

# 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.