Account.* – The DSHUD may create specialized account, as it may  
46 deem fit, in trust of its beneficiaries to defray the cost and expenses of initial property  
47 management and maintenance of the 4PH Programs.

1           Sec. 7. *Independent Monitoring Committee and Advisory Council.* – An  
2 Independent Monitoring Committee and National Advisory Council shall be created at  
3 the regional, and national levels, composed of representatives from the private sector,  
4 civil society organizations (CSOs) to complement the oversight function and activities  
5 of DHSUD and provide feedback for appropriate action. It shall submit a report on the  
6 results of its monitoring activities relative to the implementation of the program. A  
7 monitoring and evaluation report shall be submitted to the DSWD and to the Joint  
8 Congressional Oversight Committee at regular intervals, as determined in the  
9 Implementing Rules and Regulations (IRR).

10  
11           Sec. 8. *Annual Report of the Program.* – The DHSUD shall annually publish a  
12 full report of the 4PH Program covering the implementation of the previous fiscal year.  
13 The said report shall include financial disclosures, number of clients/beneficiaries  
14 served, and recommendations to the President and to both chambers of Congress on  
15 how to further enhance the program.

16  
17           Sec. 9. *Program Transparency.* – The DSHUD shall regularly and timely post  
18 and update on its website a report of financial disclosures and information about  
19 beneficiaries based on geographical area, social, economic, and cultural  
20 circumstances.

21  
22           Sec. 10. *Joint Congressional Oversight Committee.* – Upon effectivity of this  
23 Act, a Congressional Oversight Committee, hereafter referred to as the 4PH Oversight  
24 Committee is hereby constituted. This Committee shall set the overall framework to  
25 review the implementation of this Act. It shall likewise recommend necessary remedial  
26 legislations or executive measures to effectively implement this Act.

27  
28           The 4PH Oversight Committee shall be composed of six (6) members with the  
29 Chairpersons of the Committee on Housing and Urban Development, Poverty  
30 Alleviation, Social Justice and Public Works and Highways and two (2) members from  
31 each House, to be designated by the Speaker of the House of Representatives and  
32 Senate President, respectively.

33  
34           For the purpose of remedial legislation, the 4PH Oversight Committee shall,  
35 within six (6) years after the effectivity of this Act, conduct a mandatory review which  
36 shall include a systematic evaluation of the impact of this Act, accomplishments of the  
37 program, and the performance of its implementing agency.

38  
39           Sec. 11. *Implementing Rules and Regulations.* – Within sixty (60) days, the  
40 DHSUD, in coordination with key shelter agencies and other stakeholders, shall  
41 formulate the rules and regulations to effectively implement the provisions of this Act.

42  
43           Sec. 12. *Appropriation.* – The amount needed for the initial implementation of  
44 this Act shall be taken from the current year's appropriations of the concerned  
45 agencies. Thereafter, such sums may be necessary for its continued implementation  
46 shall be included in the annual General Appropriations Act.

47

1           Sec. 13. *Separability Clause.* – If any portion or provision of this Act is declared  
2 unconstitutional, the remainder of this Act or any provisions not affected thereby shall  
3 remain in force and effect.

4  
5           Sec. 14. *Repealing Clause.* – All laws, decrees, orders and rules and regulations  
6 contrary to or inconsistent with the provisions of this Act are hereby repealed or  
7 amended accordingly.

8  
9           Sec. 15. *Effectivity.* – This Act shall take effect fifteen (15) days following its  
10 complete publication in the Official Gazette or a newspaper of general circulation.

Approved,