

QUALIFICATIONS AND REQUIREMENTS

JuanTahanan Application is aligned with PAG-IBIG Loan Qualifications and Requirements. To successfully submit and get a higher chance of approval, make sure to be complete of the requirements and has passed the qualifications.

QUALIFICATIONS

A qualified applicant must be and have the following:

1. Active member with at least 24 months savings.
2. Legal capacity to acquire and encumber real property.
3. No Pag-IBIG housing loan foreclosed, canceled, bought back, or voluntarily surrendered.
4. If with an existing Pag-IBIG Housing account or Short-Term Loan (STL), payments must be updated.

REQUIREMENTS

- **Housing Loan Application (2 copies, HQP-HLF-068/HQP-HLF-069)**

- **Proof of Income**

For Locally Employed

1. Certificate of Employment (COE)
2. Latest Income Tax Return (ITR)
3. One Month Payslip

For Self-Employed

1. ITR
2. Commission Voucher
3. Bank Statements for the last 12 months
4. Copy of Lease Contract and Tax Declaration
5. Certified True Copy of Transport Franchise
6. Certificate of Engagement

For OFWS

1. Employment Contract/POEA Standard Contract
2. Notarized Certificate of Employment and Compensation (CEC)
3. ITR

• **One Valid ID (Photocopy, back-to-back)**

Valid IDs

1. Company ID
2. Passport, issued by the Philippine or Foreign Government
3. Driver's License Professional
4. Regulation Commission (PRC) ID
5. Social Security System (SSS)
6. Card Government Service Insurance System (GSIS) eCard
7. Voter's ID
8. Government Office and GOCC ID (e.g. AFP ID, Pag-IVI Loyalty Card)
9. Integrated Bar of the Philippines (IBP) ID
10. Senior Citizen Card
11. Overseas Workers Welfare Administration (OWWA)
12. ID Overseas Filipino Worker (OFW)
13. ID Seafarer's Identification and Record Book (SIRB)
14. Postal ID

FREQUENTLY ASKED QUESTIONS

1. How do I determine my monthly amortization?

The monthly amortization amount may vary. For calculations based on your monthly income, please consult the BHA office of your local LGU.

2. Who is responsible for the electrical supply application?

The developer is responsible for the initial application for the electrical supply. Associated costs will subsequently be charged to the unit owner.

3. What are the scheduled turnover dates for the initial phase?

Turnover dates will be discussed once you are approved as a beneficiary.

4. What criteria must applicants meet to qualify?

The eligibility criteria are detailed in BHA's qualification guidelines. Interested applicants are advised to visit the BHA office of their local LGU.

5. What is the maximum duration for a loan term?

The loan term can extend up to 30 years. For detailed calculations, consult Pag-IBIG's loan term guidelines.

6. Is it possible for non-Pag-IBIG members to acquire units?

Yes, individuals who are not current Pag-IBIG members have the opportunity to apply. The process involves applying for Pag-IBIG membership and making a lump sum payment to cover the required 24 months of contributions.

7. Is there a reservation fee, and is it refundable?

Currently, no reservation fee is required to secure a unit.

8. Can changes be made to the unit layout or design?

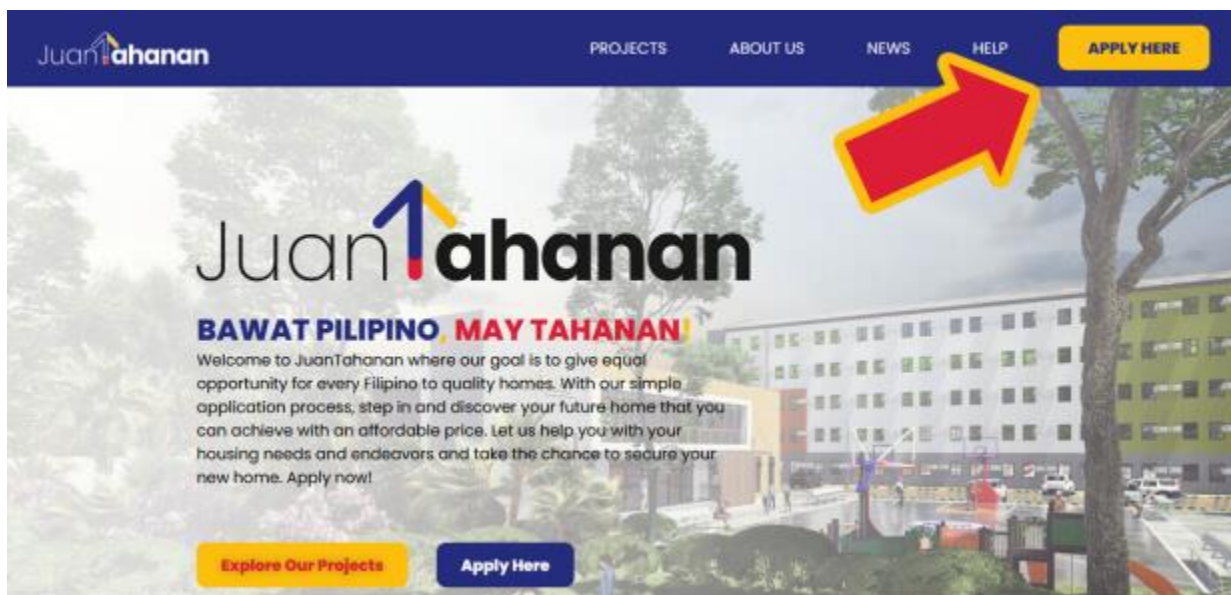
Customizations to the unit's layout or design are subject to developer approval and may incur additional costs. It is advisable to discuss any desired changes early in the purchase process to explore available options.

APPLICATION PROCESS

Welcome to JuanTahanan’s user-friendly application process. We understand that taking the first step towards owning your own home can be difficult and a bit scary. So let us guide you every step of the way. Discover how effortless achieving your homeownership goals can be with JuanTahanan.

Step 1 - Register an account with JuanTahanan

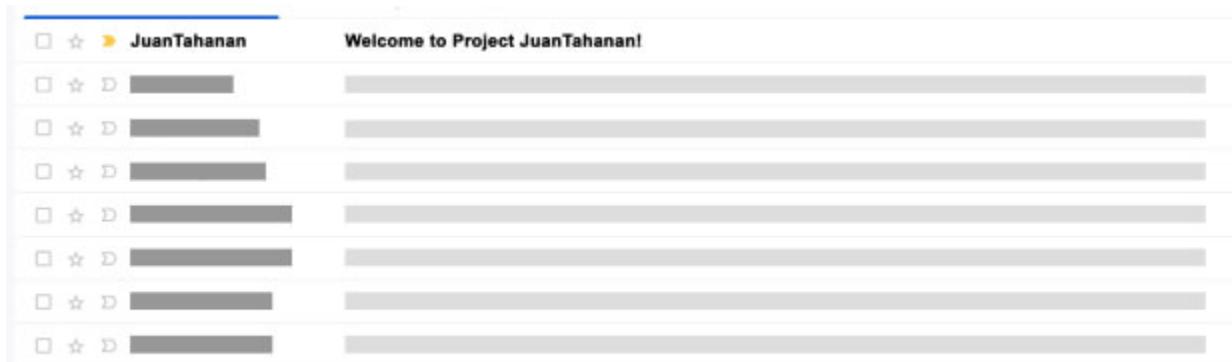
Click APPLY HERE to start registering your JuanTahanan account. Read the privacy policy carefully to certify your approval of submitting your personal information. Please input your basic information to proceed.



Step 2 – Receive a temporary username and password

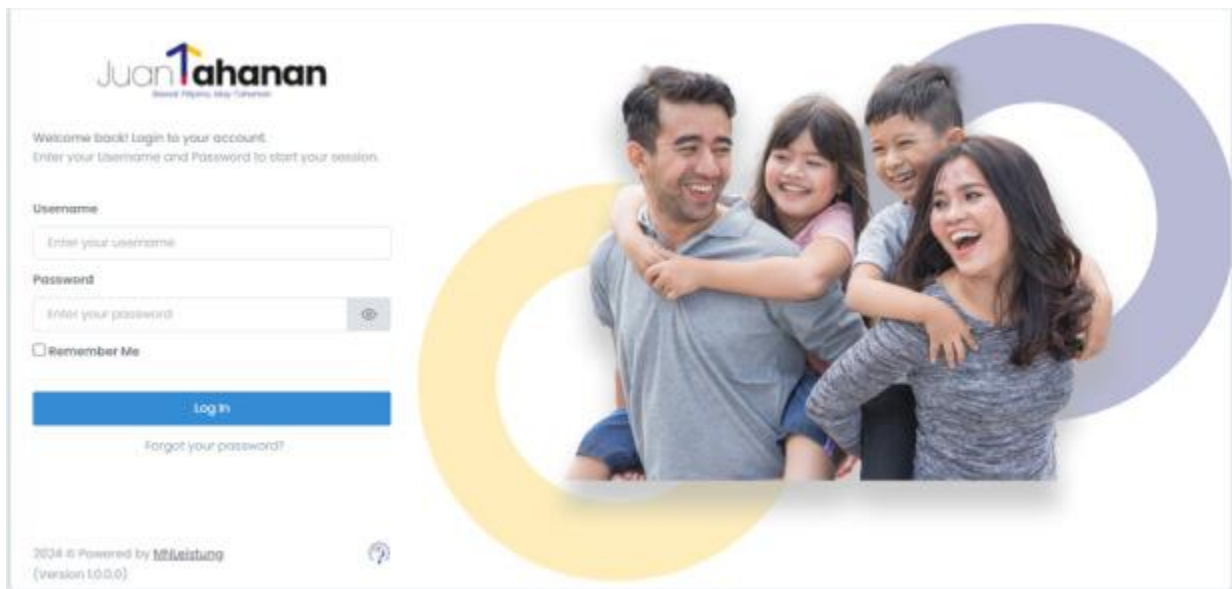
Upon submitting your personal information, an e-mail will be sent to your inbox. Please wait for a message containing a randomly generated temporary username, password, and the link to our JuanTahanan portal to complete your application.

Check your spam folder if the message has not appeared in your primary inbox.



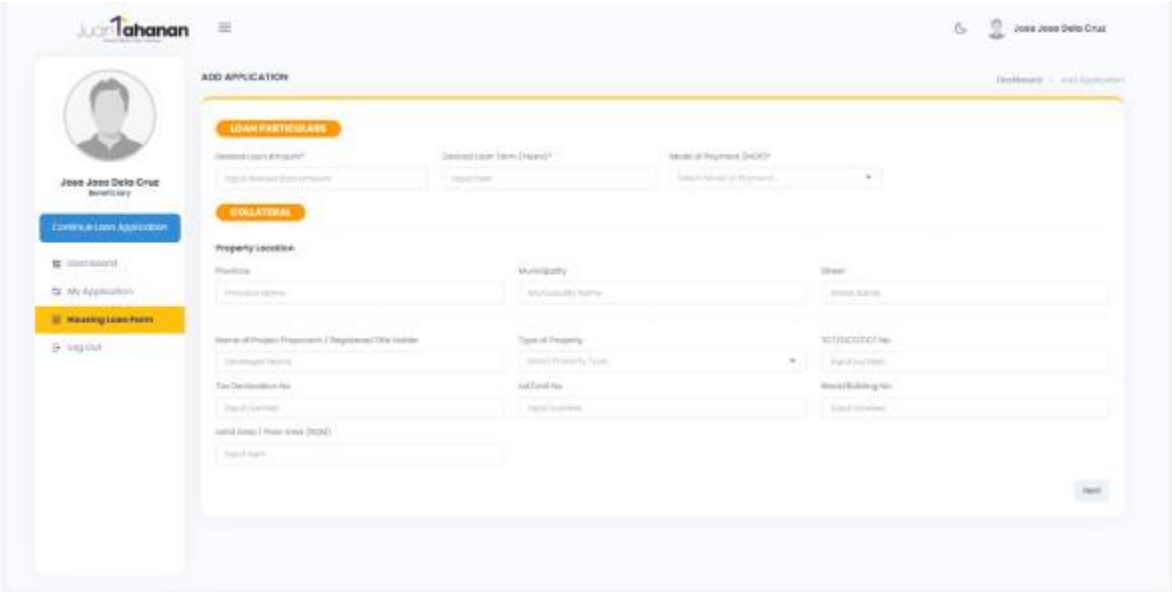
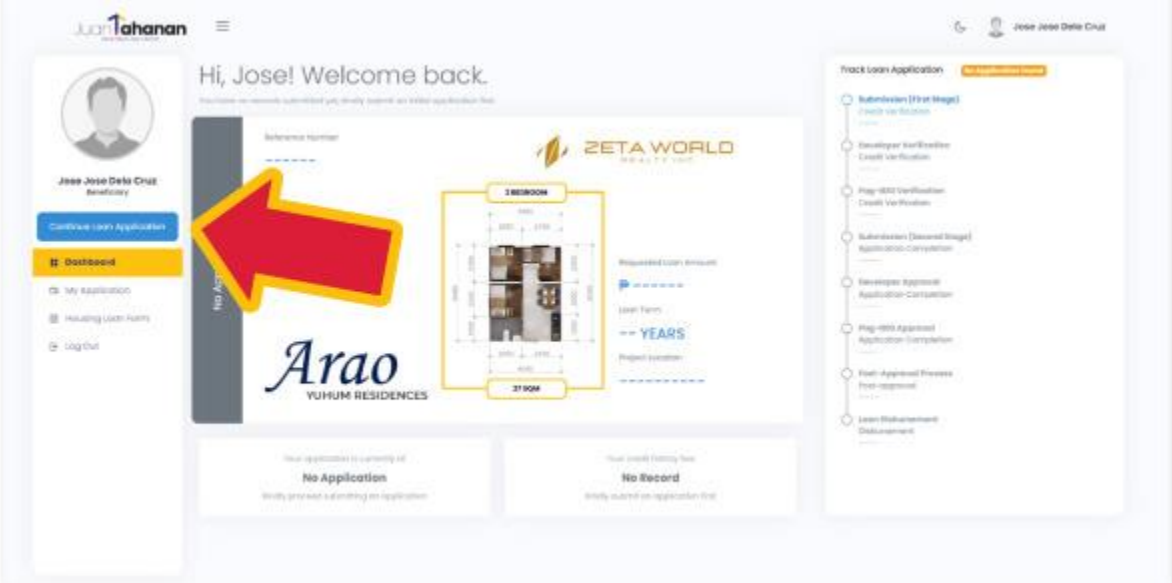
Step 3 – Log-In to JuanTahanan Portal

Follow the instructions provided in the e-mail until you reach the JuanTahanan Log-in. Type in the temporary username and password for your initial access. Remember to change your username and password to update your account's security.



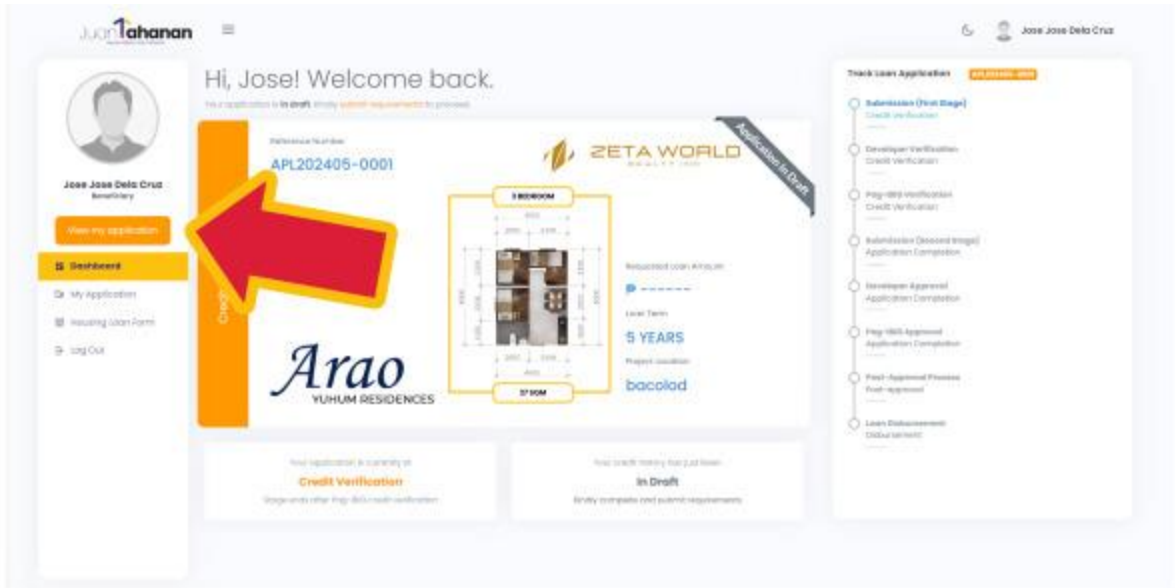
Step 4 - Fill out the PAG-IBIG Housing Application Forms

Once logged-in, you will be met with the JuanTahanan Portal interface. Simply click on the “Continue Loan Application” to continue forward. Fill out the form accurately and accordingly and click save.

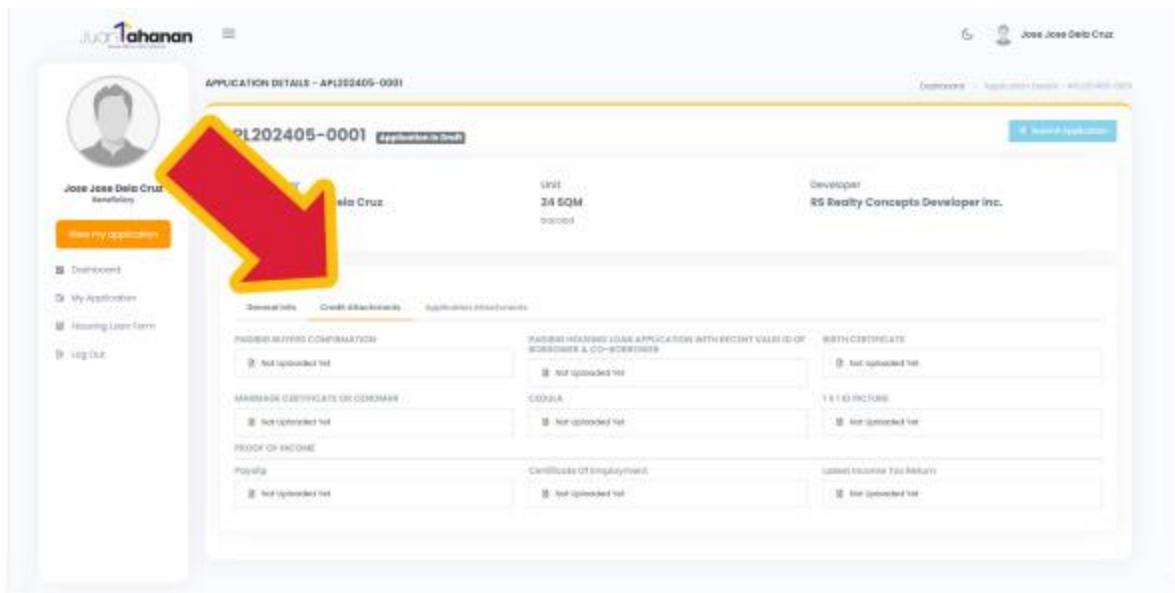


Step 5 – Upload Other Required Documents

In addition to the Housing Application Forms, you are required to upload PDF files of other requirements (e.g. Valid ID, ITR, Certificate of Employment). Simply click on the VIEW MY APPLICATION button under your name.

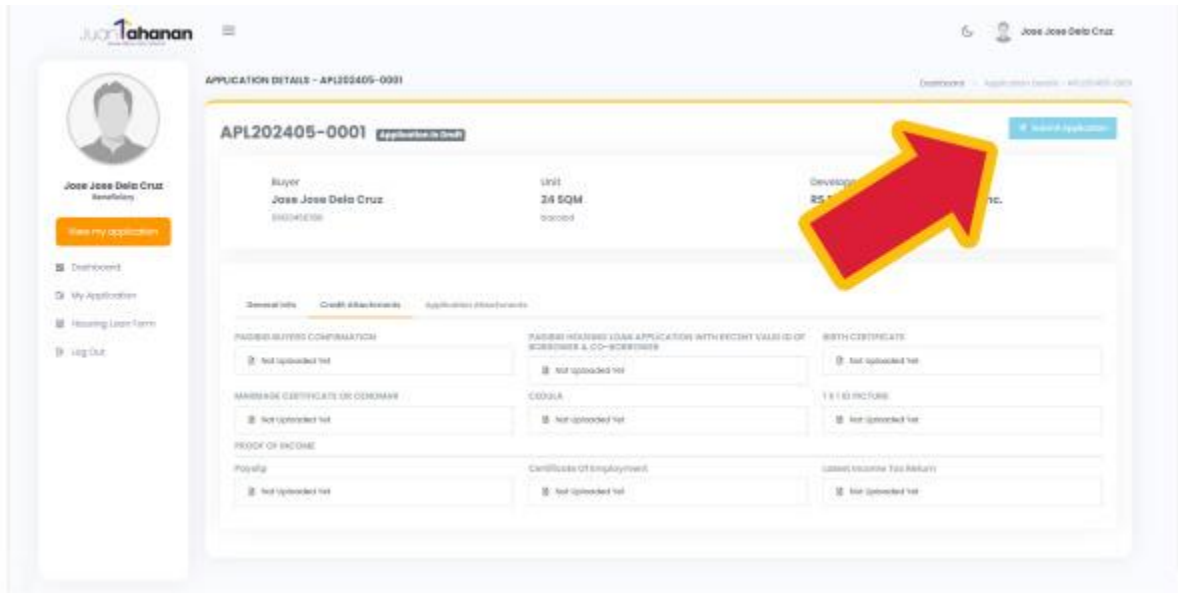


Click on the CREDIT ATTACHMENTS tab and upload your other requirements there. Only PDFs are allowed.



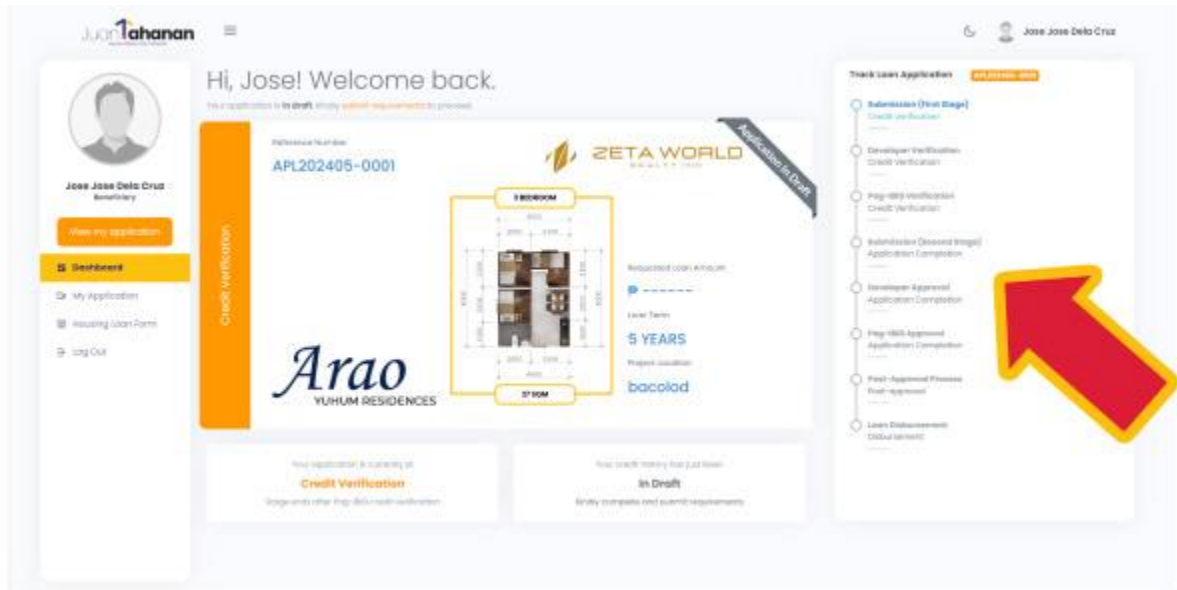
Step 6 – Click SUBMIT and wait for the confirmation email and your application number

Once your forms are filled and your requirements are uploaded, you may click SUBMIT and congratulations, you have applied to JuanTahanan! A confirmation e-mail will be sent to your inbox containing your application number.



Step 7 – Congratulations! Now we wait.

Your application will now be processed and verified by the Developer of your chosen property and PAG-IBIG. To monitor the progress of your application, you may view it in your JuanTahanan portal account.



We want your application process to be smooth and linear. So don't wait any longer to turn your aspirations into reality – start your application today and embark on a path towards a brighter future with JuanTahanan!