

SOCIALIZED HOUSING AND LOW COST HOUSING PACKAGES

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In conformity with Memorandum Circular No. 02, series of 2002 of the Housing and Urban Development Coordinating Council, the definitions of the housing packages under the "Socialized Housing" and "Low Cost Housing" prescribed under Circular Letter dated March 31, 1999 are revised to read as follows:

"Socialized Housing refers to housing programs and projects covering houses and lots or home lots only undertaken by the Government or the private sector for the underprivileged and homeless citizens which shall include sites and services development, long-term financing, liberalized terms on interest payments, and such other benefits in accordance with the provisions of R.A. No. 7279 (Urban Development and Housing Act). Socialized housing packages shall refer to housing loans not exceeding P225,000.00.

"Low-cost Housing Packages shall consist of Level 1 which shall refer to housing loans in excess of P225,000.00 but not more than P500,000.00 and Level 2 which shall refer to housing loans in excess of P500,000 but not more than P2.0 million, as prescribed under existing guidelines of the Housing and Urban Development Coordinating Council (HUDCC) for the implementation of various government housing programs, or in such other amounts which HUDCC may prescribe in the future for said housing loans.

Economic and socialized housing refers to housing units which are within the affordability level of the average and low-income earners which is thirty percent (30%) of the gross family income as determined by the National Economic Development Authority from time to time. It also refers to the government-initiated sites and services development and construction of economic and socialized housing projects in depressed areas."

Effective immediately.

Adopted: 15 Nov. 2002

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Sector-in charge

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