

## PROVINCIAL LENDING GROUPS

### North and Central Luzon Lending Group

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### South Luzon Lending Group

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### Visayas Lending Group

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### Northern Mindanao Lending Group

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### Southern and Western Mindanao Lending Group

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DBP Lending Center:



We Build Possibilities®

Development Bank of the Philippines  
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# BAHAY

BUILDING AFFORDABLE HOMES  
ACCESSIBLE TO EVERY FILIPINO



We Build Possibilities®



The **Building Affordable Homes Accessible to Every Filipino (BAHAY) Program** is a credit facility for the housing sector covering the end-to-end process of housing development, from land acquisition to site development and shelter construction. It aligns with DBP's strategic thrust of social development through the provision of accessible financing to support shelter production and secure tenure delivery.

The BAHAY Program aims to contribute to the National Government's target of making cities and human settlements inclusive, safe, resilient, and sustainable through financing. The lending program also aims to help address the gaps in mass housing by providing credit assistance through short-term and long-term financing.

#### Eligible Borrowers

- Local Government Units (LGUs)
- Government Agencies
- Private Sector groups such as:
  - Property developers;
  - Contractors with awarded housing projects by the Key Shelter Agencies (KSAs) and property developers;
  - Private corporations;
  - Cooperatives; and
  - Non-Government Organizations (NGOs) supported by a government institution or another corporate entity

#### Eligible Projects

- Mass and mid-cost housing projects
- Horizontal and vertical developments
- Various shelter types (houses and lots, duplexes, row houses, condominiums)

#### Eligible Loan Purposes

- **Land Acquisition**  
Lot purchase strictly for the purpose of housing development
- **Site Development/Improvement**  
Involves conversion of raw land into serviced plots with basic infrastructure and services
- **Site Improvement**  
Repair and rehabilitation of existing infrastructure and facilities

- **Construction of Community Facilities**  
Construction of common facilities including salable and non-salable amenities
- **Shelter Construction**  
Construction of actual housing units in developed or serviced lots
- **Construction Supplies and Materials**  
Acquisition of construction supplies including the importation of environment-friendly materials
- **Receivables Financing of Government Subsidies**  
Advancing or bridge financing of government funds and subsidies on housing projects
- **Inventory Build-Up of Housing Units**  
Construction or completion of housing units

#### Loan Term

Based on borrower's/project cash flow

#### Interest Rate

Based on DBP's applicable benchmark rates and credit spread

#### Basic Documentary Requirements

- Application letter indicating amount and loan purpose
- Company profile
- Business Registration and Permit
- Latest SEC General Information Sheet (GIS)
- Copy of Articles of Incorporation and By-Laws with amendments, if applicable
- Board Resolution and Secretary's Certificate authorizing the loan, indicating the authorized signatories and authorized person to transact the loan
- Audited Financial Statements (latest 3 years)
- Copy of the latest ITR, duly-stamped and received by the BIR, if applicable
- Valid IDs of the borrower/mortgagor/third party mortgagor/surety/guarantor
- Copy of Statement of Assets and Liabilities (SALN) of Joint and Solidary Signature (JSS) parties
- DHSUD Certificate of Registration and License to Sell (for developers)
- DHSUD Clearance to Mortgage
- Proof of awarded contract/s (for contractors)
- Project proposal

*Note: Additional requirements may be required based on the borrower type and nature of the project to be financed.*

*For more information, please contact:*

#### Program Development and Management I Department

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#### HEAD OFFICE LENDING DEPARTMENTS

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