

PLOT 63238: Youth & IPS project - (BLOCK C)



The Youth Housing programme apartments have two bedrooms, ceramic tiles, fitted kitchen and common bathroom.



TYPICAL FLOOR PLAN


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Affordable Low-Cost Housing For All

Government Housing Initiatives



accommodating your future



SHHA Home Improvement Scheme

The main objective of the **SHHA Home Improvement** is to provide funding for extension or renovation of an existing house scheme and/ or completion of an existing house and/ or completion of an unfinished structure. Beneficiaries of the **SHHA Home Improvement** loans are expected to start construction of their houses using their own resources and the **SHHA Home Improvement** would be utilized to complete the projects. Councils undertake inspections on site to ensure applicants have already started construction before the loan can be released. The assessment must be done to verify the level of development. The loan is only granted if the required amount would allow for the completion of the project. Materials purchased by the loan must strictly be used to build the proposed structure and failure to do so is a violation of the agreement.

The maximum loan entitlement is P60,000.00. The repayment period for the scheme is 20 years at no interest charged on the loan while 10% interest is charged to beneficiaries who default on their payment.



SHHA Turnkey

SHHA Turnkey involves the design and construction of basic core houses for eligible low income households. Upon occupation the beneficiaries pay the cost of the built houses for a period of 20 years at P375.00 per month at no interest save for a penalty interest charged to beneficiaries who default. The turnkey loan amount is P90 000.00.

The implementation of the programme is decentralized to District Councils.



Youth Housing Programme

The youth are a vulnerable group as they often lack the financial capacity to rent or buy houses in the open market. The scheme should therefore avails suitable houses for occupation. The benefit accorded the youth with salary of no more than P7,000 per month. This project will also benefit from PDSF loan.



Public Officers Housing Initiative

Public Officers Housing Initiative is a project where BHC is going to build housing units in different parts of the country at a capped cost of just under P 153, 000. 00. The houses will be bought by citizens and rented out to government to house civil servants.

The rental amount will serve as repayment or mortgage for the house in each case.

