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SME Department

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PROVINCIAL LENDING GROUPS

North and Central Luzon Lending Group

DBP Building, Paseo del Congreso, Malolos City

Tel. No.: (044) 796-0325 | E-mail: ncl-lg@dbp.ph

South Luzon Lending Group

DBP Building, Merchan Street, Lucena City

Tel. No.: (042) 373-1917 | E-mail: sl-lg@dbp.ph

Visayas Lending Group

DBP Building, Osmeña Blvd., Cebu City

Tel. Nos.: (032) 255-6312; 255-6323-24

E-mail: v-lg@dbp.ph

Northern Mindanao Lending Group

DBP Building, J.C. Aquino Avenue corner

J. Rosales Avenue, Butuan City

Tel. No.: (085) 341-5136 | E-mail: nm-lg@dbp.ph

Southern and Western Mindanao Lending Group

DBP Building, C.M. Recto Avenue, Davao City

Tel. No.: (082) 222-3477 | E-mail: swm-lg@dbp.ph



We Build Possibilities.

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BAHAY-4PH

DBP CREDIT FACILITY
FOR THE 4PH PROGRAM



We Build Possibilities.



BAGONG PILIPINAS

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The **DBP Credit Facility for the 4PH Program (BAHAY-4PH)** is a sub-program of the BAHAY Program crafted in support of the government's Pambansang Pabahay Para sa Pilipino (4PH) Program. It is specifically designed to provide financing through development loans to Local Government Units (LGUs), housing developers and contractors participating as project proponents in the 4PH Program.

Spearheaded by the Department of Human Settlements and Urban Development (DHSUD), the 4PH Program aims to address the country's housing needs, currently estimated at 6.5 million, by targeting to construct one million housing units per year from 2022 to 2028. Aligned with this thrust, DBP's BAHAY-4PH Program supports the government's initiatives to address the nation's housing backlog through financing of mass housing projects.

Eligible Borrowers

- Local Government Units (LGUs)
- Developers;
- Contractors; and
- Joint Venture (JV) entities limited to developers, LGUs or contractors

Eligible Loan Purposes

- Site development and construction of housing units; or
- Land acquisition for the purpose of and in conjunction with site development and construction of housing units

Loan Amount

- For LGUs, up to 100% of Total Project Cost (TPC)
- For other borrowers, including JV entities, whichever is lower of the following:
 1. Actual project needs as supported by cash flow projections; or
 2. Up to eighty percent (80%) of validated TPC.

Loan Term

Up to five (5) years based on borrower's 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 (last 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
- Proof of awarded contract/s (for contractors)
- Project proposal

Program Specific Requirements

- Copy of Project Eligibility Clearance from DHSUD
- Copy of Memorandum of Agreement (MOA) with partner-LGU
- Certification from the partner-LGU on the identification of the project's buyer-beneficiaries and indicating the required Pag-IBIG eligibility requirement
- Environmental Compliance Certificate (ECC) or Certificate of Non-Coverage (CNC)

- Pag-IBIG pre-qualification of the following:
 1. developer's accreditation
 2. project's accreditation
 3. membership status and/or eligibility of buyer-beneficiaries
- Copy of the developer's MOA with DHSUD, the partner-LGU, DBP, and Pag-IBIG
- Copy of LGU issuance on the creation of an office to jointly undertake the documentation of the buyer-beneficiaries' end-user home loans with the developer
- Copy of the project's DHSUD Certificate of Registration and License to Sell

Note: Additional information/requirements may be needed to comply with the Due Diligence and Prudent Banking requirements under the Manual of Regulations for Banks and BSP Circulars including Circular No. 855: Guidelines on Sound Credit Risk Management Practices.

