

CORPORATE SOCIAL RESPONSIBILITY

Guided and driven by the mandate of the National Home Mortgage Finance Corporation (NHMFC), the Board of Directors, its officers and personnel are committed to constantly strive to promote good governance, inclusive economic opportunities, environmental responsibility, positive social impact and sustainability.

NHMFC commits to the continual improvement of the Corporate Social Responsibility (CSR) policies and programs through strengthening of the secondary mortgage market, providing quality public service, maintaining highest standards of compliance and ethics, and creating positive impact in the protection and preservation of the environment.

A. ECONOMIC PERFORMANCE

In 2022, NHMFC made significant progress and was another stellar year for the corporation. Its economic activities are stimulated by developing the secondary mortgage market, addressing the unmet development needs of millions of Filipinos and pursuing sustained growth and development to the community.

The corporation continues its strong financial performance and increases the pool of economic resources that flows in the local and national economy. For this year, the economic value generated revenue amounted to Php 957.930 Million and distributed worth of Php 71.900 Million for operating costs, employees’ wages and benefits, payments to suppliers, dividends, taxes and donations to the community they serve.

Direct Economic Value Generated (Revenue)	Php 957,930,161.99
Direct Economic Value Distributed	Php 71,899,7846.66
a. Personnel Services	287,050,118.72
b. Maintenance and Other Operating Expenses	239,956,500.58
c. Financial Expenses	52,684,607.47
d. Non-Cash Expenses	139,306,619.89

As NHMFC continues to grow and pursue its vision, the following programs and services underpin its strong contribution to the economic development:

1. Securitization and Development of the Secondary Market

Consistent with the mandate of developing the secondary market, National Home Mortgage Finance Corporation (NHMFC) has closed its fifth securitization exercise called “BALAI Shelter Compliance ABS” involving total issuance worth around P715.152 million. BALAI Shelter Compliance ABS was issued last December 22, 2022. Securitized is a portion of the socialized housing loan portfolio NHMFC acquired from the Home Development Mutual Fund (HDMF) and the issuance consists of one tranche of Senior Notes and one tranche of Subordinated Notes.

The Class A Senior Notes are worth P170.0 million, and shall feature a principal-only bullet payment in five years. No interest will be paid in relation to the Senior Notes. The Class B Subordinated Notes are worth around P545.15 million, and will be paid after all Senior Notes have been settled. It will likewise not be paid any interest. The Senior Notes were exclusively sold to real estate developers and served as alternative compliance in relation to the requirements of the Balanced Housing Development Program. The program requires developers to engage in one of the following: directly develop socialized housing, participate in a joint venture for socialized housing or take part in the community mortgage program of the government.

This is already the fifth securitization transaction entered into by NHMFC with the first four backing Asset Pools coming from the same universe of assets. The latest Asset Pool, however, was acquired from the socialized housing loan portfolio of HDMF. The Asset Pool for the BALAI Shelter Compliance ABS was composed mainly of socialized housing loans. PhilRatings positively noted that none of the accounts are restructured. This is in comparison to previous transactions which had a substantial number of restructured accounts.

Furthermore, the originator of the Asset Pool, HDMF, has a solid credit profile which is supported by the agency’s strong social mandate, healthy cash inflows, above satisfactory asset quality, and sound capitalization.

2. Purchase of quality mortgages and other housing receivables under HLRPP Through the Housing Loan Receivables Purchase Program (HLRPP), NHMFC purchased a total of Php 1.661 Billion worth of housing receivables. NHMFC was able to meet its target under the Philippine Development Plan (PDP) by purchasing Php 484 Million worth of socialized housing receivables from various private developers, one of the key shelter agencies of the government. This translates to 1,663 low-income families assisted by NHMFC through the HLRPP.

3. Profitability and Financial Sustainability

NHMFC’s net income before NG subsidy increased from Php 179.652 Million to Php 209.660 Million or 17% increase for the period ended December 31, 2022, primarily due to the increase in income from services, as well as, gains from the sale of acquired assets, non performing loans

(NPL) and temporary investments.

Last year, the Corporation managed to reduce its Non-Performing Assets from Php 722.709 Million as of December 31, 2021 to Php 633.745 Million as of December 31, 2022 or equivalent to 12% reduction as a result of various housing programs such as Buyer Initiated Disposal of Assets (BIDA) and Online Housing Fair.

4. Dividends and Taxes Remittance

In 2022, NHMFC was able to remit to the national government Php 73.123 Million which is equivalent to 50% of net earnings for CY 2021. Overall, a total of Php 1.150 Billion has been remitted by NHMFC since 2012.

The corporation's robust financial performance for CY 2022 proves to be unparalleled as it has set to pay corporate income tax amounting to Php 29.273 million. This amount overshadowed the previous year's remittance by 641% or equivalent to Php 25.320 Million. For Percentage Tax, NHMFC remitted Php 24.883 Million levied from its gross sales/receipts which is 26% or equivalent to Php 5.062 Million higher than its 2021 remittance.

B. SOCIAL RESPONSIBILITY

NHMFC established mechanisms, programs, and policies that served the interest of NHMFC's recognized stakeholders. The corporation shall endeavor to enhance its capability, efficiency and effectiveness to ensure the rights, roles and protection of its stakeholders. For its customers and employees, the corporation provides equal access and quality of products and services, responsible business practices, privacy and data security.

As NHMFC continues to serve its stakeholders, the following policies and programs were developed and implemented:

A. Customers/Stakeholders

To address the customer's welfare and in compliance with the Manual of Corporate Governance, NHMFC in partnership with public and private institutions (banks, collection/bayad centers and remittance partners, etc.) and thru innovative and improved systems/processes (including securing ISO certification), the corporation shall continue to enhance the delivery of customer service and seek more efficient and convenient ways to allow its buyers/borrowers to easily/conveniently transact with it (for amortization payments which should be promptly and accurately posted, and for buyer information and accounts updates, etc.); enable them to raise and resolve issues/problems encountered, be regularly informed of corporate policies and programs, as well as, give feedback/suggestions (aside from electronic mail and social media feedback means) to the corporation.

1. Customer Satisfaction

NHMFC continues to provide excellent service to its stakeholders as its customer satisfaction rating of 100% satisfaction from borrowers and developers, which is a reflection of the outstanding services of NHMFC to its valued stakeholders. The survey was conducted by Market Relevance in compliance with GCG's Standardized Satisfaction Survey Methodology.

NHMFC received a combined overall satisfaction score of 100% from both its developers and individual borrowers, with 76% feeling very satisfied and 24% feeling satisfied. This yielded a high mean score of 4.76, which has a descriptive equivalent of very satisfied.

There were n=48 Developers covered for this survey. These Developers are situated nationwide and are current active customers of NHMFC. All interviews were conducted via telephone interviews.

National Home Mortgage Finance Corporation received a 100% overall satisfaction score among NHMFC's developers. With 81% of their customers feeling very satisfied, and 19% feeling satisfied. NHMFC's satisfaction scores yielded a high mean score of 4.81, which has a descriptive equivalent of very satisfied.

There were also n=500 individual borrowers covered for this survey. These individuals are situated nationwide and are current active customers of NHMFC. All interviews were conducted via telephone interviews.

National Home Mortgage Finance Corporation received a 100% overall satisfaction score among NHMFC's customers. With 75% of their customers feeling very satisfied, and 25% feeling satisfied. NHMFC's satisfaction scores yielded a high mean score of 4.75, which has a descriptive equivalent as well of very satisfied.

2. Ease of Doing Business and Efficient Government Service Delivery

In compliance with the Anti Red Tape Authority (ARTA) Memorandum Circular No. 2019-001-A, the Corporation submitted its revised Updated Citizen's Charter 2022 5th Edition and the Certificate of Compliance on December 29, 2022. The Corporation also issued Office Order No. 2606, creating the Committee on Anti Red Tape (CART), which will ensure the Corporation's compliance to the requirements of ARTA and Republic Act 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, its IRR and subsequent issuances, as may be applicable.

3. International Standard for Quality Management System

On June 3, 2022, the National Home Mortgage Finance Corporation (NHMFC) retains its ISO 9001:2015 Certification with zero non-conformities for the Securitization of Housing Loan Portfolios (Purchase of Housing Loan Receivables, Collection of Amortization, Securitization and Post Issuance of Bonds) and Borrower's Services. This is the 2nd consecutive year that NHMFC successfully passed its Recertification Audit with zero non-conformity findings.

The recertification audit was carried out fully remote on April 22 and May 30-31 by the SGS, a third-party certifying body. Led by Ms. Gemma T. Jimenea, the auditors concluded that the NHMFC has demonstrated the ability of the management system to systematically achieve requirements of the audit standard therefore granting the NHMFC its ISO 9001:2015 Certification. SGS raised four (4) observations/opportunities for improvement (OFI) which will be acted upon by the corporation.

ISO 9001:2015 is an international standard that specifies requirements for a quality management system. It attests that an organization is consistently providing services that meet customer requirements and ensure customer satisfaction.

4. Digital Financial Services

With the growing demand in adapting to rapid change brought by the rise of e-commerce businesses for faster, secured and more convenient methods of transaction, NHMFC has partnered with various payment partners to allow its housing loan borrowers to conveniently pay their loan amortizations anytime and anywhere.

Contactless transactions with clients have been promoted through online payment facilities. NHMFC borrowers will no longer have to leave the convenience of their homes to travel to pay their monthly amortization. They can pay their housing loans 24/7 even on weekends and holidays, wherever they are by just going to the NHMFC website.

5. Online Access Kiosks

Aims to provide borrowers with convenient, easier and faster transactions through the use of modern facilities, NHMFC launched the My NHMFC On-line Access (My NOA) kiosks. This is an ATM-like machine that serves to provide NHMFC borrowers with secured, paperless and end-to-end electronic transactions concerning their accounts. Borrowers may check their balance, payments made and updates on their loans through this self-service booth.

6. BALAI Rewards and Incentives Program

Aims to provide repayment incentives for the regular/prompt paying accounts, the NHMFC continued the Borrower's Incentive and Rewards Program. This program benefits all active and updated accounts, converted or rehabilitated non-performing loans, and new take-outs of the corporation. It seeks to motivate qualified accounts to keep their housing loan active and in current status, and more importantly, to inspire delinquent borrowers in updating their accounts to be able to enjoy the benefits of the program, which also includes entitlement to electronic raffle draws.

7. Know Your Client

The Collection and Accounts Management Group (CAMG) started its massive on-site counseling and field visit to accommodate the very demanding schedule of housing loan borrowers. This program accommodates borrowers in the comfort of their homes.

This program was conceptualized to increase collection and reduce the number of non performing loans and intends to speed up the meticulous review of the current housing loan portfolio.

8. Housing Fair

Housing is every man's heritage, and providing adequate and affordable housing units to every Filipinos remains a top priority of NHMFC. For 2022, NHMFC held two (2) Online Housing Fair events to cater to a larger number of homebuyers.

The first event was held on July 29, 2022 comprising 135 assets for disposal located in the National Capital Region, Laguna, Rizal, Bulacan, Bataan, Quezon Province, Pampanga, Tarlac and in Mindanao area. The corporation received 253 bid offers from prospective buyers aspiring to acquire a new home.

On November 29, 2022, NHMFC held its second Housing Fair. Out of 112 acquired assets for disposal, 177 bids were received. The opening of bids for the were spearheaded by the Acquired Assets Bids and Awards Committee (AABAC) members and representatives from Internal Audit and Commission on Audit (COA). The sale of properties is on "as is where is" payable thru cash or installment basis.

9. Stakeholders Forum

With the theme "Accelerating Rural Progress Through the Development of Affordable", Resilient, and Decent Housing for the Filipinos", NHMFC held three (3) Regional Stakeholders Forum throughout the country, in Luzon on July 22, 2022, in Visayas on September 30, 2022 and in Mindanao on November 24, 2022. This program encourages participation of industry partners in the government's various housing programs to reduce the gap in affordable

housing. The forum also provided stakeholders the opportunity to contribute to the reduction of the housing backlog in the country by sustaining the liquidity of the housing sector through a strengthened secondary market.

10. NHMFC, DHSUD, and ALCO team-up to address housing backlog through green technology

The National Home Mortgage Finance Corporation (NHMFC), Department of Human Settlements and Urban Development (DHSUD) and Arthaland Corporation (ALCO) signed a Statement of Intent to collaborate in the implementation of the “Balanced Housing Act” by participating in the BALAI housing projects using green design and technology.

The SOI was signed by NHMFC President Carlo Luis P. Rabat, DHSUD Secretary Eduardo D. Del Rosario, and ALCO Vice-Chairman and President Jaime C. Gonzales. With this agreement, Arthaland will participate in the Balanced Housing Development Program through the construction of housing units in the various BALAI projects and programs of the government, such as NHMFC’s BERDE Program. BERDE stands for Building Eligible Resilient Dwelling for Everyone. It is a sub-program of NHMFC’s Housing Loan Receivables Purchase Program (HLRPP) which serves as a liquidity facility for developers who design and develop new or existing green building or housing projects.

The NHMFC President Carlo Luis P. Rabat emphasized the importance of this partnership not only to the organizations but more importantly, for a brighter and greener future of the country and our mother Earth and hope to see more green housing being built, which addresses both the housing backlog, and mitigates the effects of climate change.

On the other hand, ALCO President Gonzales said that the BALAI BERDE Program is a landmark initiative to promote green building revolution in the country and to bring about inclusive growth. He said that they believe that sustainable living is the only way forward and it begins at home. He added that they are excited for the opportunity to build well designed, high quality, financially feasible green houses for the marginalized sector.

Access to decent and sustainable housing is everyone’s right and we’re prepared to play the critical role in providing for the less fortunate communities in close coordination with DHSUD and NHMFC,” President Gonzales stressed.

Through this partnership, DHSUD Secretary Eduardo Del Rosario expressed his hope that more developers will do the same to enhance production of more housing units that are green, and by applying as compliance to socialized housing. In an earlier event, NHMFC formally welcomed ALCO into its circle of partner-developers under the BERDE Program through the signing of a Memorandum of Agreement (MOA).

B. Employees

NHMFC demonstrates the values of its employees and believes that every employee plays a significant role in achieving its shared vision. For 2022, the corporation was able to provide opportunities and employment for newly hired employees, develop and promote the most qualified employees and adhere to policies and standards not to discriminate based on other people's religion, sexual orientation, marital status, gender and disability.

The employees were also provided with a healthy and productive work environment, and developed the diversity and agility of the workforce, and their competencies as potential future leaders of the organization.

1. Training and Development

NHMFC is committed to ensure that all officers and employees have access to learning and training opportunities which enables them to be competent in carrying out their roles within NHMFC and to develop their talents in any ways that fit within the organization's development to meet its strategic objectives. For 2022, 95% of its employees improved and met the required competencies.

The major aim of NHMFC is to provide an environment where continuous development can take place and where employees are supported, and enabled to meet the changing demands and priorities of the corporation and to consider their individual development.

2. Regional Employees Training Cum Teambuilding

A re-orientation program for NHMFC regional officers and employees was held at Sonya's Secret Garden, Buck Estate, Alfonso, Cavite on December 19-20, 2022. The discussions were facilitated by the officers and employees from the NHMFC head office, led by the Human Resource Division.

To prevent inconsistencies among procedures, various topics were discussed vis-à-vis different collection programs. Representatives from the Human Resource, Legal, Budget and Corporate Planning Divisions were also present to discuss and clarify matters pertaining to their respective areas of concern.

The three-day event was also an effective venue for the Visayas and Mindanao staff to personally raise their issues, concerns and recommendations for improvement of services. It also provides an opportunity for the regional staff to socialize with other employees from the different regions.

3. Teambuilding

NHMFC encourages teamwork in building a brighter future and working towards a shared goal. On June 15-16, 2022, NHMFC held its Corporate Team Building at Camp Duyan Pension House, Sinagtala Farm Resort and was attended by 250 employees, all geared up in building a stronger NHMFC with the theme “We are One Tribe”. Series of fun and games showcased each team’s skills in communication, planning, problem solving, conflict resolution, and teamwork.

4. Corporate Planning

Stirred with the common desire of building a better NHMFC, a three-day Strategic Planning Session was held on August 3-5, 2023 at Twin Lakes Hotel, Tagaytay. This was designed to keep track of NHMFC’s CY 2022 performance commitments vis-à-vis its accomplishment and to review the corporation’s Strategic Objectives for CY 2022- 2023.

5. Health and Wellness

Pursuant to CSC Memorandum Circular No. 33, s. 1997 in recognizing the need to institutionalize viable programs to improve working conditions in the government, the NHMFC Wellness Program was created to provide employees activities, programs and resources to help improve their health, morale and productivity. It aims to comply with CSC Resolution No. 974684 to ensure that employees are provided with a healthy work life balance and adequate programs for their health, safety and welfare needs.

Aimed to promote health awareness, sportsmanship and camaraderie, NHMFC in coordination with the Home Mortgage Employees Association, Inc. (HOMEAI), held a Sportsfest on September 13-14, 2022 for its regular and contractual employees and other service providers.

On September 1-30, 2022, HOMEAI celebrated its 36th Anniversary of Unionism inspired by NHMFC’s slogan that “Together, We are stronger”. With support from management, among the activities during the celebration that promote health and wellness programs for employees were eye check-up, distribution of products and medicines, herbalife booth, zumba, massage, and spiritual enlightenment.

In an effort to further improve camaraderie among employees and to promote work-life balance, also included in the program are sports activities such chess, darts, bowling and basketball tournaments.

C. ENVIRONMENTAL RESPONSIBILITY

NHMFC recognizes the need to institutionalize the best practices in the delivery of quality services as it similarly recognizes the value of a safer and healthier work environment. The corporation is also committed to align its business operation in achieving sustainable development while promoting an environment-friendly approach and minimizing the negative impacts to the environment.

1. Effective and Efficient IT-Supported Systems and Procedures

To further promote good governance through eGovernance mechanisms, to provide IT enabled customer focused services, and paperless transactions, NHMFC successfully deployed 100% of the proposed systems for development for 2022 under its Information Systems Strategic Plan (ISSP) 2021-2023, which was approved by the Department of Information and Communications Technology (DICT).

2. Tree Planting

In its continued support to contain the ill effects of global warming and climate change, NHMFC supports activities that promote protection of the environment. Through the NHMFC 45th Anniversary Committee, the corporation took part in the tree planting drive in partnership with Laguna Lake Development Authority (LLDA) held on November 4, 2022, at Pandi Lake, San Pablo Laguna, geared the theme, "Everything is better when it's green" that

3. 5S Concept

NHMFC recognizes the need to institutionalize the best practices in the delivery of quality service as it similarly recognizes the value of a safer and healthier work environment. In line with this objective, the NHMFC officers and employees are committed to continually practice and adopt the 5S Concept.

4. No Smoking Policy

The corporation has strictly and continually complied with the "No Smoking Policy" within its premises. This is compliant with the Civil Service Commission (CSC) M.C. No. 17, s. 2009 on "Smoking Prohibition based on 100% Smoke-Free Environment Policy" covering all areas of government premises, buildings, and grounds.

5. Energy Conservation Contribution

NHMFC continues to implement the following actions/measures: a) Adhered to the Department of Energy (DOE) directive urging the public and government-owned and controlled corporations to set the air-con unit's thermostat temperature cooling system to 25° Celsius within the office premises and; b) Strengthened the practice of turning off the lights during lunch break, except in those areas with continuous service or "No Noon Break" to the public.

D. SUSTAINABLE DEVELOPMENT GOALS

NHMFC recognizes its role as a responsive public servant to the community and to contribute to the United Nations Sustainable Development Goals (SDGs), to end poverty, protect the planet and ensure that all people enjoy peace and prosperity.

1. Brigada Eskwela

In the spirit of community service and volunteerism, the Home Mortgage Employees Association, Inc. (HOMEAI) held a Brigada Eskwela Program at P. Gomez Elementary School on August 13, 2022. Citing the theme, "Tugon sa Hamon ng Ligtas na Balik-Aral," the campaign is part of the school's preparation to hold in-person classes after more than two years of blended learning due to the COVID-19 pandemic. It exemplified civic participation and collaboration in assisting the Department of Education (DepEd) in providing quality, accessible, relevant, and basic education for all learners.

HOMEAI officers and employees of NHMFC, as well as its in-house cooperative, the Home Mortgage Multi-Purpose Cooperative (HMMPC), donated a total of Php 25,650.00, which was used to improve the school facilities through maintenance, minor repairs, repainting, and beautification of the facade, creating a safe and conducive learning environment for students.

Teaching personnel and several volunteers demonstrated untiring support for the program, noting the importance of community building in addressing resource gaps by the DepEd and letting students focus on their lessons without the distraction of prioritizing classroom cleaning before school begins.

Through HOMEAI and the support of its members, school personnel, teachers, and parents, kindled Bayanihan and social uplift, painting a brighter future for the Filipino youth.

2. Adopt an Angel Campaign

The Home Mortgage Employees Association Inc. (HOMEAI), in celebration of the Christmas season, initiated the "Adopt an Angel" campaign which is supported by National Home Mortgage Finance Corporation employees as part of its 2022 outreach program.

The campaign started on November 14-18, 2022 and each signature is equivalent to one-hundred peso contribution (P100). The HOMEAI was able to accumulate a total of eighty-five thousand pesos (P85,000) funds which were used to purchase school supplies, rice, canned goods and other grocery items. Aside from monetary donations, NHMFC employees gave in-kind goods like pre-loved clothes, blankets, shoes and bags. This year's chosen beneficiaries are the indigenous people called Kankanays.

The Kankanays tribe is part of the 4th-class municipalities, or poorest municipalities, in Benguet. They live on the hilltops of Kibungan. Transportation is limited, and the supply of basic goods like rice and meat is inaccessible. Their location is characterized by rocky mountains, which explains why sayote and other vine plants are the key products of the community. These people receive less because they're far from the city center and marketplaces.

School supplies were given to two hundred (200) pupils from Lubo Integrated School, Gasal Barrio School, Tabac Barrio School, Napsong Bo School, and Kibungan Central School. Ample pre-loved toys and reading materials were also received by kindergarten students. The Kibungan Central School was also privileged to be the beneficiary of a 32-inch smart TV which will be of great help in the e-learning of the students.

3. Development of Solar Net-Metered Community

The National Home Mortgage Finance Corporation (NHMFC) supported Imperial Homes Corporation's (IHC) launch of the Philippines' first ever solar net-metered community in Via Verde, Brgy. Cabuco, Trece Martires, Cavite. Net-metering is a government program that allows solar powered home users to contribute excess electricity to the power grid, leading to a more stable power grid.

Net metering allows qualified electricity consumers to produce their own power using renewable energy (RE) facilities, such as solar panel systems. The excess power will be sold to distribution utilities for credits that can be used to offset power bills. With the solar power facilities, the whole community can save as much as P1.2 billion over 25 years by generating clean power which offsets 45,000 tons of carbon emissions, equivalent to planting 50 million trees. Through net-metering, consumers are also given the chance to help stabilize the Luzon power grid.

4. Donations to Polillo Residents

The NHMFC was given a Certificate of Appreciation by the Local Government Unit of Polillo, Quezon, on December 9, 2022, after the Corporation conducted a relief operation by donating food packs for Polillo residents following the onslaught of Super Typhoon Karding last September 2022.

5. The Building Eligible Resilient Dwelling for Everyone Program (BERDE)

Aim to contribute to SDG 11 for sustainable cities and communities, the BALAI BERDE was launched and the first of its kind among the government's Key Shelter Agencies (KSA) under the Department of Human Settlements and Urban Development (DHSUD). It is a new program designed to increase capital allocations for green projects that contribute to environmental sustainability and resiliency to climate change and natural disasters.

It provides liquidity facility to any public or private housing loan originators who construct, retrofit, and finance any green certified housing units or residential buildings. To qualify for this program, the housing loan portfolio subject for purchase must receive a green building certification from Excellence in Design for Greater Efficiency (EDGE) or any green certifying bodies.

In 2022, NHMFC purchased a total of Php 168 Million worth of housing receivables or a total of 114 green housing units with benefits from energy, water and materials savings of 73%, 53% and 61% respectively, as well as savings of over P500 a month on utility bills for homeowners and tenants.

6. Enhanced Reverse Mortgage Program

The NHMFC enhanced the MAginhawang BUhay sa BaHAY or MaBuHaY Program. It is the first Reverse Mortgage program in the country that serves as an additional financing window for senior citizens by converting their home equity into funds to cover their daily needs. The enhancement includes an interest rate adjustment from 4%-8% to a fixed interest rate of 4% per annum. The borrowers' credit line or lump sum was increased to an equivalent of 40% of the approved reverse mortgage account from 35%.

7. Pambansang Pabahay para sa Pilipino Program

As one of the key shelter agencies under the Department of Human Settlements and Urban Development (DHSUD), the NHMFC envisions itself at the forefront of policy development supporting DHSUD and the national government in their direction to achieve the goals of the Marcos administration's housing program.

The Pambansang Pabahay Para sa Pilipino program is a housing project of President Ferdinand "Bongbong" Marcos Jr. through DHSUD that aims to provide one million housing units annually to Filipinos. The program's goal is to have "zero ISFs (informal settler families)" by 2028.