



Building Eligible Resilient Dwelling for Everyone



NHMFC

National Home Mortgage Finance Corporation



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Strengthening **BALAI** HOUSING LOAN RECEIVABLES PURCHASE PROGRAMS



HLRPP 1

**Purchase of Originated
Economic / Low Cost
Housing Receivables**

- *Fixed interest rate as low as 4.7 %*
- *Up to 30 years loan term*
- *High Loan-to-Value Ratio*
- *Up to 3 Million*



HLRPP 2

**Socialized Housing
Loan Take-out of
Receivables**

- *Interest rates starting at 3% for the first 5 years and 5.5% on the remaining years*
- *Up to 30 years loan term*
- *Up to 750k*



HLRPP 3

**Maginhawang Buhay
sa Bahay or Reverse
Mortgage Program**

- *For borrowers 60 years old and above*
- *Registered owner of house and lot or condominium units*
- *No monthly payment required*
- *Up to 5 Million*



HLRPP 4

**Building Eligible
Resilient Dwelling for
Everyone**

- *Platform to purchase green housing loan receivables*
- *Interest rate as low as 3%*
- *Up to 30 years loan term*
- *Up to 3 Million*

WHAT IS BALAI BERDE?

Fourth series of Housing Loan Receivables Purchase Program (HLRPP) that promotes sustainable housing development in safe and secure communities and advocates quality of life that contributes to the economy while preserving the environment.



GREEN FEATURES

Eligible housing portfolio must comply with the building and environmental laws, regulations and mandatory standards. The design must meet the regional, national or internationally-recognized standards/certifications

Energy Efficiency



Water Efficiency



Green Materials and Resources



Climate Change Resilience



Natural Disaster Resilience



Sustainability



GREEN BUILDING CERTIFICATIONS

Eligible housing portfolio must comply with the building and environmental laws, regulations and mandatory standards. The design must meet the regional, national or internationally-recognized standards/certifications



Basic Features

Purchase Price of up to **100%** of the appraised value of the property not exceeding Php 6 Million.

Interest Rates

Fixed interest rates ranging from 3% to 7% with loan term up to 30 years:

Term	Per Annum	
	P 3M and below	Above P 3M
05 – 15 years	3%	4%
16 – 25 years	4.5%	5.5%
26 – 30 years	6%	7%

Processing Time:

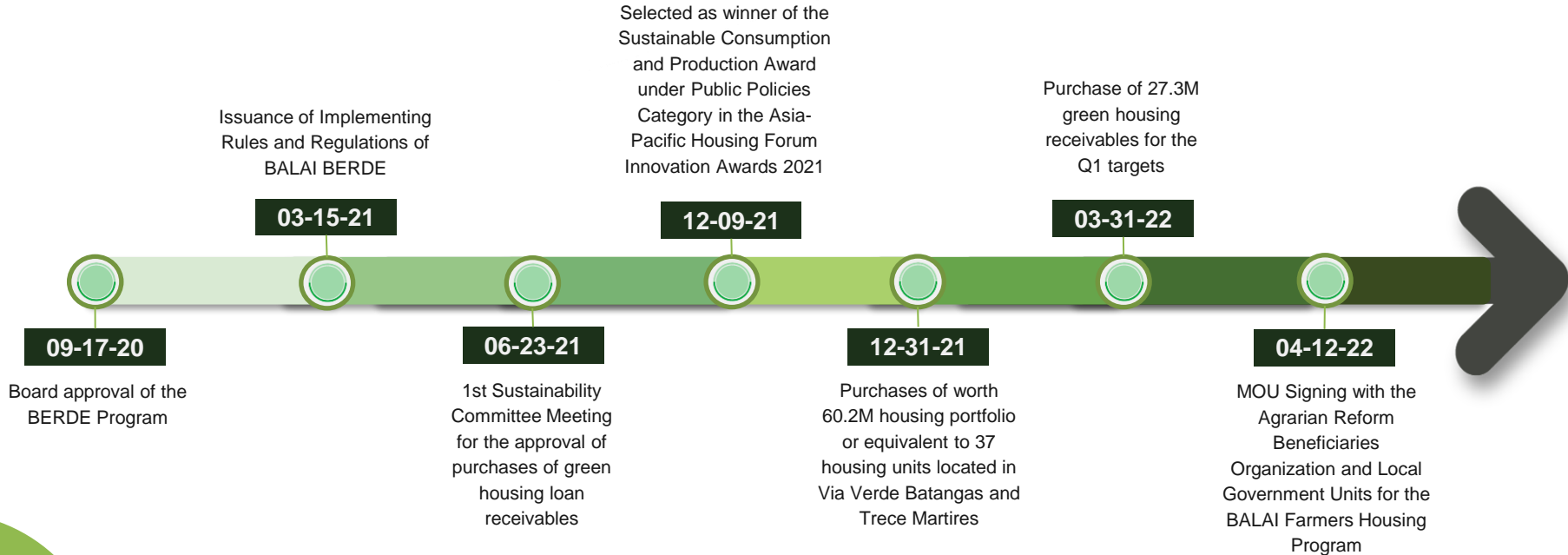
20 Working days upon submission of complete documents

Interest Subsidy

Decile	Monthly Gross Income	Interest Subsidy
D1	8,730	1%
D2	11,100	1%
D3	12,930	1%
D4	15,150	1%
D5	17,330	0.75%
D6	20,200	0.5%

**to marginalized sectors for the first 10-year term*

BERDE MILESTONES



Innovation Awards 2021

TOP 4 FINALIST

Habitat for Humanity: Asia-Pacific Housing Forum

Public Policies



National Home
Mortgage Finance
Corporation



Chief Minister's Slum
Development
Programme



The Housing & Urban
Development
Department of
Government of Odisha



Pakistan Mortgage
Refinance Company

Sponsored by: Habitat for Humanity

This category promotes innovative public policies across all levels of government that help to reduce the housing deficit while taking into consideration specific needs of minorities, vulnerable and marginalized populations. Special consideration is given to new policies aimed at driving economic growth via the construction of decent housing, fostering people-public-private partnerships, and addressing the impact of COVID-19.



Innovation Awards 2021

**TOP 4
FINALIST**

Public Policies Category



Building Eligible Resilient
Dwelling for Everyone

BERDE PROGRAM

Sustainable Consumption

And Production Award

Habitat for Humanity: Asia-Pacific Housing Forum

ASIA-PACIFIC HOUSING FORUM

Innovation Awards 2021

SCP Award Winner

Public Policies
Category

National Home Mortgage Finance Corporation

BALAI BERDE Program
(Philippines)

Habitat for Humanity

switchasia SCP FACILITY

ASIA-PACIFIC HOUSING FORUM

Building Forward Better
for Inclusive Housing

Innovation Awards 2021

Certificate of Achievement

This is to Certify

NATIONAL HOME MORTGAGE FINANCE CORPORATION

WITH INNOVATION

“BALAI BERDE PROGRAM”

Was Selected as **WINNER** of the
**SUSTAINABLE CONSUMPTION AND PRODUCTION AWARD -
PUBLIC POLICIES CATEGORY**
In the Asia-Pacific Housing Forum Innovation Awards 2021
December 9, 2021

Luis Noda
Area Vice President
Habitat for Humanity International, Asia-Pacific

Zinaida Fadeeva
Team Leader
SWITCH-Asia SCF

Habitat for Humanity

switchasia SCP FACILITY

DELTA The Foundation.

Whirlpool CORPORATION

Via
Verde



Trece Martires, Cavite and Sto. Tomas, Batangas

Via
Verde



Located in Padre Garcia, Batangas

solana
verde
SOLAR-POWERED CONDOMINIUMS



Located in Silang, Cavite

SOLAR POWERED COMMUNIT
MARITA
VILLAS
by:  IMPERIAL HOMES



Marita Villas, Cabanatuan

*Victoria
Highlands*
Subdivision
BRGY. STO. DOMINGO, IRIGA CITY



Iriga City, Camarines Sur

In Search of GREENER Pasture



Enhancements



Accreditation
Guidelines for
Originators



Green Standard in the
Housing Sector

Department of Human Settlements
and Urban Development's (DHSUD)
intervention to adopt green standard
in the housing sector

In Search of GREENER Pasture



IFC's support for the
certification fees /
More affordable
certification



To issue the
retrofitting
guidelines as part of
the BERDE
Program



Issuance of Green Bonds



NHMFC
NATIONAL HOME
MORTGAGE FINANCE
CORPORATION

*thank
you*