



POOK AGUINALDO COMMUNITY LEARNING HUB
Community Hub
Purok Aguinardo St., C.P. Garcia Ave

Housing Rights in the Philippines

1. Right to Adequate Housing

The Philippine Constitution recognizes the right of every Filipino to adequate housing. Article XIII, Section 9 states:

"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."

2. Key Laws on Housing Rights

a. Urban Development and Housing Act (UDHA) - Republic Act No. 7279

- Enacted in 1992, this law mandates a comprehensive and sustainable approach to urban development and housing.
- It promotes low-cost housing, land tenure security, and the prevention of illegal eviction and demolition.
- Ensures the relocation of informal settlers with adequate compensation and livelihood opportunities.

b. Rental Regulation Act - Republic Act No. 9653

- Also known as the Rent Control Act, it sets rental price limits to protect tenants from unreasonable rent increases.
- It prevents arbitrary eviction and ensures tenants' rights to continue their lease under fair conditions.

c. Social Housing Finance Corporation (SHFC) - Republic Act No. 11201

- Established to provide affordable housing financing for low-income earners.
- Implements programs such as the Community Mortgage Program (CMP), which enables informal settlers to purchase land and build houses collectively.

d. Anti-Squatting Law - Republic Act No. 7279 & Republic Act No. 8368

- While RA 7279 initially imposed penalties on squatting, RA 8368 later decriminalized it.
- However, professional squatters and illegal land grabbers are still penalized.
- Government agencies are tasked with ensuring proper relocation sites before eviction.

e. Balanced Housing Development Program - Republic Act No. 10884

- Requires real estate developers to allocate a portion of their projects for socialized housing.
- Ensures the integration of low-income housing developments into mainstream urban planning.

3. Key Government Agencies Involved in Housing

- **Department of Human Settlements and Urban Development (DHSUD)** – Oversees housing programs and policies.
- **National Housing Authority (NHA)** – Implements resettlement and housing projects for informal settlers and low-income families.
- **Social Housing Finance Corporation (SHFC)** – Provides financing for community-led housing projects.
- **Home Development Mutual Fund (Pag-IBIG Fund)** – Offers affordable housing loans to members.

4. Protection Against Forced Evictions

- Forced evictions are prohibited unless done in compliance with due process and human rights standards.
- Eviction notices must be served at least **30 days** before displacement.
- Alternative housing, livelihood programs, and financial assistance should be provided to affected families.

5. Rights of Informal Settlers and Urban Poor

- Under the UDHA, informal settlers cannot be evicted without proper relocation and consultation.
- The government is required to provide **resettlement sites with access to basic services** such as water, electricity, schools, and transportation.

6. Access to Housing Loans and Assistance

- Low-income earners can apply for **Pag-IBIG housing loans** with low interest rates.
- Various government subsidy programs help first-time homebuyers afford decent housing.

7. Importance of Housing Rights

- Ensuring adequate housing **reduces poverty, prevents homelessness, and promotes social equity.**
- Proper housing policies improve **public health, education, and economic opportunities** for underprivileged communities.
- Recognizing housing as a **human right** strengthens national development and social justice.