



## HOUSING MICROFINANCE AND SUPPORT SERVICES

Presenter: Girlie C. Lopez

Manager, Housing Support Services and Market Development  
Habitat for Humanity Philippines



We Build Communities.  
We Transform Lives.



**Habitat**  
for Humanity®  
Philippines

We Build Communities.  
We Transform Lives.

## Mission & Vision

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Habitat for Humanity Philippines envisions  
**"a world where everyone has a decent place to live."**



We Build Communities.  
We Transform Lives.

## MILESTONES

**FROM**  
***JULY 2015 TO MARCH 2016,***  
**HABITAT HAS...**



**BUILT**  
**3,544**  
**NEW HOMES**



**DISTRIBUTED**  
**300**  
**NON-FOOD ITEMS**



**BUILT**  
**58**  
**COMMUNITY FACILITIES**



**COMPLETED**  
**1,294**  
**HOUSE REPAIRS**



**6,000**  
**FAMILIES BENEFITING FROM**  
**WATER & SANITATION**  
**PROJECTS**



**MOBILIZED**  
**6,559**  
**LOCAL AND INTERNATIONAL**  
**VOLUNTEERS**



- Housing is proclaimed to be **one of the “big three” priorities of low-income families around the world**, along with food and children’s education (State of the Microcredit Summit Campaign Report, 2012)
- It is estimated that approximately **1.6 billion people worldwide** suffer from **inadequate shelter**. (UN Habitat, 2005)



We Build Communities.  
We Transform Lives.

# CURRENT AND EXPECTED HOUSING BACKLOG

(“The Housing Road Map of the Philippines: 2012 to 2030”, released 2012)

**TABLE 22. HOUSING DEMAND AND SUPPLY PROFILE, 2001-2011**

Market Segment	Housing demand (Households)	Housing supply	Surplus/ (Deficit)
Socialized Housing	1,143,048	479,765	(663,283)
Economic Housing	2,503,990	541,913	(1,962,077)
Low Cost Housing	704,406	242,246	(462,160)
Mid Cost Housing	72,592	322,995	250,403
High End Housing	18,235	242,246	224,011

THOSE WHO CAN'T AFFORD	832,046
HOUSING BACKLOG 2001-2011	3,087,520
<b>TOTAL</b>	<b>3,919,566</b>

**TABLE 23. ESTIMATED BACKLOG BY 2030\***

Particulars	Units Per Year	Number of Years	Total Units
Current Housing Backlog			3,919,566
New Housing Need 2012-2030	345,941	18	6,226,540
Housing Production Capacity	200,000	18	(3,600,000)
<b>Backlog by 2030</b>			<b>6,546,106</b>

*\*Assuming no housing program is created*

**Habitat Philippines Vision 2020:**  
**Reduce the housing backlog by 20%**



We Build Communities.  
We Transform Lives.

## Build Community Impact

### IMPROVE HOUSING CONDITIONS

- Serve families through sustainable construction and housing support services
- Leverage shelter as a catalyst for community transformation
- Grow capacity to serve the most vulnerable, the disaster-affected and the urbanizing world

## Build Sector Impact

### PARTNER TO INCREASE SHELTER ACCESS

- Support market approaches that increase products, services and financing for affordable housing
- Promote policies and systems that advance access to adequate, affordable housing

## Build Societal Impact

### INSPIRE ACTION TO END POVERTY HOUSING

- Serve as a leading voice in growing awareness of housing as a critical foundation for breaking the cycle of poverty
- Mobilize volunteers as hearts, hands and voices for the cause of adequate, affordable housing

## **HOUSING MICROFINANCE**

involves the application of microfinance principles and methodologies to the provision of housing finance and consists mainly of loans to existing clients of microfinance institutions and other poor and low-income households.

**(BSP Circular 678)**



## HOUSING SUPPORT SERVICES

are demand driven services or products designed to enable a household to reach adequate housing quality standards, which will allow for improvements in health, safety and livelihood.

*Examples: Legal assistance re tenure, Financial literacy, Technical trainings to financial institution's credit officers, linkages to construction suppliers, trainings to construction skilled workers, info materials to ensure disaster-resilient housing, etc.*

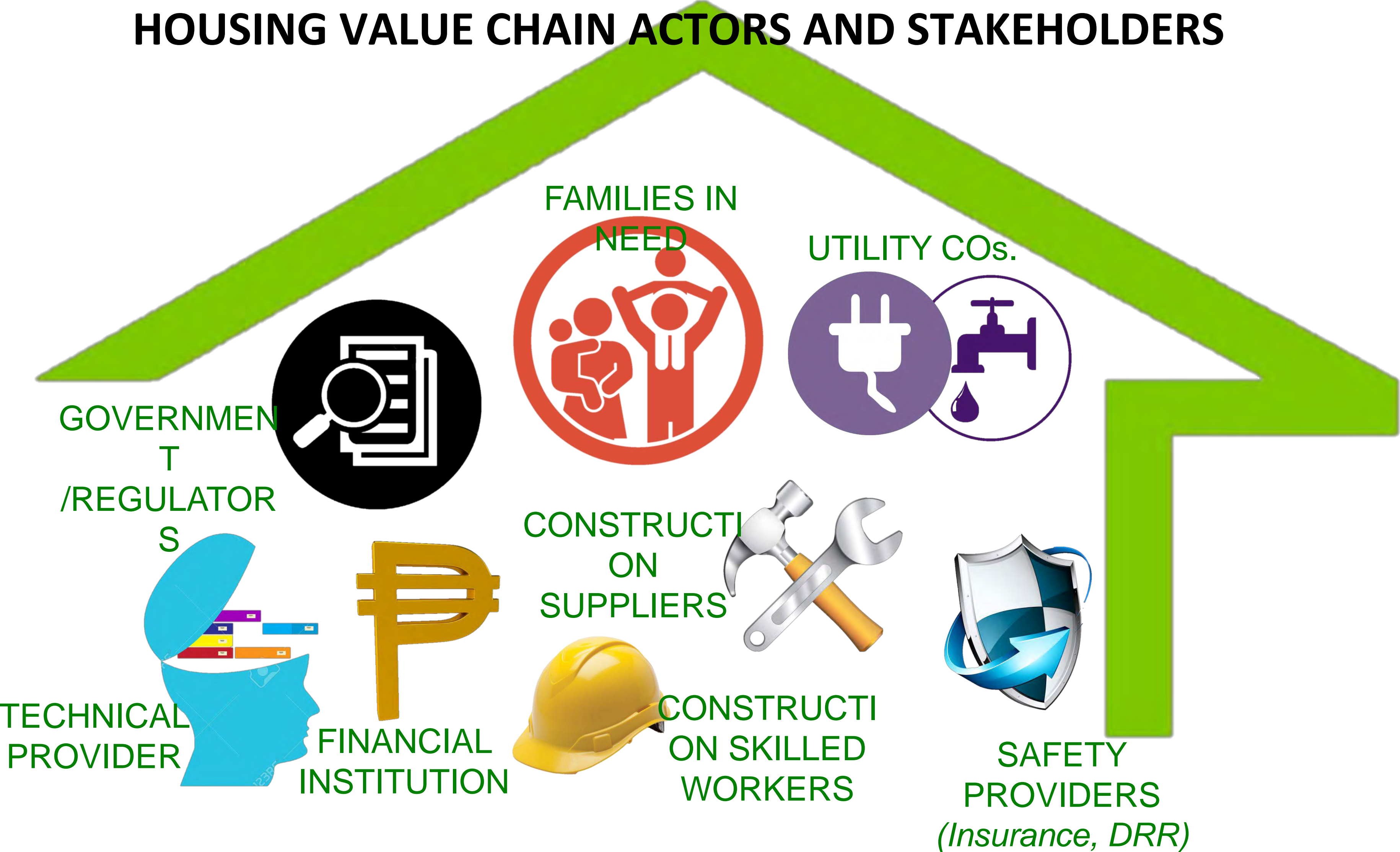




Facilitates collaboration between public, private, and third sector partners to develop innovative housing solutions for Filipino households who lack adequate shelter.



# HOUSING VALUE CHAIN ACTORS AND STAKEHOLDERS





## OBJECTIVE OF THE INSTITUTIONAL TECHNICAL ASSISTANCE

To assist the Financial Institution in developing its new or refining its existing **housing (micro)finance product** and/or developing new **housing support services** that will improve its operations and increase its market outreach.



ITA will be implemented in five distinct yet inter-related **PHASES**, with each phase having specific targets.





# PARTNERSHIP RESPONSIBILITIES

## Habitat Philippines

- Sign MOU and service agreements
- Appoint a point person
- Cost sharing of expenses (i.e. staff costs, consultants, travel)
- Monitor performance reports for 5 years
- Assist in external linkages (i.e. fund sources, CTA providers)

## Financial Institutions

- Sign MOU and service agreements
- Appoint a product leader
- Cost sharing of expenses (i.e. staff costs, logistical requirements, facilities)
- Provide performance reports for 5 years
- Provide capital funds for the housing microfinance product