



NOTICE TO THE PUBLIC

This work is published by the

**Philippine Resource Center
for Inclusive Development (Inklusibo)**

Email: info@inklusibo.org
Website: www.inklusibo.org

Copyright 2025 by the
Philippine Resource Center
for Inclusive Development (Inklusibo)

The views provided in this publication do not reflect nor represent the official views of any of the author's institutional affiliations. These insights are offered voluntarily by the Philippine Resource Center for Inclusive Development. Individuals may obtain a copy of this publication for free as long as it is properly cited.

Copyrights of images used belong to their respective owners, and are used for academic purposes under the Doctrine of the Fair Use provisions of the International Copyright Law. All efforts have been made to trace, clear, and credit the copyright holders of the images, and to ensure correctness of information presented. If no proper credit and acknowledgement has been made, please contact the publishers and amendments will be applied accordingly in future editions, if any.

Preferred Citation
(Chicago Manual of Style, 17th Ed.)

Dimalanta, Rafael Vicente V., Abigail Roa, and Jay-R Panagsagan. 2025. *Housing for whom?: Unpacking how the Pambansang Pabahay Para sa Pilipino (4PH) program leaves behind the Filipino working poor*. Quezon City: Inklusibo.

DO NOT REMOVE THIS PAGE

Housing for whom?

Unpacking How the Pambansang Pabahay Para sa Pilipino (4PH) Program Leaves Behind the Filipino Working Poor¹

Rafael Vicente V. Dimalanta, Abigail Roa & Jay-R Panagsagan²

Background

Launched in September 2022 as the national flagship housing program under the administration of President Ferdinand Marcos Jr. the Pambansang Pabahay Para sa Pilipino (4PH) Program seeks to address the Philippines' chronic housing backlog estimated at 6.5 million as of 2023, and projected to grow to 22 million by 2040 (UN-Habitat 2023). The program aims to construct one million housing units annually over six years, focusing on low-income earners, especially those in the bottom 30% income decile, including informal settler families (ISFs), and those engaged in informal work. The 4PH adopts a vertical housing typology, promoting on-site, near-site, or in-city developments. It also envisions township developments integrating livelihood and other services (DHSUD 2022, 2024a).

Despite its 'pro-poor' objectives, the paper draws from 4PH and housing policy documents, to reveal how the program is fundamentally misaligned with the realities of its intended beneficiaries.

The paper shows that households in the bottom 30% income decile, including ISFs and informal workers, groups which the program claims to prioritize are ultimately excluded from accessing social housing. This paper concludes by offering recommendations towards a pro-poor approach to social housing initiatives.

The 4PH implementation: actors and processes³

Lead facilitator. The Department of Human Settlements and Urban Development (DHSUD) leads the implementation of the 4PH in the country, coordinating with local government units (LGUs); national government agencies (NGAs), key shelter agencies (KSAs), and government-owned and control corporations (GOCCs); and the Home Development Mutual Fund (HDMF).

¹ According to the International Labour Organization (ILO n.d.), the working poor are defined as "employed people who live in households that fall below an accepted poverty line." In the Philippines, the Philippine Statistics Authority (PSA) sets the official poverty threshold for a family of five at Php 13,874 per month (PSA 2023). Strictly following the ILO's definition would suggest that only the bottom 10% income group qualifies as working poor, using the results from the 2023 Family and Income Expenditure Survey of PSA (2024). However, the PSA at the same time defines the poor more broadly, encompassing households in the bottom 30% income group.

IBON Foundation (2024) argues that the poverty threshold of PSA grossly underestimates the actual number of poor households in the country. According to them, many workers who earn just above the official PSA-determined poverty threshold continue to experience material deprivation and are unable to meet basic needs. For this reason, this paper adopts the term 'working poor' to refer not only to those officially below the poverty line, but also to low-income earners, particularly those falling to the bottom 30% income group.

² Rafael Vicente V. Dimalanta (rafaelvicentedimalanta@gmail.com) is Inklusibo's advisor for human settlement sustainability and a researcher at the Program on Alternative Development, University of the Philippines Center for Integrative and Development Studies. Abigail Roa is a secretariat member of the ASCENT (Assert Socio-Economic Initiatives Network) non-governmental organization (NGO) network. Jay-R Panagsagan is a Communities Manager at the NGO, Project PEARLS. All three are graduate students in the Master of Community Development program at the UP College of Social Work and Community (CSWCD). This policy brief was, in part, prepared as a requirement for the CD 231 (Community Planning) graduate course under CSWCD Asst. Prof. Venarica Papa.

³ The information in this section is primarily based on documents published by DHSUD (2023, 2024, 2025a) and the HDMF (2025).

DHSUD also sets the standard design parameters and price ceilings of housing units under the 4PH.

Vertical housing units under 4PH must conform to the following typologies and ceiling prices:

- Low-rise (4 storeys, sizes of units are between 22 and 27 sqm): Php 933,320 to Php 1,145,438
- Mid-rise (5–9 storeys, sizes of units are between 22 and 27 sqm): Php 1,000,000 to Php 1,227,273
- High-rise (10 storeys and above, sizes of units are between 22 and 27 sqm): Php 1,320,000 to Php 1,620,000

Project proponent. LGUs (or NGAs/KSAs, GOCCs) act as proponents of the housing projects under the 4PH proponents responsible for land identification, planning, and implementation. They may select from three different modalities of executing housing projects under the 4PH: (1) directly through partnering with a private developer for construction; or enter a Public-Private Partnership (PPP) with private developers or contractors in the form of (2) joint venture agreements, wherein both parties' interests for undertaking the housing project are pooled together along with the profits, risks, and losses; or (3) turnkey arrangements wherein the private developer or contractor assumes responsibility for the land identification and acquisition, as well as the conceptualization, design, and construction of the housing project.

Depending on the modality of implementation of the housing project, the role of land identification and acquisition varies. Nonetheless, in pursuing the housing development, priority is given to land within or near blighted areas (those defined by the government as 'dilapidated, obsolete, or unsanitary that diminish the value of the land'). The land may be government-owned or privately-owned, and must have access to basic services or have provisions for construction of such services.

The project proponent (typically the LGU, but in some cases, the KSA/NGA/GOCC) is also primarily responsible for having the housing project accredited with the DHSUD as part of the 4PH, and for the selection of beneficiaries, in coordination with DHSUD and provider of end-user financing, the HDMF. As mentioned, the program prioritizes ISFs, especially those living in danger zones or those who may be facing the threat of displacement due to an impending infrastructure project of the government or/with the private sector, and low-income earners

belonging to the lowest 30% income decile. By 2025, Overseas Filipino Workers (OFWs), government employees, as well as operators and drivers of public utility vehicles (PUVs) and Transport Network Vehicle Services (TNVS) were included in the list of potential beneficiaries (DHSUD 2025a).

Private sector partners. Private sector entities such as private developers and contractors are crucial to 4PH's implementation. They participate in various parts of implementation of the housing project - construction, financing, and sometimes land identification and acquisition through Public Private Partnerships (PPPs) either joint venture agreements or turnkey arrangements - depending on the chosen implementation modality of the project proponent (discussed earlier).

End-user financing provider. The HDMF (also known as the Pag-IBIG Fund) plays a key role as the currently lone provider of end-user financing for the program's beneficiaries, while also extending development loans to private developers or contractors that have partnered up with the project proponent.

The HDMF has two payment schemes for the 4PH housing units:

- Level Amortization Plan (LAP): Fixed monthly payments (for instance, Php 9,235.76 monthly amortization for 30 years, at 6.25% interest rate, for a middle-range price of Php 1,500,000 for a 4PH housing unit in a 10 storey high-rise housing); and
- Graduated Amortization Plan (GAP): Lower starting amortization payments that increase over the 30-year repayment period; in the sample computation of DHSUD (2024a), the monthly amortization for the 1st year is Php 7,901.54 (See *DHSUD 2024a to see the entire payment schedule under GAP*).

Financial assistance provider. DHSUD offers up to 5% interest subsidy for a maximum of 15 years - subject to available funding afforded by the national government to DHSUD for the interest subsidy of 4PH. LGUs may also provide financial assistance in the form of subsidies - this is also subject to available funds made available by the LGU. Both financial assistance from DHSUD and the LGU are, thus, not guaranteed.

'Milestones' of the program

Initially aiming to deliver six million housing units by 2028, the 4PH drastically scaled back its target to between 1.2 and 3.2 million units as of August 2024 (Vera Files 2024). By January 2025 - nearly three years into its rollout - 56 projects were reported to be in various stages of construction, the vast majority located in Luzon (DHSUD 2024b; Marcelo 2025). However, the actual number of housing units completed under 4PH are yet to be disclosed by DHSUD.

Leaving the working poor out of social housing

Unaffordable for the poor

Although the 4PH is presented by the government as a panacea for the housing backlog and a pro-poor social housing program, its financing structure is fundamentally misaligned with the economic capacities and realities of its intended beneficiaries. According to the 2023 Family Income and Expenditure Survey (FIES), the average monthly income of poor households—those in the first three income deciles - was only Php 11,940.00, Php 15,217.50, and Php 17,369.17, respectively (PSA 2024; See Appendix A).

In contrast, a mid-range 4PH housing unit priced at Php 1.5 million would require monthly payments of approximately Php 9,235.76 for 30 years under the Level Amortization Plan. This alone would consume 86.68%, 71.65%, and 64.25% of the total household expenditures of the bottom 10%, 20%, and 30% income groups, respectively (See Appendix B).

These figures are significantly higher than what poor households have historically expended for housing, which has consistently remained below 10% of total expenditure (PSA 2012, 2015, 2018; CPBRD 2022; See Appendix C).

When factoring in the estimated Php 2,000⁴ monthly maintenance and other costs typically associated with high-rise housing, total housing-related expenses may exceed Php 11,235.76 per month.

Given these figures, the financial burden imposed by 4PH is not only unrealistic but also defies long-standing patterns of what is affordable to poor households. The program reveals a structural flaw: it offers housing that the poor, by design, cannot afford.

No government investment and dependence on the private sector

Government investment in the 4PH remains severely limited despite it being the national flagship housing program. Government funds allocated to 4PH are largely confined to interest subsidies, and even these are subject to the availability of funds through the annual national budget process. In 2024, the national government allocated only Php 750.81 million for interest subsidies - sufficient for merely 14,673 housing units (PBS-RTVM 2024). This figure falls dramatically short of the DHSUD's original target of one million units built per year.

To illustrate the magnitude of the shortfall, each 4PH unit priced at Php 1.5 million requires an estimated annual interest subsidy of Php 51,167.76.⁵ To meet the subsidy needs of one million units, the national government would have to allocate Php 51.17 billion annually - an investment far exceeding the 2024 budgetary commitment. This suggests that about 98.53% of projected units have not been covered by the available funds for interest subsidy in 2024.

Besides the interest subsidy that may be accessed only if available, no other government funding is dedicated for the implementation of the 4PH. The minimal government investment reflects a continued retreat from its social housing responsibilities, effectively ceding housing provision again to the private sector.

This is evident in its reliance on modalities favoring PPPs such as joint venture agreements and turnkey arrangements. These give private sector entities significant control over the project, often prioritizing market viability and corporate profit over social need. Ultimately, the financial burden is shifted onto end-users - the poor - who must shoulder the cost of monthly amortization despite limited incomes.

⁴ This figure is based on discussions regarding the 4PH between various urban poor organizations and housing rights advocacy groups in late 2023; the first author participated in these discussions.

⁵ This is based on the Level Amortization Plan outlined in DHSUD (2024), which specifies a monthly interest subsidy of Php 4,236.98. Multiplied over 12 months, this yields the total annual subsidy.

Out-of-touch increase in socialized housing prices amid stagnant wages of the working poor

The price ceilings for socialized housing have risen sharply since 2023, with 4PH housing units in vertical housing developments now ranging from Php 933,320 to Php 1,620,000, depending on building typology (DHSUD and NEDA 2023). This represents a significant increase compared to the 2018 price ceiling for non-vertical socialized housing, which was set at Php 580,000.

Even the 2018 ceiling was already considered unaffordable for households in the bottom 30% income bracket. The 2023 price hike occurred despite persistently stagnant wages and rising living costs for poor households (Von Einsiedel 2023; Ballesteros, Ramos, and Ancheta 2024). Rather than improving access to housing, the increased price ceiling has further alienated the working poor.

'Capacity to pay' as primary qualification to be a beneficiary

4PH embeds eligibility requirements for potential beneficiaries that systematically exclude not only the low-income/poor households but those who are engaged in informal work whose incomes are largely low, unstable and irregular.

Eligibility primarily hinges on financial capacity with applicants needing to be 'capable' and 'committed' to pay monthly amortization over 30 years. Moreover, potential beneficiaries of the program must be active HDMF members with at least 24 months of contributions. This is one of the requirements necessary before 'applying' to be a beneficiary under the 4PH (DHSUD 2024; 2025b). Instead of enabling access to housing, these requirements filter out the supposed and avowed intended beneficiaries of the program.

No mechanisms for meaningful people's participation

The program offers no meaningful mechanisms for participation of intended beneficiaries in the conceptualization, planning and design of the housing projects. LGUs and private developers or contractors (with the DHSUD as facilitator) lead all stages in the 4PH implementation while intended beneficiaries remain sidelined throughout the process and are reduced to that of 'prospective buyers'. This top-down approach mirrors earlier state-led social housing initiatives that similarly failed

to incorporate the perspectives, lived experiences, and needs of the poor (Dimalanta and Cunanan 2025). In the absence of a participatory approach, 4PH risks producing social housing that is misaligned with the socio-economic realities of its target beneficiaries and ultimately unfit for their long-term habitation.

The threat of displacement in the name of 'housing'

While the program promotes on-site, near-site, or in-city housing development, in practice, this preference - particularly for on-site housing, may be abused or weaponized as a tool for displacing ISFs occupying government-owned land; a significant number of ISFs reside on these lands (Dimalanta 2025). This makes ISFs especially vulnerable to eviction under the guise of 'redevelopment' into 'better' housing.

The experience of the urban poor community in Veinte Reales in Valenzuela City, Metro Manila underscores this contradiction. In 2023, ISFs from the said community were forcibly evicted to make way for a 4PH housing project (Barbosa 2023). Most of the displaced ISFs were unable to meet the financial requirements imposed by the program, rendering them ineligible for the new housing development. Rather than advancing tenure security, 4PH served as a pretext for dislocation.

Without explicit safeguards, and more so mechanisms for participation, 4PH risks reproducing the long-standing harms of past government housing programs - displacing the poor in the name of 'development' (Dimalanta and Cunanan 2025) while failing to uphold their right to adequate housing.

Making social housing work for the working poor

The preceding section has identified structural flaws in the 4PH and to genuinely address the housing needs of the working poor, a fundamental reorientation of social housing policy, and the 4PH as a social housing program is needed.

We present the following recommendations which were informed by earlier insights from Arcilla (2023), Von Einsiedel 2023, Habitat for Humanity Philippines (2023), Racelis (2023), Ballesteros, Ramos, and Ancheta (2024), and Buboy Magahis of Kilos Maralita, as cited in Rapisura (2024).

The following recommendations are particularly urgent in light of DHSUD's April 2025 announcement to fast-track the implementation of the 4PH in Metro Manila (Servallos 2025).

The urgency is further underscored by the oversupply of high-rise condominium units in the same region, of which are far from the financial capabilities of the poor, as highlighted in early 2025 (Jose 2025). This phenomenon that reflects the stark disconnect between the current housing supply and the financial capacity of the poor who are most in need of housing.

Expand financing mechanisms for poor households

Housing finance must be restructured to align with the socio-economic realities of the ISFs, bottom 30% of income earners, and informal workers and those in precarious employment. The government must diversify its financing strategies beyond conventional models. This includes scaling up income-based subsidies, where financial assistance is calibrated to the varying capacities of poor households rather than applying uniform rates.

Additionally, the interest rate for 4PH housing loans, currently at 6.25% per annum through the HDMF, remains unaffordable for many poor households. The existence of a different 3% interest in a housing loan program for minimum wage earners (Monzon 2025) under HDMF demonstrates the feasibility for lower interest rates. Such reduced rates, when applied to this program, would enhance affordability and reduce the risk of loan delinquency and exclusion of poor households.

Reinvest in direct housing provision

The overreliance on market-driven, build-and-sell schemes has limited the reach and equity of social housing programs. Private sector entities are afforded a range of incentives under 4PH - assured unit take-outs, tax exemptions, streamlined processes (DHSUD 2024).

However, these incentives have not translated into meaningful access of the poor to housing (Ballesteros, Ramos, and Ancheta 2022).

The national government, in turn, may increase funding for housing, and directly construct social housing. Between 2012 and 2022, the housing budget averaged below 1% of the total national

budget (Dineros 2022) - an allocation far too low to address the scale of the housing backlog.

Adopt alternative tenure modalities

Social housing must go beyond a singular focus on homeownership. Rental housing should be offered as a viable option, particularly for low-income households without the capacity for long-term amortization or those requiring greater flexibility due to unstable employment or family circumstances.

But ultimately, government land should also be preserved for development interventions that serve marginalized sectors. As Boonyabancha (2009) argues, the housing crisis in Asia, including the Philippines, is less about land scarcity than it is about poor land governance and planning that neglects the needs of the poor.

Institutionalize meaningful people's participation

The participation of the poor must be embedded throughout all stages of housing development - from land identification and housing project design to estate management and maintenance. A participatory approach ensures that social housing reflects the actual needs, capacities, and aspirations of its intended beneficiaries.

Acknowledge the structural roots of the housing crisis

The housing crisis must be understood within a context of broader development issues marked by low wages, job insecurity, and escalating land prices. Addressing the crisis in housing requires more than technical fixes; it necessitates redressing systemic inequalities that leave the poor unable to access adequate housing.

Development interventions to the housing backlog, particularly those by the government, must acknowledge this interconnectedness of issues in order to adopt a more comprehensive approach in tackling the crisis. •

Appendix A. 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: Computed by the authors using the 2023 FIES (Family Income and Expenditure Survey) data of the PSA (2024); The average annual family income and expenditure per decile was divided by 12 to determine the average monthly family income and expenditure for each decile.

Appendix B. Sample computation - Share of 4PH housing amortization expense in the monthly expenditure of the lowest 30% income earners (2023 FIES)				
Income decile	Sample monthly amortization for a mid-price range 4PH housing unit	Share of sample monthly amortization in total monthly expenditure	Average family monthly expenditures	Average family monthly savings
First decile	₱9,235.76	86.68%	₱10,655.00	₱1,285.00
Second decile		71.65%	₱12,890.00	₱2,327.50
Third decile		64.25%	₱14,374.17	₱2,995.00

Note: Computed by the authors using data from the PSA's (2024) Family Income and Expenditure Survey (FIES) 2023; The share of housing expenses per decile was calculated based on the sample monthly amortization for a mid-priced 4PH housing unit and the average monthly family expenditure for the bottom 30% income deciles, as reported by the PSA (2024).

Appendix C. Expenditure pattern in housing and utility expenses of the lowest 30% income earners in the 2012, 2015, and 2018 FES		
	Share in housing expense (rental)	Share in utility expenses (water, electricity, gas, etc.)
2012	15.30%	
2015	7.70%	7.20%
2018	8.10%	7.60%
2021	16%	

Note: Compiled by the authors from PSA's FIES reports published in 2014, 2017, and 2020; these are the three most recent full releases of the FIES that are publicly available; the 2021 data was from CPBRD (2022).

References

- Arcilla, Chester Antonino. 2023. "Ensuring the Affordability of Socialized Housing: Toward Livable and Sustainable Homes for the Filipino Poor." In *A Better Metro Manila? Towards Responsible Local Governance, Decentralization and Equitable Development*, edited by Teresa Encarnacion Tadem and Maria Ela Atienza, 259-289. Singapore: Springer Nature.
- Ballesteros, Marife, Tatum Ramos, and Jenica Ancheta. 2022. "Measuring Housing Affordability in the Philippines." *Discussion Paper*. Quezon City: Philippine Institute for Development Studies. <https://pidswebs.pids.gov.ph/CDN/document/pidsdps2222.pdf>
- Ballesteros, Marife, Tatum Ramos, and Jenica Ancheta. 2024. "Measuring Housing Affordability in the Philippines." *Philippine Journal of Development* 48 (1): 39-58. <https://doi.org/10.62986/pjd2024.48.1>
- Barbosa, Roy. 2023. "Barikada ng mga residente ng Blk 6 Brgy. Veinte Reales, pwersahang giniba ng demolition team at kapulisan ng Valenzuela LGU." *Manila Today*, 12 July 2023.
- Boonyabancha, Somsook. 2009. "Land for housing the poor - by the poor: experiences from the Baan Mankong nationwide slum upgrading programme in Thailand." *Environment & Urbanization* 21 (2): 309-329. DOI: 10.1177/0956247809342180
- Dineros, Rowena. 2022. *Is Housing Affordable in the Philippines?*. Department of Human Settlements and Urban Development. Quezon City: Department of Human Settlements and Urban Development.
- CPRBD (Congressional Policy and Budget Research Department - House of Representatives). 2022. *Consumption Patterns Among Filipino Households, 2021*. Quezon City: CPRBD.
- DHSUD (Department of Human Settlements and Urban Development). 2022. "Department Circular No. 2022-004, Series of 2022: "Declaring the Pambansang Pabahay Para sa Pilipino (4PH) Program as a Priority Program of the Department of Human Settlements and Urban Development (DHSUD) and Providing Guidance for the Implementation Thereof." 15 December 2022.
- DHSUD (Department of Human Settlements and Urban Development). 2023. *Operations Manual: Requirements, processes, and guidelines for the implementation of the 4PH program*. Quezon City: DHSUD.
- . 2024a. *Pambansang Pabahay para sa Pilipino (4PH) Program: Operations Manual - December 11, 2024 Updated Version*. Quezon City: DHSUD.
- . 2024b. *The Shelter Vol. 5 No. 3: September 2024*. Quezon City: DHSUD.
- . 2025a. *Para sa mga Benepisyaryo: 4PH Frequently Asked Questions*. Quezon City: DHSUD.
- . 2025b. Kapihan sa DHSUD Anniversary Special. *Facebook*, 11 February 2025.
- DHSUD (Department of Human Settlements and Urban Development) and NEDA (National Economic and Development Authority). 2023. "Joint Memorandum Circular No. 2023-003, Series of 2023: Adjusting the Price Ceiling for Socialized Subdivision and Condominium Projects." 19 October 2023.
- Dimalanta, Rafael Vicente V., and Jose Ibarra Cunanan. 2025. *Housing Programs and Policies in the Philippines: A Brief Historical Overview*. Quezon City: Inklusibo.
- Dimalanta, Rafael Vicente V. 2025. "Sana maging maayos ang pamumuhay natin doon": Perspectives of the urban poor on high-rise social housing in Metro Manila." *Discussion Paper*. Quezon City: UP Center for Integrative and Development Studies. (forthcoming)
- Habitat for Humanity Philippines. 2023. *Ensuring inclusivity, resilience, and affordability of housing for low-income and informal settler families in the Philippines*. Makati City: HFHP.
- HDMF (Home Development Mutual Fund). 2025. "Circular No. 467: Amended Guidelines on the Pag-IBIG Fund End-User Home Financing for the Pambansang Pabahay Para sa Pilipino (4PH) Program." 20 March 2025.

IBON Foundation. 2024. "Official poverty stats underestimate actual number of poor Filipinos – IBON." *IBON Foundation*, 19 August 2024. <https://www.ibon.org/official-poverty-stats-underestimate-poor-filipinos/>

ILO (International Labour Organization). n.d. "Statistics on working poverty." Accessed 23 April 2025. <https://ilostat.ilo.org/topics/working-poverty/>

Jose, Ashley Erika. 2025. "Metro Manila condo oversupply worsens, with 8.2-year market absorption time — Colliers." *BusinessWorld*, 6 February 2025. <https://www.bworldonline.com/corporate/2025/02/06/651623/metro-manila-condo-oversupply-worsens-with-8-2-year-market-absorption-time-colliers/>

Matanglawin Ateneo. 2023. "TINGNAN: Patuloy ang sapilitang pagpapaalis ng lokal na pamahalaan ng Valenzuela sa mga naninirahan sa maralitang lungsod ng Veinte Reales." *Facebook*, 8 November 2023. <https://www.facebook.com/MatanglawinAteneo/posts/pfbid0wMnfCsPMxqenoTDqxcaBswZqZSEyq7MSPBU6AcJJA6na5cDP4JY13PvkEkbNyLUsl>

Monzon, Alden. 2025. "Pag-Ibig Fund extends low housing loan rates until June." *Inquirer*, 2 April 2025. <https://business.inquirer.net/516926/pag-ibig-fund-extends-low-housing-loan-rates-until-june>

PSA (Philippine Statistics Authority). 2023. *Official Poverty Statistics of the Philippines 2023 Full Year*. Quezon City: PSA. <https://library.psa.gov.ph/cgi-bin/koha/opac-detail.pl?biblionumber=30104>

---. 2024. "Average Annual Family Income in 2023 is Estimated at Php 353.23 Thousand." *PSA*, 15 August 2024. <https://psa.gov.ph/statistics/income-expenditure/fies/node/1684064928>

PSA (Philippine Statistics Authority). 2014. 2012 Family Income and Expenditure Survey. Manila City: PSA. <https://library.psa.gov.ph/cgi-bin/koha/opac-detail.pl?biblionumber=15586>

---. 2017. 2015 Family Income and Expenditure Survey. Quezon City: PSA.

---. 2020. 2018 Family Income and Expenditure Survey. Quezon City: PSA.

PBS-RTVM (Presidential Broadcast Staff – Radio Television Malacañang). 2024. "Sectoral Meeting: Updates on the Status of the Pambansang Pabahay Para sa Pilipino (4PH) Program." *PBS-RTVM*, 18 June 2024. <https://rtvm.gov.ph/sectoral-meeting-updates-on-the-status-of-the-pambansang-pabahay-para-sa-pilipino-4ph-program/>

Rapisura, Mariel. 2024. "Empowering Urban Poor: The Imperative Integration of People's Plans in 4PH Housing Program." *Social Enterprise Development Partnerships, Inc.*, 20 March 2024. <https://sedpi.com/en/empowering-urban-poor-the-imperative-integration-of-peoples-plans-in-4ph-housing-program/>

Racelis, Mary. 2023. "High-rise housing for the urban poor?." *Inquirer*, 8 February 2023. <https://opinion.inquirer.net/160906/high-rise-housing-for-the-urban-poor>

Servallos, Neil Jayson. 2025. "DHSUD to fast-track 4PH rollout in Metro Manila." *Philstar*, 21 April 2025. <https://www.philstar.com/nation/2025/04/21/2437105/dhsud-fast-track-4ph-rollout-in-metro-manila>

UN-Habitat. 2023. *UN-Habitat Philippines Country Report 2023*. Mandaluyong City: UN-Habitat Philippines. https://unhabitat.org/sites/default/files/2023/06/5_un-habitat_philippines_country_report_2023_final_compressed.pdf

Vera Files. 2024. "FACT CHECK: DHSUD officials flip-flop on housing targets." *Vera Files*, 13 August 2024. <https://verafilms.org/articles/fact-check-dhsud-officials-flip-flop-on-housing-targets>

Von Einsiedel, Nathaniel. 2023. "Rethinking the government's socialized housing program." *Inquirer*, 2 November 2023. <https://opinion.inquirer.net/167730/rethinking-the-governments-socialized-housing-program>