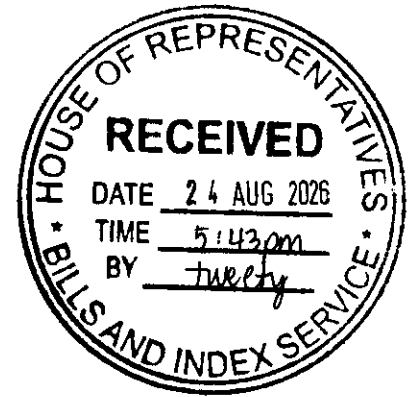


Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
Second Regular Session

HOUSE BILL NO. 10911



Introduced by **Representative ELMER V. CATULPOS**
(I Tahanan Party-List)

EXPLANATORY NOTE

May mga developer ng pabahay sa Rehiyon XII na personal na lumapit sa Kinatawang ito. Iisa ang kanilang isinalaysay. May mga bahay na tapos na: bago pa ang amoy ng pintura sa dingding, kalalatag lang ng semento sa harapan, nakasabit na ang kurtina ng pamilyang lumipat na. Aprubado na ang pautang ng miyembro ng Pag-IBIG. Kumpleto na ang papeles. Okupado na ang bahay. Ngunit ang bayad mula sa Pag-IBIG — aabot ng anim na buwan o higit pa, ayon sa kanilang mga salaysay, bago pumasok. Ang pera na dapat magpapatayo na sana ng susunod na bahay para sa susunod na pamilya — nakakulong sa proseso. Ang ilan sa kanila, tahasang nagsabi: nag-aalangan na silang magtayo pa ng pabahay na pangmasa.

Ito ang katotohanang hindi alam ng nakararami: **may pangako na pala ang Pag-IBIG.** Sa sarili nitong Circular No. 344, ipinangako ng Pondo na aaprubahan ang kwalipikadong aplikasyon sa loob ng labinlimang (15) araw ng trabaho, at ilalabas ang bayad sa loob ng tatlong (3) araw ng trabaho mula sa kumpletong dokumento. Labinlima at tatlo. Hindi anim na buwan. Ang pangakong ito ay nakasulat, nakalathala, at opisyal — ngunit circular lamang, hindi batas. Walang parusa kapag nilabag. Walang bayad-pinsala sa napinsala. At maaaring baguhin, bawasan, o burahin ng susunod na pamunuan nang walang pahintulot ninuman.

At narito ang ikalawang katotohanan, na mas masakit: **hindi pantay ang orasan.** Kapag ang developer ang nahuli sa pag-remit ng koleksyon sa Pag-IBIG, pinapatawan ito ng multa na 12/365 ng 1% bawat araw ng pagkaantala, na pinagsasama-sama araw-araw — o ₱500, alinman ang mas mataas. Ngunit kapag ang Pag-IBIG ang nahuli sa pagbabayad — kahit anim na buwan, kahit isang taon — **walang kahit isang sentimong kabayaran.** Sa kasalukuyang ayos: may multa ang pagkahuli ng pribado, libre ang pagkahuli ng gobyerno.

Hindi maliit na pera ang dumadaan sa prosesong ito. Noong 2023, umabot sa ₱126 bilyon ang housing loan takeout ng Pag-IBIG — katumbas ng 96,848 na pamilya — at 73% nito, o ₱92.63 bilyon, ay dumaan sa developer-assisted na proseso. Naglaan din ang Pondo ng ₱250 bilyon sa loob ng anim na taon bilang developmental loan funding para sa 4PH. Sa unang

hati ng 2026, double-digit ang paglago ng home loan releases. Ibig sabihin: bilyon-bilyong piso, taun-taon, ang dumadaan sa isang prosesong walang batas na nagtatakda kung kailan ito dapat mailabas, saan ito dapat iproseso, at sino ang mananagot kapag ito ay naantala.

Hindi rin ito unang babala. Noong 2017 pa, natuklasan ng Commission on Audit na 22,123 miyembro ng Pag-IBIG — may kabuuang ₱14.41 bilyong pautang — ang nanganganib mawalan ng karapatan sa kanilang tahanan dahil sa mga account na hindi nakumberte sa mortgage sa loob ng takdang panahon. Ganito ang nangyayari kapag ang bilis ng proseso ay nakasalalay sa sipag ng nakaupo, hindi sa utos ng batas: ang naiipit, palaging ang maliit.

Kinikilala at pinasasalamatan ng Kinatawang ito ang pamunuan ng Pangulo. Mahigit 500,000 tahanan na ang naipatayo o napondohan sa ilalim ng Expanded 4PH Program, at itinaas na sa ₱10 milyon ang pautang para sa pabahay sa Pag-IBIG. Handa ang pondo. Itinaas na ang halaga ng pautang para sa pabahay. Malinaw ang utos mula sa itaas. Ngunit sa dulo ng linya — sa mismong sandaling dapat nang ilipat ang pera mula sa Pondo patungo sa bahay — doon naiipit ang lahat. Ayon sa mga developer na lumapit sa Kinatawang ito, ang takeout ng mga proyekto sa General Santos ay pinoproseso na ngayon sa Davao City, daan-daang kilometro mula sa mga bahay na binabayaran nito — gayong dati, sa GenSan mismo ito naipoproseso. Walang batas na nag-utos ng paglipat na iyon. Walang batas ding makakapigil kung ililipat itong muli.

Hindi tao ang kalaban dito. Hindi ang mga kawani ng Pag-IBIG — marami sa kanila ay nagsisikap sa ilalim ng bundok ng aplikasyon, at sila ang unang makikinabang sa malinaw na patakaran. **Ang kalaban ay ang butas sa batas:** walang probisyon sa Republic Act No. 9679 kung kailan dapat bayaran ang aprubadong pautang, saan ito dapat iproseso, at ano ang mangyayari kapag hindi. Sa ganitong kalabuan namumuhay ang tukso: kapag walang takdang araw ang lahat, ang “pampabilis” ang nagiging takdang araw. Ang panukalang ito ang pumapatay sa merkado ng lagay — hindi sa pamamagitan ng dagdag na imbestigador, kundi sa pamamagitan ng orasan na hindi masusuhulan at ledger na nakikita ng lahat.

Ang Republic Act No. 11032 ay nagtakda na ng 3, 7, at 20 araw ng trabaho para sa mga transaksyon ng gobyerno — kasama ang mga GOCC tulad ng Pag-IBIG — at ng “deemed approved” kapag lumagpas. Ngunit may butas ito na alam ng bawat developer: ang aplikasyon ay maaaring ma-“deemed approved,” **ngunit walang “deemed released” na pera.** Ang papel, napipilitang aprubahan ng batas; ang tseke, hindi. Ang panukalang ito ang nagsasara ng butas na iyon.

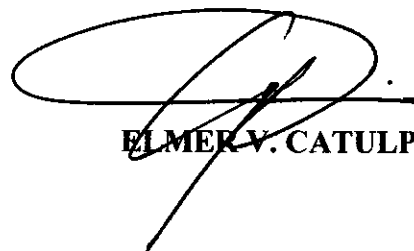
May dalawang taon na lamang ang kasalukuyang administrasyon upang tuparin ang pangako ng pabahay sa milyon-milyong pamilyang naghihintay — anuman ang bilangan. Bawat buwan ng nakabinbing bayad ay kapital na hindi umiikot: isang Phase 2 na hindi naipatayo, isang subdivision na hindi nasimulan, isang developer na nagpasyang sa Maynila na lang, o huwag na lang. Hindi kayang habulin ng anumang pondo ang backlog kung ang sariling makina ng pagbabayad ang pumipigil sa pag-ikot ng kapital.

Ang buong panukala ay nakatayo sa isang prinsipyo: **Kumpleto ang papeles, tumatakbo ang orasan — at pantay ang orasan para sa gobyerno at pribado.** Tatlung (30) araw ng trabaho upang aprubahan; labinglimang (15) araw ng trabaho upang bayaran; isang beses lang maaaring sabihing “kulang ang papeles,” at nakasulat. Mas maluwa pa ito sa sariling circular ng Pag-IBIG — walang katwirang sabihing imposible. Ang tanging ipinagbago: kapag lumagpas, may bayad na ang pagpapabaya — kalahati sa binayaranang nahuli, at kalahati sa **mismong miyembrong bumibili ng bahay, bilang bawas sa kanyang amortisasyon.** Sa panukalang ito, ang bawat araw ng pagkaantala ng gobyerno ay nagiging hulog sa bahay ng maliit.

Sa pagiging tapat: walang interes sa negosyo ng pabahay ang may-akda o ang alinman sa kanyang mga negosyo. Ang abot-kayang pabahay ay isa sa mga pangunahing adbokasiya ng I-Tahanan Party-list. Ang mga hinaing na nagbunga ng panukalang ito ay personal na tinanggap ng Kinatawang ito mula sa mga developer ng Rehiyon XII, at sa takdang pagdinig ng Komite, ang kanilang asosasyon at ang iba pang developer na may gayunding karanasan ay aanyayahang magpatotoo nang harapan. Hindi pa ito batas — panukala pa lamang, at bukas ito sa pagpapabuti ng bawat makakabasa. Ngunit ang paniniwala nito ay buo at simple:

“Ang bahay na aprubado, dapat bayaran sa takdang araw.”

Dahil dito, ang mabilisang pagsasabatas ng panukalang ito ay buong pagpapakumbabang hinihiling.



ELMER V. CATULPOS

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
Second Regular Session

HOUSE BILL NO. 10911

Introduced by Representative ELMER V. CATULPOS
(I-Tahanan Party-list)

AN ACT ESTABLISHING MANDATORY SERVICE DELIVERY STANDARDS FOR THE PROCESSING AND RELEASE OF HOUSING LOANS BY THE HOME DEVELOPMENT MUTUAL FUND, DECENTRALIZING HOUSING LOAN APPROVAL AND DISBURSEMENT AUTHORITY, AMENDING FOR THE PURPOSE REPUBLIC ACT NO. 9679, OTHERWISE KNOWN AS THE “HOME DEVELOPMENT MUTUAL FUND LAW OF 2009,” AND FOR OTHER PURPOSES

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

Section 1. Short Title. — This Act shall be known as the “**Bilis-Bahay Act.**”

Section 2. Declaration of Policy. — It is the policy of the State to promote prompt, predictable, transparent, and accountable processing and release of housing loans and takeout payments by the Home Development Mutual Fund, consistent with its mandate under Republic Act No. 9679 and applicable government service-delivery standards. The State shall ensure that complete applications and complete post-approval submissions are processed within definite and uniform periods, without prejudice to the Fund’s duties relating to borrower validation, property appraisal, developer accreditation, fraud prevention, audit, and the protection of members’ savings.

Section 3. Definitions. — As used in this Act, the following terms shall be defined as follows:

- (a) **Fund** refers to the Home Development Mutual Fund (Pag-IBIG Fund) created and governed under Republic Act No. 9679;
- (b) **Housing loan** refers to a loan granted by the Fund for the purchase, construction, completion, repair, improvement, or refinancing of a residential property, including retail loans and developer-assisted loans, as classified under applicable Fund policies;
- (c) **Takeout payment** refers to the release by the Fund, in whole or in part, of the proceeds of an approved housing loan to a developer, seller, contractor, borrower, or other lawful payee, pursuant to the loan documents and applicable Fund policies, including payment for a completed housing unit, a qualified construction stage, or an approved home-improvement or refinancing transaction;
- (d) **Complete application** and **complete post-approval documents** refer to submissions containing all, and only, the requirements enumerated in the Uniform National Checklist under Section 5 of this Act, as determined in the single completeness assessment under Section 4(c);

- (e) **Working day** refers to any day other than a Saturday, Sunday, or holiday officially observed at the processing office;
- (f) **Full-service housing loan outlet** refers to any office, branch, satellite desk, or authorized service arrangement of the Fund vested with complete authority to receive, evaluate, approve, and disburse housing loans and takeout payments without referral to any other office;
- (g) **Responsible officer of record** refers to the officer or employee of the Fund to whom an application or payment is assigned at any given stage, as reflected in the Public Takeout Ledger under Section 8.

Section 4. New Section 4-A of Republic Act No. 9679; Mandatory Service Delivery Standards. — A new Section 4-A is hereby inserted into Republic Act No. 9679, to read as follows:

“SEC. 4-A. *Mandatory Housing Loan Service Delivery Standards.* — (a) **Processing Period.** The Fund shall approve or deny any housing loan application, whether retail or developer-assisted, within thirty (30) working days from the filing of a complete application. Every denial shall be in writing and shall state the specific factual and legal grounds, the name and position of the deciding officer, and that the denial is appealable within the Fund within fifteen (15) working days.

(b) **Release Period.** The Fund shall release the full loan proceeds or takeout payment within fifteen (15) working days from submission of complete post-approval documents. Release of proceeds on a fully approved loan with complete documents is hereby declared a ministerial duty compellable by mandamus.

(c) **Single Completeness Assessment.** The receiving office shall conduct one preliminary completeness assessment and shall issue, within five (5) working days from receipt, a written notice identifying all ordinary documentary deficiencies based solely on the applicable Uniform National Checklist. No documentary deficiency not stated in the notice may thereafter be invoked to extend, restart, or suspend the applicable period. If no notice is issued within the five (5) working day period, the application or submission shall be deemed complete and the applicable period shall be deemed to have commenced on the date of filing. Filing or submission through the Fund’s official electronic channels shall be equivalent in all respects to physical filing, and the date of electronic receipt shall commence the periods herein.

(d) **Suspension of Periods.** The periods herein shall be suspended only: (1) upon written notice of deficiency under subsection (c); (2) by force majeure or fortuitous event, duly declared in writing by the Chief Executive Officer of the Fund, reported to the Board of Trustees, and published in the Public Takeout Ledger; or (3) where release is enjoined by a court or quasi-judicial body of competent jurisdiction. In no case shall internal reorganization, transfer of processing site, change of circular or policy, system migration, or volume of applications suspend the periods.

(e) **Non-diminution and Relationship with General Service Standards.** — The periods prescribed in this Act are maximum periods. The Fund may adopt shorter periods but shall not lengthen them through circular, board resolution, manual, or other issuance. This Act shall be treated as a special law governing the processing and release of HDMF housing loans and takeout payments. Where another law provides a shorter period or a more protective remedy, the shorter period or more protective remedy shall apply.

Section 5. New Section 4-B of Republic Act No. 9679; Uniform National Checklist. — A new Section 4-B is hereby inserted into Republic Act No. 9679, to read as follows:

“SEC. 4-B. *Uniform National Checklist of Requirements.* — (a) The Fund shall adopt and publish a single Uniform National Checklist of documentary requirements for each housing loan type and for takeout payments, which shall apply identically in every office of the Fund nationwide.

(b) No office, officer, or employee of the Fund may require any document, clearance, signature, or step not contained in the Uniform National Checklist. Any such extraneous requirement shall be void, shall not suspend the periods under Section 4-A, and shall subject the officer imposing it to liability under Republic Act No. 11032.

(c) The Checklist may be amended only by Board resolution, published at least thirty (30) days before effectivity, and no amendment shall apply to applications already filed.”

Section 6. *New Section 4-C of Republic Act No. 9679; Delay Compensation.* — A new Section 4-C is hereby inserted into Republic Act No. 9679, to read as follows:

“SEC. 4-C. *Delay Compensation; Equal Accountability.* — (a) In case of the Fund’s failure to release loan proceeds or takeout payments within the period prescribed in Section 4-A(b), the Fund shall pay delay compensation equivalent to **12/365 of one percent (1%) of the unreleased amount per day of delay, compounded daily** — the same rate the Fund imposes on delayed developer remittances — reckoned from the lapse of the release period until actual release.

(b) *Allocation.* Delay compensation shall be paid as follows: fifty percent (50%) to the payee whose payment was delayed; and fifty percent (50%) credited to the member-borrower’s housing loan account as advance amortization payment, it being recognized that the member-borrower ultimately bears the cost of every delay in the completion of housing projects.

(c) *Source.* Delay compensation shall be charged exclusively against the Fund’s corporate operating budget, and in no case against members’ savings, contributions, or dividend earnings. The total delay compensation paid shall be reported as a separate line item in the Fund’s audited financial statements and annual report.

(d) *Non-waiver.* Delay compensation shall accrue automatically by operation of law, shall be paid together with the delayed release without need of demand, and shall not be subject to waiver, set-off against future accreditation, or imposition as a condition for any transaction with the Fund. Any waiver exacted in violation hereof is void.

(e) *Officer Accountability.* Payment of delay compensation by the Fund shall be without prejudice to the administrative and criminal liability of the responsible officer of record under Republic Act No. 11032, Republic Act No. 3019, and other laws. The Fund may proceed against the responsible officer of record to recover delay compensation paid where the delay is shown to be due to gross negligence or bad faith.”

Section 7. *New Section 4-D of Republic Act No. 9679; Decentralized Authority.* — A new Section 4-D is hereby inserted into Republic Act No. 9679, to read as follows:

“SEC. 4-D. *Decentralized Housing Loan Authority.* — (a) *Regional End-to-End Authority.* The Fund shall vest, in each administrative region, full and final authority to receive, evaluate, approve, and disburse housing loans and takeout payments for properties located within the region. No application for a property shall be required to be processed, approved, or paid outside the region where the property is located, except upon the applicant’s written request. Signing and disbursement authority shall be

delegated to the regional level at thresholds sufficient to cover at least ninety percent (90%) of the volume of applications in the region, as certified annually to the Board.

(b) *Full-Service Housing Outlets.* The Fund shall maintain at least one (1) full-service housing loan outlet in every administrative region, and shall establish additional full-service outlets in every highly urbanized city, and in every city or contiguous cluster of cities and municipalities, where the volume of Fund-accredited housing projects or annual takeout applications exceeds thresholds which the Board shall fix in the implementing rules: *Provided*, That such thresholds shall be based solely on housing project density and application volume: *Provided, further*, That outlets may be delivered through existing branches, satellite desks, co-location with other government offices, or duly authorized service arrangements, so as to avoid unnecessary capital expenditure: *Provided, finally*, That no existing full-service capability of any office shall be withdrawn, downgraded, or transferred to another city without a Board resolution stating the grounds therefor, published at least ninety (90) days in advance, with notice to the concerned local government units and to the Congressional representatives of the affected areas.

(c) *Poorest-First Equity.* In sequencing the establishment of additional outlets, the Fund shall prioritize regions and cities with the highest volume of socialized and economic housing takeouts.”

Section 8. *New Section 4-E of Republic Act No. 9679; Public Takeout Ledger.* — A new Section 4-E is hereby inserted into Republic Act No. 9679, to read as follows:

“SEC. 4-E. *Public Takeout Ledger.* — (a) The Fund shall maintain and publish, on its official website and updated at least weekly, a public ledger of all pending housing loan applications and takeout payments, indicating for each: the reference number; the processing office and the responsible officer of record; the date of filing; the date of the completeness notice, if any; the date documents were determined or deemed complete; the current status and stage; and the number of working days elapsed against the applicable period.

(b) Personal information of member-borrowers shall be redacted in accordance with Republic Act No. 10173; each applicant and payee shall be furnished the reference number by which their transaction may be tracked.

(c) The Ledger shall be the primary basis for monitoring compliance with Section 4-A, and shall be admissible as prima facie evidence of the dates and periods stated therein in any administrative or judicial proceeding.”

Section 9. *Integrity of Verification; Fraud Safeguards Preserved.* — Nothing in this Act shall be construed to shorten, waive, or dilute the Fund’s document verification, borrower validation, property appraisal, developer accreditation, buyback and warranty obligations, or post-release audit processes. All existing safeguards against fictitious borrowers, misrepresentation, and fraudulent takeouts — including the Fund’s authority to require developer buyback of accounts affected by breach of warranties, and to blacklist erring developers — are hereby preserved and shall be applied within, and not in derogation of, the periods fixed by this Act. Compliance with the periods herein shall never be a defense to fraud.

Section 10. *Annual Report to Congress.* — The Fund shall submit to both Houses of Congress, within ninety (90) days from the close of each year, a report on its compliance with this Act, stating per region and per office: the number of applications and takeout payments processed; median and maximum working days consumed at each stage; the number and aggregate amount

of releases beyond the prescribed periods; total delay compensation paid and its allocation; suspensions declared under Section 4-A(d); and the status of establishment of full-service outlets under Section 4-D(b). The Department of Human Settlements and Urban Development and the Anti-Red Tape Authority shall each submit their independent assessment of said report.

Section 11. *Relationship to Other Laws.* — This Act shall be construed as a special law governing the processing and release of HDMF housing loans and takeout payments. It shall be read in harmony with Republic Act No. 9679, Republic Act No. 11032, Republic Act No. 10173, applicable auditing and civil-service laws, and other laws governing housing and government service delivery. Where this Act provides a shorter processing period or a more protective remedy than another applicable law, the shorter period or more protective remedy shall apply. Nothing in this Act shall diminish the powers and jurisdiction of the Commission on Audit, the statutory authority of the HDMF Board of Trustees, the applicable authority of the Anti-Red Tape Authority, or the supervisory and policy functions of the Department of Human Settlements and Urban Development under Republic Act No. 11201. Nothing herein shall diminish the rights of buyers under Presidential Decree No. 957 and Republic Act No. 6552.

Section 12. *Implementing Rules and Regulations.* — Within ninety (90) days from the effectivity of this Act, the Fund, in consultation with the Department of Human Settlements and Urban Development, the Anti-Red Tape Authority, and representatives of accredited developers and member-borrowers, shall promulgate the implementing rules. Sections 4-A, 4-B, 4-C, and 4-E of Republic Act No. 9679, as herein inserted, shall be **self-executing** upon effectivity of this Act and shall not be suspended by the pendency of the implementing rules.

Section 13. *Transitory Provision.* — All housing loan applications and takeout payments pending upon the effectivity of this Act shall be deemed filed on the date of effectivity for purposes of the periods under Section 4-A. The first Uniform National Checklist shall be published within sixty (60) days from effectivity; pending its publication, the requirements in the Fund's Citizen's Charter as of the effectivity of this Act shall constitute the Checklist.

Section 14. *Separability Clause.* — If any provision of this Act is declared invalid or unconstitutional, the remaining provisions not affected thereby shall continue in full force and effect.

Section 15. *Repealing Clause.* — All laws, circulars, board resolutions, and issuances inconsistent with this Act are repealed or modified accordingly. No circular or board resolution may reduce the standards herein.

Section 16. *Effectivity.* — This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,