



32nd IUHF World Congress 2024

*19 September 2024
Humboldt Carré in Berlin, Germany*

Session 6: Green housing and green mortgages

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Vice President, NHMFC

The Key Shelter Agencies



**DEPARTMENT OF HUMAN SETTLEMENTS
AND URBAN DEVELOPMENT**



**NATIONAL HOUSING
AUTHORITY**



**HOME DEVELOPMENT
MUTUAL FUND**



**NATIONAL HOME MORTGAGE
FINANCE CORPORATION**



**SOCIAL HOUSING
FINANCE CORPORATION**



**HUMAN SETTLEMENTS
ADJUDICATION COMMISSION**

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 850k / 1.8 Million*



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 6 Million*



Building Eligible Resilient Dwelling for Everyone



Green Features



Energy Efficiency



Water Efficiency



Green Materials and Resources



Climate Change Resilience



Natural Disaster Resilience



Sustainability





BUILDING ELIGIBLE RESILIENT
DWELLING FOR EVERYONE



Loanable Amount / Purchase Price

Php 6 Million

(EUR 95,798 / USD 102,804)

At a maximum term of 30 years



Program Features



Loan-to-Value Ratio

- Purchase price of up to

100%

*of the appraised value of the property not exceeding
Php 3 Million /
(USD 51,402 / EUR 47,899)*

- No equity requirement

- Purchase price of up to

90%

*of the appraised value of the property not exceeding
Php 6 Million
(USD 102,804 / EUR 95,798)*



Program Features

Interest Rates

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

Term	Per Annum	
	P3M and below	Above P3M
05 – 15 years	3.0%	4.0%
16 – 25 years	4.5%	5.5%
26 – 30 years	6.0%	7.0%

Maximum age of borrower is up to 70 years old

Interest Subsidy

First 10-Year Term

Decile	Monthly Gross Income in Peso	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	0.50%

*to marginalized sectors for the first 10-year term



*Total Green Housing Loan
Receivables Taken-Out*

PHP 410,049,747
(EUR 6,546,958 / USD 7,025,009)





Via Verde

Trece Martires, Cavite
Sto. Tomas, Batangas
Cabanatuan, Nueva Ecija





SOLAR POWERED COMMUNIT

MARITA VILLAS

Cabanatuan, Nueva Ecija



SUSTAINABILITY REPORT

-43.05 tco₂

Operational CO₂ Emissions

238.82 tco₂

Operational CO₂ Savings



259 units

Total Green Housing Units
Purchased

66%

Energy Savings
Average Efficiency

51%

Water Savings
Average Efficiency

63%

Less Embodied in Materials
Average Efficiency

Sustainable Consumption and Production Awards

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

EUROPEAN UNION



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

Zinaida Fadeeva
Zinaida Fadeeva
Team Leader
SWITCH-Asia SCF

Habitat for Humanity

switchasia SCP FACILITY

EUROPEAN UNION

The Foundation

Whirlpool CORPORATION

WAYS FORWARD

Policy Advocacy & Incentives



Partnership Opportunities



Scalability



Long-Term Vision





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*thank
you*