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**INPUTS OF THE COMMISSION ON HUMAN RIGHTS OF THE PHILIPPINES TO THE INDEPENDENT EXPERT ON THE ENJOYMENT OF ALL HUMAN RIGHTS OF OLDER PERSONS THEMATIC REPORT ON THE RIGHT TO ADEQUATE HOUSING OF OLDER PERSONS FOR THE UNITED NATIONS GENERAL ASSEMBLY**

**03 MAY 2022**

**INTRODUCTION**

The Commission on Human Rights of the Philippines (CHRP)[[1]](#footnote-1), as the country’s national human rights institution, submits this written input to the Independent Expert on the Enjoyment of all Human Rights of Older Persons relative to the forthcoming thematic report on the right to adequate housing of older persons for the United Nations General Assembly (UNGA).

In this submission, the CHRP utilizes its own documentation of independent monitoring activities which have undergone internal deliberations of the CHRP Commission en Banc (CeB). In addition, it draws from national laws and policies, data and inputs from national government agencies with particular mandate on housing, related researches and studies from non-government organizations, media, and educational institutions.

1. **What are the local and national legal, policy and institutional frameworks protecting and promoting the right to adequate housing of older persons[[2]](#footnote-2)? Please identify both existing or planned legal frameworks such as constitutional provisions, laws, regulations, or decrees.**

The right to adequate housing of older persons is generally recognized and guaranteed in the 1987 Philippine Constitution[[3]](#footnote-3). The Bill of Rights provides for the guarantees against unreasonable searches and seizures inside the home[[4]](#footnote-4) and for liberty of abode[[5]](#footnote-5). Also, Article XIII, sections 9 and 10 of the Constitution provides:

*Section 9. The State shall, by law, and for the common good, undertake, in cooperation with the public 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 in urban centers and resettlements areas. It shall also promote adequate employment opportunities to such citizens. In the implementation of such program the State shall respect the rights of small property owners.*

*Section 10. Urban or rural poor dwellers shall not be evicted nor their dwellings demolished, except in accordance with law and in a just and humane manner.*

*No resettlement of urban or rural dwellers shall be undertaken without adequate consultation with them and the communities where they are to be relocated.*

Republic Act No. (RA) 11201 or the “Department of Human Settlements and Urban Development (DHSUD) Act”[[6]](#footnote-6) reaffirms the State policy to “ensure that underprivileged and homeless citizens have access to an adequate, safe, secure, habitable, sustainable, resilient and affordable home”[[7]](#footnote-7). The law and its Implementing Rules and Regulations (IRR)[[8]](#footnote-8), however, do not make explicit references to older persons.

RA 9994 or the “Expanded Senior Citizens Act of 2010”[[9]](#footnote-9), which is the most comprehensive and older persons-specific law in the Philippines to date, serves the following objectives, as provided in section 2 thereof:

*(a) To recognize the rights of senior citizens to take their proper place in society and make it a concern of the family, community, and government;*

*(b) To give full support to the improvement of the total well-being of the elderly and their full participation in society, considering that senior citizens are integral part of Philippine society;*

*(c) To motivate and encourage the senior citizens to contribute to nation building;*

*(d) To encourage their families and the communities they live with to reaffirm the valued Filipino tradition of caring for the senior citizens;*

*…*

*(f) To recognize the important role of the private sector in the improvement of the welfare of senior citizens and to actively seek their partnership.*

In accordance with the law’s objectives, RA 9994 provides for government responsibilities as follows:

* Section 5(e) provides: “The national government shall include in its national shelter program the special housing needs of senior citizens, such as establishment of housing units for the elderly.”
* Section 5(g) provides: “The government shall provide incentives to individuals or nongovernmental institution caring for or establishing homes, residential communities or retirement villages solely for senior citizens…”
* Section 5(d) provides for discounts on utilities for “senior citizens center and residential care/group homes… organized and operated primarily for the purpose of promoting the well-being of abandoned, neglected, unattached, or homeless senior citizens…”

In 2002, Executive Order No. 105[[10]](#footnote-10) was adopted which approved and directed the implementation of a program for the provision of group home/foster home for neglected, abandoned, abused, detached and poor older persons and persons with disabilities.

In 2010, the Department of Social Welfare and Development (DSWD) adopted Administrative Order No. 5 which provides for the general implementing guidelines of the DSWD long term care program for senior citizens. The policy integrates several programs and services such as (a) residential care services for abandoned senior citizens, (b) community-based services for senior citizens and their families, (c) home care support service such as hospice care, foster home, family/kinship care, and caregiver support, and (d) volunteer resource services for opportunities on volunteer community work and intergenerational linkages.

1. **What are the existing local and national action plans, development plans and support** **programmes for advancing the right to adequate housing for older persons? If available, please specify the budget allocated for their implementations.**

The updated Philippine Development Plan 2017-2022 (PDP)[[11]](#footnote-11), Chapter 12 on building safe, resilient and sustainable communities emphasizes the importance of “safeguarding families and communities from environmental risks and negative impacts of urbanization, with particular attention to children, women, elderly, and persons with disabilities”. In accordance with the PDP, the government promises to expand access to housing opportunities by accelerating housing production, enhancing housing affordability, especially for low-income groups, and ensuring livability and sustainability of human settlements. The PDP recognizes older persons as among those who face additional risks due to poverty.

The National Urban Development and Housing Framework (NUDHF) 2017-2022[[12]](#footnote-12) provides an overarching framework for urban development and housing. Its key framework principles make explicit references to older persons, among other groups, with respect to inclusive urbanization and the need for culturally-sensitive housing development that adhere to appropriate standards.

The 2040 National Housing and Urban Development Sector Plan (NHUDSP)[[13]](#footnote-13) seeks to immediately address the provision of adequate and affordable housing for all Filipinos, as mandated by RA 11201.

The Department of the Interior and Local Government (DILG) issued the Memorandum Circular No. 2019-81 “Implementation of Plans, Programs, and Activities for Senior Citizens by Local Government Units”[[14]](#footnote-14) to encourage local governments to formulate and intensify the implementation of programs and projects for older Filipinos. This aims to improve their living conditions to allow them to continue enjoying productive and comfortable lives within the society.

The Government Service Insurance System (GSIS) implements programs which are available for all persons regardless of age. These include housing loan programs, lease-with-option-to-buy program, and housing loan restructuring and condonation program.

1. **How are older persons involved and participating in the development of action plans, policies or legislation related to housing?**

RA 9994 mandated the establishment of an Office of the Senior Citizens Affairs (OSCA) in all cities and municipalities in the country. The OSCA, which is headed by a senior citizen, is a mechanism for older persons’ direct participation in the development and implementation of programs at the local level.

At the national level, there is the National Commission of Senior Citizens (NCSC) created by RA 11350[[15]](#footnote-15). The NCSC is mandated to formulate policies for the promotion and protection of the rights and well-being of senior citizens. The law states that the NCSC shall be composed of members at least 60 years old.

RA 8425 or the “Social Reform and Poverty Alleviation Act”[[16]](#footnote-16) created the National Anti-Poverty Commission (NAPC) as the coordinating and advisory body for the implementation of the government’s Social Reform Agenda. Basic sectors, including senior citizens, are represented in the NAPC.[[17]](#footnote-17)

The DHSUD gives premium to "Community Development" which refers to the process of empowering communities, particularly housing development beneficiaries, through social preparation and participatory planning, development and implementation of programs, projects and activities that will enable the community to be self-reliant and attain a better quality of life. The IRR of RA 11201 of the law provides that “in formulating public housing policies and programs, they shall encourage participation of and partnership with and among LGUs and CSOs, NGOs, private groups and communities”[[18]](#footnote-18). In addition, RA 11021 highlights the People’s Plan or People’s Proposal which is allows affected individuals and families to meaningfully participate and design their own resettlement community. It provides for an alternative shelter planning approach by which the bottom-up approach is integrated.

1. **What challenges, barriers and forms of discrimination are faced by older persons in fulfilling their right to adequate housing? Please also include any existing legislation, policy or practice. Please also state how it impacts older persons’ enjoyment of other human rights.**

One of the main challenges faced by older Filipinos is poverty. Latest poverty estimates place around 9.1% of senior citizens as poor.[[19]](#footnote-19) Pension is not a source of economic viability for most older persons as more than a third receive no pension at all.[[20]](#footnote-20) The meager social pension does not address the coverage gap of contributory pension.

Out of necessity, a number of older persons continue to engage in informal work. Even among older persons aged 80 years and above, 7% continue to rely on earnings from work, mainly informal work, as a source of income.[[21]](#footnote-21)

The Philippines prohibits age discrimination in employment settings under RA 10911 or the “Anti-Age Discrimination in Employment Act”[[22]](#footnote-22). The implication of this law on older persons’ right to equal opportunity in employment, including on mandatory retirement policies based on old age, is yet to be seen.

Because of their reduced, if not non-existent, financial capability, many older persons are unable to pay for increasing cost of rent. They also find it difficult to access GSIS housing loan programs despite being made available to them.

Intergenerational family solidarity remains strong and co-residence with family members is still the most common living arrangement for many older Filipinos.[[23]](#footnote-23) Long-term care is mostly in the hands of the family and kin, making them highly dependent on their children.[[24]](#footnote-24) However, in some instances, properties of older persons, such as a house, are grabbed from them where in some cases the perpetrators are family members.[[25]](#footnote-25)

Older Filipinos also have disparate access to health and food across income deciles. When comparing income deciles, those in the first spend more on food than health (89.3% of their total monthly expenditures vs. 2.3%), whereas those in the tenth have higher expenditures for health (26.0% on food and 7.3% on health).[[26]](#footnote-26) Expectedly, many older Filipinos are also in poor health due to functional health difficulty as measured in terms of self-care, functional disability, independent living disability, and bed disability.[[27]](#footnote-27) While older persons are covered by the national health insurance program, the benefits remain inadequate to cover the full cost of healthcare, especially outpatient care which make for high level of out-of-pocket expenses.[[28]](#footnote-28)

There are also age requirements in housing financing schemes. The Home Development Mutual Fund (HDMF)[[29]](#footnote-29) has an Affordable/ Socialized Housing Loan Program for the low-income sector, including senior citizen. However, the HDMF program requires that the borrower must not be more than 65 years old at the date of application and not more than 70 years old at the maturity of the loan. The Philippine Guarantee Corporation[[30]](#footnote-30) implements a guarantee mechanism that enables their accredited banks/ financial institutions and real estate developers to grant loans with protection against defaults. Housing loan applicants of legal age, however, must not exceed 65 years old upon loan maturity[[31]](#footnote-31).

1. **How do other factors (i.e., gender, sex, race, ethnicity, indigenous identity, disability, sexual orientation, gender identity, religion, social status, place of origin and immigration status) intersect and impact the enjoyment of older persons’ right to adequate housing?**

In addition to economic status (including financial capability), as mentioned in no. 4, gender, sex, religion, ethnicity, etc. are other factors which affect the enjoyment of older persons’ right to adequate housing. The following situation may have contributed[[32]](#footnote-32):

1. There are reports that older women have lower educational attainment thus have lesser chance of getting employed, as during the previous times women were more engaged in domestic and care duties.
2. Women tend to work at home doing unpaid care and domestic work. As a result, they had no steady income for savings and investment in properties. Later in life, older women tend to depend on children for financial support.
3. Discrimination and violence against older women, gays, lesbians, or persons with disabilities result in them being forced to leave their own homes. In these situations, perpetrators are often family members.
4. Older indigenous peoples are driven from their homes due to development aggression and conflict between the government and separatist groups.[[33]](#footnote-33)
5. Older persons in the Philippines, particularly those living in typhoon risk areas, in general are vulnerable to internal displacement due to stronger typhoons as a result of climate change.
6. **What impact has had the COVID-19 pandemic on older persons’ right to adequate housing in your country (e.g., has the pandemic caused any policy shift away from institutions and more emphasis on community supports)? What measures have been taken to minimize its impact?**

The National Economic and Development Authority (NEDA)[[34]](#footnote-34), citingPOPCOM’s analysis of the 2010 Census of Population Housing[[35]](#footnote-35), highlighted the inadequate living spaces for physical distancing, putting older Filipinos at greater risks of acquiring COVID-19.[[36]](#footnote-36) A significant number of older Filipinos live on their own in cramped houses, leaving them isolated and with decreased mobility resulting from community quarantines. POPCOM’s analysis shows that communities are more vulnerable to COVID-19 in the following ways.[[37]](#footnote-37) Moving forward, POPCOM shall monitor all 42,044 barangays nationwide on their vulnerabilities based on living spaces and the number of senior citizens living in COVID-19 susceptible conditions.[[38]](#footnote-38)

Government-owned and controlled corporations that offer financing services, such as the GSIS and the Philippine Guarantee Corporation, granted moratorium on the payment of amortization and extended guarantees to restructured loan of accredited financial institutions to assist borrowers including pensioners, in managing the impact of the COVID-19 pandemic[[39]](#footnote-39).

The National Housing Authority (NHA)[[40]](#footnote-40) initiated a Special Housing Program for the Senior Citizens in 2021. The program is open to all qualified Filipino citizens who are sixty (60) years old and above. Under this program, the NHA shall allocate 1% of the total number of housing units in its newly developed socialized or resettlement housing projects for senior citizen applicants subject to the following considerations:

1. To preserve the special purpose of the allocated housing units for senior citizens, the NHA shall use a renewable 5-year lease contract to document the awarding of the unit, which shall not be transferable to any person, including the awardee’s legal heirs.
2. In consideration of the financial situation of senior citizens, the lease rate is reduced to 50%. There will be no price escalation if the lease contract is renewed.
3. Senior citizen applicants should not be included in the NHA’s Census Masterlist of Household and List of Housing Beneficiaries, to allow more families with senior citizens to benefit from the program.

The Home Development Mutual Fund, otherwise known as the Pag-IBIG Fund[[41]](#footnote-41) “to help mitigate the adverse effects of the Corona Virus Disease (COVID-19) pandemic to all its members, Pag-IBIG Fund implemented various programs such as:

1. In Republic Act No. 11494, or the Bayanihan to Heal as One Act, the Fund is mandated to implement programs on housing loans to fast-track the approval of all pending and new applications, and to accommodate and prioritize critically impacted home buyers, which include older persons who may want to shift from private to Pag-IBIG home financing. Its addition to this, to help its members, including our elderly, in achieving their dream of owning a home amidst the COVID-19 pandemic, promotional interest rates and non-imposition of penalties were implemented by the Fund; and
2. To keep up with modern day technological and environmental challenges, the Fund introduced innovations in its services. Due to the stricter restrictions during the COVID-19 pandemic, which limited movement and transportation capacity mostly of our senior citizens and children, Pag-IBIG Funds has developed the Virtual Pag-IBIG platform. The members can now enjoy Pag-IBIG services in the comfort of their homes thru Virtual Pag-IBIG platform, protecting them from the risk of COVID-19. However, in case there are older persons who are technologically challenged, Pag-IBIG Fund employees in all branches nationwide are ready to assist them at all times.
3. **What alternative housing strategies for older persons, other than care homes and state institutions, exist in your country? What policies/programmes are in place to enable older persons to live independently in their communities as they age? Please provide detailed information.**

As mentioned in previous sections, government-owned and controlled corporations offer housing loan programs that are available to all, including older persons.

There is also the alternative housing strategies for older Filipinos[[42]](#footnote-42), as provided under the DSWD Long Term Care Program for Senior Citizens[[43]](#footnote-43) which include:

Residential Care Services – 24-hour facility that provides long term or temporary multidisciplinary care to senior citizens who are abandoned by their families or with no significant other to provide the needed supervision and supportive care;

Senior Citizen Center – day center facility with recreational, educational, health and socio-cultural programs designed for the full enjoyment and benefit of the senior citizens in the city or municipality. Also serves as a facility for the provision of community-based educational services such as learning network of senior citizen and sheltered workshops;

Home Care Support – services provided to senior citizens while in their homes such as assisting senior citizens in their daily living activities, training volunteers and family members on caregiving for senior citizens, provision of assistive devices for senior citizens, and community-based rehabilitative activities.

Foster Home – planned temporary alternative family care for older persons who are abandoned, neglected, unattached from the community or those in residential care facilities but found eligible to benefit from the program; provides subsidies and care giver training for foster families licensed by the DSWD

Family/Kinship Care – a form of foster care which involves the placement of a senior citizen under the care of his/her relatives and/or family members and includes providing caregiving training to the main family carer, establishing community-based support system to prevent burn-out of the carer, and preventing institutionalization of senior citizens.

1. **What are the new and sustainable housing strategies for older persons considering the current concerns of the impacts of climate change?**

The NUDHF[[44]](#footnote-44) envisions a “Better, Greener, Smarter Cities in an Inclusive Philippines”. As such, climate change resilience is one of key principles of the NUDHF. Resilience is pushed forward to enhance the ability of the locality and its citizens to withstand impacts and shocks, and to rebuild or re-organize when necessary. It is also seen as the foundation in planning and decision making for spaces and for addressing sectoral or cross sectoral challenges, including those of the older Filipinos.

The present NUDHF’s principles are also made consistent with the Philippine New Urban Agenda. On housing and basic services, the State shall ensure scaling up low-income and pro-poor housing, affordable, reliable and resilient basic services, and shifting to an inclusive, low-carbon urban transport system.

The Philippine government ensures the protection of every citizen in time of calamities and disasters, as provided under RA 10121 or the “Philippine Disaster Risk Reduction and Management Act of 2010”[[45]](#footnote-45). The National Disaster Risk Reduction and Management Plan 2020-2030[[46]](#footnote-46) recognizes how older persons, among other groups, have different needs and often fare worse than others during a disaster event and sees their inclusion in disaster risk reduction and management as crucial given their unique perspectives and capabilities[[47]](#footnote-47). The establishment of older person-friendly transitional shelters during and after disasters as among the activities to provide basic necessities to the affected population by disasters[[48]](#footnote-48).

1. **How does the State fulfil its obligations to ensure older persons’ access justice, and to obtain remedies and reparations, when their right to adequate housing have been violated?**

RA 7279 or the “Urban Development and Housing Act of 1992”[[49]](#footnote-49) was enacted to ensureurban or rural poor dwellers shall not be evicted nor their dwellings demolished, except in accordance with law and in a just and humane manner, as guaranteed by the 1987 Constitution. There is a bill pending in Congress on the establishment of a Code of Conduct for eviction of underprivileged and homeless citizens, demolition of their dwellings, and their resettlement.

The OSCAs established under RA 9994 are also mandated by law to “assist the senior citizens in filing complaints or charges against any individual, establishments, business entity, institution, or agency refusing to comply with the privileges under” the law with the proper judicial and non-judicial mechanisms[[50]](#footnote-50).

In 2016, the DSWD launched the Reporting System and Prevention Program for Elderly Abuse Cases to serve as an end-to-end system to address elderly abuse in the community[[51]](#footnote-51) which may be available for older persons who were abandoned by families or who were kicked out from their own homes.

1. **What are the lessons learned from advocacy, legal, and policy actions undertaken to combat ageism and to access of adequate and affordable housing by older persons?**

The NEDA stated that “there is a need to streamline and harmonize overlapping policies to create a holistic view of issues concerning the elderly Filipinos. Health and economic well-being are critical concerns of the sector. However, the policy response is heavily concentrated on health such as provision of curative services and lessening the burden of healthcare cost.”[[52]](#footnote-52)

According to the GSIS, a number of senior citizen’s housing accounts were cancelled or foreclosed due to non-payment to prioritize schooling of their children or medical expenses of the family.

The CHRP recommends the following:

1. Adoption and implementation of measures to include the provision of social housing designed for older age, sufficient universal social security to cover the cost of housing, paralegal support for housing issues, well considered and designed properties that ensure accessibility throughout the life course, and the support and creation of communities of social connectedness around where older people live;
2. Strengthen older people's access to services provided under existing laws and policies, especially for migrants and homeless older people;
3. Recognize that older age is not a homogeneous experience and the diversity of issues, including poverty, inheritance rights, elder abuse, migration, and health issues, require careful and holistic solutions; and
4. Inclusion of older persons themselves in policy and decision making, particularly in ensuring their safety and resilience in the context of disaster risk reduction and management.
5. **Does your country collect data on older persons’ living conditions in your country? If yes, please provide any available and disaggregated figures and statistics (e.g., number of older persons: in institutions, living alone, living with family, or living in urban and rural areas). Is data on older persons broken-down into groups of different ages over 65 years to plan and address each specific age group’s needs in terms of housing?**

The Philippine Statistics Authority (PSA) provides official statistics on the population including older persons.[[53]](#footnote-53)

The Longitudinal Study of Ageing and Health in the Philippines[[54]](#footnote-54) also provides relevant figures and statistics. Its 2018 data provides comprehensive information on health, economic status, and overall well-being of a nationally representative sample of older Filipinos.[[55]](#footnote-55)

One of the functions of the Office for Senior Citizens Affairs (OSCA), is to collect data including on the living conditions of senior citizens.

1. **Please outline any other areas that you would like to bring to the attention of the Independent Expert in the context of the right to adequate housing of older persons. Please feel free to share any document, report, study, publication already available and that might be of interest to the mandate.**

There is a demand-supply gap especially at the lower end of the housing market as poorer households fail to get access to decent and affordable housing.[[56]](#footnote-56) There is a need to review the housing subsidies provided by the Philippine government to ensure that the right of older Filipinos to adequate housing is met.[[57]](#footnote-57)

There is a need to have more researches on the challenges around housing and homelessness among older persons. A wider body of knowledge is required to develop appropriate evidence-based policies and programs to address these issues, including policy measures ensuring social housing support for older persons and ensuring housing is not located in areas prone to natural disasters, but rather in a place where older people feel safe in the environment they live in.

There is also a need to clarify the responsibilities of the government considering the various ways in which older persons may enjoy their right to adequate housing – including in having the option to live wherever they choose to live or in receiving support in the home or in an institution.

Lastly for the Independent Expert to recommend assessment on the impact of the laws created to protect the right to housing of OP.

1. As the National Human Rights Institution (NHRI) of the Philippines, the Commission on Human Rights of has the mandate vested by the 1987 Philippine Constitution and the Paris Principles to promote and protect the full range of human rights including civil and political rights, and economic, social and cultural rights. It has the responsibility to regularly report and monitor human rights situations and violations, and recommend steps in advancing the realization of human rights and dignity of all. The Commission is accredited “A” status by the Global Alliance of National Human Rights Institutions (GANHRI). [↑](#footnote-ref-1)
2. Older persons are interchangeably referred to as “senior citizens” and “elderly” in this submission. [↑](#footnote-ref-2)
3. Available online at https://www.officialgazette.gov.ph/constitutions/1987-constitution/ [↑](#footnote-ref-3)
4. Phil. Const. art. III, s. 2, “The right of the people to be secure in their persons, houses, papers, and effects against unreasonable searches and seizures of whatever nature and for any purpose shall be inviolable…” [↑](#footnote-ref-4)
5. Phil. Const. art. III, s. 6, “The liberty of abode and of changing the same within the limits prescribed by law shall not be impaired except upon lawful order of the court. Neither shall the right to travel be impaired except in the interest of national security, public safety, or public health, as may be provided by law.” [↑](#footnote-ref-5)
6. Available online at https://dhsud.gov.ph/wp-content/uploads/Laws\_Issuances/01\_Laws/RA\_11201.pdf [↑](#footnote-ref-6)
7. Phil. Const. art. XIII, §. 2. [↑](#footnote-ref-7)
8. Available online at https://dhsud.gov.ph/irr-ra-11201/ [↑](#footnote-ref-8)
9. Available online at https://www.officialgazette.gov.ph/2010/02/15/republic-act-no-9994/ [↑](#footnote-ref-9)
10. Available online at https://www.officialgazette.gov.ph/2002/05/16/executive-order-no-105-s-2002/ [↑](#footnote-ref-10)
11. Available online at https://pdp.neda.gov.ph/updated-pdp-2017-2022/ [↑](#footnote-ref-11)
12. Retrieved from: <https://hlurb.gov.ph/wp-content/uploads/services/lgu/clup-guidebook/NUDHF%20Full%20Version%20-%20FINAL.pdf>, 09 March 2022. (footnotes to be formatted). [↑](#footnote-ref-12)
13. Available online at <https://dhsud.gov.ph/wp-content/uploads/Publication/shelter/The_Shelter_Issue_June_2021.pdf> (last accessed April 26, 2022 [↑](#footnote-ref-13)
14. Department of the Interior and Local Government, Implementation of Plans, Programs and Activities for Senior Citizens by Local Government Units, [Memorandum Circular No. 2019-81] (Series of 2019). [↑](#footnote-ref-14)
15. Available online at https://www.officialgazette.gov.ph/downloads/2019/07jul/20190725-RA-11350-RRD.pdf [↑](#footnote-ref-15)
16. Available online at https://pcw.gov.ph/republic-act-8425-social-reform-and-poverty-alleviation-act/ [↑](#footnote-ref-16)
17. An Act Institutionalizing the Social Reform and Poverty Alleviation Program, Creating for the Purpose the National Anti-Poverty Commission, Defining its Powers and Functions, and for Other Purposes, [Social Reform and Poverty Alleviation Act], Republic Act 8425, §3 (1998). [↑](#footnote-ref-17)
18. Housing and Urban Development Coordinating Council and Housing and Land Use Regulatory Board, Rules and Regulations of the Department of Human Settlements and Urban Development Act, Republic Act. No. 11201, § 20.3 (2019). [↑](#footnote-ref-18)
19. PSA (June 3, 2020). Farmers, fisherfolks, individuals residing in rural areas and children posted the highest poverty incidences among the basic sectors in 2018. Retrieved from https://psa.gov.ph/poverty-pressreleases/nid/162541 , 26 January 2022. [↑](#footnote-ref-19)
20. Coalition of Services of the Elderly, Inc., The Feasibility of a Universal Social Pension in the Philippines, January 2017, available at http://cose.org.ph/uploads/files/4a03ff6ec1f67086b191894558b8471b.pdf (last accessed Mar. 27, 2020). [↑](#footnote-ref-20)
21. Christian Joy P. Cruz, Chapter 7: Economic Well-Being, Ageing and Health in the Philippines, at 108, available at https://www.eria.org/publications/ageing-and-health-in-the-philippines/ (last accessed Mar. 27, 2020). [↑](#footnote-ref-21)
22. Available online at https://www.officialgazette.gov.ph/downloads/2016/07jul/20160721-RA-10911-BSA.pdf [↑](#footnote-ref-22)
23. Ibid. [↑](#footnote-ref-23)
24. Phil. Const. art. XV, §. 4. [↑](#footnote-ref-24)
25. HelpAge paper submission for the Expert Group Meeting on “Affordable housing and social protection systems for all to address homelessness”, 22-24 May 2019 (available at <https://www.un.org/development/desa/dspd/wp-content/uploads/sites/22/2019/05/KIHUMBA-Roseline.pdf>, last accessed on 23 April 2022) [↑](#footnote-ref-25)
26. Albert, J.R.G., Monje, J.D., and Muñoz, M.S. (2021). SocPen beyond Ten: A process evaluation of the DSWD Social Pension (SocPen) program for indigent senior citizens amid the COVID-19 pandemic. PIDS Discussion Paper Series No. 2021-31. Available at: <https://serp-p.pids.gov.ph/publication_detail?id=7578> [↑](#footnote-ref-26)
27. Cruz, G.T., Cruz, C.J.P. and Saito, Y. (eds.) (2019). Ageing and Health in the Philippines. Jakarta: Economic Research Institute for ASEAN and East Asia. Available at: [https://www.eria.org/uploads/media/Books/2019- Dec-ERIA-Ageing-And-Health-In-The-Philippines.pdf](https://www.eria.org/uploads/media/Books/2019-%20Dec-ERIA-Ageing-And-Health-In-The-Philippines.pdf) [↑](#footnote-ref-27)
28. Cruz, Cruz and Saito (2019)**)** [↑](#footnote-ref-28)
29. HDMF is a government-owned and controlled corporation. [↑](#footnote-ref-29)
30. The Philippine Guarantee Corporation is a government-owned and controlled corporation. [↑](#footnote-ref-30)
31. Letter from President and Chief Executive Officer Alberto E. Pascual to Commissioner Karen (Mar. 07, 2022) (on file with Author). [↑](#footnote-ref-31)
32. Memorandum from Director Renante A. Basas, M.D. to Atty. Gemma Parojinog (Mar. 11, 2022) (on file with Author). [↑](#footnote-ref-32)
33. Rina Chandran, ‘Driven from home, Philippine indigenous people long for their land,’ *Thomson Reuters,* available online at <https://www.reuters.com/article/us-philippines-landrights-crime-idUSKBN1HQ034> (accessed on 25 April 2022). [↑](#footnote-ref-33)
34. The NEDA is the Philippine Government's social and economic development planning and policy coordinating body. [↑](#footnote-ref-34)
35. Available online at https://popcom.gov.ph/bringing-the-covid-19-fight-to-where-it-lives/ [↑](#footnote-ref-35)
36. Accessible through: <https://popcom.gov.ph/bringing-the-covid-19-fight-to-where-it-lives/> [↑](#footnote-ref-36)
37. POPCOM’s analysis shows that communities are more vulnerable to COVID-19 in the following ways:

    Large numbers of housing and population in a limited land area;

    Large numbers of small houses under 20 square meters with a house size of four or more;

    Senior citizens living in small houses; and

    Senior living alone in small housing. ***-*** Accessible through: <https://popcom.gov.ph/bringing-the-covid-19-fight-to-where-it-lives/>) [↑](#footnote-ref-37)
38. Ibid. [↑](#footnote-ref-38)
39. Letter from Executive Vice President, Manuel Luis C. Antonio to Commissioner Karen (Mar. 25, 2022) (on file with Author). [↑](#footnote-ref-39)
40. Letter from Officer-In-Charge/ Assistant General Manager, Engineer Victor C. Balba to Commissioner Karen (Mar. 12, 2022) (on file with Author). [↑](#footnote-ref-40)
41. Letter from Chief Executive Officer Acmad Rizaldy P. Moti to Commissioner Karen Gomez-Dumpit (Mar. 15, 2022) (on file with author) [↑](#footnote-ref-41)
42. Letter from Undersecretary Rosemarie G. Edillon to Commissioner Karen Gomez-Dumpit (Mar. 17, 2022) (on file with Author). [↑](#footnote-ref-42)
43. Department of Social Welfare and Development, Long Term Care Program for Senior Citizens “LTCSC” (General Implementing Guidelines, Administrative Order No. 5, series of 2019, (AO No. 5, s. of 2010, Section IV**).** [↑](#footnote-ref-43)
44. Letter from Undersecretary Rosemarie G. Edillon to Commissioner Karen Gomez-Dumpit (Mar. 17, 2022) (on file with Author). [↑](#footnote-ref-44)
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46. Available online at https://ndrrmc.gov.ph/attachments/article/4147/NDRRMP-Pre-Publication-Copy-v2.pdf [↑](#footnote-ref-46)
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48. National Disaster Risk Reduction and Management Plan 2020-2030, p. 94 [↑](#footnote-ref-48)
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52. Cruz, Cruz and Saito (2019) [↑](#footnote-ref-52)
53. Refer to PSA’s Catalog of Publications and CD Products here: https://psa.gov.ph/products-andservices/publications [↑](#footnote-ref-53)
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