



Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

TWENTIETH CONGRESS
First Regular Session

House Bill No. 4244



Introduced by **Representative KATRINA REIKO CHUA - TAI**
1st District, Zamboanga City

EXPLANATORY NOTE

Section 2 of Republic Act No. 7836, also known as the “Philippine Teachers Professionalization Act of 1994,” clearly affirms the vital role of teachers in nation-building and development by fostering a responsible and literate citizenry. It mandates the State to ensure and promote quality education through the proper supervision, regulation, and professionalization of the teaching profession.

Further, Article XIII, Section 9 of the 1987 Philippine Constitution provides that “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.”

Teachers play a central role in national development by shaping future generations. However, many public school teachers in the Philippines face significant economic challenges, especially in securing adequate and affordable housing. Increasing living costs, lengthy commutes, and low take-home pay place considerable strain on educators, impacting their well-being and job performance.

According to the Philippine Statistics Authority, an estimated 4.5 million Filipinos are homeless, with about 3 million residing in Metro Manila. In 2023, of the 847,467 public school teachers nationwide, approximately 93.3% were in positions that paid significantly less than a livable wage. Entry-level public school teachers, who comprise 52.7% of the teaching workforce, receive a net take-home pay of only ₱23,465 (approximately USD 428), with slightly higher ranks earning around ₱26,733. In contrast, a Filipino family of five requires at least ₱1,145 per day (or USD 21) to meet their basic needs.

Meanwhile, the government-mandated minimum wage of ₱540 in Metro Manila, the highest in the country, falls far short of covering daily household expenses. With inflation peaking at 8.1% in December 2022, the financial capacity of teachers to secure decent housing has been further eroded. These conditions reveal that nine out of ten public school teachers do not earn a family living wage, making decent and affordable housing unattainable for most of them.¹

This bill proposes a government-supported housing program for public school teachers and promote financial literacy. It affirms housing as a fundamental right and underscores the State's duty to support those at the forefront of education.

Addressing teachers' housing needs will improve their quality of life and reinforce the foundation of our educational system. This ensures teachers are supported, valued, and empowered to fulfill their essential role in our nation-building.

IN VIEW OF THE FOREGOING, immediate passage of this bill is earnestly sought.



KATRINA REIKO CHUA - TAI

¹ https://labourreview.org/teachers-precarity-violence/?utm_source=chatgpt.com



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1 **AN ACT**
2 **PROVIDING AFFORDABLE HOUSING PROGRAMS FOR PUBLIC SCHOOL**
3 **TEACHERS, STRENGTHENING THEIR FINANCIAL LITERACY, AND FOR**
4 **OTHER PURPOSES**

5 *Be it enacted by the Senate and House of Representatives of the Philippines in Congress*
6 *assembled:*

7 **SECTION 1. *Short Title.*** - This Act shall be known as the “Teachers’ Housing
8 Assistance Program Act.”

9 **SECTION 2. *Declaration of Policy.*** - It is hereby declared the policy of the state to
10 support public school teachers by providing access to affordable and secure housing. To
11 recognize their vital role in national development, the government will improve their quality of
12 life through housing assistance and financial education programs.

13 **SECTION 3. *Coverage.*** - This Act shall apply to all public school teachers employed
14 under the Department of Education (DepEd), including kindergarten, elementary, and
15 secondary school teachers, with a permanent status.

16 **SECTION 4. *Establishment.*** - There is hereby established a National Teachers’
17 Housing Program (NTHP) is hereby established to empower public school teachers through
18 accessible and sustainable housing solutions. The Program shall be administered by the
19 Department of Human Settlements and Urban Development (DHSUD), in coordination with
20 the Department of Education (DepEd) and the Government Service Insurance System (GSIS).

21 The program includes:

- 22 1. Housing projects on-site or within walking distance of schools in high-
23 demand or remote areas;
24 2. Low-interest or subsidized housing loans for public school teachers;
25 3. Rent-to-own schemes with flexible payment terms;
26 4. Priority access to housing programs; and
27 5. Relocation assistance for teachers in remote or hardship postings with
28 limited services or challenging conditions.

SECTION 5. *Financial Literacy Program.* – To promote sustainable financial management, all qualified beneficiaries, specifically teachers who satisfy the eligibility criteria of the National Teachers' Housing Program, are required to participate in financial literacy training. The training consists of structured educational sessions on budgeting and savings strategies, loan and mortgage management, understanding interest rates and payment terms, identifying predatory lending practices, and long-term financial planning, including retirement preparedness.

The training program shall be developed and conducted by the Department of Education (DepEd), in coordination with the Bangko Sentral ng Pilipinas (BSP) and other accredited financial institutions. A certification of completion, which is an official document attesting that a participant has finished the training, shall be required before availing of full benefits under the housing program.

SECTION 6. *Fiscal Incentives.* – The following incentives are hereby granted to private developers, financial institutions, and government agencies to join the National Teachers' Housing Program (NTHP):

1. Private developers are eligible for a five-year Income Tax Holiday for accredited teacher-only housing projects;
2. Sales of NTHP housing units are exempt from Value-Added Tax;
3. Developers can import necessary equipment and materials without incurring duties if they are not available locally, provided they obtain BOI approval;
4. DHSUD and local governments will expedite the issuance of permits and licenses through a one-stop shop; and
5. Developers can get low-interest loans from Land Bank, DBP, and Pag-IBIG Fund.

For Government Agencies and Local Government Units (LGUs):

1. The government and local governments receive priority for national funding for teacher housing, land, and site development;
2. They can use or lease government land for teacher housing projects;
3. Include teacher housing in local shelter plans to get funding and support; and
4. LGUs and GOCCs partnering with the private sector for NTHP housing receive tax credits.

Provided, that these projects must primarily serve public school teachers, approved by DHSUD and DepEd quality requirements and standards, be located near schools or on campuses, if possible, and adhere to socialized housing and environmental regulations.

SECTION 7. *Funding Source.* – To implement the provisions of this Act, funding shall be sourced from the following:

1. Annual General Appropriations Act (GAA) - The Department of Education (DepEd) shall annually allocate a specific line item in its budget for constructing, improving, and maintaining teachers' housing facilities. In addition, the Department of Budget and Management (DBM) shall release the necessary funds to the Department of Education (DepEd) in a timely manner.

- 1 2. Special Education Fund (SEF) - LGUs may allocate a portion of their SEF from real
2 property tax to co-finance or maintain teachers' housing projects in their
3 jurisdiction, as authorized by local councils. This is pursuant to Republic Act No.
4 5447, which permits the use of SEF for capital outlays that enhance educational
5 delivery.
- 6 3. Government Housing Agencies - National housing agencies may provide funds and
7 technical assistance through existing programs.
8 • National Housing Authority (NHA)
9 • Social Housing Finance Corporation (SHFC)
10 • Pag-IBIG Fund – for subsidized loans or rental subsidy programs
11 • National Home Mortgage Finance Corporation (NHMFC)
12 • Government Service Insurance System (GSIS) – for long-term housing
13 loan programs tailored for teachers
- 14 4. Public-Private Partnerships (PPP) - Government agencies may partner with private
15 developers through BLT or BOT schemes for designing, financing, constructing,
16 and managing teachers' housing via PPP centers or relevant agencies. PPP
17 agreements must ensure affordability, safety, and adherence to DepEd housing
18 standards.
- 19 5. Official Development Assistance (ODA) - NEDA and DOF shall ensure that grants
20 or concessional loans from international sources are accessed and managed in
21 accordance with national rules.
- 22 6. Corporate Social Responsibility (CSR) Funds - The Department of Education
23 (DepEd), in collaboration with relevant agencies, may accept donations from private
24 corporations and philanthropic institutions, provided they comply with existing
25 government accounting and auditing regulations.

26 **SECTION 3. *Implementing Rules and Regulations.*** – Within ninety (90) days after
27 the approval of this Act, the Department of Finance (DOF) in coordination with DHSUD,
28 DILG, and GSIS shall prepare and issue the necessary rules and regulations for the effective
29 implementation of this Act.

30 **SECTION 4. *Separability Clause.*** – If any of the sections or provisions of this Act is
31 held invalid, all other provisions not affected thereby shall remain valid.

32 **SECTION 5. *Repealing Clause.*** – All laws, decrees, issuances, rules and regulations
33 inconsistent with the provisions of this Act are hereby repealed or modified accordingly.

34 **SECTION 6. *Effectivity Clause.*** – This Act shall take effect fifteen (15) days after its
35 complete publication in at least two (2) newspapers of general circulation.

36 *Approved,*