



Social Housing Finance Corporation

CITIZEN'S CHARTER



SOCIAL HOUSING FINANCE CORPORATION

CITIZEN'S CHARTER

FOREWORD

This Handbook stipulates rules and regulations covering officers and employees of the Social Housing Finance Corporation (SHFC) in transactions with the public in line with the Government's policy aimed at preventing and reducing bureaucratic red tape and graft and corruption; and facilitating ease of doing business through simplified procedures.

The SHFC fully supports the Government's campaign to eradicate red tape and corruption especially that its mission as a key government housing agency is to undertake socialized housing programs for low-income, homeless Filipinos who are the most vulnerable sector in our society.

The Handbook is in support of Republic Act No. 9485 or the "Anti-Red Tape Act (ARTA) of 2007" that promotes integrity, accountability, proper management of public affairs and public property, and establishes effective practices to prevent graft and corruption in government.

Likewise, this Handbook supports Republic Act No. 11032, known as the "Ease of Doing Business and Efficient Government Service Delivery Act of 2018," that promotes ease in doing business through simple and improved systems and procedures of both national and local government agencies, and government-owned and controlled corporations.

In compliance to RA 9485 and RA 11032, the SHFC Handbook lays down rules and regulations that require honesty, transparency and responsibility among its officials and employees; and adopts measures promoting transparency in transacting with the public, through simplified procedures aimed at expediting transactions on issuance of permits, clearances and other requirements to eradicate or reduce red tape and corruption.

The Government campaign against bureaucratic red tape, graft and corruption is a two-way street that not only requires the resolve of the SHFC to maintain a graft-free public service but also the cooperation of the transacting public.

While SHFC officers and employees are sworn to serve the public with integrity, honesty and transparency, the SHFC Management monitors, reviews and fine-combs all transactions as its contribution to make the Philippines corruption-free.

The SHFC enjoins the transacting public to report to SHFC Management or concerned government agencies violations of RA 9485 and RA 11032 and the rules and regulations under this Handbook committed by any of our officers or employees.



ATTY. ARNOLFO RICARDO B. CABLING
President

AGENCY PROFILE

I. Mandate:

Under E.O. 272, the SHFC shall be the lead government agency to undertake social housing programs that will cater to the formal and informal sectors in the low-income bracket and shall take charge of developing and administering social housing program schemes, particularly the CMP and the AKPF Program (amortization support program and development financing program).

II. Vision:

By 2022, SHFC shall have provided 530,000 organized homeless and low-income families with Flexible, Affordable, Innovative, and Responsive (FAIR) shelter solutions to their housing needs.

III. Mission:

We empower and uplift the living conditions of underprivileged communities by Building Adequate Livable Affordable and Inclusive (BALAI) Filipino Communities through provision of FAIR shelter solutions in strong partnerships with the national and local government, as well as the civil society organizations and the private sector to support the underprivileged communities.

IV. Service Pledge / Core Values:

Servant Leadership.

Institutionalizing a culture of leadership that recognizes the role of government employees as public servants.

Professionalism.

Promoting the highest standards for individual and corporate performance.

Accountability.

Setting and implementing performance standards that are clear and understandable to the public.

Integrity.

Keeping high ethical standards at the corporate and individual level.

Stewardship.

Putting premium to sustainability and the judicious and proper use of internal resources.

Excellence.

Upholding the virtue of excellence in every activity.

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Mega Manila and Luzon Operations External Services

1. Assistance to Walk-In Clients

This phase includes community organizing, identification of resettlement area for those who will be evicted/ demolished, negotiation with landowners, savings mobilization and processing of documentary requirements for enrollment to Community Mortgage Program (CMP).

Office or Division:	Project Development Division
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. Interested Community Associations (CAs) and Applicants 2. Telephone Inquiries
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiries about SHFC programs (walk-in)	1.1 Explains the programs and/or provides the Client/Customer copies of SHFC brochures, checklist of requirements and other information materials.	None	20 minutes	Project Development Officer
	1.2 If the request for orientation is made, schedule for the orientation is arranged.	None		
	1.3 Requests the Client/Customer to fill out the Satisfaction Survey Index (SSI) Form and/or the Feedback Form.	None		
TOTAL		None	20 minutes	
END OF TRANSACTION				

2. Project Development

Project Development is part of the social preparation and community organizing for the ISF communities. SHFC assists communities in the aspect of negotiation with landowners, capacity building for financial literacy and other pre-approval activities.

Office or Division:	Project Development Division
Classification:	Complex
Type of Transaction:	G2C
Who may avail:	1. Community Associations (CAs), 2. Landowners (LOs), 3. Accredited CMP-Mobilizers, 4. Civil Society Organizations (CSO) Partners, 5. LGUs, 6. Developers and Contractor

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Lot Acquisition Loan	
1. Application Letter (1 original hardcopy)	CMP-Mobilizer/ Homeowners (HOA)
2. Community Profile (1 original hardcopy)	HOA
3. Masterlist of Beneficiaries and Loan Apportionment (MBLA) (1 original hardcopy and softcopy)	CMP-Mobilizer/HOA
4. Passbook with updated savings equivalent to three (3) months amortization, one (1) year advance MRI premium, and Documentary Stamp Tax if applicable) (1 photocopy of each document)	Bank
5. Original Memorandum of Agreement (MOA) between the HOA and the landowner (1 original hardcopy)	HOA & Landowner
6. Original MOA between the HOA and the CMP-Mobilizer (1 original hardcopy)	HOA & CMP-Mobilizer
7. Notarized Board Resolution or Secretary's Certificate issued by the HOA to its authorized representatives (1 original hardcopy)	HOA

8. Lot Plan with Vicinity Map and Technical Descriptions of proposed CMP site, duly signed by Geodetic Engineer (GE) (1 original hardcopy)	Geodetic Engineer
9. Schematic Subdivision Plan duly signed by a licensed Geodetic Engineer (must show the area per lot, excluded lots, if any, and other information pertaining to the site's physical features which may affect the collateral value) (1 original hardcopy)	Geodetic Engineer
10. Registry of Deeds Certified Copies of present title, 1 st back title and 2 nd back title (1 photocopy of each document)	Registry of Deeds
11. Two (2) government-issued ID of the landowner/s and their representatives (1 photocopy of each ID)	Landowner
12. Grant of Road right of way (for off-site project) or Access Road Certification (for on-site project) (1 original hardcopy)	City Engineer's Office/ City Planning/landowner
13. CA Disaster Risk Reduction Management Plan (1 original hardcopy)	HOA
14. Other HOA documents: - HLURB Certificate of Registration (1 certified copy) - Certificate of BIR Registration (1 photocopy)	HLURB BIR
Site Development and House Construction Loan	
15. Notarized Board Resolution or Secretary's Certificate issued by the HOA to avail of additional loan (1 original hardcopy)	HOA
16. MOA between HOA and the Contractor (1 original hardcopy)	HOA & Contractor/ Developer
17. Surety Bond equivalent to the 15% Mobilization Fee and Contractor's All Risk Insurance (1 original hardcopy of each document)	Contractor/ Insurance Company
18. Development and Building Permits: - Complete set of LGU-approved plans - Work/Drawdown of Schedule; Bar Chart/ Pert-CMP - LGU-approved Bill of Materials and Cost estimates (1 original hardcopy of each document)	City Engineer's Office
19. Contractor's Business Permit and DTI or SEC Registration documents (1 photocopy of each document)	SEC/DTI/ LGU Licensing Office
20. Philippine Contractor's Accreditation Board (PCAB) license or any other documents/report on the capacity of the contractor/builder to undertake the scope of work (1 photocopy)	PCAB

21. Other Contractor's documents: -Audited Financial Statements -Organizational Structure -List of completed and ongoing projects (1 photocopy of each document)	Contractor / Developer
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CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Project Folder documents based on checklist of requirements received by OVP staff	1.1 Receive Project Folder to Project/Loan Review and Processing Department	None	5 minutes	<i>PDD/LRPD receiving staff/ Admin. Assistant</i>
	1.2 Endorsed loan application/folder to branch manager for instruction	None	3 minutes	<i>Admin. Assistant</i>
	1.3 Endorsed loan application/folder with instruction/s to Chief of Division	None	5 minutes	<i>Manager</i>
	1.4 Assign Project Loan application to Project Development Officers – Background Investigation (BI), Loan Examination (LE), Mortgage Examination (ME), Site Inspection (SI)	None	5 minutes	<i>Chief of Division</i>
	1.5 Collate and conduct initial review of documents based on checklist of requirements	None	1 hour	<i>Project Development Officers (BI/SI/LE/ME)</i>
	1.6 Validate names in the Masterlist of Beneficiaries System through SHFC-ZEUS and HUDCC.NET	None	3 hours per 100 MBs	<i>Project Development Officer (BI)</i>
	1.7 Prepare Initial Findings	None	3 hours	<i>Project Development Officers (BI/SI/LE/ME)</i>

	1.8 Conduct of Project Development meeting with the HOA, CMP-M and discuss initial findings and project issues	None	5 hours	<i>Social Housing Finance Corporat</i> <i>Project Development Officers (BI/SI/LE/ME)</i>
	1.9 If with hard findings, wait for the compliance to be submitted before the conduct of the BI/SI	None	2 hours	<i>Project Development Officers (BI/SI/LE/ME)</i>
TOTAL		None	1 day, 6 hours, 18 minutes	
END OF TRANSACTION				

3. Project Enrollment

The CA, with the assistance of the NGO-CMP-M, or LGU submits documents for review and validation by the concerned branch.

Office or Division:	Project Development Division		
Classification:	Simple		
Type of Transactions:	G2C		
Who may avail:	1. Applicant Community Associations (CAs) 2. Telephone Inquiries		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Duly accomplished application letter		CA President	
2. CMP Community Profile		CA	
3. Members Socio-Economic Profile		CA	
4. LGU Endorsement or Certification of Project and Informal Settler Families (ISFs)		Local Government Unit (LGU)	
5. HLURB Certified Copy of Certificate of Registration, Articles of Incorporation, By-Laws and Updated General Information Sheet		HLURB	
6. BIR Certificate of Registration		BIR	
7. Lot Plan with Technical descriptions of the proposed CMP site, duly signed by a licensed Geodetic Engineer (GE)		GE	
8. Vicinity Map showing the name of the roads leading to the site and the landmarks		GE	
9. Schematic Subdivision Plan duly signed by a licensed GE (must show per area per lot, the excluded lots, if any and other information pertaining to the site's physical features which may affect the collateral)		GE	
10. Topographic Map if site has sloping terrain		GE	

11.LGU Certification of Road Right Of Way	LGU
12.LGU Certification that the property is safe and suitable for housing	LGU
13.MGB Geohazard Certification and Department of Agrarian Reform (DAR) Certificate of non-CARP coverage / Certification on the availability and provision of basic utilities (power and water) to be issued by the provider / Conceptual Plan for the Site Development and House Design (cost and materials)	MGB / DAR
14.Preliminary Approval for Locational Clearance (PALC) / Preliminary Subdivision Development Permit (DP)	LGU
15.1 Latest RD Certified copy of Present Title 15.2 Latest RD Certified copy of First Back Title 15.3 Latest RD Certified copy of Second Back Title	Register of Deeds (ROD)
16.Latest Tax Declaration showing Residential classification	LGU
17.Updated Real Property Tax Clearance	LGU
18.Zoning Certification (LGU and HLURB issued)	LGU and HLURB
19.Proof of CA savings equivalent to there (3) months amortization and (1) year Mortgage Redemption Insurance (MRI) premium.	CA
20.Memorandum of Agreement (MOA) between CMP-Mobilizer and CA	CMP-M
21.MOA between the Landowner (LO) and CA or Letter of Intent to sell from the LO or Intent to Buy from the CA.	CA / LO
22.Notarized Board Resolution / Secretary Certificate issued by the CA on authority to its representative.	CA
23.Updated Special Power of Attorney (SPA) for individual landowner or Secretary's Certificate/Board (if the LO is a Corporation).	LO
24.SEC Certified copy of Incorporation papers and updated GIS (if the LO is a Corporation).	LO

<p>25.1 Two (2) valid government issued IDs of the LO and/or authorized representative.</p> <p>25.2 IDs of the representatives and Corporate Secretary (if the LO is a Corporation).</p>	LO
<p>26.1 TIN of Individual LO</p> <p>26.2 BIR Certificate of Registration of LO</p>	LO

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submission of documents for project enrollment.	<p>1.1 Evaluate the documents as to its completeness and compliance.</p> <p>1.1.1 If not complied, documents are returned for compliance.</p> <p>1.2.1 If complied, documents are received and endorsed to the Loan Processing Team for further evaluation and recommendation (findings).</p> <p>1.3.1 If complied, will conduct Background Investigation, Title Verification, Site Inspection, and Appraisal.</p>	None	1 hour	<i>Project Development Officer</i>
TOTAL		None	1 hour	
END OF TRANSACTION				

4. Compliance to Findings Requirements

Community Associations, CMP-Mobilizers or Landowners submit document/s based on the requirements as stated in the Mortgage Examination (M.E.) Findings, Site Inspection/Appraisal, BI and Loan Examination Reports.

Office or Division:	Project Development Division				
Classification:	Complex				
Type of Transactions:	G2C				
Who may avail:	1. Community Associations (CAs), 2. Landowners (LOs), 3. Accredited CMP-Mobilizers, 4. Civil Society Organizations (CSO) Partners, 5. LGUs, 6. Developers and Contractor				
<table> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> <tr> <td>1. See checklist from pages 12 to 14 for the documentary requirements.</td><td>See pages 12 to 14</td></tr> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. See checklist from pages 12 to 14 for the documentary requirements.	See pages 12 to 14
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1. See checklist from pages 12 to 14 for the documentary requirements.	See pages 12 to 14				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1.HOA/ CMP-M submitted the compliance/required documents to OVP staff	1.1 Transmit compliance / documents to PDD/LRPD	None	5 minutes	<i>PDD/LRPD receiving staff</i>
	1.2 Endorsed compliance /document to branch manager for instruction	None	5 minutes	<i>Admin. Assistant</i>
	1.3 Endorsed compliance/document with instruction and initial recommendation to Chief of Division	None	5 minutes	<i>Manager</i>
	1.4 Forward the compliance/document to Project Development Officers – BI,LE,ME, and SI for further evaluation and report preparation	None	1 hour	<i>Chief of Division</i>

	1.5 Evaluate the submitted documents if compliant to hard findings	None	3 hours	<i>Loan, Mortgage and Technical Examiners</i>
	1.6 Schedule BI/SI if no initial hard findings or is compliant with the findings	None	5 minutes	<i>Project Evaluation Officers/ Technical Personnel</i>
	1.7 Inform the CA that the BI/SI will simultaneously be conducted on the same date that the LGU-DRRMO for Disaster Preparedness Orientation was scheduled	None	5 minutes	<i>Project Development Officer</i>
TOTAL		None	4 hours, 25 minutes	
END OF TRANSACTION				

5. Background Investigation / Site Investigation and Hazard Orientation

Background Investigation (BI) is an activity being conducted during general assembly of MBs wherein respective SHFC account officers validate the qualification of individual borrower (not a double availer, household income, age requirement, etc) while Hazard orientation is an activity being conducted by the LGU-DRRMO wherein the members of the CA are informed of the hazards, if any, present in the property and the mitigating measures to be done. BI and hazard orientation are usually being conducted simultaneously. Site Inspector/appraisal, technical/appraiser conducts site suitability, appraisal and hazard validation of the property.

Office or Division:	Project Development Division	
Classification:	Highly-Technical	
Type of Transactions:	G2C; G2G	
Who may avail:	1. Community Associations (CAs), 2. Landowners (LOs), 3. Accredited CMP-Mobilizers, 4. Civil Society Organizations (CSO) Partners, 5. LGUs, 6. Developers and Contractor	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
For BI		
1. CA's Minutes of the recent meetings, , and Proof of Equity Payment (PEP) to the landowner (if any)		CMP-Mobilizer/HOA
2. CA's financial statement report		HOA
3. CA's Bank Account savings		CMP-Mobilizer/HOA
4. Proof of Equity Payment (PEP) to the landowner (if any)		Bank
For Hazard		
5. CA's Minutes of the meeting re: Hazard Orientation (signed by the DRRM Representatives)		CMP-Mobilizer/HOA
6. CA DRRM Plan (signed by the Barangay Chairman)		DRRMO
7. Secretary Certificate		HOA

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1.CA confirming the date of DRRMO Orientation	1.1 Conduct BI/SI and validation with the HOA right after the DRRMO Orientation	None	8 hours	Account Officer (BI/SI)
	1.2 Prepare BI/ Validation and Hazard Report	None	8 hours	Account Officer (BI)
	1.2.1 Sort personal data/information gathered from the beneficiaries during the one-on-one interview including their organizational/ socio-economic profile		2 hours	
	1.2.2 Prepare a consolidated report		24 hours	
	1.3 Prepare SI/ Appraisal Report	None	2 hours	Technical Personnel (SI)
	1.3.1 Review the completeness of the documents		6 hours	
	1.3.1 Initial review of documents/ prepare initial findings		8 hours	
	1.3.3 Research re: Hazards, others		4 hours	
	1.3.4 Conduct PDD		8 hours	
	1.3.5 Conduct SI		16 hours	
	1.3.6 Conduct market data gathering (thru bank inquiries,			

	comparable CMP projects, Other sources and Zonal Valuation)		8 hours	Social Housing Finance Corporation
	1.3.7 Analyze Data Gathered		8 hours	
	1.3.8 Prepare MDA		16 hours	
	1.3.9 Review documents: Title, Tax Dec., Certificates (RROW/ Access Road, Zoning, Site Suitability, etc.)		8 hours	
	1.3.10 Evaluate lot plan/validate land area using DMD method (Lot Plotting)		8 hours	
	1.3.11 Prepare map showing landmarks/ comparable projects/ label photos		8 hours	
	1.3.12 Prepare PowerPoint presentations			
	1.4 Review the Reports	None	2 hours	Chief of Division
	1.5 Forward the Report to Manager for approval/ comments	None		Manager
	1.6 Edit the Report based on comments/corrections	None	10 minutes	Project Evaluation Officers (BI/SI)
	1.7 Sign the Final Report	None	10 minutes	Division Chief and Manager
TOTAL		None	18 days, 20 minutes	
END OF TRANSACTION				

6. Loan and Mortgage Examination and Technical Evaluation

Loan Examination (LE) is the review/assessment on the Masterlist of Beneficiaries and Loan Apportionment (MBLA) particularly the individual loan apportionment based on lot area, amount per sq. m.

Mortgage Examination (ME) is the review/evaluation of mortgage documents such as HLURB Certified Copies of HOA Certificate of Registration, Articles of Incorporation, By-laws including Code of Ethics and Ethical Standards of HOA officers and board of directors and latest General Information Sheet (GIS) of HOA officers and directors; HOA Secretary Certificate, MOA/Intent to Sell/Buy; SPA, if any; government issued IDs with picture and specimen signature; titles (present, 1st back and 2nd back); Tax Declaration; proof of payment of Real Property Tax/Tax Receipt.

Technical Evaluation is the review of schematic/subdivision plan

Office or Division:	Project Development Division
Classification:	Complex
Type of Transactions:	G2C
Who may avail:	1. Community Associations (CAs), 2. Landowners (LOs), 3. Accredited CMP-Mobilizers, 4. Civil Society Organizations (CSO) Partners, 5. LGUs, 6. Developers and Contractor
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. See checklist from pages 12 to 14 for the documentary requirements.	See pages 12 to 14

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Check data from the submitted documents against the prepared reports	None	15 minutes	LE, ME and Technical Personnel
	1.2 Check the MBs if there are underage/overage and double availers against SHFC-Zeus and HUDCC.NET	None	8 hours per 100 MBs	LE

	1.3 Receive, collate and conduct review of titles/documents/ compliances for approval	None	1 hour	<i>ME</i>
	1.4 Conduct title validation with Registry of Deeds	P196.97 (1 st 2 pages) P38.10 (for every succeeding pages)	16 hours	<i>ME</i>
	1.5 Validate the individual lot areas against the subdivision plan	None	30 minutes	<i>Loan Examiner</i>
	1.6 Prepare notice of findings		1 hour	<i>Loan Examiner</i>
	1.7 Check Masterlist of Borrowers/Beneficiaries against Lease Purchase Agreement (LPAs)		16 hours	<i>Loan Examiner</i>
	1.8 Consolidate findings of BI, LE, ME & SI		2 hours	<i>Project Evaluation Officer</i>
TOTAL		PhP 235.07	5 days, 4 hours, 45 minutes	
END OF TRANSACTION				

7. Project Approval/Issuance of Letter of Guaranty (LOG)

After a project has complied or substantially complied with the minimum requirements prescribed in the branch level, it is being elevated for approval by approving SHFC committee/s or Board depending on the amount of loan. Project is herein determined whether it is complete as to the requirements, hence approved, approved with condition or deferred. Approval means loan amount will be considered by SHFC for payment.

Office or Division:	Project Development Division
Classification:	Complex
Type of Transactions:	G2C
Who may avail:	1. Community Associations (CAs), 2. Landowners (LOs), 3. Accredited CMP-Mobilizers, 4. Civil Society Organizations (CSO) Partners, 5. LGUs, 6. Developers and Contractor
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. See checklist from pages 12 to 14 for the documentary requirements.	See pages 12 to 14

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. CA has fully substantially completed with the findings	1.1 Prepares Project Brief, PowerPoint Presentations, Summary of compliance (Matrix) and Certificate of Compliance (COC)	None	8 hours	Project Evaluation Officers (BI/LE/ME/SI)
	1.2 Recommends the project for approval to Pre-CreCom, CreCom, ExeCom and SHFC Board	None		Manager

	1.3 If approved, prepares Letter of Guaranty (LOG), SHFC Certification (CGTE) and Loan Documents for accommodation mortgage with signature of the CA and landowner.	None	24 hours	<i>Loan and Mortgage Examiner</i>
	1.4 Affixes signature to the REM and loan documents prior to submission to the OVP	None	4 hours	<i>Chief of Division / Manager</i>
	1.5 Releases the REM and other documents to the CA for payment of relevant taxes and annotation of REM to BIR & Registry of Deeds respectively.	None	8 hours	<i>Mortgage Examiner (ME)</i>
TOTAL		None	5 days, 4 hours	
END OF TRANSACTION				

8. Request for Technical Subsidy

This frontline service refers to the request for financial assistance of Community Associations (CAs), with pending loan application, which incurred costs in securing the loan requirements, or of existing CAs affected by calamities and disasters.

Office or Division:	Project Development Division	
Classification:	Simple	
Type of Transactions:	G2C	
Who may avail:	1. Applicant Community Association	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Memorandum for release of Technical Subsidy		SHFC Office
2. Request for Payment		SHFC Office
3. Budget Control Slip (BUR)		SHFC Office
4. SFC Board Resolution/Secretary’s Certificate on the approval of Technical Subsidy		SHFC Office
5. Letter request from the Community Association for the release of Technical Subsidy		CA
6. Notarized Contract/Agreement between CA and Geodetic Engineer (GE)		CA
7. Original copies of official receipt from GE		GE
8. Photocopies of two (2) valid IDs of GE including PRC ID		GE
9. LRA/DENR Approved Technical Description of net CMP area		GE
10.LA/DENER Approved Subdivision Plan of net CMP area		GE
11.Certification from the GE on the receipt of payment for the preparation and approval of Subdivision Plan and Technical Description		GE

12. Secretary's Certificate of CA	CA
13. General Information Sheet of CA	CA
14. Certification that the project is included in the list of priority projects for funding and is qualified to avail technical subsidy.	SHFC Regional Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. CA files request for release of technical subsidy	1.1 Evaluate documents whether the same is compliant and all the necessary	None	30 minutes	PDO
TOTAL		None	30 minutes	
END OF TRANSACTION				

9. Release of Loan Proceeds

This is the release of payment to the landowner/s of the purchased property by the CAs/HOAs for the lot acquisition and/or to the contractors for the site development/house construction acquired through community loan financed by SHFC upon submission of all documentary requirements in compliance with SHFC's guidelines.

Office or Division:	Project Development Division	
Classification:	Simple	
Type of Transactions:	G2C; G2B; G2G	
Who may avail:	1. Community Associations (CAs), 2. Landowners (LOs), 3. Accredited CMP-Mobilizers, 4. Civil Society Organizations (CSO) Partners, 5. LGUs, 6. Developers and Contractor	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Disbursement Voucher		SHFC
2. Budget Utilization Request (BUR)		
3. Certificate of Loan Review		
4. SHFC Board Resolution or Secretary’s Certificate re: Approval of Project		
5. Certificate regarding Approval of Project		
6. CreCom Resolution		Landowner
7. IDs of landowner(s)/ representative(s) certified by CMP-M		
8. Certified True Copy & Owners Duplicate Copy of Title/s in the name of the landowner with annotation of Real Estate Mortgage		SHFC
9. Letter of Guaranty		
10.Omnibus Certificate of Compliance		
11.Certificate of Compliance with Board/ExeCom/CreCom condition/s, if any		
12.Compliance Report with BI and TSD Findings, if any		

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit documentary requirements	1.1 Evaluates submitted Titles and loan documents based on completeness	None	4 hours	Mortgage Examiner
	1.2 Prepares Notice for payment/ vouchering to Loan Examiner	None	1 hour	Mortgage Examiner
	1.3 Prepares Request for Payment (RFP), BUR, attachment to COA and DCCD, Certificate of Completeness of Documents and Loan Review, Schedule of Amortization, Memo to Office of the President and EVP, Memo to PRD on loan proceeds/service fee	None	4 hours	Mortgage Examiner and Loan Examiner
	1.4 Review the Request for Payment, BUR, attachment to COA and DCCD, Certificate of Completeness of Documents and Loan Review, Schedule of Amortization, Memo to Office of the President and EVP, Memo to PRD on loan proceeds/service fee	None	2 hours	Chief of Division / Manager
	1.5 Transmit the documents to the concerned departments / divisions	None	N/A	Technical Staff
TOTAL		None	1 day and 3 hours	
END OF TRANSACTION				

10. Payment of Regular Amortization

This is the process where the CAs pay their monthly amortization regularly one month after take out.

Office or Division:	Loan Administration Division		
Classification:	Simple		
Type of Transactions:	G2C; G2B; G2G		
Who may avail:	All walk-in clients which include Community Associations and Member Beneficiaries		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Abstract of Collection (AOC)		Community Association Officer	
2. Remittance Report (RR)			
3. Letter of Endorsement from the Community Association			

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present Abstract of Collection, Remittance Report and Endorsement Letter for payment	1.1 Get number from the guard for queuing	None	2 minutes	Account Officer
	1.2 Generate and print Statement of Account (for individual payment)	None	18 minutes	
	1.3 Check accuracy of total payments made against AOC and RR (for CA)	None	15 minutes	
	1.4 Counsel Client/ Applicant answers Queries, if there's any	None	5 minutes	

	1.5 Reconcile with Finance and Controllershship Department (FCD) the record of the payment of Statement of Account (SOA) if necessary and issue Order of Payment (OP). Advise Client/Applicant to photocopy AOC and RR before proceeding to Cahier/Teller for payment	None	10 minutes	
2. Present OP and payment	2.1 Get number from the guard for queuing	None	2 minutes	Cashier/ Cash Management Division
	2.2 Receive and check the documents presented by the one paying (usually the CA Treasurer)	None	13 minutes	
	2.3 Count and review payment (cash/check)	None	5 minutes	
	2.4 Issue Community Mortgage Receipt (CMR)	None	5 minutes	
TOTAL		None	1 hour, 15 minutes	
END OF TRANSACTION				

11. Full Payment of Accounts

This is the process where a member decides to settle his/her loan earlier than the maximum allowable repayment period of 25 years. The account officer issues a Statement of Account (SOA) to the MB or CA, and explains the same to the latter as well as the processes of release of title, if subject title is already individualized.

Office or Division:	Loan Administration Division		
Classification:	Simple		
Type of Transactions:	G2C; G2B; G2G		
Who may avail:	All walk-in clients which include Community Associations (CAs) and Member Beneficiaries (MBs)		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Endorsement letter		LAD	
2. Duly accomplished CMP Remittance Report			
3. Abstract of Collection			
4. Request for Release of TCT for individualized accounts			

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present Abstract of Collection, Remittance Report and Endorsement Letter for payment	1.1 Get number from the guard for queuing	None	2 minutes	Account Officer
	1.2 Receive documents and evaluates (endorsement letter and duly accomplished CMP Remittance Report for Full payment and request for release of TCT for individualized accounts)	None	18 minutes	

	1.3 Generate and Print Statement of Account Counsels and answers queries, if there's any	None	10 minutes	
	1.4 Reconciles with FCD the record of payment. If needed and Issues Order of Payment and advises client to photocopy SA, Remittance Report	None	10 minutes	
2. Present OP and payment	2.1 Gets number from the guard for queuing	None	2 minutes	Cashier/ Cash Management Division
	2.2 Receives and checks documents presented	None	10 minutes	
	2.3 Counts and review payment (cash/check)	None	5 minutes	
	2.4 Issues Community Mortgage Receipt (CMR)	None	3 minutes	
3. Presents original CMR and SOA	3.1 Verify account balance and payments made based on CMR presented	None	5 minutes	Account Officer / COD Manager
	3.2 Stamp/inscribe date of issuance on the original CMR	None	3 minutes	
	3.3 Prepare Certificate of Payment	None	5 minutes	
	3.4 Transmit COP to COD / Manager for review and signature	None	10 minutes	
	3.5 Return original CMP to Client and COP	None	2 minutes	
TOTAL		None	1 hour, 25 minutes	
END OF TRANSACTION				

12. Accounts Servicing / Collection

This is the process wherein a duly assigned account officer monitors the payment of the monthly amortization of CAs and provides assistance by clarifying their concerns regarding their accounts and other association-related issues

Office or Division:	Loan Administration Division
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. Community Associations (CAs), 2. Member-Beneficiaries (MBs), 3. Relatives of MBs, 4. Heirs, 5. Substitutes, 6. Would be Substitutes
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiry about account status of individual MBs/payment	1.1 Account Officer (AO) checks status of account whether updated or with arrears; (Generate SOA/list of payment). 1.2 AO confers with MBs/clients. 1.3 If account id regular/updated – advise MB/client to pay regular amortization, substantial payment or full payment (if MB/client is capable and willing to pay). AO direct the MB/client to the cashier – Issue Order of Payment and CMR. 1.4 If with arrears, the AO asks; a. When was the last payment? b. Have availed of Penalty Condonation. c. Able to comply/submit Penalty Condonation documents.	None	25 minutes	Account Officer/ Cashier
TOTAL		None	25 minutes	
END OF TRANSACTION				

13. Request for Certificate of Payment

After paying the entire obligation, a CMP Beneficiary may request for a Certificate of Payment. However, this certificate is not valid for the release of their title.

Office or Division:	Loan Administration Division	
Classification:	Simple	
Type of Transactions:	G2C	
Who may avail:	1. Partner Community Association (CA) 2. Individual Member-Beneficiaries (MBs)	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Community Mortgage Receipt 2. Abstract of Collection 3.Statement of Account showing full payment of account		Community Association (CA)

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Request for Certificate of Payment (walk-in)	1.1 Receives documents from the MB.	None	2 minutes	Account Officer
	1.2 Account Officer will generate Certificate of Payment document for approval.	None	15 minutes	Account Officer
	1.3 For signature of OIC-Manager.	None	1 hour	OIC-Manager
	1.4 Approval of OIC-Vice President.	None	1 day	OIC-Vice President
	1.5 Informing and releasing of Certificate of Payment	None	1 hour	Account Officer
TOTAL		None	1 day, 2 hours, 17 minutes	
END OF TRANSACTION				

14. Refund of Excess Payment

Upon the written request of an MB, concerned account officer validates and processes the request for refund. After it has been signed by the concerned Manager, Vice President and President, it will be transmitted to Finance and Controllershship Department, then to Cash Management Department for check preparation.

Office or Division:	Loan Administration Division				
Classification:	Simple				
Type of Transactions:	G2C; G2G; G2B				
Who may avail:	1. Community Associations (CA), 2. Landowners (LO) 3. Accredited CMP-Mobilizers 4. Civil Society Organizations (CSO) Partners, 5. LGUs, 6. Developers and Contractor				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td>1. Letter Request from Member or Heirs with Extra Judicial (for Deceased Members)</td><td>MBs/Heirs</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Letter Request from Member or Heirs with Extra Judicial (for Deceased Members)	MBs/Heirs
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Letter Request from Member or Heirs with Extra Judicial (for Deceased Members)	MBs/Heirs				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Letter Request of Refund from Member Beneficiaries or Heirs for deceased member	1.1 Receives Letter Request of Refund from Member Beneficiaries or Heirs for deceased member	None	2 minutes	Account Officer/ COD Manager
	1.2 Checks Final Statement of Account and Attached Documents such as: - Letter Request of MB or Heirs - Original Mortgage Withdrawal Recommendation Form signed by all signatories - Final Statement of Account - Certified True Copies of Statement of Payment and Application (SPA) - Certified True Copies of Masterlist and Adjusted Loan Value 5. Certification of Refund of	None	2 hours	

	Excess Payment from Insurance Division 6. Extra Judicial Settlement (If MRI)			
	1.3 Prepare Disbursement Voucher and Budget Utilization Request and Memo to the President for justification of excess payments	None	30 minutes	Account Officer/ COD Manager
	1.4 Check /Edit Memo to the President, Analyze the amount of refund in the Disbursement Voucher (DV), Budget Utilization Request (BUR) and all attachments	None	1 hour, 28 minutes	
	1.5 Route documents for clearance of the Office of the Vice President for Operations, Office of the President, Finance Controllershship Department and Treasury Department	None	1.5 days	
TOTAL		None	2 days	
END OF TRANSACTION				

15. Individualization Process (Subdivision of Mother Title)

This is the process in which SHFC determines the final home lot area, final loan amount, and final monthly amortization of each member-beneficiary, as well as each open space of a taken-out project. These data are reflected in the Adjusted Loan Value or Final Masterlist of Beneficiaries and Loan Apportionment, as a result of the CA's submission of the Approved Subdivision Plan, approved Individual Technical Descriptions, and proof of updated Real Property Tax. These documents, together with the Mother Title/s are then submitted to Register of Deeds to come up with Individual Title of each member-beneficiary and each open space, which are still registered under CA's name.

Office or Division:	Loan Administration Division	
Classification:	Highly-Technical	
Type of Transactions:	G2C; G2G	
Who may avail:	Community Associations (CA)	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Letter request for the temporary withdrawal of the Mother Title for the purpose of subdivision		Loan Administration Division
2. Blueprint of approved subdivision plan		
3. Original and Photocopy of approved Individual Technical Descriptions and Lot Descriptions		
4. Proof of payment of Real Property Tax (updated tax clearance or real property tax payment receipt and tax declaration)		
5. Certification issued by HLURB or SEC on the incumbent set of officers/Board of Directors		
6. Final Block and Lot Assignment of all MBs		
7. Approved Subdivision Plan		
8. Owners duplicate copy of Transfer Certificate of Title		

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits documentary requirement	1.1 Receive and check the completeness of submitted documents based on the checklist of requirements and performs initial evaluation of the same	None	1 hour	Account Officer
	1.2 Advise client/applicant to wait for the result of the evaluation/findings	None	30 minutes	Account Officer
	1.3 Evaluate submitted documents, prepares Evaluation Sheet, Comparative Block and Lot Assignment and Lot Area including plotting of technical description, MWRF for temporary withdrawal of Mother Title, conformity between SHFC and CA	None	5 days	Account Officer/ Chief of Division/ Manager
	1.4 Upon approval, inform the HOA to prepare the original documents, Secretary Certificate, Letter request and Processing fees to Registry of Deeds	None	30 minutes	Account Officer
	1.5 Prepares request slip to pull-out Mother Title/s from DCCD	None	3 days (including pull-out of title from DCCD)	Account Officer/ DCCD
	1.6 Contacts client/applicant to set the schedule of presentation to Registry of Deeds	None	30 minutes	Account Officer
	1.7 Accompanies client/applicant to Registry of Deeds for presentation/ processing of Mother Title/s and conformity	None	1 day	Account Officer

2. Submits documentary requirements and pays applicable fees to RD	2.1 Pick-up individualized titles under HOA's name from RD and checks all entries in the TCTs	None	1 day	Account Officer
	2.2 Advices client/applicant to pay for the photocopy of all TCTs and apply for tax segregation at the Assessor's Office	None	1 day	
	2.3 Evaluates individualized titles and transmits to DCCD for safekeeping	None	1 day	Account Officer/ Chief of Division/ Manager
	2.4 Prepares/computes Adjusted Loan Value (ALV), Certificate of Capital Gains Tax exemption; transmit the same for signature of the concerned Group head and to the President of SHFC	None	5 days	Account Officer/ Chief of Division/ Manager
	2.5 Release ALV to client/applicant for comment or correction within 7 days from receipt		30 minutes	Account Officer
	2.6 Prepares memo and furnishes copy to Insurance/FCD		1 days	Account Officer
		Total	18 days and 3 hours	
END OF TRANSACTION				

16. Mortgage Redemption Insurance (MRI)

Upon the death of a CMP Beneficiary, its heir/s may apply for MRI claim. This is the insurance premium wherein the principal beneficiary shall be compulsory covered with MRI equivalent to his share in CA loan to compensate SHFC in case of death of such principal beneficiary. The MRI proceeds will be used to settle the remaining balance of the deceased CMP Beneficiary.

Office or Division:	Loan Administration Division		
Classification:	Highly-Technical		
Type of Transactions:	G2C		
Who may avail:	1. Qualified Member-Beneficiaries (MBs)		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Certified photocopies of death certificate 2. Certified photocopies of birth certificate 3. Photocopy of marriage contract 4. Statement of account 5. Photocopies of affidavit of two disinterested person (if there is discrepancy on the documents)		SHFC Office MBs	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Member Beneficiary Request for MRI	1.1 Receives complete requirements for MRI claim.	None	5 minutes	Account Officer
	1.2 Checks requirements and makes MRI Memo	None	1 hour	Account Officer
	1.3 Reviews requirements and initialed by the COD.	None	1 hour	Chief of Division
	1.4 Validates requirements and signed by the OIC-Manager	None	1 hour	OIC-Manager
	1.5 Counterchecks requirements and signed by the OIC-Vice President.	None	2 days	OIC-Vice President

	1.6 Sends documents to Insurance Department	None	1 day	<i>Account Officer</i>
	1.7 Tagging of Approved MRI	None	6 months	<i>Insurance Department</i>
TOTAL		None	6 months, 3 days, 3 hour, 5 minutes	
END OF TRANSACTION				

17. Capital Gains Tax Exemption

A CMP Beneficiary who already received his/her title may request for Capital Gains Tax Exemption. This is to be exempted from paying the Capital Gains Tax during the processing of the transfer of title from the Homeowners Association to the Beneficiary's name.

Office or Division:	Loan Administration Division	
Classification:	Highly-Technical	
Type of Transactions:	G2C	
Who may avail:	1. Member-Beneficiaries (MBs) who have received their Individualized Transfer Certificate of Title (TCT).	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Photocopy of Adjusted Loan Value (ALV) 2. Photocopy of Transfer Certificate of Title (TCT) 3. Photocopy of Approved Substitution 4. Valid I.D		SHFC Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Member Beneficiary Request for Capital Gain Tax Exemption	1.1 Receives complete requirements for CGTE.	None	5 minutes	Account Officer
	1.2 Checks requirements and makes CGTE Form.	None	10 minutes	
	1.3 Reviews requirements and initialed by the COD.	None	1 hour	COD
	1.4 Verifies requirements and signed by the OIC-Manager.	None	1 hour	OIC-Manager
	1.5 Counterchecks requirements and signed by the OIC-Vice President.	None	2 days	OIC-Vice President

	1.6 Sends documents to the Office of the President	None	1 day	<i>Account Officer</i>
	1.7 For signature of the President	None	1 day	<i>President</i>
	1.8 Return CGTE	None	1 month	<i>Office of the President</i>
	1.9 Informs and release of signed and approved CGTE.	None	10 minutes	<i>Account Officer</i>
TOTAL		None	1 month, 2 days, 2 hours, 25 minutes	
END OF TRANSACTION				

18. Ledger Request

In order to proceed with the request for the permanent release of title of a fully paid CMP Beneficiary, an approved Statement of Payment and Application (Ledger) must be secured from the Finance and Controllershship Department as part of the documentary requirements.

Office or Division:	Loan Administration Division
Classification:	Highly-Technical
Type of Transactions:	G2C
Who may avail:	1. Member-Beneficiaries (MBs) of an individualized association who have fully-paid their loan shares in relation to their request for the release of Transfer Certificate of Title (TCT).
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Two (2) Photocopies of VAT Official Receipt or Statement of Account	MBs/ SHFC Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Member Beneficiary Ledger Request	1.1 Receives member's account upon submission.	None	3 minutes	Account Officer
	1.2 Receives the complete requirements from the member.	None	2 minutes	Account Officer
	1.3 Verifies and updates the member's account to process ledger request.	None	5 minutes	Account Officer
	1.4 Checking of requirements and Initial signature by the Chief of Division	None	1 day	COD

	1.5 Requests for approval and signature of the OIC-Manager.	None	1 day	<i>OIC-Manager</i>
	1.6 Secures endorsement by the OIC-Vice President, Mindanao Operation Department.	None	2 days	<i>OIC-Vice President</i>
	1.7 Transmits the Approved Request to FCD.	None	1 day	<i>FCD</i>
	1.8 Estimated waiting period of the document to arrive.	None	8 months	<i>FCD</i>
	1.9 Informs the member-beneficiary (MB) for their approved ledger.	None	1 hour	<i>Account Officer</i>
TOTAL		None	8 months, 5 days, 1 hour, 10 minutes	
END OF TRANSACTION				

19. Permanent Release of Transfer Certificate of Title (TCT) – Mortgage Withdrawal Recommendation Form (MWRF)

This is a process wherein the Loan Administration receives the final Statement of Account (SOA) and Statement of Payment and Application (SPA) from FCD, attaches the same to MWRF for signature of the Manager, Group Head, and then transmits to Insurance Division, DCCD and Legal Department for the release of TCT.

Office or Division:	Loan Administration Division
Classification:	Simple
Type of Transactions:	G2C; G2B; G2G
Who may avail:	All walk-in clients which include Community Associations (CAs) and Member Beneficiaries (MBs)
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Receive final Statement of Payment and Application (SPA) and Statement of Accounts from Finance and Controllorship Department (FCD).	None	2 minutes	Account Officer/ COD Manager
	1.2 Attach Masterlist of Beneficiaries and Loan Apportionment, Adjusted Loan Value, Approved substitution and Penalty Condonation (PenCon) Approval (if applicable) and MRI documents (for deceased MB)	None	30 minutes	
	1.3 Prepare MWRF folder	None	30 minutes	
	1.4 Check all attachment in the MWRF folder	None	30 minutes	

	1.5 Check/Analyze the correctness of MWRF including SPA, SOA and all attachments	None	2 hours	Account Officer/ COD Manager
	1.6 Sign/Recommend the MWRF	None	30 minutes	
	1.7 Route MWRF Folder for clearance of the Office of the Vice President, Insurance Unit, DCCD and Legal for approval and signature	None	2.5 days	
TOTAL		None	3 days	
END OF TRANSACTION				

20. Filing of Application for Substitution

This is a process wherein the Community Association (CA) will submit application for substitution together with the complete set of requirements. The CA is requesting the replacement of original member to a qualified substitute (depending on the ground for substitution) and it will be confirmed by SHFC.

Office or Division:	Loan Administration Division	
Classification:	Highly-Technical	
Type of Transactions:	G2C	
Who may avail:	Community Associations (CA)	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Notarized filled-out Substitution Form		Loan Administration Department
2. One (1) Government-issued ID (photocopy)		
3. Amendment to the MBLA Form		
4. Notarized CA Board Resolution (original)		
Voluntary Waiver of Rights		
5. Notarized Affidavit of Waiver of Rights (original)		
Absentee MB		
6. Absentee MB - Affidavit of three (3) disinterested persons		
7. Final and executory decision or order from the courts or quasi-judicial body		
8. Original or certified true copy of the final and executory decision or order of the court or quasi-judicial body		
9. Notarized CA Board Resolution (original)		
Death of MB		
10.Extrajudicial Settlement of Estate or Affidavit of Self Adjudication		
11.Death certificate		
12.Affidavit of Publication of Extrajudicial Settlement of Affidavit of Self Adjudication		

Default of Payment	
13. Existing/Active CA: Demand letters, one (1) from the CA and one (1) from SHFC	
14. Inactive CA: Two (2) Demand letters from SHFC Return Card or Certificate of Service	Loan Administration Department
15. Affidavit of Publication of the Demand letter <ul style="list-style-type: none"> - Untrue or incorrect representation, statement, warranty or document submitted by the MB by SHFC - Violation of policy, rules, regulations and guidelines of the CA - Disposal, sale or encumbrances of the property without consent of SHFC - Affidavit of default 	
Unjustified refusal to sign the LPA/LA on the signing day organized and scheduled by SHFC	
16. Notarized filled-out Substitution form	
17. One (1) Government-issued ID (photocopy)	
18. Amendment to the MBLA Form	
19. Notarized CA Board Resolution (original)	
Such other documents as may be necessary in the conduct of due diligence (if applicable):	
20. HLURB Certification on the present set of CA Officers	
21. Taking pictures of the MB to be substituted and would be substitute	
22. In case of <u>sharer</u> , certification from the HOA that the substitute is a sharer	
23. In case of a renter (boarder), certification from the HOA that the substitute is a renter	
24. In case of a non-occupant relative of the MB, affidavit attesting that the substitute is a relative of the MB in the 3 rd civil degree of consanguinity	

25. In case of an ISF living in the same barangay, certification from the barangay chairman that the substitute is an ISF contained in the same barangay	
26. On case of an ISF contained in the priority list of the LGU, certification from the appropriate office that the substitute is an ISF living in the LGU area.	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits documentary requirement	1.1 Receive and check the completeness of submitted documents based on the checklist of requirements and performs initial evaluation of the same	None	1 hour	Account Officer
	1.2 Verify double availment against SHFC Zeus and HUDCC database	None		
	1.3 Advise client/applicant to wait for the result of the final evaluation of documents (confirmation/ compliances/ denial of applicant's application for substitution)	None		
2 .Fill out CSS Form and drop it to the survey box	2.1 Request the client for fill out the CSS	None	1 day	Account Officer
	2.2 Prepare and send demand letter/ confirmation letter to the MB	None		Account Officer
	2.3 Publish the list of delinquency of MBs to be substituted	None	30 days	Account Officer
	2.4 Prepare Evaluation Sheet/ Due Diligence Report	None		Account Officer
TOTAL		None	31 days, 1 hour	
END OF TRANSACTION				

21. Application for Penalty Condonation

A CMP Beneficiary with arrearages may apply for the condonation of his/her unpaid penalties. Penalties will be waived upon payment of remaining balance and submission of documentary requirements.

Office or Division:	Loan Administration Division	
Classification:	Highly-Technical	
Type of Transactions:	G2C	
Who may avail:	1. Member beneficiaries with outstanding penalties	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Application form 2. Notarized deed of undertaking 3. Community Mortgage Receipt (CMR) 4. Abstract of collection 5. Remittance Report 6. Statement of account 7. One (1) valid I.D. with signature 8. Certification from community association		SHFC Office Community Association

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Applies for Penalty Condonation	1.1 Explains the condonation guidelines, procedures and requirements.	None	15 minutes	Designated Account Officer
2. Pay the necessary amount	2.1 Issues order of payment (OP) and forward OP and endorsement letter to cashier	None		Designated Account Officer
	2.2 Accepts payment and issues receipt.	None		
3. Submit receipts to the account officer	3.1 Prepares the application for condonation and undertaking (for 1 year updating only) for the applicant to sign	None		Designated Account Officer

4. Member submits Requirement s for approval of Penalty Condonation	4.1 Receives complete requirements for condonation application	None	5 minutes	Designated Account Officer
	4.2 Computes, checks and verifies requirements	None	1 hour	
	4.3 Reviews requirements and signs application form	None	1 hour	OIC-Manager
	4.4 Validates requirements and approves the application	None	2 days	OIC-Vice President
	4.5 Sends approved documents to the FCD for posting	None	1 day	FCD
	4.6 Tagging of Approved Penalty Condonation	None	1 month	FCD
TOTAL		None	1 month, 3 days, 2 hours, 20 minutes	
END OF TRANSACTION				

22. Request for Service Fee

This is a request from a duly accredited CMP Mobilizer of SHFC, working with communities of informal settlers, for remuneration of service rendered upon the completion of its duties in assisting, organizing and preparing the communities for participation in CMP.

Office or Division:	Project Development Division
Classification:	Simple
Type of Transactions:	G2B; G2G
Who may avail:	1. CMP Mobilizer/Local Government Unit
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Letter Request	CMP-M/LGU

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Requests for the release of service fee	1.1 Receives request and prepares memo request and transmittal to head office.	None	20 minutes	Project Development Officer
TOTAL		None	20 minutes	
END OF TRANSACTION				

23. Request for a Copy of Documents and Certification/s

CMP Beneficiary and/or Homeowners Association may request for a copy documents provided that the documents are available, public records, and will be used for legal purpose. Issuance of Certifications depends on the approval of the management or designated authority.

Office or Division:	Loan Administration Division
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. Community Associations (CAs) 2. Individual Member-Beneficiaries (MBs)
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Letter Request	N/A

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Request for Certified True Copy of CA Masterlist (walk-in)	1.1 Receives request letter from the client.	None	5 minutes	Account Officer
	1.2 Generates photocopy of CA master list to be certified OIC-Manager	None	10 minutes	OIC Manager
	1.3 Releasing of the Certified CA Masterlist	None	3 minutes	Account Officer
TOTAL		None	18 minutes	
END OF TRANSACTION				
2. Request for CMP Certification	2.1 Receives request from the MB	None	3 minutes	Account Officer

(walk-in)	2.2 Generates Certification for approval of the OIC-Manager.	None	1 day	<i>OIC-Manager</i>
	2.3 Releasing of the CMP Certification.	None	3 minutes	<i>Account Officer</i>
TOTAL		None	1 day, 6 minutes	
END OF TRANSACTION				

24. Presentation of Mother Title/s

This entails the entry of the Owner's Copy of the HOA's Mother TCT at the Registry of Deeds (RD) for the purpose of its subdivision. The HOA is accompanied by the Branch's Account Officer (AO) at the RD who serves as the Presenter of the TCT following the RD's Registration protocols.

Office or Division:	Loan Administration Division		
Classification:	Simple		
Type of Transactions:	G2C		
Who may avail:	1. Community Associations (CA) 2. Member-Beneficiary (MB) 3. Originator/Mobilizer		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Approved Subdivision Plan		Registry of Deeds	
2. Blue Print of Approved Subdivision Plan			
3. Technical Description			
4. Tax Clearance			
5. Letter Request to RD			
6. Secretary Certificate			
7. HLURB Certificate of set of officers			

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Informs the CA to prepare the following original documents to be presented to RD: 1.1.1 Approved Subdivision Plan 1.1.2 Blue Print of Approved Subdivision Plan 1.1.3 Technical Description	None	20 minutes	LAD Officer

	1.1.4 Tax Clearance 1.1.5 Tax Declaration 1.1.6 Letter Request to RD 1.1.7 Secretary Certificate 1.1.8 HLURB Certificate of set of officers			Social Housing Finance Corporation
	1.2 Prepares/approves TCT Request Slip	None	10 minutes	LAD Officer
	1.3 Pull-out of mother title/s from DCCD	None	1 day	LAD Officer
	1.4 Accompanies CA in RD for subdivision of mother title/s	None		LAD Officer
TOTAL		None	1 day, 30 minutes	
END OF TRANSACTION				

Note: Average time in processing of subdivision of mother title/s in Registry of Deeds upon entry (8 to 1 year).

25. Retrieval of Individualized Titles

This is the time where the subdivision of the Mother Transfer Certificate of Title (TCT) has been completed and the subdivided (individualized) titles are now to be retrieved from the RD. The subdivided TCTs which represent the home lots, road lots and open spaces of the HOA's property are still under the name of the HOA. The AO who is the registered Presenter is the only authorized person to retrieve the subdivided TCTs from the RD. These Owner's Copies of TCTs are to be deposited at the DCCD for proper safekeeping. The HOA then requests for their own photocopies.

Office or Division:	Loan Administration Division	
Classification:	Simple	
Type of Transactions:	G2C	
Who may avail:	1. Community Associations (CA) 2. Member-Beneficiary (MB) 3. Originator/Mobilizer	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
N/A		N/A

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Retrieves individualized titles under CA's name from RD. 1.1.1 Checks the title number, area, block and lot number, signature of RD 1.1.2 Count the individualized titles 1.1.3 Furnish the CA of photocopies of titles	None	1 day	LAD Officer
	1.2 Prepares memorandum for transmittal of individualized titles to DCCD.	None	1 day	LAD Officer

	1.3 Checks and Approves transmittal by COD and Manager.	None	Social Housing Finance Corporation	LAD Officer
	1.4 Endorse the individualized titles to DCCD for safekeeping.	None		LAD Officer
TOTAL		None	2 days	
END OF TRANSACTION				

26. Computation of Adjusted Loan Value (ALV)

This activity is necessary in order to compute for the MBs' actual repayment terms based on their age. There will also be an adjustment on the MB's loan if there was a change in the home lot area (increase or decrease) after the final survey of the HOA's property. The adjustments are necessary for HOAs whose subdivision plans are not yet approved at the time of the take-out and the MBLA reflects the uniform communal term for all the MBs. The ALV computation then adjusts the final loan values, the actual repayment term and the corresponding monthly amortization and these are then to be encoded in the CMP Program.

Office or Division:	Loan Administration Division	
Classification:	Complex	
Type of Transactions:	G2C	
Who may avail:	1. Community Associations (CA) 2. Member-Beneficiary (MB) 3. Originator/Mobilizer	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
N/A		N/A

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Prepares/evaluates the following documents for computation of ALV and Certification of Capital Gain Tax Exemption: 1.1.1 Evaluation Sheet of Technical Descriptions 1.1.2 Masterlist of Beneficiary and Loan Apportionment (MBLA) 1.1.3 CME 1.1.4 CLE 1.1.5 Deed of Absolute Sale	None	2 days	LAD Officer

	1.1.6 Final Block and Lot Assignment of the CA 1.1.7 Borrower's Information Sheet (Date of Birth of ISFs) 1.1.8 Blue Print of Approved Subdivision Plan 1.1.9 Approval of Substitution 1.1.10 Photocopies of Individualized title			
	1.2 Checks/reviews the Computation of ALV and Certification by COD.	None	2 days	LAD Officer
	1.3 Approves/signs of Computation of ALV and Certification by the Manager and Vice President	None	1 day	LAD Officer
	1.4 Provides/mailes copy of approved ALV and Certificate of Capital Gains Tax Exemption to Community Association (CA)	None	1 day	LAD Officer
	1.5 Prepares memorandum for transmittal of approved ALV for adjustment of records to: 1.5.1 Insurance Office (IO) 1.5.2 Finance & Controllershship Department (FCD)	None	1 day	LAD Officer
TOTAL		None	7 days	
END OF TRANSACTION				

High Density Housing External Services

1. Availing of High Density Housing (HDH)

Under the resettlement loan package, HOAs have the option for either horizontal or vertical development/construction of their structures and housing units. Vertical development is undertaken for HOAs if the resettlement is located in highly urbanized cities/areas where there are high population densities and the relocation sites are scarce and the value of lands are very high. This allows the land use to be maximized and lowers the site development and building construction costs.

SHFC's High Density Housing Program (HDHP) is its participation to the ISF Housing Program of the Aquino Administration dubbed the *Oplan Likas (or Operation Plan Lumikas para Iwas sa Kalamidad at Sakit/Sakuna)* aimed at resettling ISFs residing along *esteros* and other danger areas in the NCR. The HDHP was developed with the technical assistance of the World Bank (WB). The validation of member-beneficiaries and preparation of the MBLA under the HDHP, however, are under the jurisdiction of the DILG. The other implementers of the *Oplan Likas* are the NHA and DSWD. The HDHP projects of SHFC have since been receiving positive feedbacks due to its highly consultative and immersive feature where the HOA-beneficiary takes active participation in the program application, Contractor selection and structure design of its resettlement project as well as the positive social impacts to the resettled communities.

Office or Division:	High Density Housing	
Classification:	Highly-Technical	
Type of Transactions:	G2C; G2B; G2G	
Who may avail:	1. Community Associations (CA); 2. Landowners, 3. Existing and Applicant CMP-Mobilizers, 4. Civil Society Organizations (CSO) Partners, 5. LGU's Contractors, etc.	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Complete documents in four (4) sets for: <ul style="list-style-type: none"> • Mortgage Examination (ME); • Loan Examination (LE); • Technical Accreditation. 		HDH

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. LGU/CSO Partner/ CMP Mobilizer/ Community Association submit all the required documents	1.1 Receives application for funding of HDH Projects/ Vertical CMP with attached complete documents in Four (4) sets (ME, LE, Technical, and Accreditation).	None	15 minutes	Admin Officer
	1.2 Review and evaluate documents submitted.	None	1 week	Account Officer/ ME/ LE/ Technical Staff
	1.3.1 Conduct of Background Investigation	None	1 week	Account Officer and Other Staff for Assistance
	1.3.2 Site Inspection and Appraisal (depends on the number of MBs)			Technical/ Engineer
	1.4 Issue Notice of Findings, if necessary.	None	3 days	Account Officer
	1.5 Issue Certificate of Compliance. If all requirements are satisfied.	None	3 days	Account Officer
	1.6 Endorsement to CreCom for enrollment: (If without findings.)	None	1 week	HDH Team
	1.7 Endorsement to ExeCom and Board	None	1 week	HDH Team
	1.8 Issuance of LOG for Phase I and Notice of Approval for Phase 2.	None	3 days	Account Officer
	1.9 Process Loan Release (Take Out for Lot Acquisition)	None	3 weeks	HDH Team

	1.10.1 For Phase I: Approval process Transfer of Title to SHFC Name.	None	3-5 months	Account Officer/ ME/ Technical
	1.10.2 For Phase II: Process for the release of 15% Mobilization.		3 weeks	
	1.11 Receives request for payment of billing and SHFC conducts validation of work accomplishment.	None	2 weeks	Account Officer/ Technical
	1.12 Process payment of billings (8 tranches)	None	3 weeks	Account Officer
	1.13 For Phase II: Approval, Monitor Construction Progress and Accomplishment.	None	2 years construction	Account Officer/ Technical
	1.14 Upon issuance of CA of Board Resolution for 10%Retention process release of the said fund.	None	3 weeks	HDH Team
TOTAL		None	Over 5 years*	
END OF TRANSACTION				

*Considering all documents submitted are compliant and without findings.

2. Accounts Servicing / Collection

HDH LAD attends, assists, and responds to queries of CAs/, Cooperatives or MBs regarding the status of their accounts, internal issues, and request for assistance.

Office or Division:	HDH-Loan Administration Division (LAD)	
Classification:	Simple	
Type of Transactions:	G2C	
Who may avail:	1. All walk-in clients which include community associations/cooperatives	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
N/A		N/A

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Sign to the logbook	1.1 Give the visitor's logbook.	None	1 minute	HDH-LAD Officer
2. Inquire about the CA's / cooperative's status of accounts/ complaints	2.1 Answer the CAs/ cooperatives/ MBs' queries and provide documents if possible. (If the concern involves complexity and needs more time to discuss, suggest to schedule a meeting/on-site collection campaign to clearly address the issues).	None	20 minutes	HDH-LAD Officer
TOTAL		None	21 minutes	
END OF TRANSACTION				

3. Payment of Regular Amortization

Community Associations (CAs), cooperatives, or member-beneficiaries (MBs) remit their monthly amortizations.

Office or Division:	HDH-Loan Administration Division (LAD)				
Classification:	Simple				
Type of Transactions:	G2C				
Who may avail:	1. All walk-in clients which include community associations/cooperatives				
<table> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> <tr> <td>1. Abstract of Collection (AOC) and Remittance Report (RR) 2. Community Mortgage Receipt (CMR)</td><td>HDH – LAD Cash Management Division</td></tr> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Abstract of Collection (AOC) and Remittance Report (RR) 2. Community Mortgage Receipt (CMR)	HDH – LAD Cash Management Division
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Abstract of Collection (AOC) and Remittance Report (RR) 2. Community Mortgage Receipt (CMR)	HDH – LAD Cash Management Division				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Signs to the logbook.	1.1 Gives the visitor's logbook	None	1 minute	HDH-LAD Officer
2. Submits AOC/RR	2.1 Checks correctness of the AOC/RR.	None	20 minutes	HDH-LAD Officer
	2.2 Returns to CA/cooperatives if there is correction.	None	5 minutes	HDH-LAD Officer
3. Payment of amortization	3.1 Issues Order of Payment	None	5 minutes	HDH-LAD Officer
	3.2 Receives the payment.	None	10 minutes	CMD

	3.3 Issues Community Mortgage Receipt (CMR).	None		<i>Social Housing Finance Corporation</i> <i>CMD</i>
4. Submit copies of AOC/RR and CMR	4.1 Receive the documents	None	2 minutes	<i>HDH-LAD Officer</i>
TOTAL		None		
END OF TRANSACTION				

4. Request for Statement of Account

This service is for Community Associations (CAs), Cooperatives, Member-Beneficiaries (MBs) would like to secure copy of the SOA and List of Payments to know the status of their accounts and outstanding balance.

Office or Division:	HDH-Loan Administration Division (LAD)	
Classification:	Simple	
Type of Transactions:	G2C	
Who may avail:	1. All walk-in clients which include community associations/cooperatives	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Request Form 2. Personal Identification		HDH-LAD MBs

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Signs to the logbook	1.1 Gives the visitor's logbook.	None	1 minute	HDH-LAD Officer
2. Inquires about the outstanding balance and the total amount paid to SHFC	2.1 Gives the request form.	None	5 minutes	HDH-LAD Officer
3. Fill up and submit the request form with personal	3.1 Receives the request form and validate the presented personal identification.	None	30 minutes	HDH-LAD Officer, FCD

identification	3.2 Prepares the statement of account.	None		Social Housing Finance Corporation HDH-LAD Officer, FCD
	3.3 Explains to CA/cooperative/MB the statement of account.	None		
	3.4 Releases the statement of account.	None		
TOTAL		None	36 minutes	
END OF TRANSACTION				

5. Full Payment of Account

Settlement of the total outstanding balances to date.

Office or Division:	HDH-Loan Administration Division (LAD)	
Classification:	Simple	
Type of Transactions:	G2C	
Who may avail:	1. All walk-in clients which include community associations/cooperatives	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. CA Endorsement Letter 2. Statement of Account 3. Abstract of Collection and Remittance Report		CA/Cooperative HDH-LAD HDH-LAD

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Signs to the logbook.	1.1 Gives the visitor's logbook.	None	1 minute	HDH-LAD Officer
2. Present the CA endorsement letter and inquire about the total outstanding balance for full payment	2.1 Computes the total amount for full payment and explain to CA/MB.	None	20 minutes	HDH-LAD Officer, FCD
3. Fills-out the Abstract of Collection and	3.1 Checks the correctness of the AOC/RR. 3.1.1 Returns to CA/MB if there is correction.	None	10 minutes	HDH-LAD

Remittance Report and submit	3.2 Issues Order of Payment.	None		Social Housing Finance Corporation HDH-LAD Officer, FCD
4. Payment of the amount	4.1 Receives the payment and issue Community Mortgage Receipt (CMR)	None	10 minutes	CMD
5. Submits copies of CMR, Abstract of Collection and Remittance Report	5.1 Receives copies of CMR, Abstract of Collection and Remittance Report.	None	10 minutes	HDH-LAD Officer
	5.2 Issues Certificate of Payment.	None		
TOTAL		None	56 minutes	
END OF TRANSACTION				

6. Filing of Application for Substitution

Member-beneficiaries (MBs) who fail to comply with their obligations to SHFC/CA will be substituted by a more qualified MB subject for approval of SHFC after the endorsement of LGU.

Office or Division:	HDH-Loan Administration Division (LAD)		
Classification:	Highly-Technical		
Type of Transactions:	G2C		
Who may avail:	1. Community-associations (CAs)		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Application for Substitution 2. Substitution Documentary Requirements 3. Abstract of Collection (AOC) and Remittance Report (RR) 4. Community Mortgage Receipt (CMR)		HDH-LAD HDH-LAD HDH-LAD Cash Management Division	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit Application for Substitution and documentary requirements	1.1 Receives and evaluates the application and completeness of documentary requirements. If incomplete, the application will be returned.	None	20 minutes	HDH-LAD Officer
	1.2 Conducts the necessary due diligence: a. Evaluation of submitted documents. b. Verify Information Data. c. Send demand letters d. Publish e. Site Visit / Validate f. Report Result g. Double Availment h. Recommendation, etc.	None	2 months	HDH-LAD Officer

	1.3 Prepares Evaluation/Due Diligence Report	None	1 hour	HDH-LAD Officer
	1.4 Approval of the Evaluation/Due Diligence Report by the VP	None	10 minutes	OVP-Mega Manila 2 Officer
	1.5 Prepares the presentation for Pre-Crecom and Crecom	None	2 hours	HDH-LAD Officer
	1.6 Prepares Certificate of Conditional Approval	None	10 minutes	HDH-LAD Officer
	1.7 Sends the Certificate of Conditional Approval to Substitute	None	10 minutes	HDH-LAD Officer
2. Inquires about the amount to update	2.1 Computes the amount for full updating and issue Statement of account.	None	15 minutes	HDH-LAD Officer, FCD
3. Fill up the Abstract of Collection and Remittance Report and submit	3.1 Checks the correctness of the AOC/RR. a. Return to CA/MB if there is correction.	None	10 minutes	HDH-LAD Officer
	3.2 Issues Order of Payment	None		HDH-LAD Officer
4. Payment of the amount.	4.1 Receives the payment and issue Community Mortgage Receipt (CMR)	None	10 minutes	CMD
5. Submit copies of CMR, Abstract of Collection and Remittance Report	5.1 Receives copies of CMR, Abstract of Collection and Remittance Report.	None	5 minutes	HDH-LAD Officer
	5.2 Prepares MEMO and endorse to FCD, ICED and Internal Audit the Substitution approval.	None	30 minutes	HDH-LAD Officer

6. Signs the LPA.	6.1 Sets date for Signing of LPA	None	20 minutes per MB	<i>HDH-LAD Officer</i>
	6.2 Mails Certificate of Approval and amended MBLA to CA President and approved substitute	None	10 minutes	<i>HDH-LAD Officer</i>
	6.3 Receives the documents and return to CA/cooperatives the receiving copy.	None	5 minutes	<i>HDH-LAD Officer</i>
TOTAL		None	2 months, 5 hours, 35 minutes	
END OF TRANSACTION				

Visayas and Mindanao Operations External Services

1. Assistance to Walk-In Clients

This phase includes community organizing, identification of resettlement area for those who will be evicted/ demolished, negotiation with landowners, savings mobilization and processing of documentary requirements for enrollment to Community Mortgage Program (CMP).

Office or Division:	Project Development Division
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. Interested Community Associations (CAs) and Applicants 2. Telephone Inquiries
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiries about SHFC programs (walk-in)	1.1 Explains the programs and/or provides the Client/Customer copies of SHFC brochures, checklist of requirements and other information materials.	None	20 minutes	Project Development Officer
	1.2 If the request for orientation is made, schedule for the orientation is arranged.	None		
	1.3 Requests the Client/Customer to fill out the Satisfaction Survey Index (SSI) Form and/or the Feedback Form.	None		
TOTAL		None	20 minutes	
END OF TRANSACTION				

2. Project Enrollment

Once the CA has substantially complied with the checklist of requirements, the project folder is submitted and enrolled to the loan processing department for thorough evaluation.

Office or Division:	Project Development Division		
Classification:	Simple		
Type of Transactions:	G2C		
Who may avail:	1. Applicant Community Associations (CAs) 2. Telephone Inquiries		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Duly accomplished application letter		CA President	
2. CMP Community Profile		CA	
3. Members Socio-Economic Profile		CA	
4. LGU Endorsement or Certification of Project and Informal Settler Families (ISFs)		Local Government Unit (LGU)	
5. HLURB Certified Copy of Certificate of Registration, Articles of Incorporation, By-Laws and Updated General Information Sheet		HLURB	
6. BIR Certificate of Registration		BIR	
7. Lot Plan with Technical descriptions of the proposed CMP site, duly signed by a licensed Geodetic Engineer (GE)		GE	
8. Vicinity Map showing the name of the roads leading to the site and the landmarks		GE	
9. Schematic Subdivision Plan duly signed by a licensed GE (must show per area per lot, the excluded lots, if any and other information pertaining to the site's physical features which may affect the collateral)		GE	

10. Topographic Map if site has sloping terrain	GE
11. LGU Certification of Road Right Of Way	LGU
12. LGU Certification that the property is safe and suitable for housing	LGU
13. MGB Geohazard Certification and Department of Agrarian Reform (DAR) Certificate of non-CARP coverage / Certification on the availability and provision of basic utilities (power and water) to be issued by the provider / Conceptual Plan for the Site Development and House Design (cost and materials)	MGB / DAR
14. Preliminary Approval for Locational Clearance (PALC) / Preliminary Subdivision Development Permit (DP)	LGU
15.1 Latest RD Certified copy of Present Title 15.2 Latest RD Certified copy of First Back Title 15.3 Latest RD Certified copy of Second Back Title	Register of Deeds (ROD)
16. Latest Tax Declaration showing Residential classification	LGU
17. Updated Real Property Tax Clearance	LGU
18. Zoning Certification (LGU and HLURB issued)	LGU and HLURB
19. Proof of CA savings equivalent to there (3) months amortization and (1) year Mortgage Redemption Insurance (MRI) premium.	CA
20. Memorandum of Agreement (MOA) between CMP-Mobilizer and CA	CMP-M
21. MOA between the Landowner (LO) and CA or Letter of Intent to sell from the LO or Intent to Buy from the CA.	CA / LO
22. Notarized Board Resolution / Secretary Certificate issued by the CA on authority to its representative.	CA
23. Updated Special Power of Attorney (SPA) for individual landowner or Secretary's Certificate/Board (if the LO is a Corporation).	LO

24. SEC Certified copy of Incorporation papers and updated GIS (if the LO is a Corporation).	LO
25.1 Two (2) valid government issued IDs of the LO and/or authorized representative. 25.2 IDs of the representatives and Corporate Secretary (if the LO is a Corporation).	LO
26.1 TIN of Individual LO 26.2 BIR Certificate of Registration of LO	LO

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submission of documents for project enrollment.	<p>1.1 Evaluate the documents as to its completeness and compliance.</p> <p>1.1.1 If not complied, documents are returned for compliance.</p> <p>1.2.1 If complied, documents are received and endorsed to the Loan Processing Team for further evaluation and recommendation (findings).</p> <p>1.3.1 If complied, will conduct Background Investigation, Title Verification, Site Inspection, and Appraisal.</p>	None	1 hour	<i>Project Development Officer</i>
TOTAL		None	1 hour	
END OF TRANSACTION				

3. Loan Processing: Project Approval and Takeout

This is the stage where the project is evaluated and assessed for site appraisal, land suitability for housing, background investigation on the qualification of MBs, loan evaluation and title verification and upon compliance of the standards established by SHFC is subject to the approving bodies of the corporation for the issuance of Letter of Guaranty (LOG) to the landowner and compliance for takeout.

Office or Division:	Loan Processing Division				
Classification:	Highly-Technical				
Type of Transactions:	G2C				
Who may avail:	1. All organized Community Associations with prior assessment and documentation review from the Project Development Officer (PDO) and ready for endorsement and processing.				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td>1. Complete folder endorsed from the PDO</td><td>PDO/Loan Processing Unit of Regional Office</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Complete folder endorsed from the PDO	PDO/Loan Processing Unit of Regional Office
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Complete folder endorsed from the PDO	PDO/Loan Processing Unit of Regional Office				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Receive endorsement from PDO		None	5 minutes	
2. Set for Branch Committee Meeting	2.1 PDO will present upcoming projects. Team will discuss, check, review and/or accept application folder.	None	3 hours	PDO and Loan Processing Team
	2.2 If not accepted, return to PDO/CA/CMP-M for compliance.			
	2.3 If accepted, schedule the meeting with CA and LO.			

3. Meeting with CA officers and LO	3.1 To discuss the next steps/process (BI, SI/Appraisal, ME) until takeout of the project.	None	2 hours	<i>Loan Processing (LP) Team, CA officers, Landowner/s</i>
4. Review documents/application folder	4.1 Comprehensively review and evaluate the submitted documents and its content in preparation for the inspections and investigations.	None	8 hours	<i>Loan Processing Team BI/LE/SI/ME Officers</i>
	4.2 Inform CA/CMP-M on findings/lacking requirements, if any.			
5. Conduct Background Investigation (BI)	5.1 Facilitate BI to the CA.	None	8 hours	<i>Background Investigation (BI) / Loan Examination (LE) Officer</i>
	5.2 If not 100%, conduct continuing BI and set another schedule.		4 hours	
	5.3 Conduct House to House and occupancy Validation (for on-site projects only)		8 hours	
	5.4 Encoding of BI (and House to House) results		3 days	
	5.5 Tabulation and Report Writing		1 day	
	5.6 Prepare PowerPoint presentation		1 day	
6. Conduct Site Inspection (SI) and Appraisal	6.1 Facilitate Site Inspection and Site Validation	None	8 hours	<i>TSD Officer</i>
	6.2 Conduct appraisal on the area and appraisal from the bank		8 hours	
	6.3 Gathering of data and prepare the Site Inspection report		3 days	

	6.4 Prepare the PowerPoint presentation		1 day	
7. Conduct Title Verification	7.1 Request of Certified True Copy of TCT to Register Of Deeds	None	8 hours	ME Officer
	7.2 Request for Title verification expenses		1 hour	
	7.3 Make ME Report and Title Verification Report		2 hours	
8. Consolidate Reports/ Findings	8.1 Inform CA/CMP-M/LO on findings for Compliance	None	1 day	BI/SI/ME
9. Conduct Loan Examination	9.1 Finalization of MBLA	None	3 days	LE Officer
	9.2 Payments for 3 months deposit/1 year MRI			
10. Prepare for Pre-CreCom	10.1 Prepare and consolidate reports, PowerPoint presentation, summary matrix, OCOC, and other pertinent documents in preparation for Pre-CreCom/MinCom	None	3 days	LP Officers/OIC Manager
11. Presentation To ExeCom	11.1 Elevation to Executive Committee for approval. If with conditions , comply conditions in preparation for Board	None	1 day	VP for Mindanao
12. Presentation to Board	12.1 Elevation to Board for approval. If with conditions, comply conditions in preparation for Take-out.	None	1 day	VP for Mindanao
13. LPA Signing	13.1 Signing of LPA	None	1 day	BI/ME Officers
	13.2 Submission of signed and notarized LPA		5 days	

14. LOG Preparation	14.1 Preparation of Letter of Guaranty and Certificate of Capital Gains Tax Exemption	None	2 hours	ME Officer
	14.2 For Signature of LOG to Manager and OP to President		3 days	
15. LOG Awarding	15.1 Awarding of LOG to the Landowner	None	4 hours	ME Officer
16. Loan Documents	16.1 Preparation/Review of Loan Documents	None	4 hours	ME Officer
	16.2 For signature of loan documents to Manager/OVP		3 days	
	16.3 Submission of CA of signed and notarized documents		3 days	
17. In cases when advances of landowners are to be deducted as advances for payment to BIR/Heirs Bond, Estate Taxes, Transfer taxes, registration fees with RD, etc.	17.1 Submission of Computation of Taxes/Fees necessary for Deduction and other related fees.	None	1 day	Mortgage Examination (ME) Officers
	17.2 Payment of checks to BIR/Transfer taxes/Heirs Bond		1 day	
	18.1 Transfer of Title to present Heirs	None	3 months	ME Officer
	18.2 Registration with RD for Annotation of Real Mortgage/ Secretary Certificate		21 days	

	18.3 After Annotation, Request certified true Copy of Title with annotations of REM and Secretary Certificate		3 days	
	18.4 Make Title Verification Report	None	2 hours	ME Officer
	18.5 Request for Title Verification Expenses	None	1 hour	
19. Preparation of Take-out folder	19.1 Consolidation of the requirements for take-out, i.e. Memo, RFP, BUR, CER, Schedule of Amortization Compliance	None	3 days	ME Officer
20. Forward to Head Office	20.1 Submission to Mindanao Operations for Signature of Documents	None	3 days	OVP
21. Forward to Head Office	21.1 Submits to Head Office	None	1 day	Admin Officer
22. Payment	22.1 For payment of landowner	None	1 day	Manager
	23.1 Process of Capital Gains Tax Exemption	None	2 hours	ME Officers
TOTAL		None	5 months, 16 days, 3 hours, 5 minutes	
END OF TRANSACTION				

4. Request for Service Fee

For partner CMP-Mobilizers and LGUs who have delivered their roles in assisting our CAs, they are entitled to service fees.

Office or Division:	Project Development Division
Classification:	Simple
Type of Transactions:	G2B; G2G
Who may avail:	1. CMP Mobilizer/Local Government Unit
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Letter Request	CMP-M/LGU

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Requests for the release of service fee	1.1 Receives request and prepares memo request and transmittal to head office.	None	20 minutes	PDO
TOTAL		None	20 minutes	
END OF TRANSACTION				

5. Request for Technical Subsidy

Subject to the availability of funds, eligible CAs may avail of funds for technical support activities.

Office or Division:	Project Development Division	
Classification:	Simple	
Type of Transactions:	G2C	
Who may avail:	1. Applicant Community Association	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Memorandum for release of Technical Subsidy		SHFC Regional Office
2. Request for Payment		SHFC Regional Office
3. Budget Control Slip (BUR)		SHFC Regional Office
4. SFC Board ResolutFion/Secretary’s Certificate on the approval of Technical Subsidy		SHFC Regional Office
5. Letter request from the Community Association for the release of Technical Subsidy		CA
6. Notarized Contract/Agreement between CA and Geodetic Engineer (GE)		CA
7. Original copies of official receipt from GE		GE
8. Photocopies of two (2) valid IDs of GE including PRC ID		GE
9. LRA/DENR Approved Technical Description of net CMP area		GE
10.LA/DENER Approved Subdivision Plan of net CMP area		GE
11.Certification from the GE on the receipt of payment for the preparation and approval of Subdivision Plan and Technical Description		GE
12.Secretary’s Certificate of CA		CA
13.General Information Sheet of CA		CA
14.Certification that the project is included in the list of priority projects for funding and is qualified to avail technical subsidy.		SHFC Regional Office

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. CA files request for release of technical subsidy	1.1 Evaluate documents whether the same is compliant and all the necessary	None	30 minutes	PDO
TOTAL		None	30 minutes	
END OF TRANSACTION				

6. Request for Statement of Account

Community Mortgage Program (CMP) Beneficiaries may ask for a copy of Statement of Account (SOA) and inquire about his/her payments and balances.

Office or Division:	Loan Administration Division	
Classification:	Simple	
Type of Transactions:	G2C	
Who may avail:	1. All borrowers who availed Community Mortgage Program (CMP Loans) which include Community Associations and Member Beneficiaries	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Identification Card		Member-Beneficiary (MB)

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiries about Statement of Account (walk-in)	<p>1.1 Generates Statement of Account and explains to the MB their Statement of Account.</p> <p>1.2 If the questions require expertise of the concerned unit (Legal, etc.) or if they are looking for a specific person, will provide them contacts to the concerned unit/person.</p> <p>1.3 Requests the Client/Customer to fill out the Satisfaction Survey Index (SSI) Form and/or the Feedback Form.</p>	N/A	15 minutes	<i>Designated Account Officer</i>
TOTAL		None	15 minutes	
END OF TRANSACTION				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Inquiries about Statement of Account (thru phone)	2.1 Answers phone calls and explains SHFC programs and/or transfers the call to specific unit/person for more technical/specific concerns.	None	15 minutes	<i>Designated Account Officer</i>
TOTAL		None	15 minutes	
END OF TRANSACTION				

7. Payment of Regular Amortization

After take-out, CMP Beneficiaries should pay their monthly amortization through their Homeowners Association as stated in the Collection Agreement. Their due date is a month after their take-out date and every month thereafter for 25 years or upon full payment of their account whichever comes first.

Office or Division:	Loan Administration Division
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. Community Association officers 2. Individual Member Beneficiaries
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Statement of Account 2. Abstract of Collection and Remittance Report	SHFC Office Community Association

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present/s AOC/RR (walk-in)	1.1 Receives and checks documents presented.	None	5 minutes/ MB	Cashier
	1.2 Counts/reviews payments (cash/check)	None	15 minutes/ CA	Cashier
	1.3 Issues Community Mortgage Receipts (CMR/Official Receipt)	None		Cashier
TOTAL		None	20 minutes	
END OF TRANSACTION				

8. Filing of Application for Substitution

As part of the four provisions of CMP, a CMP Beneficiary may be substituted when violation is committed. In order for SHFC to update its record, the Homeowners Association must submit the necessary documents as stated in the CMP Circular No. 046 and 048. After evaluation and validation of documents and procedures, SHFC will issue approval or disapproval of application for substitution.

Office or Division:	Loan Administration Division		
Classification:	Highly-Technical		
Type of Transactions:	G2C		
Who may avail:	1. Community Associations (CA) 2. Member-Beneficiary (MB) 3. Qualified Applicants		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. When there are legitimate and existing CA officers:		LAD	
1.1 Certified copy of the Housing and Land Use Regulatory Board's (HLURB) acknowledgment of the General Information Sheet (GIS) on the present set of officers/directors.			
1.2 In case of Waiver of Rights 1.2.1 Original copy of the Notarized Waiver of Rights of the MB in favor of the substitute; and			
1.3 In case of Default in Payment			
1.3.1 Issuance of one (1) demand letter sent by the HOA (with Affidavit of proof of mailing) and one (1) demand letter sent by SHFC thru registered mail with the return card or the certificate of service by the postmaster. a. Demand Letter should give at least fifteen (15) days to settle the obligations.			
1.3.2 In the absence of proof of receipt by the MB, the demand letter from the HOA shall be posted in three (3) conspicuous public places (such as the HOA bulletin board, barangay hall and city/municipality hall where the HOA is located) with an affidavit of posting executed by the HOA officers or SHFC accounts officer. Submit proof of posting (Certification from Barangay And Municipality).			

<p>1.3.3 Additional Requirements (if applicable):</p> <ul style="list-style-type: none"> a. In case of a non-occupant relative of the MB, affidavit attesting that the substitute is a relative of the MB in the 3rd civil degree of consanguinity. b. In case of a renter (boarder), certification from the HOA that the substitute is a renter. c. In case of a sharer, certification from the HOA that the substitute is a sharer. d. In case of ISF contained in the priority list of the LGU, certification from the appropriate office that the substitute is an ISF living in the LGU. e. In case of ISF living in the same barangay, certification from the Barangay Captain that the substitute is an ISF living in the same barangay. f. Such other documents as may be necessary in the conduct of due diligence. 	
<p>1.4 Original copy of the notarized HOA's Board Resolution recommending the substitution and attesting that the proposed substitute has all of the qualifications and none of the disqualifications of the Program and as to his/her eligibility;</p> <p>1.5 In case of Section 1.3, the CA shall submit a final and executory decision by the court or quasi-judicial body;</p> <p>1.6 In case of deceased MB in Section 1.4, the successors in interest shall notify SHFC of the death of the MB and SHFC shall process the substitution in his/her favour.</p> <p>1.7 For all other grounds enumerated in Section 1, the original copy of the notarized CA Board Resolution declaring the existence of the grounds for substitution;</p> <p>1.8 Filled-out substitution form attesting to the qualifications of the substitute in Section 11 (A)</p> <p>1.9 Photocopy of one (1) government-issued ID</p> <p>1.10 Amendment to the MBLA form</p>	<p>LAD</p>

<p>2. When there are no active or existing CA officers or CA officers unjustly refuses to process the substitution of the MB</p>	
<p>2.1 In case of Waiver of Rights under Section 1.1</p>	
<p>2.1.1 Original copy of the Notarized Waiver of Rights of the MB in favor of the substitute submitted directly to SHFC by the MB;</p>	
<p>2.2 In case of default in payment</p>	
<p>2.2.1 Issuance of Two (2) Demand Letters by SHFC with proof of receipt of the MB;</p> <p>a. In the absence of proof of receipt by the MB, Affidavit of Posting executed by SHFC employee of the posting of the Demand Letters for the MB in three conspicuous public places (CA bulletin board, barangay hall and city/municipal hall where the CA is located).</p>	
<p>2.3 In case of Section 1.3, a final and executory decision of the court or the quasi-judicial body or agency;</p>	
<p>2.4 Notice of substitution by SHFC to MB based on court or quasi-judicial body order or resolution</p>	
<p>2.5 In case of deceased MB in Section 1.4, the successors in interest shall notify SHFC of the death of the MB and SHFC shall process the substitution in his/her favor.</p>	
<p>2.6 In all other grounds provided in Section 1, SHFC shall issue a declaration of the existence of the ground for substitution of the MB;</p>	
<p>2.7 The Affidavit of three (3) disinterested person attesting to the eligibility of the would be substitute shall be submitted to SHFC;</p>	
<p>2.8 SHFC shall issue a Notice of Confirmation of Substitution to the MB, the substitute member-beneficiary and the CA including the Amendment to the Masterlist of Member-beneficiaries</p>	<p>Loan Administration Division</p>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiry on Substitution Application.	1.1 Explains the substitution guidelines, procedures and requirements	None	5 minutes	Designated Account Officer
2. Submission of documentary requirements	2.1 Receives complete substitution application form	None	10 minutes	Account Officer
	2.2 Schedules for substitution orientation, on site due diligence report and interview.	None	5 days	Account Officer
	2.3 Reviews and generates necessary documents for conditional approval	None	1 hour	Account Officer
	2.4 Checks requirements and sign by the chief of division the conditional approval.	None	1 hour	Chef of Division
	2.5 Validates requirements and sign by the OIC-Manager the conditional approval	None	1 hour	OIC-Manager
	2.6 Counterchecks requirements and sign by the OIC-Vice President the conditional approval	None	2 days	OIC-Vice President
	2.7 Awaits updating of the account of the member beneficiary	None	Within 30 days	MB
	2.8 If the applicant updates the account, we process the final approval for signature by the OIC-VP.	Full payment/ Full update receipt	1 day	OIC-Vice President
	2.9 Sends approved documents to the FCD and Insurance Dept. for posting of the approved substitution	None	1 day	Account Officer
	2.10 Posting Period	None	1 month	FCD/ insurance Department
TOTAL		Full Payment	2 months, 9 days, 3 hours, 15 minutes	
END OF TRANSACTION				

9. Filing of Application for Penalty Condonation

CMP Beneficiary with arrearages may apply for the condonation of his/her unpaid penalties. Penalties will be waived upon payment of remaining balance and submission of documentary requirements.

Office or Division:	Loan Administration Division	
Classification:	Highly-Technical	
Type of Transactions:	G2C	
Who may avail:	1. Member beneficiaries with outstanding penalties	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Application form 2. Notarized deed of undertaking 3. Community Mortgage Receipt (CMR) 4. Abstract of collection 5. Remittance Report 6. Statement of account 7. One (1) valid I.D. with signature 8. Certification from community association		SHFC Regional Office Community Association

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Applies for Penalty Condonation	1.1 Explains the condonation guidelines, procedures and requirements.	None	15 minutes	Designated Account Officer
2. Pay the necessary amount	2.1 Issues order of payment (OP) and forward OP and endorsement letter to cashier	None		Designated Account Officer
	2.2 Accepts payment and issues receipt.	None		
3. Submit receipts to the account officer	3.1 Prepares the application for condonation and undertaking (for 1 year updating only) for the applicant to sign	None		Designated Account Officer

4. Member submits Requirement s for approval of Penalty Condonation	4.1 Receives complete requirements for condonation application	None	5 minutes	Designated Account Officer
	4.2 Computes, checks and verifies requirements	None	1 hour	
	4.3 Reviews requirements and signs application form	None	1 hour	OIC-Manager
	4.4 Validates requirements and approves the application	None	2 days	OIC-Vice President
	4.5 Sends approved documents to the FCD for posting	None	1 day	FCD
	4.6 Tagging of Approved Penalty Condonation	None	1 month	FCD
TOTAL		None	1 month, 3 days, 2 hours, 20 minutes	
END OF TRANSACTION				

10. Request for Certificate of Payment

After paying the entire obligation, a CMP Beneficiary may request for a Certificate of Payment. However, this certificate is not valid for the release of their title.

Office or Division:	Loan Administration Division
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. Partner Community Association (CA) 2. Individual Member-Beneficiaries (MBs)
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Community Mortgage Receipt 2. Abstract of Collection 3. Statement of Account showing full payment of account	Community Association (CA)

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Request for Certificate of Payment (walk-in)	1.1 Receives documents from the MB.	None	2 minutes	Account Officer
	1.2 Account Officer will generate Certificate of Payment document for approval.	None	15 minutes	Account Officer
	1.3 For signature of OIC-Manager.	None	1 hour	OIC-Manager
	1.4 Approval of OIC-Vice President.	None	1 day	OIC-Vice President
	1.5 Informing and releasing of Certificate of Payment	None	1 hour	Account Officer
TOTAL		None	1 day, 2 hours, 17 minutes	
END OF TRANSACTION				

11. Individualization of Transfer Certificate of Title (TCT)

A Homeowners Association (HOA) may request for the temporary release of their mother title/s for purposes of segregation. The mother title/s will be cancelled, and individual Transfer Certificate of Titles will be issued based on the approved subdivision plan. Issuance of individualized will be upon the approval and processing of Registry of Deeds.

Office or Division:	Loan Administration Division				
Classification:	Highly Technical				
Type of Transactions:	G2C; G2G				
Who may avail:	1. Partner Community Associations (CA)				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td> 1. Letter request for temporary withdrawal of TCT 2. Approved subdivision plan with electronic technical description. 3. Tax clearance 4. Approved development plan 5. Updated certification of officer from HLURB </td><td>SHFC Regional Office</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Letter request for temporary withdrawal of TCT 2. Approved subdivision plan with electronic technical description. 3. Tax clearance 4. Approved development plan 5. Updated certification of officer from HLURB	SHFC Regional Office
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Letter request for temporary withdrawal of TCT 2. Approved subdivision plan with electronic technical description. 3. Tax clearance 4. Approved development plan 5. Updated certification of officer from HLURB	SHFC Regional Office				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Process Individualization of Mother Title	1.1 Receives requirements for temporary withdrawal of TCT for individualization.	None	5 minutes	Account Specialist
	1.2 Request Memo for Partial Release of Mother TCT	None	1 hour	Account Specialist
	1.3 Checks requirements with initial sign by Chief of Division (COD)	None	1 hour	Chief of Division
	1.4 Requests memo for Partial Release of Mother TCT signed by the OIC-Manager.	None	1 hour	OIC-Manager

	1.5 Endorses memo for Partial Release of Mother TCT	None	1 day	<i>OIC-Vice President</i>
	1.6 Sends request memo for Partial Release of Mother TCT to Document Control and Custodianship Division (DCCD)	None	6 months	<i>DCCD</i>
	1.7 Enters mother TCT to Land Registration Administration (LRA) with all documents needed to facilitate the individualization. It depends how the CA deal with Land Registration Authority (LRA).	None	1 year	<i>LRA/ Registry of Deeds (ROD)</i>
	1.8 Picks up individualized TCT per advice from LRA that Individualized TCTs are ready for pick up.	None	4 hours	<i>Account Specialist</i>
	1.9 Checks the TCTs if there are irregularities.	None	5 minutes per TCT	
	1.10 Processes Adjusted Loan Value per member-beneficiary.	None	30 minutes per TCT	
	1.11 Returns the Individualized TCT for safe keeping.	None	1 day	
TOTAL		None	Estimated 18 months	
END OF TRANSACTION				

12. Mortgage Redemption Insurance (MRI)

Upon the death of a CMP Beneficiary, its heir/s may apply for MRI claim. The MRI proceeds will be used to settle the remaining balance of the deceased CMP Beneficiary.

Office or Division:	Loan Administration Division		
Classification:	Highly-Technical		
Type of Transactions:	G2C		
Who may avail:	1. Qualified Member-Beneficiaries (MBs)		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
6. Certified photocopies of death certificate 7. Certified photocopies of birth certificate 8. Photocopy of marriage contract 9. Statement of account 10. Photocopies of affidavit of two disinterested person (if there is discrepancy on the documents)		SHFC Regional Office MBs	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Member Beneficiary Request for MRI	1.1 Receives complete requirements for MRI claim.	None	5 minutes	Account Officer
	1.2 Checks requirements and makes MRI Memo	None	1 hour	Account Officer
	1.3 Reviews requirements and initialed by the COD.	None	1 hour	Chief of Division
	1.4 Validates requirements and signed by the OIC-Manager.	None	1 hour	OIC-Manager
	1.5 Counterchecks requirements and signed by the OIC-Vice President.	None	2 days	OIC-Vice President

	1.6 Sends documents to Insurance Department	None	1 day	<i>Account Officer</i>
	1.7 Tagging of Approved MRI	None	6 months	<i>Insurance Department</i>
TOTAL		None	6 months, 3 days, 3 hour, 5 minutes	
END OF TRANSACTION				

13. Ledger Request

In order to proceed with the request for the permanent release of title of a fully paid CMP Beneficiary, an approved Statement of Payment and Application (Ledger) must be secured from the Finance and Controllershship Department as part of the documentary requirements.

Office or Division:	Loan Administration Division				
Classification:	Highly-Technical				
Type of Transactions:	G2C				
Who may avail:	1. Member-Beneficiaries (MBs) of an individualized association who have fully-paid their loan shares in relation to their request for the release of Transfer Certificate of Title (TCT).				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td>1. Two (2) Photocopies of VAT Official Receipt or Statement of Account</td><td>MBs/ SHFC Regional Office</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Two (2) Photocopies of VAT Official Receipt or Statement of Account	MBs/ SHFC Regional Office
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Two (2) Photocopies of VAT Official Receipt or Statement of Account	MBs/ SHFC Regional Office				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Member Beneficiary Ledger Request	1.1 Receives member's account upon submission.	None	3 minutes	Account Officer
	1.2 Receives the complete requirements from the member.	None	2 minutes	Account Officer
	1.3 Verifies and updates the member's account to process ledger request.	None	5 minutes	Account Officer
	1.4 Checking of requirements and Initial signature by the Chief of Division	None	1 day	COD
	1.5 Requests for approval and signature of the OIC-Manager.	None	1 day	OIC-Manager

	1.6 Secures endorsement by the OIC-Vice President.	None	2 days	<i>OIC-Vice President</i>
	1.7 Transmits the Approved Request to FCD.	None	1 day	<i>FCD</i>
	1.8 Estimated waiting period of the document to arrive.	None	8 months	<i>FCD</i>
	1.9 Informs the member-beneficiary (MB) for their approved ledger.	None	1 hour	<i>Account Officer</i>
TOTAL		None	8 months, 5 days, 1 hour, 10 minutes	
END OF TRANSACTION				

14. Application for Permanent Release of Title (Mortgage Withdrawal Redemption Form/MWRF)

In order for the permanent release of title of a fully paid CMP Beneficiary, a MWRF must be accomplished. This contains all the signatures of all approving authority for the release of the title of a mortgaged property. Also attached in the MWRF are documents such as but not limited to approved ledger, full payment receipt and payment of VAT.

Office or Division:	Loan Administration Division	
Classification:	Highly-Technical	
Type of Transactions:	G2C	
Who may avail:	1. Member-Beneficiaries (MBs) of Individualized Title with Fully-Paid Ledgers	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Statement of account (FCD generated) 2. Ledger (FCD generated) 3. Photocopy of master list 4. Adjusted Loan Value (ALV) 5. CA certification		SHFC Regional Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Member Beneficiary Request for Withdrawal of Title	1.1 Receives complete requirements for MWRF.	None	5 minutes	Account Officer
	1.2 Checks requirements and makes MWRF.	None	20 minutes	
	1.3 Reviews requirements and signs.	None	1 hour	COD
	1.4 Verifies requirements and signs	None	1 hour	OIC-Manager
	1.5 Counterchecks requirements and signs.	None	2 days	OIC-Vice President

	1.6 Send documents to RCD, Insurance, DCCD, and Legal for posting.	None	1 day	<i>Account Officer</i>
	1.7 Receives Title from Head Office	None	8 months	<i>RCD, Insurance, DCCD, Legal</i>
	1.8 Informs MB of the requirements for release of TCT.	None	10 minutes	Account Specialist
TOTAL		None	8 months, 3 days, 2 hours, 35 minutes	
END OF TRANSACTION				

15. Releasing of Title and Real Estate Mortgage (REM)

Fully paid CMP Beneficiary may immediately claim his/her title and REM after the submission and validation of the required documents. However, the release of titles and REMs depends on the availability of these documents.

Office or Division:	Loan Administration Division	
Classification:	Complex	
Type of Transactions:	G2C	
Who may avail:	1. Member-Beneficiaries (MBs) with Individualized Title that have been fully-paid their loan shares.	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Board Resolution authority to transport 2. Board resolution Release from liability 3. Valid I.D 4. Special power of Attorney 5. Extra Judicial Settlement of Estate 6. Waiver of rights 7. Approved Substitution Letter		SHFC Regional Office Community Association MB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCES SING TIME	PERSON RESPONSIB LE
1. Releasing of Title and REM	1.1 Informs MBs to claim their title.	None	10 minutes	Account Officer
	1.2 Submits documentary requirements.	None	5 days	MB
	1.3 Releasing of Titles and Partial Real Estate Mortgage	None	15 minutes	Account Officer
TOTAL		None	5 days, 25 minutes	
END OF TRANSACTION				

16. Capital Gains Tax Exemption

CMP Beneficiary who already received his/her title my request for Capital Gains Tax Exemption. This is to be exempted from paying the Capital Gains Tax during the processing of the transfer of title from the Homeowners Association to the Beneficiary's name.

Office or Division:	Loan Administration Division	
Classification:	Highly-Technical	
Type of Transactions:	G2C	
Who may avail:	1. Member-Beneficiaries (MBs) who have received their Individualized Transfer Certificate of Title (TCT).	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Photocopy of Adjusted Loan Value (ALV) 2. Photocopy of Transfer Certificate of Title (TCT) 3. Photocopy of Approved Substitution 4. Valid I.D		SHFC Regional Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Member Beneficiary Request for Capital Gain Tax Exemption	1.1 Receives complete requirements for CGTE.	None	5 minutes	Account Officer
	1.2 Checks requirements and makes CGTE Form.	None	10 minutes	
	1.3 Reviews requirements and initialed by the COD.	None	1 hour	COD
	1.4 Verifies requirements and signed by the OIC-Manager.	None	1 hour	OIC-Manager
	1.5 Counterchecks requirements and signed by the OIC-Vice President.	None	2 days	OIC-Vice President

	1.6 Sends documents to the Office of the President	None	1 day	<i>Account Officer</i>
	1.7 For signature of the President	None	1 day	<i>President</i>
	1.8 Return CGTE	None	1 month	<i>Office of the President</i>
	1.9 Informs and release of signed and approved CGTE.	None	10 minutes	<i>Account Officer</i>
TOTAL		None	1 month, 2 days, 2 hours, 25 minutes	
END OF TRANSACTION				

17. Request for a Copy of Documents and Certification/s

CMP Beneficiary and/or Homeowners Association may request for a copy documents provided that the documents are available, public records, and will be used for legal purpose. Issuance of Certifications depends on the approval of the management or designated authority.

Office or Division:	Loan Administration Division
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. Community Associations (CAs) 2. Individual Member-Beneficiaries (MBs)
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Letter Request	N/A

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Request for Certified True Copy of CA Masterlist (walk-in)	1.1 Receives request letter from the client.	None	5 minutes	Account Officer
	1.2 Generates photocopy of CA master list to be certified OIC-Manager	None	10 minutes	OIC Manager
	1.3 Releasing of the Certified CA Masterlist	None	3 minutes	Account Officer
TOTAL		None	18 minutes	
END OF TRANSACTION				
2. Request for CMP Certification	2.1 Receives request from the MB	None	3 minutes	Account Officer

(walk-in)	2.2 Generates Certification for approval of the OIC-Manager.	None	1 day	<i>OIC-Manager</i>
	2.3 Releasing of the CMP Certification.	None	3 minutes	<i>Account Officer</i>
TOTAL		None	1 day, 6 minutes	
END OF TRANSACTION				

Office of the Board Secretary Internal Services

1. General Information and Public Assistance

The Office of the Board Secretary (OBS) acknowledges and receives the request for documents and attends to other general inquiries from different agencies, employees, Board of Directors and the general public.

Office or Division:	Office of the Board Secretary (OBS)
Classification:	Simple
Type of Transactions:	G2C ; G2B; G2G
Who may avail:	1. SHFC Employees, 2. Board of Directors, 3. GCG, 4. HUDCC, and the 5. General Public
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Written Request 2. Email Request	OBS

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Requests thru: a. Written b. Email	1.1 Provide Copy for the following: 1.1.1 Operations Group 1.1.2 Support Group 1.1.3 COA 1.1.4 General Public 1.2 Types of Documents Requested 1.2.1 Board Resolution 1.2.2 Secretary's Certificate 1.2.3 Secretary's Certificate Internal Corporate Affairs 1.2.4 SEC By-Laws 1.2.5 Certified True Copy of all types of documents	None	15 minutes to 2 hours	<i>Board Secretary & OBS Staff</i>
TOTAL		None	15 minutes to 2 hours	
END OF TRANSACTION				

2. Scheduling of Meetings

The OBS is responsible in scheduling Board and Committee meetings, as well as meetings requested by the clients.

Office or Division:	Office of the Board Secretary	
Classification:	Simple	
Type of Transactions:	G2C ; G2B; G2G	
Who may avail:	1. SHFC Employees, 2. Board of Directors, 3. GCG, 4. HUDCC, and 5. The General Public	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Written Request 2. Email Request		OBS

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiries: a. Schedules of Meeting b. Emails	1.1 Responds through sending written or verbal notice. 1.2 Notices are being sent through email and hard copy.	None	15 minutes	Board Secretary & OBS Staff
TOTAL		None	15 minutes	
END OF TRANSACTION				

3. Complaints Handling

The OBS receives and acknowledges complaints and forwards it to the responsible Department.

Office or Division:	Office of the Board Secretary (OBS)
Classification:	Simple
Type of Transactions:	G2C ; G2B; G2G
Who may avail:	1. SHFC Employees, 2. Board of Directors, 3. GCG, 4. HUDCC, and 5. The General Public
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Written Request 2. Email Request	OBS

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Report Complaints a. Written b. Email	1.1 Response or Action Taken 1.1.1 Chairman 1.1.2 President	None	*One (1) day or 24-hours after approval of the request	Board Secretary & OBS Staff
TOTAL		None	1 day	
END OF TRANSACTION				

Internal Audit Department Internal Services

1. Observance of the Conduct of Physical Inspection of All Procured Goods and Services

The Internal Audit Department (IAD) checks the accuracy of information in the Inspection and Acceptance Reports, Delivery Receipt and Purchase Order by physically inspecting the goods and services procured.

Office or Division:	Internal Audit Department
Classification:	Simple
Type of Transactions:	G2G
Who may avail:	1. All procuring division/department/unit of the agency.
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Receives request from the procuring division/department/unit	1.1 Observes the actual physical count and inspection of procured goods conducted by the Finance and Controllership Department	None	20 minutes	OIC-VP/ Auditor V / Administrative Assistant
	1.2 Test-checks the accuracy of the actual physical count of the procured goods against the quantity and description in the Inspection and Acceptance Report, Delivery Receipt and Purchase Order	None	8 minutes	
	1.3 Signs as witness in the Inspection and Acceptance Report, Delivery Receipt and Purchase Order	None	2 minutes	
TOTAL		None	30 minutes	
END OF TRANSACTION				

2. Observance of the Conduct of Video Conference with the Project's Landowner/s or Heir/s and Branch Personnel

The IAD observes and acts as a witness to the video conference between the clients and the employees.

Office or Division:	Internal Audit Department
Classification:	Simple
Type of Transactions:	G2G
Who may avail:	1. All branches located in the Head Office
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Receives request of video conference with landowner/s or heir/s from branch personnel.	1.1 Observes the conduct of video conference between the landowners and concerned branch personnel	None	30 minutes	OIC-VP/ Auditor V
	1.2 Validate the information given by the landowner/s or heir/s against the identification cards (IDs) and other documents submitted by the community association (CA) to the concerned branch. Asks questions or clarifications from the landowner/s, if necessary	None	15 minutes	
	1.3 Reviews the video conference report prepared by the concerned branch personnel and signs as witness therein	None		
TOTAL		None	45 minutes	
END OF TRANSACTION				

3. Participation to the SHFC Board of Directors and/or Audit Committee Meetings

The IAD prepares and presents materials before the Audit Committee and/or Board of Directors.

Office or Division:	Internal Audit Department			
Classification:	Complex			
Type of Transactions:	G2G			
Who may avail:	1. SHFC Board of Directors and Audit Committee			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
N/A			N/A	
CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESsing TIME	PERSON RESPONSIBLE
1. Receives Notice of SHFC Board of Directors / Audit Committee meeting from the Office of the Board Secretary (OBS).	1.1 Analyzes the agenda of the meeting and determines the audit materials to be presented.	None	1 hour	OIC-VP
	1.2 Prepares materials such as PowerPoint presentation and supporting documents.	None	5 days	Auditor V
	1.3 Provides the Board of Directors / Audit Committee members advance copy of presentation materials thru the OBS.	None	15 mins.	Auditor V
	1.4 Presents to the Board of Directors / Audit Committee members audit observations and findings.	None	4 hours (depends on the length of discussion of the observations / findings being presented)	OIC-VP / Auditor V
	1.5 Takes note of the comments given by the members.	None	1 hour	
TOTAL		None	5 days, 6 hours, 15 minutes	
END OF TRANSACTION				

4. Preparation of Governance Commission for GOCCs (GCG) Quarterly Monitoring Report

The IAD collates and prepares Quarterly Monitoring Reports as compliance with GCG issuances.

Office or Division:	Internal Audit Department
Classification:	Simple
Type of Transactions:	G2G
Who may avail:	1. Office of the Vice President for Systems Control and External Affairs Department (SCExD).
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Letter of request	SCExD

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCES SING TIME	PERSON RESPONSIB LE
1. Receives materials from Planning and Policy Department.	1.1 Collates and compiles reports and documents submitted to support the agency's quarterly accomplishments.	None	1 day	Admin. Assistant
	1.2 Validates all reports and documents submitted.	None	2 hrs.	OIC-VP
	1.3 Follows up with concerned departments additional documents to support accomplishments.	None	1 day	OIC-VP
	1.4 Finalizes quarterly report.	None	2 hours	Admin. Assistant
	1.5 Prepares copies of final quarterly report	None	2 hours	
	1.6 Signs final quarterly report.	None	10 minutes	OIC-VP
	1.7 Submits report to the Office of the Vice President for Systems Control and External Affairs Department (SCEXD).	None	20 minutes	Admin. Assistant
TOTAL		None	2 days, 6 hours, 30 minutes	
END OF TRANSACTION				

5. Conduct of Management and Operations Audit

The IAD audits different department and divisions within SHFC and prepares Audit Report.

Office or Division:	Internal Audit Department
Classification:	Highly-Technical
Type of Transactions:	G2G
Who may avail:	1. SHFC Board of Directors, 2. Office of the President (OP), 3. Office of the Executive Vice President, and 4. concerned group heads
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCES SING TIME	PERSON RESPONSIB LE
1. Implements approved Annual Audit Plan	1.1 Identifies which branch/ unit/ division/ department to be audited	None	1 day	OIC-VP / Auditor V
	1.2 Conducts audit engagement planning.	None	1 day	OIC-VP / Auditor V / Technical Staff
	1.3 Prepares audit program, audit procedures, audit checklist/working papers and conducts desk audit	None	4 days	Auditor V / Technical Staff
	1.4 Conducts compliance and systems/process audit	None	10 days	
	1.5 Examines, evaluates and develops audit findings and recommendations	None	14 days	
	1.6 Prepares Audit Report	None	15 days (may vary depending on the response time of the concerned group head.)	OIC-VP/Audit. V
	1.7 Monitors implementation of audit findings and recommendations	None		Auditor V/ Technical Staff
TOTAL		None	1 month, 15 days	
END OF TRANSACTION				

6. Preparation of Stakeholders Satisfaction Index (SSI) Monthly Report

The IAD collects the accomplished SSI forms and prepares the SSI Report.

Office or Division:	Internal Audit Department
Classification:	Highly-Technical
Type of Transactions:	G2G
Who may avail:	1. Office of the President (OP), 2. Office of the Executive Vice President, and 3. concerned group heads
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Receives accomplished SSI forms from Customer Relations and Complaints Division (for Head Office) and from Regional Coordination Division (for regions)	1.1 Collates all accomplished SSI forms and tallies clients' responses.	None	5 days	Admin. Assistant
	1.2 Prepares draft of SSI Reports	None	5 days	Admin. Assistant
	1.3 Reviews draft and finalizes SSI Reports	None	4 days	OIC-VP
	1.4 Prepares copies of final SSI Reports with annexes	None	3 days	Admin. Assistant
	1.5 Signs final SSI Report	None	15 minutes	OIC-VP
	1.6 Forwards SSI Report to the Office of the President, Customer Relations and Complaints Division (CRCD) and to the concerned groups / departments.	None	45 minutes	Admin. Assistant
TOTAL		None	17 days, 1 hour	
END OF TRANSACTION				

Treasury Department External Services

1. Release to Suppliers of Goods/Services/Other Payees

The Cash Management Division (CMD) releases check to the suppliers after careful verification of goods and services.

Office or Division:	Cash Management Division (CMD)				
Classification:	Simple				
Type of Transactions:	G2C; G2B; G2G				
Who may avail:	1. Supplier of Goods 2. Supplier of Services 3. Other Payees				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td>1. Two Valid IDs of Payee/Authorized Agent and/or 2. Authorization Letter/SPA (if organization/ authorized agent) 3. Official Receipt (if organization)</td><td>CMD</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Two Valid IDs of Payee/Authorized Agent and/or 2. Authorization Letter/SPA (if organization/ authorized agent) 3. Official Receipt (if organization)	CMD
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Two Valid IDs of Payee/Authorized Agent and/or 2. Authorization Letter/SPA (if organization/ authorized agent) 3. Official Receipt (if organization)	CMD				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiries about the availability/release of check	1.1 Inform the availability of the check/status of the Voucher and the requirements to be submitted upon check release.	None	5 minutes	Cashier/Teller-Disbursement Officer, CMD
2. (Scheduled release) Present identifications (IDs), authorization letter and other required documents	1.2 Receives and verifies IDs and other documents.	None	5 minutes	Cashier/Teller-Disbursement Officer, CMD
3. Signs the DVs and Daily Check Releases Logbook and receives the check.	1.3 Issues/releases the check.	None		
TOTAL		None	10 minutes	
END OF TRANSACTION				

2. Release of Take-Out Checks

The CMD releases take out check after careful verification and complete submission of documents.

Office or Division:	Cash Management Division		
Classification:	Simple		
Type of Transactions:	G2C; G2B; G2G		
Who may avail:	1. Community Associations (CAs) 2. CMP Mobilizers (CMP-Ms) 3. Landowner		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
<div>1. Board Resolution/Secretary's Certificate (for organization) and/or</div> <div>2. Special Power of Attorney (SPA) (if payee is not an organization)</div> <div>3. Official Receipt (if organization)</div> <div>4. Other Mandatory Documents (required and stated in the Motion Sheet and/or Certificate of Loan Review)</div> <div>Note: For requirements 1 and 2, an affidavit must state the fact that the agent representing the payee is authorized to “collect/receive the check payments/receipts from SHFC”.</div>		N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquires about the availability/release of check	1.1 Explains that the check release will be at the Office of the President (OP)/Executive Vice President (EVP) and advises the scheduled release with that office.	None	3 minutes	Cashier/ Teller-Disbursement Officer, CMD
2. (Scheduled release) Present identifications (IDs), authorization letter and other	2.1 Receives and verifies IDs and other documents and presents with the OP/EVP for validation.	None	5 minutes	OP/EVP witnessed by Cashier/ Teller-CMD, FCD and Hub Staff

required documents				Social Housing Finance Corporation
3. Signs the DVs and Daily Check Releases Logbook and receives the check.	1.3 Issues/releases the check.	None	2 minute	OP/EVP witnessed by Cashier/ Teller-CMD, FCD and Hub Staff
TOTAL		None	10 minutes	
END OF TRANSACTION				

3. Payment of Monthly Amortization

The CMD receives payment and issues Community Mortgage Receipt (CMR)

Office or Division:	Cash Management Division
Classification:	Simple
Type of Transactions:	G2C ; G2B; G2G
Who may avail:	1. Community Associations (CAs) Officers 2. Member-Beneficiaries (MBs)
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Printed Abstract of Collection (AOC) generated from CAIS KIOSK terminal. 2. Order of Payment (OP)	CAIS KIOSK terminal at 2/F OP from Accounts Officer (Hubs Operations)

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Presents AOC and OP (including cash or check payment)	1.1 Receives and checks documents presented	None	5 minutes	Cashier/ Teller, CMD
	1.2 Counts/reviews payment (cash/check)	None		
	1.3 Issues Community Mortgage Receipts (CMR)/Official Receipt (OR)	None		
2. Receives CMR/OR and AOC (payor's copy)		None		
TOTAL		None	5 minutes	
END OF TRANSACTION				

4. Release of Title and Cancellation of Mortgage

This entails the release of the subdivided Transfer Certificate of Title (TCT) assigned to the MB's property after the loan obligation has been fully-paid. The TCT is still under the HOA's name and carries the Real Mortgage Annotation (REM). The MB then transfers/registers the TCT under his/her name by following the steps and the documentary requirements at the BIR (for the issuance of Certificate Authorizing Registration [CAR] and then the RD for the actual registration of TCT. By virtue of the Partial Release of Mortgage issued by SHFC (through the Legal Dept.) in favor of the MB, the annotated REM is consequently cancelled and a new "clean" title is issued in favor of the MB. Also, under the CMP, the MB is exempted from payment of the Capital Gains Tax.

Office or Division:	Documentation Control and Custodianship Division (DCCD)		
Classification:	Highly-Technical		
Type of Transactions:	G2C ; G2B; G2G		
Who may avail:	1. Member-beneficiaries (MBs)		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
<p>For original MBs:</p> <p>1. Two (2) valid IDs of the MBs</p> <p>2. CA Board Resolution prior to release of title</p> <p>For representatives:</p> <p>1. Special Power of Attorney (SPA) stating the Transfer Certificate of Title (TCT) No., Block No., and Lot No.</p> <p>2. Two (2) valid IDs of the MB</p> <p>3. Two (2) valid IDs of representatives</p> <p>4. CA Board Resolution prior to release of title</p> <p>For deceased MBs:</p> <p>1. Extra-Judicial Settlement of Heirs</p> <p>2. Affidavit of Publication</p> <p>3. Special Power of Attorney (SPA)</p> <p>4. Two (2) valid IDs of all heirs</p> <p>5. CA Board Resolution prior to release of title</p>		<p>Appropriate government agency</p> <p>Community-association</p> <p>Notary Public</p>	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 AMD/ROD receives ledger and the final statement of account (SA) from FCD; prepares MWRF and forwards the same (including attachments: ledger, SA, CMR, Masterlist) to Insurance Unit for verification of MRI. <i>*Assumption: Full payment and with request for release of title</i>	None	5 days	AO, AMD / ROD
	1.2 Receives MWRF (including attachments) from AMD/ROD; verifies MRI and refers to concerned VP for signature/approval; transmits to CMD for certification of last payment	None	1 day	Insurance Underwriter, Insurance Unit, LPG
	1.3 Receives from Insurance Unit, LPG; certifies last payment and refers to concerned VP for signature/approval; transmits to DCCD for pull out/withdrawal of title	None	5 days	Account Examiner/Cashier, CMD
	1.4 Receives MWRF (including attachments); pulls out/withdraws original title transmits to Legal Department for release to Client/Applicant	None	5 minutes	Documents Specialist, DCCD
	1.4 Receives MWRF (including attachments); and puts in safekeeping until release to Client/Applicant	None	5 minutes	Research Specialist, LD
1. Submits complete documentary requirements	1.5 Receives and validates submitted documents	None	10 minutes	Research Specialist, LD

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	1.6 Pulls out/withdraws title	None	10 minutes	Research Specialist, LD
	1.7 Verifies signature of Client/Applicant	None	10 minutes	Research Specialist, LD
	1.8 Releases title to Client/Applicant	None	10 minutes	Research Specialist, LD
2. Receives title	2.1 Prepares Partial Release of Real Estate Mortgage (REM) and transmits the same to Research Specialist for review	None	15 days	Admin Assistant, LD
	2.2 Reviews REM; Routes the same to Manager and VP-Legal Department and EVP for initial; transmits to OP for final approval/signature of the President	None		Research Specialist, LD
3. Pays Notarial fee	3.1 Receives payment and releases REM to Client/Applicant	Php150	8 minutes	Admin Assistant, LD
4. Receives REM.			2 minutes	
TOTAL		Php150	26 days, 1 hour	
END OF TRANSACTION				

**For regional accounts, the Legal Department forwards Title and REM to the Regional/ Satellite Office and the latter releases the same to Client/Applicant*

5. Individualization – Stage I (Subdivision of Mother Title)

This is the process in which SHFC determines the final home lot area, final loan amount, and final monthly amortization of each member-beneficiary, as well as each open space of a taken-out project. These data are reflected in the Adjusted Loan Value or Final Masterlist of Beneficiaries and Loan Apportionment, as a result of the CA's submission of the Approved Subdivision Plan, approved Individual Technical Descriptions, and proof of updated Real Property Tax. These documents, together with the Mother Title/s are then submitted to Register of Deeds to come up with Individual Title of each member-beneficiary and each open space, which are still registered under CA's name.

Office or Division:	Documentation Control and Custodianship Division (DCCD)		
Classification:	Highly-Technical		
Type of Transactions:	G2C ; G2B; G2G		
Who may avail:	1. Community Associations (CAs) 2. CMP Mobilizers (CMP-Ms)		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Letter request for the temporary withdrawal of the mother title for the purpose of subdivision 2. Blueprint of approved subdivision plan 3. Photocopy of approved individual technical descriptions 4. Proof of payment of real property tax (updated tax clearance or real property tax payment receipt) 5. Borrower's Information Sheet (BIS) – for CAs taken-out before January 2006 6. Certification issued by HLURB or SEC on the incumbent set of officers/board of directors 7. Final Block and Lot assignment of all MBs (if applicable)		SHFC Department or Division Register of Deeds Bureau of Internal Revenue Community-association HLURB Securities and Exchange Commission	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits documentary requirements	1.1 Receives and records submitted documents	None	30 mins	Clerk, PID

	1.2 Evaluates and checks completeness of the submitted documents based on the Checklist of Requirements	None	1 hour	AO, PID
	1.3 Evaluates submitted documents; prepares MWRF, Conformity and Certification (<i>pull out of Mother Title from DCCD</i>)	None	3 days	AO, PID
	1.4 Releases Mother Title to PID	None		DCCD
	1.5 Contacts Client/Applicant	None	5 mins	AO
	1.6 Accompanies Client/Applicant to RD for presentation/processing of subdivision of Mother Title	None	1 day	AO
2. Submits documentary requirements and pays applicable fees to RD	2.1 Picks up individualized title under CA's name from RD	None	Subject to RD processing time.	AO, PID
	2.2 Advises Client/Applicant to photocopy all TCTs and apply for Tax Segregation at the Assessor's Office.	None	1 day	AO, PID
	2.3 Prepares/computes ALV; transmits the same for signature of EVP	None		AO, PID
	2.4 Releases ALV to Client/Applicant; Gives copy to AMD/Insurance/FCD	None		AO, AMD/ROD
3. Receives ALV.		None		AO, PID
TOTAL		None	Subject to RD's processing time	
END OF TRANSACTION				

6. Individualization – Stage II (Unitization of Communal Loan and Transfer of Title into MB's Name) – For MBs with Updated Accounts

This process allows the MB to unitize his/her loan after the Mother TCT has been subdivided and while still paying for the monthly amortization. It is to be remembered that because the HOA's loan is communal, the annotated loan amount in the subdivided TCT is the entire communal loan. By virtue of a Deed of Conveyance, usually a Deed of Sale with Assumption of Mortgage (DOSAM), the subdivided TCT which is still under the HOA's name shall be registered/transferred under the MB's name with the individual loan obligation now reflected in the new title with the mortgage carried over (assumption of mortgage) since the loan is still being amortized. Similarly, the transactions are made with the BIR and the RD.

The TCT issued under MB's name is to be surrendered back to SHFC for safekeeping and can only be released upon full payment of MB's loan obligation. Once fully-paid, the MB still needs to present the TCT before the RD in order for the mortgage annotation to be cancelled and to be "clean" by virtue of the Partial Release of Mortgage issued by SHFC. Consequently, the MB may now pay his/her monthly amortization directly to SHFC because his/her loan has now been "unitized".

Office or Division:	Documentation Control and Custodianship Division (DCCD)
Classification:	Highly-Technical
Type of Transactions:	G2C; G2B; G2G
Who may avail:	1. Community Associations (CAs) 2. CMP Mobilizers (CMP-Ms)
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
<ol style="list-style-type: none"> 1. Certification issued by HLURB or SEC on the present set of officers/board of directors 2. Deed of Conveyance (either of the following: [a] Deed of Assignment with Assumption of Mortgage; [b] Deed of Partition with Assumption of Mortgage; and [c] Deed of Sale with Assumption of Mortgage) 3. Promissory Note (PN) executed by the member-beneficiary in favor of SHFC 4. Photocopy of title 5. Proof payment of individual real property (updated tax clearance or real property tax payment receipt) 	SHFC Department or Division Register of Deeds Bureau of Internal Revenue Community-association Housing and Land Use Regulatory Board Securities and Exchange Commission

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits documentary requirements, including Statement of Accounts	1.1 Receives and records submitted documents	None	30 minutes	Clerk, PID
	1.2 Evaluates and checks completeness of the submitted documents based on the Checklist of Requirements	None	30 minutes	AO, PID
2. Fills up forms: Promissory Note and DOSAM	2.1 Advises Client/Applicant to proceed to BIR and apply for issuance of CAR.	None	2 minutes	AO, PID
3. Submits documentary requirements and pays applicable fees to BIR for issuance of CAR	N/A	Subject to BIR processing time/BIR fees	Subject to BIR processing time/BIR timeline.	
4. Informs SHFC about the release of CAR from BIR	4.1 Processes temporary withdrawal of Mother Title from DCCD.	None	1 day	AO, PID
	4.2 Releases Mother Title to PID.	None	1 hour	Staff, DCCD
	4.3 Contacts Client/Applicant and accompanies his/her to RD for processing of transfer of title to MB's name.	None	1 day	AO, PID

5. Submits documentary requirements and pays applicable fees to RD	5.1 Picks up title under MB's name from RD (with mortgage)	None	2 days	<i>AO, PID</i>
	5.2 Endorses TCTs to DCCD for safekeeping	None	2 minutes	<i>AO, PID</i>
TOTAL			Subject to BIR/RD's processing time	
END OF TRANSACTION				

7. Permanent Release of TCTs for Fully Paid Accounts, Thru Mortgage Withdrawal Recommendation Form (MWRF)

This is a process wherein the Loan Administration receives the final Statement of Account (SOA) and Statement of Payment and Application (SPA) from FCD, attaches the same to MWRF for signature of the Manager, Group Head, and then transmits to Insurance Division, DCCD and Legal Department for the release of TCT.

Office or Division:	Documentation Control and Custodianship Division (DCCD)
Classification:	Simple
Type of Transactions:	G2G
Who may avail:	1. All SHFC Departments, Divisions, Branches and Units
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
MWRF	Departments, Divisions, Branches and Units

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCES SING TIME	PERSON RESPONSIB LE
1. Accomplishe d MWRF	1.1 Receives MWRF (TCT release request) emanating from Operations Groups, where of loan accounts are being serviced	None	1-4 day turnaroun d time	DCCD personnel
	1.2 Pulls out TCT and photocopies the same to serve as reference	None		
	1.3 Prepares Outgoing Mortgage Receipts (OMR), and endorses accomplished MWRF for signature and approval	None		
2. Transmits MWRF with attached TCT to Legal Department	2.1 Receives and verifies IDs and other documents	None		Admin. Assistant / Docs Analyst
TOTAL		None	1 to 4 days turnaround time	
END OF TRANSACTION				

8. Temporary Withdrawal of Transfer Certificate of Title (TCTs) – Stages I and II (Individualization, Transfer of TCTs into MBs Names/LO to CA Name, Annotation, Correction, et al.)

This refers to both the term for the HOA's request and the act of temporarily withdrawing the Mother TCT which is under SHFC's safekeeping as mortgage collateral, for the purpose of its subdivision at the Registry of Deeds (RD). Part of the documentary requirements for the HOA's application for Individualization/Subdivision of Mother TCT is a "Letter-request for the temporary withdrawal of the HOA's mother TCT for the purpose of Subdivision addressed to the Branch Head." The Subdivision of Mother TCT is also referred to as Stage 1 of Individualization.

Office or Division:	Documentation Control and Custodianship Division (DCCD)
Classification:	Simple
Type of Transactions:	G2G
Who may avail:	1. All SHFC Departments, Divisions, Branches and Units
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
MWRF	Departments, Divisions, Branches and Units

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Accomplished MWRF	1.1 Receives MWRF (TCT release request) emanating from Operations Groups, where of loan accounts are being serviced	None	1-2 day turnaround time	<i>DCCD personnel</i>
	1.2 Pulls out TCT and photocopies the same to serve as reference	None		
	1.3 Prepares Outgoing Mortgage Receipts (OMR), and endorses accomplished MWRF for signature and approval	None		

	1.4 Transmits MWRF with attached TCT to Legal Department	None		<i>Social Housing Finance Corporation</i> <i>Admin. Assistant / Docs Analyst</i>
TOTAL		None	1 to 2 days turnaround time	
END OF TRANSACTION				

9. Request for Original/Photocopy or Certified Copy of CMP Records

The TD releases copy to the requesting division/department after submission of accomplished forms.

Office or Division:	Documentation Control and Custodianship Division (DCCD)
Classification:	Simple
Type of Transactions:	G2G
Who may avail:	1. All SHFC Departments, Divisions, Branches and Units
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
MWRF	Departments, Divisions, Branches and Units

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Memo request / Accomplished DCCD Request Form / DCCD Help Desk Request	1.1 Receives requests from Departments, Divisions, Branches and Units.	None	1-3 day turnaround time	DCCD personnel
	1.2 Pulls out requested records and photocopies the same to serve as reference.	None		
	1.3 Stamps and collates requested records	None		
	1.4 Prepares transmittal memo together with the requested records and endorses accomplished MWRF for signature and approval.	None		
	1.5 Transmits MWRF with attached TCT to Legal Department	None		Admin. Assistant / Docs Analyst
TOTAL		None	1-3 day turnaround time	
END OF TRANSACTION				

Management Services Department Internal Services

1. Records Management

The RMD receives documents then photocopies and routes it to respective division/department. The RMD also keeps and retrieves the documents as requested by the concerned division/department.

Office or Division:	Records Management Division (RMD)	
Classification:	Simple to Complex	
Type of Transactions:	G2C; G2B; G2G	
Who may avail:	1. All concerned SHFC employees	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Necessary documents regarding requests		Requesting department / employee

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Receives Documents	1.1 Receives document/s from concerned department / branches / units / groups / hubs / other Government agencies and stakeholders.	None	2 minutes	Records Officer III
	1.2 Determine whether the document is for routing or safekeeping.	None	1 minutes	
	1.3 Subject coding or labeling	None	3 minutes	
	1.4 Encode document to ZEUS / recording / indexing for easy retrieval	None	5 minutes	
	1.5 File original documents/s and attachment/s;	None	3 minutes	

	1.6 Reproduce original copy for routing as requested	None	5 minutes	
2. Routing of document	2.1 Reproduce original copy for routing as requested.	None	10 minutes	Records Officer III
	2.2 Route document to concerned department / branches / units / groups / hubs as requested	None	30 minutes	
3. Retrieval of document	3.1 Retrieval of document as requested/needed (will come from the Warehouse Office)	None	3 days	Records Officer III
TOTAL		None	3 days, 59 minutes	
END OF TRANSACTION				

2. Mail Management

The RMD mails out letters to different agencies, offices and clients. They also receive 'return to sender' documents.

Office or Division:	Records Management Division (RMD)
Classification:	Simple
Type of Transactions:	G2C; G2G
Who may avail:	1. Stakeholders; Employees and Other Government Employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Certificate of Mailing 2. Mailing in Registered Mail Form 3. Documents Parcel Form	Records Division Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Receives Documents	1.1 Receives letter/s, document/s, supplies and equipment	None	2 minutes	Records Officer III
	1.2 Determine whether mail is outgoing or incoming	None	1 minute	
	1.3 Encode document to Database/ Records Logbook/ Indexing for easy retrieval	None	3 minutes	
	1.4 List down to Records logbook the airway bill and registry number/s	None	2 minutes	
	1.5 Identify the document/s where it originates	None	1 minutes	
	1.6 Transmit letter/s or document/s to concerned department/employee	None	5 minutes	

	1.7 Retain receiving copy as much as possible	None	3 minutes	
2. Receives letters for Mailing) (Outgoing)	2.1 Receive/s letter/s for mailing	None	2 minutes	<i>Records Officer III</i>
	2.2 Determine the completeness and correctness of the address indicated in the letter/s;	None	1 minute	
	2.3 Stamped SPS permit numbers (time will depend on how many letters were received/transmitted by the Division);	None	15 minutes	
	2.4 Weigh the letter/s received;	None	15 minutes	
	2.5 Consolidate letter/s per transmittal;	None	20 minutes	
	2.6 Preparation of certificate of mailing with corresponding weight and amount;	None	10 minutes	
	2.7 Bring bulk letters to PhilPost Office;	None	1 hour	
	2.8 Furnish PhilPost Office with hard and softcopy of the mailing list;	None	5 minutes	
3. Returned to Sender	3.1 Receives returned to sender documents	None	2 minutes	<i>Records Officer III</i>
	3.2 Identify the originating Dept./units/hubs, group/branch of the document/s	None	1 minute	
	3.3 Record it in the Division's Record book	None	3 minutes	
	3.4 Transmit the document/s to the originating dept./unit/hub/group/branch.	None	10 minutes	
TOTAL		None	2 hours, 41 minutes	
END OF TRANSACTION				

3. Procurement General Information and Queries

The Procurement Division receives and checks/inspects the documents/samples submitted from the suppliers and returns the result to them if the samples were either approved or denied.

Office or Division:	Procurement Division
Classification:	Simple
Type of Transactions:	G2C; G2B
Who may avail:	1. Telephone Inquiries 2. All Walk-in suppliers
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiries about the posting on Philippine Government Electronic Procurement System (PhilGEPS) or RFQ sent to them or follow up of payment (s)	1.1 Answers phone calls and explain, give feedback, or elaborate the needed information for them to send accurate quotation; transfers to FCD or CMD for follow up of payment (s)	None	20 minutes	Supply Officer of the posted project (s)
2. Submission of Quotation	2.1 Receives and stamps "Received", with name of the receiver and date, the submitted quotation and forwards to concerned Supply Officer.	None	15 minutes	Technical Staff/Supply Officer

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3. Submission of Letter	3.1 Receives and stamps “Received”, with name of the receiver and date, the submitted letter and forwards to concerned Supply Officer.	None	15 minutes	<i>Technical Staff/ Supply Officer</i>
4. Submission of sample	4.1 Receives and stamps “Received”, with name of the receiver and date, the submitted letter and forwards to concerned Supply Officer.	None	10 minutes	<i>Technical Staff/ Supply Officer</i>
	4.2 Checks sample and calls concerned end-user for inspection of quality.	None	10 minutes	<i>Supply Officer</i>
	4.3 Inspects sample and approves or rejects sample by affixing feedback and signature on the sample (if applicable).	None	30 minutes	<i>End-user</i>
	4.4 Returns either approved or rejected sample with instruction(s)	None	10 minutes	<i>Supply Officer</i>
5. Submission of proofing	5.1 Receives and stamps “Received”, with name of the receiver and date, the submitted proofing and forwards to concerned Supply Officer.	None	10 minutes	<i>Technical Staff/Supply Officer</i>
	5.2 Checks proofing and calls concerned end-user for inspection of quality.	None	10 minutes	<i>Supply Officer</i>
	5.3 Inspects proofing and approves or rejects sample by affixing feedback and signature on the sample (if applicable).	None	30 minutes	<i>End-user</i>
	5.4 Returns either approved or rejected proofing with instruction(s)	None	10 minutes	<i>Supply Officer</i>
TOTAL		None	2 hours, 50 minutes	
END OF TRANSACTION				

4. Agency Procurement Request (APR)

The Procurement Division receives and checks the procurement request from different division/department. They also process the procurement and prepare the vouchers, Inspection and Acceptance Reports.

Office or Division:	Procurement Division
Classification:	Complex
Type of Transactions:	G2G
Who may avail:	1. Concerned Department/Branch/Unit/Group/Hub
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Approved Agency Procurement Request; 2. Check payment	Procurement Division

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits approved PR	1.1 Sends memo to Departments and Branches indicating their approved items for Purchase Request (PR);	None	30 minutes	Supply Officer / Manager/VP
	1.2 Receives approved PR and identifies the items for APR, Competitive Bidding and Petty Cash Advance (PCV);	None	15 minutes	Concerned Department / Branch / Unit / Group /Hub Supply Officer / Technical Staff
	1.3 Procurement prepares, checks and encode requested items in the APR form prescribed by PS-DBM;	None	30 minutes	Supply Officer
	1.4 Review of the items in the APR by the Procurement Manager;	None		Procurement Division Manager

	1.5 Checks and initials APR, BUR and signs Request for Payment (if supplies, will attach inventory of supplies to purchase and for signature of the Group Head;	None		<i>Procurement Division Manager, Group Head</i>
2. Receives, reviews, and sign APR; Allocates Budget for the APR	2.1 Sends APR, BUR and RFP to FCD for review and budget allocation;	None	10 minutes	<i>Supply Officer/ Technical Staff</i>
	2.2 Follow up status of APR to FCD;	None	10 minutes	<i>Supply Officer / Technical Staff</i>
3. Returns signed APR to BUR to Procurement	3.1 Receives signed APR and BUR and forwards to OP for approval.	None	15 minutes	<i>Supply Officer / Technical Staff</i>
4. Sends the signed APR to Procurement	4.1 Receives approved APR, prepares RFP and have the RFP signed by signatories.	None	15 minutes	<i>Supply Officer/ Technical Staff</i>
	4.2 Reviews and signs the RFP.	None		<i>VP and SVP</i>
	4.3 Forwards signed RFP to FCD	None	10 minutes	<i>Supply Officer/ Technical Staff</i>
5. Prepares payment Voucher and forwards to the signatories indicated in the voucher for signing. Once approved, sends it to CMD for Check preparation.	5.1 Receives the Voucher and check payment from Treasury and request for transportation from the General Services Division;	None	30 minutes	<i>Supply Officer/ Technical Staff</i>

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6. Provides means of transportation	6.1 Delivers the check payment and pick-up small items. Remaining items for delivery of PS-DBM to SHFC	None	1 day	Supply Officer/ Technical Staff
7. Delivers purchased items	Receives the delivered items from PS-DBM and prepares Inspection and Acceptance Report for the Inspection Committee;	None	1 day	Supply Officer / Technical Staff
8. Inspection Committee (IAD and FCD) checks the completeness and compliance to SHFC's requirements	8.1 Places and arranges the received items to the storage room and encodes the same in the Inventory System (Stock Card)	None	1 day	Supply Officer / Technical Staff
	8.2 Scans and photocopy the complete documents for filling and forward the original copy to CMD;	None	30 minutes	Supply Officer / Technical Staff
9. Receives complete documents	N/A	None	15 minutes	CMD
TOTAL		None	3 days, 3 hours, 30 minutes	
END OF TRANSACTION				

5. Procurement of Item/s

The Procurement Division receives and processes the procurement from different division/department

Office or Division:	Procurement Division
Classification:	Simple
Type of Transactions:	G2B; G2G
Who may avail:	1. End-user/s(Concerned Units/ Departments/ Group/ Branches/ Hub); 2. External provider/s
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Approved Purchase Request with complete technical specifications and reference; approved items for the year.	Departments, Divisions, Branches and Units

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Prepares Purchase Request (PR), signed by its Manager and Vice President; Submits approved Purchase Request	1.1 Receives the signed PR for numbering (monitoring).	None	10 minutes	Supply Officer/ Technical Staff
	1.2 Checks and verifies the received PR;	None	30 minutes	Supply Officer
	1.3 If with finding/s (with error/s, incomplete specifications and not in APP):	None	10 minutes	Supply Officer/ Technical Staff
	1.4 Returns PR for correction and/or completeness (i.e. justification/source of fund signed by the Group Head (where the funds coming from and approved by the President) attachments, specifications and etc.	None		Supply Officer/ Technical Staff
2. If with findings, corrects, completes,	2.1 If no findings (no errors and within APP)	None	10 minutes	Supply Officer/ Technical Staff

justifies, or complies with the findings	Procurement sends the signed PR by the corresponding signatories HOPE or OEVP (as the case maybe) for approval;	None		Supply Officer/ Technical Staff
	2.2 Receives and approves PR.	None	N/A	President or Executive Vice President.
	2.3 Receives the approved PR and determines the mode of procurement.	None	10 minutes	Supply Officer/ Technical Staff
	2.4 Receives the approved PR and determines the mode of procurement	None	10 minutes	Supply Officer/ Technical Staff
	2.5 Prepares and sends out Request for Quotation (RFQ). And receives of at least 3 bids/quotations and such numbers of quotation per RA 9184.	None	40 minutes	
	2.6 Posts to PhilGEPS if ABC is above 50k	None	60 minutes	
	2.7 Scans RFQs and PR	None	20 minutes	Technical Staff
	2.8 Prepares and determines the posting to PhilGEPS	None	20 minutes	
	2.9 Uploads scanned RFQ and PR and post.	None	40 minutes	
	2.10 Evaluates all the bids received and prepares the BAC Resolution in the form of Summary of Bids (SOB)	None	45 minutes	Supply Officer and Technical Staff
	2.11 Signs the SOB and route for signature of the concerned ICTD personnel, BAC Secretariat and approval/signature of the Bids and Awards Committee (BAC) Members;	None	10 minutes	Supply Officer and Technical Staff

	2.12 Signs posted on website or PhilGEPS	None		
	2.13 Checks, evaluates, and signs SOB prior forwarding to the BAC	None	45 minutes	<i>BAC Secretariat</i>
	2.14 Forwards SOB/BAC Resolution	None	10 minutes	<i>BAC Members</i>
	2.15 Reviews and signs SOB/ BAC Resolution	None	15 minutes	<i>Technical Staff or Officer</i>
	2.16 Receives signed SOB from the BAC and evaluates if for preparation of PO or not	None		<i>Technical Staff or Officer</i>
	2.17 If not for issuance of PO: Procurement scanned the documents and returned back all pertinent documents to the End-user. Or, procurement of items will be done through Petty Cash Voucher;	None	20 minutes	<i>Technical Staff or Supply Officer</i>
	2.18 If for issuance of PO: Procurement prepares PO and BUR for signatures of Manager and Vice President	None	40 minutes	<i>Technical Staff or Supply Officer</i>
	2.19 Reviews PO and BUR; initials PO and BUR	None	20 minutes	<i>Immediate superior and group head</i>
	2.20 Signs BUR	None		<i>Group head</i>
	2.21 Forwards PO and BUR to FCD and OP/OEVP for signature of concerned officers;	None	20 minutes	<i>Technical Staff or Supply Officer</i>
	2.22 Review and approves PO and BUR	None		<i>FCD, OP</i>

	2.23 Receives the approved PO and sends out a copy (thru email/delivery) to the awarded supplier;	None	25 minutes	Technical Staff or Supply Officer
	2.24 Requests status of delivery of items from the supplier within the specified delivery term;	None	20 minutes	
3. Supplier delivers the items/ indicated in the PO	3.1 Receives the delivered items and checks the completeness as indicated in the PO and prepare the Inspection and Acceptance Report;	None	45 minutes	Technical Staff or Supply Officer
	3.2 OR Procurement picks up the item/s agreed upon as indicated in the PO.	None	1 day	
	3.3 Inspects delivered items as to completeness and compliance to SHFC's requirements;	None	45 minutes	Inspection Committee
	3.4 Arranges the received items to the storage room and encodes the same in the Inventory System (Stock Card);	None	1 day	Technical Staff or Supply Officer
	3.5 Scans the complete documents for filing and prepares the Request for Payment on Zeus	None	45 minutes	Technical Staff or Supply Officer
	3.6 Signs the Request for Payment	None		Immediate superior and group head
	3.7 Requests ICS or PAR	None	10 minutes	Technical Staff or Supply Officer
	3.8 Prepares ICS or PAR	None		Property Officer
	3.9 Transmits signed RFP and its complete attachments submitted to FCD for review and preparation of payment voucher;	None	10 minutes	Technical Staff or Supply Officer

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	3.10 If with FCD findings: The documents returned to Procurement for compliance, edit and update the Zeus and sends back the complete, edited and updated documents to FCD;	None	4 hours	Technical Staff or Supply Officer
	3.11 Signs payment voucher together with its corresponding RFP,PO, SOB, and other pertinent attachments forwarded to HOPE or EVP (as the case maybe) for approval;	None		FCD, OEVP, OP
	3.12 Approves payment voucher forwarded to CMD for check preparation.	None		OEVP, OP, Procurement Division
	3.13 Prepares check	None		CMD, Treasury Group, OEVP
	3.14 Signs check then send check back to CMD for release to the supplier;	None		OP, OEVP, CMD
	3.15 Communicates to external provider regarding availability	None	20 minutes	CMD, Technical Staff or Supply Officer
4. Picks up the check payment		None		External provider
TOTAL		None	2 days, 15 hours, 45 minutes	
END OF TRANSACTION				

5. Vehicle Acquisition Assistance Program (VAAP)

The Procurement Division receives and processes the VAAP applications of SHFC's officers SG 22 to 29 and OICs with benefits.

Office or Division:	Procurement Division	
Classification:	Complex	
Type of Transactions:	G2B; G2G	
Who may avail:	1. SHFC Officers from SG22 to SG29; 2. OICs with benefits	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
Accomplished VAAP application form;		HR, OP, OEVP, Procurement, Officer-Availee
1. Application form;		
2. Chattel Mortgage Agreement;		
3. Promissory Note;		
4. Deed of Reconveyance;		
5. Deed of Undertaking;		
6. Certificate of Authority to Deduct;		
7. Sales Quotation (for brand new car);		
8. BIR 2303 of the supplier;		
9. Certificate of Monthly Pay		
10.Certification of No Pending Case;		
11.Certificate of Full-Payment (for re-availment)		
For Pre-Owned/match equivalent:		
1. Vehicle Inspection and Appraisal Report;		
2. Service Vehicle Booklet		

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits the complete and filled out VAAP application form and other pertinent documents to the Human Resource Department for other needed documents; <i>a. Certificate of Monthly Pay;</i> <i>b. Certification of No Pending Case</i> <i>c. Certificate of Full Payment (for re-availment)</i>	N/A	None		<i>Officer-Availee of VAAP</i>
2. Sends the VAAP documents to OEVP and OP for approval.	2.1 Receives approved VAAP documents from HR, OEVP, and OP.	None	30 minutes	<i>Supply Officer/ Technical Staff</i>
	2.2 Forwards VAAP documents to Legal Department for review.	None	10 minutes	
3. Legal department reviews VAAP documents	3.1 Receives VAAP documents from Legal Department and prepares the BUR, PO, and RFP;	None	30 minutes	<i>Supply Officer/ Technical Staff</i>
	3.2 Forwards complete VAAP documents to FCD	None	10 minutes	<i>Supply Officer/ Technical Staff, FCD</i>

4. Receives documents from Procurement and submits signed BUR, PO, PO, and RFP.	4.1 Receives signed BUR, PO, and RFP and the Head of agency;	None	10 minutes	Supply Officer/ Technical Staff, OP
5. Approves and signs VAAP docs and PO and submits to Procurement Division.	5.1 Receives approved VAAP documents. Scans Purchase	None	25 minutes	Supply Officer/ Technical Staff
	5.2 Order and sends to external provider via e-mail;	None		
	5.3 Photocopies all VAAP docs. The photocopies will be certified by the Manager of Procurement Division and forwards to FCD;	None	30 minutes	Supply Officer/ Technical Staff
6. The external provider delivers the unit to the Head Office or Awailee for inspection of the Inspection Committee		None	10 minutes	External Provider
Units delivered for inspection by the Inspection Committee				Inspection Committee
	7.1 Safe keeps original VAAP documents;	None	1 day	
	7.2 Prepares Memorandum for salary deduction and forwards the same to HR.	None		

8. Submits the original LTO registration (OR and CR) and Comprehensive Insurance to Procurement Division	8.1 Receives the original LTO Registration (OR and CR) and Comprehensive Insurance for safekeeping	None	10 minutes	Supply Officer/ Technical Staff
	8.2 Annotates the Chattel Mortgage	None	3 days	Supply Officer/ Technical Staff
TOTAL		None	4 days, 2 hours, 45 minutes (excluding the processing time of the external provider and the signatories)	
END OF TRANSACTION				

7. Annual Procurement Plan (APP)

The Procurement Division receives and collates the Project Procurement Management Plan (PPMP) from different divisions/departments and prepares the APP for the review of the BAC and then submits the same to the GPPB.

Office or Division:	Procurement Division	
Classification:	Highly Technical	
Type of Transactions:	G2G	
Who may avail:	1. SHFC's Concerned Units/ Departments/ Group/ Branches/ Hub	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Project Procurement Management Plan (PPMP) from various Departments/Branches/Units/ Group/Hub with technical specifications and market study done as preference of estimated cost.		From Concerned Hub/Group/Department/Units

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Receives memorandum for submission of PPMP.	1.1 Prepares memorandum for submission of PPMP per department and/or branch	None	20 minutes	Immediate Superior
	1.2 Approves memorandum for Submission of PPMP per Department and Branch	None		Group Head
	1.3 Disseminates to all departments/branches/hubs	None	2 hours	Technical Staff or Supply Officer or BAC Secretariat
2. a. The department prepares PPMP	2.1 Receives and reviews approved PPMPs for consolidation of items per classification into Indicative APP.	None	30 minutes	Technical Staff or Supply Officer/ BAC Secretariat
b. The immediate	Consolidates items per classification into Indicative APP			

<p>superior or group head reviews and approves PPMP</p> <p>c. The department then submits approved PPM to Procurement Division</p>	<p>2.1.1 Diligently encode in detail all the items, quantity, requisitioning departments/branches/ units/groups/hub based on PPMPs in the Excel file to ensure that no important item/s is/are missed out in the APP;</p> <p>2.1.2 After the encoding and ensuring the completeness of the item/s encoded , transfer the data to the prescribed format of the Government Procurement Policy Board (GPPB);</p> <p>2.1.3 After ensuring that all the data have been consolidated into indicative APP, the same is endorsed to the BAC Secretariat for his/her review;</p>			
	<p>2.3 Forwards a copy of the Consolidated PPMPs or Indicative APP to Budget Department for Review</p>	None	10 minutes	Technical Staff or Supply Officer or BAC Secretariat.
	<p>2.4 Reviews consolidated PPMPs or Indicative APP</p>	None	No data	FCD
	<p>2.5 Receives reviewed Indicative APP from FCD</p>	None	10 minutes	Technical Staff or Supply Officer or BAC Secretariat
	<p>2.6 Submits the Indicative APP to the concerned TWG for review, evaluation and recommendation</p>	None		Technical Staff or Supply Officer or BAC Secretariat
	<p>2.7 Reviews consolidated PPMPs or Indicative APP</p>	None	No data	TWG
	<p>2.8 Updates the Indicative APP base on the recommendation of TWG</p>	None	5 days	Supply Officer or BAC Secretariat

	2.9 Prepares a detailed presentation of the current APP vs Indicative APP with utilization and presents it to the Senior Management	None	4 days	Supply Officer or BAC Secretariat
	2.10 Deliberates the Indicative APP along with FCD	None	1 day	Senior Management
	2.11 Updates the Indicative APP based on the deliberation with FCD and Senior Management	None	2 days	Supply Officer or BAC Secretariat
	2.12 Is Annual Procurement Plan Finalized?	None	5 days	Supply Officer or BAC Secretariat
	2.12.1 If No , back to presentation of the current APP versus Indicative APP with utilization and presents it to the Senior Management			
	2.12.2 If Yes , when GAA or Corporation Budget becomes final, forwards the finalized APP to BAC recommendation and approval of the HOPE and the Board		20 minutes	BAC Secretariat/FCD/Senior Management
	2.13 Approves finalized APP	None	10 minutes	HoPE
	2.14 Receives approved APP	None		Supply Officer or BAC Secretariat
	2.15 Prepares letter to GPPB for the submission of APP signed by HoPE;	None	10 minutes	Supply Officer or BAC Secretariat

	2.17 Approves and signs submission to GPPB	None		<i>HoPE</i>
	2.18 Submits approved APP to GPPB via email	None	30 minutes	<i>Supply Officer or BAC Secretariat</i>
TOTAL		None	27 days, 1 hour, 50 minutes <i>(if signatories and senior management are available)</i>	
END OF TRANSACTION				

8. Issuance of Requested Item/s through Requisition Issuance Slip (RIS)

The Procurement Division releases the requested item/s and prepares the RIS.

Office or Division:	Procurement Division		
Classification:	Complex		
Type of Transactions:	G2G		
Who may avail:	1. Concerned Department/Branch/Unit/Group/Hub		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Approved RIS from the concerned Hub/ Group/ Department/ Units		From Concerned Hub/Group/Department/Units	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. a. Prepares the RIS in three (3) copies and approved by the concerned head; b. Submits the approved RIS to the Procurement Division;	1.1 Receives and set date for the release of requested item/s to the end-users within 3 days	None	10 minutes	Supply Officer
	1.2 Releases requested item/s to the end-users within 3 days	None	3 days	Supply Officer
	1.2.1 If with stock, releases the item(s) requested	None		Supply Officer
	1.2.2 If no stock, informs the end-user within 3 days;	None		Supply Officer

2. Receives the requested item(s) and sign the RIS in the "Received by" portion.	2.1 Consolidates and encodes RIS/issued item/s in Monitoring logbook and updates Stock Card as per issuances;	None	1 day	
	2.2 Prepares RSMI (consolidated RIS) per Department indicating the price per item based on stock card (first in first out basis) and certified correct by Immediate Superior;	None	3 days	<i>Supply Officer, Immediate Superior of Procurement Division</i>
	2.3 Submits RSMI to FCD with the following attachment/s: 2.3.1 RIS 2.3.2 Transmittal Memo 2.3.3 Photocopy of RIS Monitoring Logbook	None	15 minutes	<i>Supply Officer</i>
3. Receives transmitted document from Procurement Division and scrutinize the transmitted document	Receives copy of the signed RSMI with RIS from FCD for filing.	None	15 minutes	<i>Supply Officer</i>
TOTAL		None	7 days, 40 minutes	
END OF TRANSACTION				

Human Resources Department External Services

1. Recruitment of Agency-Hired

HRDD administers a responsive and pro-active personnel selection and placement of qualified contractual/agency-deployed employees to provide support and manpower complement to the requisitioning units.

Office or Division:	Human Resource Development Division (HRDD)	
Classification:	Simple-Complex Transaction	
Type of Transactions:	G2C	
Who may avail:	1. All qualified Internal and External Applicants	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Updated Resume, 2. Application letter, 3. TOR/Diploma, 4. Training Certificates 5. Applicant Data Sheet, 6. Pre-employment/ Pre-deployment		To be provided by the applicant
7. Background Investigation Form, 8. Essay Form 9. Bio-metrics ID Form, 10. Agency-Hired Pass/ID Form, Endorsement Form		To be provided by the agency

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Applicant submits application (Thru Job portals)	1.1 HRDD screens resume submitted by the applicant online.	None	5 minutes	Recruitment Staff
	1.2 If the applicant meets the Qualification Standards (QS), s/he shall be invited/ scheduled for an interview/ assessment; If the applicant does not meet the QS, the application will be kept in one of the following folders:	None	5 minutes	Recruitment Staff

	<ul style="list-style-type: none"> a. Invite to Interview b. Pre-Screen c. Shortlist d. Keep for Reference e. Reject 			
2. Applicant attends the scheduled interview	2.1 Requests applicant to fill-out the application forms and attach necessary documents	None	30 minutes	Recruitment Staff
	2.2 Conducts initial interview and assessment based on the qualifications stated in the Personnel Requisition Form (PRF)	None	30 minutes	Recruitment Staff and COD/ Manager
	<p>2.3 If the applicant meets the minimum qualifications during the initial interview, endorse to the requisitioning unit for final interview with the requisitioning head;</p> <p>If the applicant does not pass the initial interview, the application shall either be:</p> <ul style="list-style-type: none"> a. For endorsement to other requisitioning unit/s with vacancies where the applicant is also qualified for b. Kept in the HR pool for future reference, or written a letter/notice of rejection 	None	5 minutes	Recruitment Staff/COD
	2.4 Requisitioning unit head conducts a final interview	None	30 minutes	Requisitioning Unit Head/ Immediate Supervisor
	<p>2.5 If the requisitioning unit head approves of the applicant for hiring (recommendation section should be signed), s/he will be scheduled for pre-employment examination with DBPSC.</p> <p>If the applicant does not pass the final interview, his/her application shall be kept in the HR pool for future reference.</p>	None	5 minutes	Recruitment Staff

3. Applicant attends Onboarding at SHFC	3.1 SHFC HR requests new hire to fill-out Biometrics ID form and Agency-Hired Pass/ID form on the new hire's first day of work	None	15 mins.	<i>Recruitment Staff</i>
	3.2 Conducts New Hire Orientation and introduces the new hire to the HR team and the security guards	None	1 hour	<i>Recruitment Staff/COD</i>
	3.3 Enrolls the new hire to the biometrics machine and submits bio-metrics form to HRSB	None	5 mins.	<i>Recruitment Staff and HRSB</i>
	3.4 Enrolls the new hire to the manpower database, HRIS, and 201 file	None	30 mins.	<i>Recruitment Staff</i>
	3.5 Endorses and introduces new hire to the requisitioning department and submits signed endorsement form to DBPSC	None	10 mins.	<i>Recruitment Staff/COD</i>
	3.6 Signs/approves endorsement form of the new hire (to be forwarded to HRSB for payroll purposes)	None	5 mins.	<i>Manager and VP</i>
TOTAL		None	3 hours, 50 minutes	
END OF TRANSACTION				

2. Recruitment – Plantilla

HRDD administers a responsive and pro-active selection and placement of personnel in accordance with the approved Policies on Recruitment and Promotion, Competency Based System, and Performance Management System.

Office or Division:	Human Resource Development Division (HRDD)		
Classification:	Simple-Complex Transaction		
Type of Transactions:	G2C		
Who may avail:	<div>1. All Internal and External (walk-in and scheduled/invited) applicants</div> <div>2. Telephone inquiries (HRDD loc. 321 / 310)</div> <div>3. Email inquiries (hrdd.shfc@gmail.com / recruitment.socialhousing@gmail.com)</div>		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
<div>1. List of pre-employment requirements</div> <div>2. Recommendation Memo</div> <div>3. Personnel Movement</div> <div>4. Certificate of Completion of Requirements</div> <div>5. Job Analysis Questionnaire</div> <div>6. Individual Performance Plan</div>		SHFC Office	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Candidate submits the pre-employment requirements	1.1 Conducts paper screening and initial interview for both internal and external applicants	None	15 minutes	HRDD Staff / Chief of Division
	1.2 Discusses with the candidate the list of pre-employment requirements	None	30 minutes	

	1.3 Reviews and checks if the submitted requirements are complete	None	30 minutes	
	1.4 Once the requirements are complete and submitted, Recruitment staff prepares the Personnel Movement (PM) memo, Certificate of Completion, Letter of Appointment and other related documents.	None	30 minutes	
2. Candidate attends the New Hire Orientation and Onboarding	2.1 Informs the candidate of his/her hiring / promotion date and provides him/her with the onboarding/promotion papers.	None	10 minutes	<i>HRDD Staff / Chief of Division / Manager</i>
	2.2 Conducts New Hire Orientation to candidate and provides the ID application Form	None	60 minutes	<i>HRDD Staff and HRSB Staff / Chief of Division</i>
	3.1 Endorses the new hire to HRSB for biometrics machine enrollment, and introduces to the HR team	None	15 minutes	
TOTAL		None	3 hours, 10 minutes	
END OF TRANSACTION				

3. Promotion – Plantilla

HRDD administers a responsive and pro-active selection and placement of personnel in accordance with the approved Policies on Recruitment and Promotion, Competency Based System, and Performance Management System.

Office or Division:	Human Resource Development Division (HRDD)		
Classification:	Simple-Complex Transaction		
Type of Transactions:	G2C		
Who may avail:	1. All Internal and External (walk-in and scheduled/invited) applicants 2. Telephone inquiries (HRDD loc. 321 / 310) 3. Email inquiries (hrdd.shfc@gmail.com / recruitment.socialhousing@gmail.com)		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Letter of Application addressed to HRD; 2. Updated resume/curriculum vitae; 3. Transcript of Records; 4. Training Certificates		Applicant	
5. Applicant Data Sheet, 6. Pre-employment/ Pre-deployment 7. Background Investigation Form, 8. Essay Form		SHFC Office	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Applicant submits application together with accomplished SHFC-HRDD forms and credentials	1.1 Conducts paper screening and initial interview for both internal and external applicants	None	30 minutes	HRDD Staff / Chief of Division
	1.2 Checks if Internal applicant's performance for the last rating period is at least "Above Average" to determine admissibility for promotion.	None	1 minute	

	1.3 Endorses both internal and external applicants to requisitioning unit (RU) Head for the Initial Interview / scheduling of initial interview.	None	5 minutes	
	1.4 For scheduled initial interviews, informs applicant of date and time	None	1 minute	
2. Applicant passes initial screening and interview	2.1 If external applicant, schedules him/her for examination with Testing Center, provides applicant with Testing Center Referral Slip.	None	15 minutes	HRDD Staff
	2.2 Endorses shortlist of all qualified applicants (including external applicants who pass the pre-employment assessment) to RU head for approval.	None	5 minutes	
3. Applicant is approved by RU / recommended for further processing	3.1 Schedules Panel interview with Panel Members and all qualified applicants.	None	30 minutes	HRDD Staff / Chief of Division / Manager
	3.2 Prepares and reviews candidates' profile and other related documents.	None	60 minutes	
	3.3 Facilitates Panel interview.	None	30 minutes	
	3.4 Collates, computes, and reviews panel interview scores.	None	60 minutes	
	3.5 Prepares the Recommendation Memo to be signed by the RU Head, HR Head, and the Office of the President.	None	30 minutes	Manager / Vice President
TOTAL		None	4 hours, 27 minutes	
END OF TRANSACTION				

4. Training – Internal / In-House

HRDD implements the approved Training and Development Plan (TDP) based on the results of the conducted Competency Assessment and Training Needs Analysis; Facilitates in-house/internal trainings, seminars which are included in the approved TDP that mainly aims to address the identified competency gaps of the employees.

Office or Division:	Human Resource Development Division (HRDD)
Classification:	Simple-Complex Transaction
Type of Transactions:	G2C
Who may avail:	1. All employees.
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Memo Recommendation, 2. Training Nomination Form, 3. Provider's Training Proposal/Invitation	HRDD Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. In-House / Internal Training	1.1 Sources for possible providers for the identified and scheduled trainings aligned with the Training Development Plan (TDP)	None	60 minutes per training program	HRDD Staff
	1.2 Gathers and collates training proposals, invitations then condenses the summary of assessment in relation to content and competency/ies covered	None	15 minutes per training program	HRDD Staff
	1.3 Makes initial assessment of the training proposals vis-à-vis the agency's training needs or requirements	None	15 minutes per training program	HRDD Staff / Chief of Division
	1.4 Reviews the initially assessed training invitations or proposals and makes recommendation.	None	30 minutes per training program	Manager

	1.5 Acts on the recommendation/s made.	None	30 minutes per training program	Vice President/ Group Head
	1.6.1 If approved, prepares Training Nomination Form (TNF) of the targeted participants to be completely signed by the approving heads 1.6.2 If disapproved, looks for other possible training providers.	None	30 minutes per training program 60 minutes per training program	Training Staff
	1.7 Prepares Special Order for checking and review.	None	10 minutes per training program	HRDD Staff, Chief of Division / Manager
	1.8 Forward the finalized Special Order (SO) to the Department and Group Head for initial and signature and will be forwarded to the Office of the President for approval.	None	60 minutes	Manager, Department / Group Head
	1.9 Approved SO to be forwarded to Records Division for publication/announcement.	None	5 minutes per training program	HRDD Staff
	1.10 If the training is to be held outside the premises of the office, prepares 3 quotations of possible venues and summary of quotations to be forwarded to the Procurement Division for BAC processing; <i>(Approval may take up to 2 days depending on the availability of the signatories and the case of the documents to be reviewed and validated).</i>	None	960 minutes per training program	HRDD Staff
	1.11 If the training venue is within the premises of the office, coordinates with FAS Division for the reservation of the activity area.	None	5 minutes	HRDD Staff

		Social Housing Finance Corporation		
	1.12 Informs all participants of the training details.	None	10 minutes	HRDD Staff
	1.13 Prepares vouchers to facilitate payment of the training providers and training venue (if and when applicable).	None	60 minutes	HRDD Staff
TOTAL		None	2 days, 6 hours, 30 minutes	
END OF TRANSACTION				

5. Training - External

HRDD implements the approved Training and Development Plan (TDP) based on the results of the Competency Assessment / Training Needs Analysis; facilitates requested external trainings which are excluded from the TDP but are aligned with the training requirements of the requesting unit.

Office or Division:	Human Resource Development Division (HRDD)				
Classification:	Simple-Complex Transaction				
Type of Transactions:	G2C				
Who may avail:	1. All employees.				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td> 1. Memorandum (Training Request), 2. Training Nomination Form, 3. Provider's Training Proposal/Invitation </td><td>HRDD Office</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Memorandum (Training Request), 2. Training Nomination Form, 3. Provider's Training Proposal/Invitation	HRDD Office
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Memorandum (Training Request), 2. Training Nomination Form, 3. Provider's Training Proposal/Invitation	HRDD Office				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Requests for external training.	1.1 Collates the submitted training invitation, public training proposal, Training Nomination Form (TNF) of the expected participants with complete signature of approving heads, and memorandum addressed to the VP for HRD. (request must be at least 4 weeks before the training)	None	15 minutes	HRDD Staff
	1.2 Assesses the submitted training request i.e. its content to determine gaps to be covered, other learnings, and its alignment to the Training Development Plan (TDP).	None	40 minutes	HRDD Staff/ Chief of Division
	1.3 Reviews the initially assessed training request and related documents and makes recommendation	None	30 minutes	Manager

	1.4 Evaluates and acts on the recommendation (whether approval or disapproval)	None	30 minutes	Department/ Group Head
	1.5.1 If approved, staff will prepare Special Order; 1.5.2 If disapproved, staff will draft a memo in response to the request; both are to be signed Manager and VP.	None	30 minutes	HRDD Staff Chief of Division, Manager, and Vice President
	1.6 Forwards finalized Special Order to the COD/Manager, VP, and SVP for signature. Signed SO will then be forwarded to the President for approval.	None	60 minutes	HRDD Staff, Manager, Vice President and Group Head
	1.7 Informs the requisitioning unit of its approved training request	None	5 minutes	HRDD Staff
	1.8 Approved SO to be forwarded to Records Division for publication/announcement.	None	5 minutes	HRDD Staff
	1.9 Prepares vouchers to facilitate payment of the training providers.	None	60 minutes	HRDD Staff
TOTAL		None	4 hours, 35 minutes	
END OF TRANSACTION				

6. Performance Management System – Review and Evaluation

HRDD implements the Annual Performance Review and Evaluation, a once-a-year process of formally assessing the overall performance of employee which aims to evaluate the overall commitments of an employee to his/her duly signed performance objectives.

Office or Division:	Human Resource Development Division (HRDD)
Classification:	Simple-Complex Transaction
Type of Transactions:	G2C
Who may avail:	1. All employees.
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. PMS Computation Sheet, 2. Individual Performance Plan (IPP), and 3. Assessment of Core Values (ACV)	HRDD Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Annual Performance and Review and Evaluation (PRE)	1.1 Receives of duly accomplished PMS Computation, IPP, and ACV	None	3 minutes (per submitted PRE forms)	HRDD Staff
	1.2 Makes initial validation of the submitted PRE Form – IPP and ACV to ensure correctness and completeness (vis-à-vis PMS guidelines i.e S.T.A.R.-based justification and correct computation of rating)	None	15 minutes (per employee) multiply to current 230 employees)	HRDD Staff
	1.3 Reviews the initially validated PRE Forms – IPP and ACV to ensure correctness and completeness (vis-à-vis PMS guidelines i.e	None	15 minutes (per employee) multiply	Chief of Division, Manager

	S.T.A.R.-based justification and correct computation of rating).		to current 230 employee s)	Social Housing Finance Corporation
	1.4 Encodes PMS scores of the evaluated PRE and ACV.	None	1 hour, 15 minutes	HRDD Staff
	1.5 Transmits the evaluated PRE forms to Internal Audit Department (IAD) for audit review.	None	10 minutes	HRDD Staff
	1.6 Prepares the final forced-ranking results per category/rank for the endorsement of the group Head and approval of the President, (upon complete audit of the PRE Forms of all employees).	None	30 minutes	HRDD Staff, Chief of Division
	1.7 Reviews the final forced-ranking results per category/rank.	None	30 minutes	Manager
	1.8 Endorses the final list to the President for approval.	None	15 minutes	Vice President/ Group Head
	1.9 Posts the final and signed forced-ranking results to the office’s bulletin boards.	None	20 minutes	HRDD Staff
2. Submission for Compliance	2.1 Prepares and submits the signed Certificate of Compliance to the Compliance Officer.	None	30 minutes	HRDD Staff, Chief of Division, Manager, VP/Group Head
	2.2 Provides a copy of the final and signed forced-ranking results to Strategic Communication Division (SCD) for posting to the SHFC Website.	None	10 minutes	HRDD Staff
	2.3 Provides a copy of forced-ranking results to the HR Services and Benefits for the computation of benefits (if and when applicable).	None	10 minutes	HRDD Staff
TOTAL		None	N/A (See processing time each step)	
END OF TRANSACTION				

7. Performance Management System – Planning and Commitment

HRDD implements the Performance Planning and Commitment, the PMS phase that documents performance contract/commitment (signed performance objectives) as discussed and agreed with his/her immediate superior.

Office or Division:	Human Resource Development Division (HRDD)
Classification:	Simple-Complex Transaction
Type of Transactions:	G2C
Who may avail:	1. All employees.
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Individual Performance Plan (IPP) Form	HRDD Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits IPP	1.1 Prepares memorandum (requesting all employees to submit their Individual Performance Plans) for approval / signature of the HR head.	None	20 minutes	HRDD Staff, Chief of Division, Manager, VP/Group Head
	1.2 Distributes the signed Memorandum to all Departments/Divisions	None	60 minutes	HRDD Staff
	1.3 Receives the duly accomplished Individual Performance Plans (IPPs)	None	3 minutes (per submitted IPP form)	HRDD Staff
	1.4 Validates/reviews the submitted IPP Form (vis-à-vis internal audit instructions – signatures on each page and date of approval; relativity of the individual work targets to the corporation's goals/objectives)	None	20 minutes (per employees; multiply to current 230 employees)	HRDD Staff, Chief of Division, Manager

	1.5 Encodes the submitted IPP forms; prepares the summary report.	None	1 hour and 15 mins.	<i>HRDD Staff</i>
	1.6 Files the duly accomplished IPP forms to the respective 201 files of each employee for proper safe keeping, and to be used as reference documents in the review and evaluation of employees' annual performance.	None	120 mins.	<i>HRDD Staff</i>
TOTAL		None	N/A (See processing time for each step)	
END OF TRANSACTION				

8. General Requests (Certifications)

HRDD processes and provides for the requests on the following employee-related certifications :

1) Service Record, 2) PhilHealth Contribution for medical claims, 3) PMS Rating/s, 4) Certified True Copy of Statement of Assets, Liabilities, and Net Worth based on the documented information within the jurisdiction/control of HRDD.

Office or Division:	Human Resource Development Division (HRDD)
Classification:	Simple-Complex Transaction
Type of Transactions:	G2C
Who may avail:	1. All employees.
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. General Request Form	HRDD Office

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Service Record	1.1 Issuance of Service Record of employee (checks personnel movement from the start of his/her employment in SHFC up to present)	None	45 minutes	HRDD Staff, Chief of Division, Manager, Group Head
2. PhilHealth Certification	2.1 Issuance of PhilHealth Certificate of employee (checks if 10 months contribution up to present have been remitted)	None	15 minutes	Nurse, Manager, Group Head
3. PMS Certification	3.1 Issuance of Certificate on the Annual Performance Rating of employee	None	10 minutes	HRDD Staff, Manager, Chief of Division, Group Head

4. SALN Certified True Copy	4.1 Issuance of certified true copy of employee's Statement of Assets, Liabilities, and Networth (SALN)	None	5 minutes	<i>HRDD Staff, Chief of Division or Manager</i>
TOTAL		None	N/A (See processing time for each request)	
END OF TRANSACTION				

9. Timekeeping

The HRSB collects and verifies the timekeeping documents submitted by the employees.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Complex
Type of Transactions:	G2C
Who may avail:	1. Concerned Department/Branch/Unit/Group/Hub
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Timekeeping documents	HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Receives and logs timekeeping documents i.e. approved official business form, leave applications, overtime (OT), accomplishment reports and OT requests for proper recording, verification, and documentation purposes.	None	8 1/2 days	HRSB Officer
	1.2 Transmits timekeeping documents to authorized HR representative for authorization.	None		
	1.3 Authorizes timekeeping documents i.e. OT requests, leave applications, and official business (OB) forms.	None		
	2.1 Downloads raw data of Daily Time Record (DTR) of Employees from the biometric/Finger-tracking Machine.	None	1 1/2 days	HRSB Officer

	2.2 Uploads raw data to the PC via the Softrak Timekeeper System	None		
	2.3 Checks uploaded timekeeping entries (in/out)	None		
	2.4 Distributes raw data to employees who rendered overtime (to assist in expediting employees' overtime report preparation).	None		
	3.1 Validates uploaded timekeeping entries versus received/recorded timekeeping documents.	None	3 ½ days	HRSB Officer
	3.2 Encodes, edits, and corrects data entries i.e. DTRs, absence, and tardiness to Siftrak Timekeeper System for processing of employees' earnings and/or deductions.	None		
	3.3 Checks and verifies the following: 3.3.1 Filed leave versus available leave credits 3.3.2 Approved OT request versus overtime accomplishment report/OT Claim 3.3.3 OT limit versus approved request for PT payment or payment for excess OT 3.3.4 Flexi-time requests 3.3.5 Holiday declarations, work suspensions 3.3.6 Employees who are included/excluded to payroll	None		
	3.4 Coordinates with employees and guard-on-duty to further validate the correctness of the entries and have them submit required documents, if necessary	None		

	3.5 Reviews and completes timesheet entries i.e. in/out; Official Business (OB) and OT authorizations; leaves, etc.	None		
	3.6 Prints DTRs and distributes to employees for signature of employees.	None		
	4. Signs timesheets by employees	None	2 days	
	5. Collates and checks completeness of signed timesheets and supporting documents.	None		
	6. Finalizes the timekeeping entries and generates summary of timekeeping in preparation for Softrak Payroll processing.	None	1 day	
TOTAL		None	16 ½ days	
END OF TRANSACTION				

10. Processing of Payroll

The HRSB validates the payroll checklist and prepares the Summary Report.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Complex
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Receives timekeeping data prepared by timekeeper.	None	3 days	HRSB Officer
	1.2 Coordinates with Main and Regional Offices for the strict compliance in filing leave and overtime claims.	None		
	1.3 Prepares checklist for payroll adjustment/earnings/deduction reports.	None		
	1.4 Receives payroll earnings/adjustments and deduction reports.	None		
	1.5 Encodes payroll earnings and deductions of employees in the Softrak System	None		
	1.6 Checks correctness of earnings and deductions against records	None		

	1.7 Validates payroll entries of earning and deduction computation versus reports	None		
	1.8 Computes and authorizes adjustments on: 1.8.1 Salary of newly-hired/resigned/promoted employees 1.8.2 On leave with/without pay 1.8.3 Overtime and late submission of OT Accomplishment Report and other timekeeping documents 1.8.4 Updates basic rates, step increments 1.8.5 Validates and/or updates tax exemption, SS, PhilHealth, if necessary.	None		
	2.1 Prepares Summary report of earnings/adjustments/deductions	None	1 day	HRSB Officer
	2.2 Prints payroll register from the Softrak System and summary report	None		
	2.3 Prepares Budget Utilization Request (BUR), Request for Payment and Salary Credit	None		
	2.4 Transmits to signatories for review and signature	None		
	3.1 Reviews/checks and initials payroll and all supporting data for approval/signature	None	1 day	HRSB Officer
	3.2 Approves/signs payroll, BUR, Request for Payroll and salary credit	None		

	3.3 Transmits payroll to Finance and Comptrollership Department (FCD) for review and budgeting	None		
	4. Reviews and checks Salary Credit amount versus Disbursement Voucher amount by the FCD	None	c/o FCD's timeline	<i>HRSB Officer</i>
	5.1 Ensures back-up of softcopies once timekeeping and payroll have been finalized	None	1 ½ days	<i>HRSB Officer</i>
	5.2 Retrieves vouchers and attachments of timekeeping and payroll from Cash Management Department (CMD) after successful banking transactions.	None		
	5.3 Closes payroll period in the Softrak, prints and distributes pay slips of employees	None		
	5.4 Grooms, scans, labels/tags vouchers and attachments of payroll to respective file/folder in the computer	None		
TOTAL		None	6 ½ days	
END OF TRANSACTION				

11. Processing of Initial Salaries and Return-To-Work Salaries

The HRSB validates the payroll checklist and prepares the Summary Report.

Office or Division:	Human Resources Services and Benefits (HRSB)	
Classification:	Complex	
Type of Transactions:	G2C	
Who may avail:	1. All qualified internal and external employees	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Personnel Movement (PM), 2. BIR form, 3. PhilHealth Numbers, 4. HDMF Numbers, 5. Overtime Reports, if any)		HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits all supporting requirements	1.1 Receives all supporting documents (i.e. Personnel Movement (PM), BIR form, PhilHealth, HDMF Numbers, Overtime Reports, if any)	None	1 day	HRSB Officer
	1.2 Prepares timekeeping and have the timesheets signed by newly-hired employee	None		
	1.3 Reviews supporting documents submitted	None		
	2.1 Computes Salaries and Wages, Overtime Pay and deductions, if any	None	2 ½ days	HRSB Officer
	2.2 Prepares BUR, Request for Payment, Summary of Computation of Salaries and Wages	None		

	2.3 Transmits these, including attachments to signatories for review and signature	None		Social Housing Finance Corporation
	3.1 Reviews and initials BUR, Request for Payment, Summary of Computation of Salaries and Wages, including attachments for approval/signature	None	1 ½ days	HRSB Officer
	3.2 Transmits to signatories the documents for approval/signature	None		
	4. Approves/signs submitted BUR, Request for Payment, Summary of Computation of Salaries and Wages, including attachments for approval/signature	None	c/o signatories' timeline	HRSB Officer
	5.1 Receives signed/approved BUR, Request for Payment, Summary of Computation etc., for transmittal to FCD	None	15 minutes	HRSB Officer
	5.2 Transmits to FCD for review and budgeting	None		
TOTAL		None	5 hours, 15 minutes	
END OF TRANSACTION				

12. Processing of Last Pay / Retirement Pay

The HRSB prepares the certificate of clearance and computes the salaries/wages of the resigning or retiring employees.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Highly Technical
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Approved resignation, 2. Acceptance letter, 3. Signed clearance, etc.)	HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits all supporting documents.	1.1 Receives all supporting documents (i.e. Approved resignation, Acceptance letter, signed clearance, etc.)	None	1 day	HRSB Officer
	1.2 Prepares clearance certificate and transmits to signatories	None		
	2. Signs clearance by average of 7 signatories	None	c/o signatories' timeline	HRSB Officer
	3.1 Prepares/collates supporting documents for last pay computation (i.e. timesheets, OT reports, etc.)	None	3 days	HRSB Officer
	3.2 Validates supporting documents submitted	None		
	3.3 Validates salaries and wages, overtime and other benefits payable to resigned/retired employees	None		

	4.1 Computes Salaries and Wages, Overtime pay, retirement pay and deductions, if any.	None	2 days	HRSB Officer
	4.2 Transmits to FCD for preparation of tax computation	None		
	5. Prepares and reviews tax computation.	None	c/o FCD's timeline	HRSB Officer
	6.1 Receives tax computation	None	1 day	HRSB Officer
	6.2 Prepares BUR, Request for Payment, Summary of Computation of Salaries and Wages, including attachments for checking and initial/signature	None		
	7.1 Reviews and initials BUR, Request for Payment, Summary of Computation of Salaries and Wages, including attachments	None	1 day	HRSB Officer
	7.2 Approves/signs BUR, Request for Payment, Summary of Computation of Salaries and Wages, including attachments and signatories	None		
	7.3 Transmits to FCD for review and budgeting	None		
TOTAL		None	8 working days <i>(20 days for effecting corrections on computations, complying with FCD's observations, and performing)</i>	
END OF TRANSACTION				

13. Processing of Benefits and Allowances (Monetization of Unused Leave Credits)

The HRSB prepares and validates the documents submitted and then computes and processes the amount for monetization of the unused leave credits.

Office or Division:	Human Resources Services and Benefits (HRSB)				
Classification:	Highly-Technical				
Type of Transactions:	G2C				
Who may avail:	1. All qualified internal and external employees				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td>1. Request for monetization of unused leave credits and leave application</td><td>HRSB</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Request for monetization of unused leave credits and leave application	HRSB
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Request for monetization of unused leave credits and leave application	HRSB				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits request for monetization of unused leave credits and leave application.	1.1 Receives request for monetization of unused leave credits and leave application	None	2 days	HRSB Officer
	1.2 Checks available leave credits versus received request and leave application	None		
	1.3 Initials/signs certificate of leave balance in the leave application for transmittal to signatories	None		
	1.4 Transmits request and leave application to signatories	None		
	1.5 Prepares action slip for requesting party for the status of request	None		
	2. Signs request and application for leave of signatories	None	c/o signatories' timeline	HRSB Officer

	3.1 Receives approved request and leave application.	None	3 days	HRSB Officer
	3.2 Checks and consolidates leave applications and timesheets for validation.	None		
	3.3 Validates used leave applications against signed timesheets.	None		
	3.4 Computes amount subject for monetization and prepares summary report of leave balance, used leave credits to date, and available leave credits for monetization.	None		
	3.5 Prepares certification of available leave credits, BUR, and Request For Payment (RFP).	None		
	3.6 Transmits to signatories for review and signature.	None		
	4.1 Reviews computation, report/s including all supporting documents for monetization for approval/signature.	None	2 days	HRSB Officer
	4.2 Initials BUR, RFP, and transmits these to other signatories.	None		
	4.3 Approves/signs BUR, RFP and Certification by signatories.	None		
	4.4 Transmits to FCD for review/budgeting.	None		
	4.5 Prepares action slip for requesting party for the status of request.	None		
TOTAL		None	Over 7 days	
END OF TRANSACTION				

14. Processing of Benefits and Allowances (Annual Monetization of Collective Bargaining Agreement Leave)

The HRSB validates the CBA then computes and processes the amount for CBA monetization.

Office or Division:	Human Resources Services and Benefits (HRSB)				
Classification:	Complex				
Type of Transactions:	G2C				
Who may avail:	1. All qualified internal and external employees				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td>1. Leave Applications 2. Timesheets</td><td>HRSB</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Leave Applications 2. Timesheets	HRSB
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Leave Applications 2. Timesheets	HRSB				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Checks and consolidates leave applications and timesheets for validation.	None	2 days	HRSB Officer
	1.2 Validates used Collective Bargaining Agree (CBA) leave against signed timesheets and leave card report.	None		
	1.3 Computes amount subject for CBA monetization and prepares summary report of leave balance, used CBA leave credits to date, and available CBA leave credits for monetization.	None		
	1.4 Prepares BUR, Request for Payment (RFP), and salary credit.	None		
	1.5 Transmits to signatories for review and signature.	None		

	2.1 Reviews computation, report/s including all supporting documents for CBA monetization for approval/signature.	None	2 days	HRSB Officer
	2.2 Initials BUR, RFP and salary credit for transmittal to other signatories.	None		
	2.3 Approves/signs BUR, RFP, Certification and salary credit by signatories.	None		
	2.4 Transmits to FCD for review and budgeting.	None		
	3. Reviews/checks Salary Credit amount versus Disbursement Voucher amount by the FCD.	None	c/o FCD's timeline	HRSB Officer
TOTAL		None	Over 4 days	
END OF TRANSACTION				

15. Processing of Benefits and Allowances (Monetization of Solo Parent Leave)

The HRSB computes and processes the available solo parent leave credit of qualified employees for monetization.

Office or Division:	Human Resources Services and Benefits (HRSB)				
Classification:	Simple				
Type of Transactions:	G2C				
Who may avail:	1. All qualified internal and external employees				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td>1. Leave applications 2. Timesheets</td><td>HRSB</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	1. Leave applications 2. Timesheets	HRSB
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
1. Leave applications 2. Timesheets	HRSB				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Checks and consolidates leave applications and timesheets for validation.	None	2 days	HRSB Officer
	1.2 Validates used Solo Parent leave against signed timesheets and leave card report.	None		
	1.3 Checks and validates submitted Solo Parent ID and/or other requirements for Solo Parent Benefit Availment.	None		
	1.4 Computes amount subject for Solo Parent leave monetization and prepares summary report of leave balance, used Solo Parent leave credits to date, and available Solo Parent leave credits for monetization.	None		

	1.5 Prepares BUR and Request for Payment.	None		Social Housing Finance Corporation
	1.6 Transmits to signatories for review and signature.	None		
	2.1 Reviews computation, report/s including all supporting documents for Solo Parent Leave monetization for approval/signature.	None	1 day	HRSB Officer
	2.2 Initials BUR, Request for Payment and transmits to other signatories for signature.	None		
	2.3 Approves/signs BUR, Request for Payment and Certification.	None		
	2.4 Transmits to FCD for review/budgeting.	None		
TOTAL		None	3 days	
END OF TRANSACTION				

16. Processing of Payroll Benefits and Allowances (Monthly, Semi-Annual, and Annual Benefits and Allowances)

The HRSB computes and processes the benefits and allowances that each employee must receive on a monthly, semi-annual and annual basis.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Complex
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Prepares / retrieves employees' list and data (i.e. date hired, step increment, basic salary, etc.) and other attachments necessary for computation of benefits and allowances.	None	2 days	HRSB Officer
	1.2 Checks guidelines / policies for the application / coverage of benefits and validates data	None		
	1.3 Computes benefits & allowances and checks supporting documents (i.e. included and excluded employees)	None		
	1.4 Prepares BUR, Request for Payment, Summary of Computation of benefits and allowances and salary credit	None		

		Social Housing Finance Corporation		
	2.1 Reviews and initials BUR, Request for Payment, Summary of Computation of benefits and allowances and salary credit including attachments for approval/signature.	None	1 day	HRSB Officer
	2.2 Approves/signs BUR, Request for Payment, Summary of Computation and salary credit.	None		
	2.3 Transmits to FCD for review and budgeting.	None		
	<p>Monthly</p> <ul style="list-style-type: none"> - Rice allowance - Representation Allowance - Transportation Allowance - Meal Allowance - Children Allowance <p>Semi-annual</p> <ul style="list-style-type: none"> - 13th month pay - Grocery Subsidy <p>Annual</p> <ul style="list-style-type: none"> - Year-End Bonus - Birthday bonus - Uniform allowance - Medical allowance - Economic subsidy - Midyear bonus 	None	<p>3 days</p> <p>3 days</p> <p>3 days</p> <p>3 days</p> <p>3 days</p> <p>3 days</p> <p>3 days</p> <p>3 days</p> <p>3 days</p> <p>3 days</p> <p>3 days</p> <p>3 days</p>	HRSB Officer
	3. Reviews/checks Salary Credit amount versus Disbursement Voucher amount by the FCD.	None	c/o FCD's timeline	HRSB Officer
TOTAL		None	N/A	
END OF TRANSACTION				

17. Processing of Forced Leave and Special Leave Report

The HRSB prepares the available forced and special leaves of all employees in a report.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Prepares Report of Employees' Available Forced Leave and Special Privilege Leave as of September 30 of the current year.	None	2 days	HRSB Officer
	1.2 Transmits to signatory for approval	None		
	1.3 Cascades to employees	None		
	2.1 Prepares Report of Employees' Available Forced Leave and Special Privilege Leave as of October 31 of the current year	None	2 days	HRSB Officer
	2.2 Transmits to signatory for approval	None		
	2.3 Cascades to employees	None		
TOTAL		None	2 days per report	
END OF TRANSACTION				

18. Processing of Personnel Movement for Step Increment

The HRSB prepares and processes pertinent documents for the employee's step increment.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Highly Technical
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Checks and verifies hiring date of qualified employees for one step increase.	None	7 days	HRSB Officer
	1.2 Checks and verifies employee's transfer of unit/department/group.	None		
	1.3 Prepares and edits employees' Notices of Personnel Movement for Step Increment.	None		
	1.4 Transmits Notices to signatories for review and initial/signature.	None		
	2.1 Reviews and initials Notices of Personnel Movement.	None	3 days	HRSB Officer
	2.2 Transmits to signatories for approval of management.	None		

Social Housing Finance Corporation

	3. Approves/Signs Notices of Personnel Movement	None	c/o signatories' timeline	HRSB Officer
	4.1 Receives signed/approved Notices of Personnel Movement.	None	3 days	HRSB Officer
	4.2 Distributes individually to employees concerned the approved Notice of Personnel Movement for Step Increment/salary adjustment.	None		
TOTAL		None	13 working days except for Step #3	
END OF TRANSACTION				

19. Processing of Department of Budget and Management (DBM) Mandatory Reports

The HRSB, prepares the report on employees' salaries and allowances, and transmits the same to DBM for compliance.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Highly-Technical
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Updates DBM Forms 703 C and 703 C1 and verifies data, i.e. all employees' basic salaries, salary grades and steps, and designations	None	3 days	HRSB Officer
	2.1 Encodes employees' projected salaries and compensation based on the scanned documents, as follows: a. Salaries and Overtime pay b. PERA c. Rice allowance d. Representation Allowance and Transportation Allowance (RATA) e. Meal Allowance and Children Allowance f. Birthday bonus g. Monetization of leave credits h. Uniform allowance i. Medical allowance j. Economic subsidy	None	5 days	HRSB Officer

	k. 13 th month pay l. Midyear bonus m. Grocery Subsidy n. Year-End Bonus o. PF Contributions, SSS Contributions, ECC, HDMF, PhilHealth Contributions Transmits to signatory/ies for review and initial			
	2.2 Encodes employees' <u>actual</u> salaries and compensation based on the scanned documents, as follows: a. Salaries and Overtime pay b. PERA c. Rice allowance d. Representation Allowance and Transportation Allowance (RATA) e. Meal Allowance and Children Allowance f. Birthday bonus g. Monetization of leave credits h. Uniform allowance i. Medical allowance j. Economic subsidy k. 13 th month pay l. Midyear bonus m. Grocery Subsidy n. Year-End Bonus o. PF Contributions, SSS Contributions, ECC, HDMF, PhilHealth Contributions Transmits to signatory/ies for review and initial	None	7 days	HRSB Officer
	3.1 Reviews computations of projected compensation and benefits and signs/initials the Reports for transmittal to management.	None	2 days	HRSB Officer

	3.2 Reviews computations of actual compensation and benefits and signs/initials the Reports for transmittal to management.	None	2 days	
	4. Approves/signs Reports by Management	None	c/o signatories' timeline	<i>HRSB Officer</i>
	5. Receives approved/signed and prepares correspondence re: transmittal to DBM.	None	1 day	<i>HRSB Officer</i>
	6. Transmits Reports to DBM	None	½ day	<i>HRSB Officer</i>
TOTAL		None	20 1/2 days	
END OF TRANSACTION				

20. Processing of SSS Loan Application

The HRSB assists and processes employee's loans.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. SSS Loan Application	HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits loan application.	1.1 Receives SSS Loan application a. online loan application b. over the counter	None	½ day	HRSB Officer
	1.2 Verifies qualification of employee to apply for loan application including the correctness and completeness of required supporting documents.	None		
	1.3 Checks the following: loan deduction, remitted and Posted loan payments, certification of employer in employees' loan application.	None	½ day	HRSB Officer
	1.4 Transmits loan application to authorized signatory for: a. approval and submits loan application via online b. approval and submits the same by employee/borrower to SSS Branch Office upon approval	None		
TOTAL		None	1 day	
END OF TRANSACTION				

21. Processing of HDMF Loan Application

The HRSB assists and processes employee's loans.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. HDMF Loan Application	HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits loan application.	1.1 Receives Pag-IBIG Fund Loan application.	None	½ day	HRSB Officer
	1.2 Verifies qualification of employee to apply for loan application including the correctness and completeness of required supporting documents.	None		
	1.3 Checks the following: loan deduction, remitted and posted loan payments, certification of employer in employees' loan application.	None	½ day	HRSB Officer
	1.4 Transmits loan application to authorized signatory for approval and submits the same by employee/borrower to HDMF Branch Office upon approval.	None		
TOTAL		None	1 day	
END OF TRANSACTION				

22. Processing of Provident Fund Loan Application

The HRSB assists and processes employee's loans.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Provident Fund Loan Application	HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits loan application	1.1 Receives loan application for Provident Fund Loan. a. General Purpose Loan b. Emergency Loan c. Gift check loan	None	½ day	HRSB Officer
	1.2 Verifies qualification of employee to apply for loan application including the correctness and completeness of required supporting documents, loan payments or other loan deductions, if any	None		
	1.3 Checks and prepares summary of computations, i.e. gross earnings, deductions, etc.	None		
	1.4 Prepares certification of outstanding loan balance.	None	1 day	HRSB Officer

	1.5 Transmits Loan Application and certification of loan balance for approval and signature of authorized HR signatory.	None		Social Housing Finance Corporation
	1.6 Authorizes/Signs loan application and certification of loan balance.	None		
	1.7 Transmits loan application to Provident Fund Loan Officer for processing.	None		
TOTAL		None	1 ½ day	
END OF TRANSACTION				

23. Processing of Car Loan Application

The HRSB assists and processes employee's loans.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Car Loan Application	HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits car loan application.	1.1 Receives Car Loan Application	None	1 ½ day	HRSB Officer
	1.2 Verifies application and prepares Certifications: a. No pending case; and Monthly Pay	None		
	1.3 Transmits certificates and car loan application to signatory/ies for signature.	None		
	1.4 Signs certifications and approves application by signatories	None	c/o signatories' timeline	HRSB Officer
	1.5 Receives car loan application and transmits the same including all supporting documents to Procurement Division.	None	15 minutes	HRSB Officer
TOTAL		None	1 ½ days except for Step #2	
END OF TRANSACTION				

24. Processing of Salary Deductions

The HRSB updates records of employees to determine the start and end of salary deductions.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Verifies and updates records for new loan and end-stop of deduction of various loans of employees.	None	1 day	HRSB Officer
	2.1 Prepares payroll deduction reports for 1-15 and 16-30 payroll periods. a. SSS Salary loan deductions b. HDMF Multipurpose Loan c. HDMF Calamity Loan d. HDMF Modified Savings e. SOHEIA Mortuary and dues f. Tax Deficiency deductions g. SHFC Calamity Loan h. Car loan deduction i. Provident Fund emergency loan j. Provident Fund HMO k. Provident Fund GPL loans	None	2 days	HRSB Officer

	2.2 Submits to signatory/ies for review and approval.	None		<i>Social Housing Finance Corporation</i>
	3.1 Reviews and approves salary deductions.	None	3 hours	<i>HRSB Officer</i>
	3.2 Transmits payroll deduction reports to payroll master.	None		
TOTAL		None	3 days, 3 hours	
END OF TRANSACTION				

25. Processing of Remittances (SSS Contributions)

The HRSB prepares and processes government remittances that are voluntary in nature.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Retrieves/obtains copies of vouchers and attachments of payroll register from CMD after payroll (salaries and wages) has been credited.	None	2 days	HRSB Officer
	1.2 Prepares SSS Collection list details via SSS online program (PRN) and in excel format.	None		
	1.3 Checks Excel formats versus online data versus FCD summary/entry.	None		
	1.4 Edits and finalizes reports.	None		
	1.5 Prepares Request for Payments, BURs thru Zeus Program (for computerized transmittal to FCD), and other supporting documents.	None		

	1.6 Transmits to signatories for review and approval.	None		
	1.7 Reviews documents on remittance of contributions and initials/signs the same.	None		
	2.1 Approves/signs documents.	None	c/o signatories' timeline	HRSB Officer
	2.2 Transmits the approved/signed documents on remittance to FCD for review & signature.	None		
	3.1 Monitors cut-off date and coordinates status of voucher and check with concerned departments to ensure timely remittance (SSS remittance is every 20th of the month, 3:00pm).	None	1 day	HRSB Officer
	3.2 Upon receipt of check, prepares SSS PRN prior to payment of remittance.	None		
	3.3 Performs payment of remittance thru SSS Branch transaction.	None		
	4.1 After payment, checks remittance report (SSS PRN).	None	½ day	HRSB Officer
	4.2 Grooms, scans, labels/tags copies of all reports /ORs and other pertinent attachments of vouchers for future reference.	None		
TOTAL		None	3 ½ days except for Step #2	
END OF TRANSACTION				

26. Processing of Remittances (PhilHealth Contributions)

The HRSB prepares and processes government remittances that are voluntary in nature.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Retrieves/obtains copies of vouchers and attachments of payroll register from CMD after payroll (salaries & wages) has been credited	None	2 days	HRSB Officer
	1.2 Prepares Employees Premium Remittances list via PhilHealth online program and SPA (Statement of Premium Account)	None		
	1.3 Checks Excel format VS online data VS FCD summary /entry	None		
	1.4 Edits and finalizes reports	None		
	1.5 Prepares Request for Payments, BURs thru Zeus Program (for computerized transmittal to FCD), and other supporting documents	None		

	1.6 Transmits to signatories for review and approval	None		
	1.7 Reviews documents on remittance of contributions and initials/signs the same	None		
	2.1 Approves/signs documents	None	c/o signatories' timeline	HRSB Officer
	2.2 Transmits the approved/signed documents on remittance to FCD for review and signature	None		
	3.1 Monitors cut-off date & coordinates status of voucher and check with concerned departments to ensure timely remittance (PhilHealth remittance is every 15 th of the month)	None	1 day	HRSB Officer
	3.2 Upon receipt of check, checks SPA vs amount of payment	None		
	3.3 Performs payment of remittance thru bank transaction	None		
	4.1 After successful payment, prepares/submits payment details of remittance thru online/Philhealth website	None	½ day	HRSB Officer
	4.2 Grooms, scans, labels/tags copies of all reports /ORs and other pertinent attachments of vouchers for future reference	None		
TOTAL		None	3 ½ days except for Step #2	
END OF TRANSACTION				

27. Processing of Remittances (HDMF Contributions)

The HRSB prepares and processes government remittances that are voluntary in nature.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Retrieves/obtains copies of vouchers and attachments of payroll register from CMD after payroll (salaries and wages) has been credited	None	2 days	HRSB Officer
	1.2 Prepares HDMF Contribution in Excel Format and encodes in Landbank Pag-IBIG Data Entry System	None		
	1.3 Checks Excel format VS FCD summary/entry	None		
	1.4 Edits and finalizes reports.	None		
	1.5 Prepares Request for Payments, BURs thru Zeus Program (for computerized transmittal to FCD) and other supporting documents	None		

	1.6 Transmits to signatories for review and approval	None		
	1.7 Reviews documents on remittance of contributions and initials/signs the same	None		
	2.1 Approves/signs documents	None	c/o signatories' timeline	HRSB Officer
	2.2 Transmits the approved/signed documents on remittance to FCD for review & signature	None		
	3.1 Monitors cut-off date & coordinates status of voucher and check with concerned departments to ensure timely remittance (HDMF remittance is every 25th of the month, 3:00pm)	None	1 day	HRSB Officer
	3.2 Upon approval of voucher, prepares HDMF txt file (from LBP Data Entry System) to be transmitted to CMD prior to auto-debit transaction	None		
	3.3 Performs payment of remittance thru auto-debit transaction	None		
	3.4 After successful payment, grooms, scans, labels/tags copies of all reports /ORs and other pertinent attachments of vouchers for future reference	None		
TOTAL		None	3 days except for Step #2	
END OF TRANSACTION				

28. Processing of Remittances (NHMFC Coop Shares, PF Contributions, Union Dues, HDMF-Modified Pag-IBIG 2)

The HRSB prepares and processes government remittances that are voluntary in nature.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Retrieves/obtains copies of vouchers and attachments of payroll register from CMD after payroll (salaries & wages) has been credited 1.2 Prepares and verifies in Excel Formats the list/data of: 1.3 Checks Excel Formats/list vs. FCD's Summary/Entry of: 1.4 Prepares Membership Savings Remittance Form (MSRF) for HDMF-MP2 only 1.5 Edits and finalizes reports of: 1.6 Prepares Requests for Payments, BURs thru Zeus program, and all supporting documents for remittance of: 1.7 Transmits to signatories for review and approval of:	None		HRSB Officers

	<p>1.8 Reviews and initials/signs documents on remittance of:</p> <ul style="list-style-type: none"> - NHMFC Cooperative Shares - PF Contributions - Union dues - HDMF-MP2 		<p>2 days</p> <p>2 days</p> <p>2 days</p> <p>2 days</p>	
	<p>2.1 Approves/signs documents of:</p> <p>2.2 Transmits to FCD the approved/signed remittance documents of:</p> <ul style="list-style-type: none"> - NHMFC Cooperative Shares - PF Contributions - Union dues - HDMF-MP2 		<p>c/o signatories' timeline</p>	
	<p>3.1.1 Monitors cut-off date and coordinates status of voucher and check with concerned departments to ensure timely remittance of:</p> <ul style="list-style-type: none"> - NHMFC Coop Shares (23rd of the month) - HDMF-MP2 (25th of the month) <p>3.1.2 Upon receipt of check, prepares remittance report of:</p> <ul style="list-style-type: none"> - NHMFC Coop Shares-Record/List - HDMF-MP2 – MSRF thru USB <p>3.1.3 Performs payment of remittance thru:</p> <ul style="list-style-type: none"> - NHMFC Coop Shares- NHMFC Office - HDMF-MP2 – HDMF Branch Office <p>3.1.4 After payment, grooms, scans, labels/tags copies of all reports /ORs and other pertinent attachments of vouchers for future reference of:</p> <ul style="list-style-type: none"> - NHMFC Coop Shares - HDMF-MP2 	<p>None</p>	<p>1 day</p> <p>1 day</p>	<p><i>HRSB Officer</i></p>

Social Housing Finance Corporation					
	<p>3.2.1 Monitors cut-off date and coordinates status of voucher and check with concerned departments to ensure timely remittance of:</p> <ul style="list-style-type: none"> - PF Contributions (23rd of the month) - Union Dues (23rd of the month) <p>3.2.2 After payment, grooms, scans, labels/tags copies of all reports /ORs and other pertinent attachments of vouchers for future reference of:</p> <ul style="list-style-type: none"> - PF Contributions - Union Dues 	None	<p>1 day</p> <p>1 day</p>	HRSB Officer	
TOTAL		None	N/A (See processing time each step)		
END OF TRANSACTION					

29. Processing of Remittances (Loans)

The HRSB prepares and processes the remittances of payments of loans availed by the employees.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Retrieves/obtains copies of vouchers and attachments of payroll deductions from CMD after payroll (salaries & wages) has been credited 1.2 Prepares and verifies in Excel formats the list/data of: 1.3 Encodes list/data in Landbank Data Entry System (for the HDMF-MPL and HDMF-Calamity loan only) for debit-to-account transaction 1.4 Edits and finalizes reports of: 1.5 Prepares Requests for Payment, BURs thru Zeus program, and all supporting documents for remittance of: 1.6 Transmits to signatories for review and approval of: 1.7 Reviews and initials/signs	None		HRSB Officer

	remittance documents of: <ul style="list-style-type: none"> - SSS Salary Loans - HDMF Calamity Loan - HDMF MPL - NHMFC Coop Loans - PF GPL - PF Emergency Loans - PF GC Loan - PF MRI Loan - PF HMO 		2 days 2 days 2 days 2 days 2 days 2 days 2 days 2 days	
	2.1 Approves/signs documents of: 2.2 Transmits to FCD the approved/signed remittance documents of: <ul style="list-style-type: none"> - SSS Salary Loans - HDMF Calamity Loan - HDMF MPL - NHMFC Coop Loans - PF GPL - PF Emergency Loans - PF GC Loan - PF MRI Loan - PF HMO 	None	c/o signatories' timeline	HRSB Officer
	3.1.1 Monitors cut-off date & coordinates status of voucher and with concerned departments to ensure timely remittance of: <ul style="list-style-type: none"> - SSS Salary Loans (20th of the month) - NHMFC Coop Loans (23rd of the month) 3.1.2 Upon receipt of check, prepares remittance report and other necessary documents required by: <ul style="list-style-type: none"> - SSS Salary Loans – SSS SOCI (e-copy of report from the program provided by SSS to be submitted every Wednesday) - NHMFC Coop Loan-Record/List 	None		HRSB Officer

	<p>3.1.3 Performs payment of remittance thru:</p> <ul style="list-style-type: none"> - SSS Branch transaction - NHMFC Office <p>3.1.4 After payment, grooms, scans, labels/tags copies of all reports /ORs and other pertinent attachments of vouchers for future reference</p> <ul style="list-style-type: none"> - SSS Salary Loans - NHMFC Coop Loans 		<p>1 day 1 day</p>	
	<p>3.2.1 Monitors cut-off date & coordinates status of voucher with concerned departments to ensure timely remittance of:</p> <ul style="list-style-type: none"> - HDMF Calamity Loan (15th of the month) - HDMF MPL (15th of the month) <p>3.2.2 Upon approval of voucher, prepares other necessary documents required by:</p> <ul style="list-style-type: none"> - HDMF Calamity Loan- HDMF txt file (from LBP Data Entry System) to be transmitted to CMD prior to auto-debit transaction - HDMF MPL- HDMF txt file (from LBP Data Entry System) to be transmitted to CMD prior to auto-debit transaction <p>3.2.3 Performs payment of remittance thru auto-debit transaction</p> <p>3.2.4 After payment, grooms, scans, labels/tags copies of all reports /ORs and other pertinent</p>	<p>None</p>		<p><i>HRSB Officer</i></p>

	attachments of vouchers for future reference <ul style="list-style-type: none">- HDMF Calamity Loan- HDMF MPL		1 day 1 day	Social Housing Finance Corporation
	3.3.1 Monitors cut-off date (every 23 rd of the month) and coordinates status of voucher with concerned departments to ensure timely remittance of: <ul style="list-style-type: none">- PF GPL- PF Emergency Loans- PF GC Loan- PF MRI Loan- PF HMO 3.3.2 After payment, grooms, scans, labels/tags copies of all reports /ORs and other pertinent attachments of vouchers for future reference <ul style="list-style-type: none">- PF GPL- PF Emergency Loans- PF GC Loan- PF MRI Loan- HMO	None	1 day 1 day 1 day 1 day 1 day	HRSB Officer
TOTAL		None	N/A (See processing time each step)	
END OF TRANSACTION				

30. Processing of Collection for Car Loan (For Resigned/Retired Employees)

The HRSB receives payments and updates loan records.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Check payment of Car Loan	HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits check payment of Car Loan.	1.1 Receives check payment of Car Loan (for resigned/retired employee/availee)	None	2 hours	HRSB Officer
	1.2 Retrieves monitoring / ledger copy	None		
	1.3 Verifies details of check and validates car loan balance vs. payments made	None		
	1.4 Computes / updates loan	None		
	1.5 Issues Order of Payment	None		
	1.6 Pays the check to SHFC Cashier by availee	None	5 minutes	HRSB Officer

Social Housing Finance Corporation				
	1.7 Transmits copy of official receipt by availee and keeps original receipt	None	5 minutes	HRSB Officer
	1.8 Receives Official Receipt by processor	None	20 minutes	
	1.9 Transmits copies of receipt to FCD and car loan availee	None		
TOTAL		None	2 hours, 30 minutes	
END OF TRANSACTION				

31. Processing of Release of Chattel Mortgage

The HRSB receives last payment and prepares documents for the release of the chattel mortgage and certificate of full payment.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Complex
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 For Resigned/Retired Employee <ul style="list-style-type: none"> - Receives last payment of Car Loan - Retrieves monitoring / ledger copy - Checks and validates balance of loan vs. payments made - Computes / updates loan - Issues Order of Payment - Pays the check to SHFC Cashier - Receives Official Receipt 	None	1 day	HRSB Officer
	1.2 For existing Employee <ul style="list-style-type: none"> - Checks last salary deduction - Retrieves monitoring / ledger copy - Checks and validates balance of loan vs. payments made 			

	2.1 Prepares memo to FCD regarding full payment of loan	None	1 hour	HRSB Officer
	2.2 Transmits memo to signatory then to FCD	None		
	3.1 Receives memo-reply from FCD regarding confirmation of full payment of loan including loan ledger	None	1 day	HRSB Officer
	3.2 Prepares and issues certificate of full payment	None		
	3.3 Prepares and issues Release of Chattel Mortgage	None		
	3.4 Transmits Release of Chattel Mortgage to signatories for approval/signature	None		
	4 Approves/Signs Release of Chattel Mortgage	None	c/o signatories' timeline	HRSB Officer
	5.1 Receives Release of Chattel Mortgage from signatories	None	1 hour	HRSB Officer
	5.2 Prepares memorandum to General Services Division (GCD) for the release of vehicle registration papers	None		
	5.3 Transmits to GSD the memo including the Release of Chattel Mortgage and Certificate of Full Payment for release to avalee and safekeeping for the remaining copies	None		
TOTAL		None	2 days and 2 hours excluding Step #4	
END OF TRANSACTION				

32. Processing of Timekeeping for Agency-Hired (For Regular Payroll Period)

The HRSB collects and verifies the timekeeping documents submitted by the employees, prepares the Summary Report and transmit it to DBP Service Corporation.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Complex
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Uploads downloaded raw data to Mustard seed timekeeper.	None	1 day	HRSB Officer
	1.2 Checks and validates uploaded raw data.	None		
	1.3 Prints timesheets and distributes to all agency-hired employees.	None		
	2. Signs timesheets by agency-hired employees and submits the same to agency-hired Coordinator	None	2 days	HRSB Officer
	3.1 Receives signed Timesheets with complete supporting Documents.	None	2 days	HRSB Officer

	3.2 Checks and validates timesheets versus submitted supporting documents.	None		Social Housing Finance Corporation
	3.3 Collates and records submitted timesheets and supporting documents.	None		
	3.4 Prepares attendance Summary Report and distributes to agency-hired personnel's place of assignment for signature of authorized signatory.	None		
	4. Approves/Signs Attendance Summary Report	None	1 ½ days	HRSB Officer
	5.1 Receives returned Summary Reports.	None	½ day	HRSB Officer
	5.2 Prepares transmittal and forwards to DBSPC for processing.	None		
TOTAL		None	7 days	
END OF TRANSACTION				

33. Processing of Timekeeping For Agency-Hired (For Overtime Period)

The HRSB collects and verifies the timekeeping documents submitted by the employees, prepares the Summary Report and transmit it to DBP Service Corporation.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Complex
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Uploads downloaded raw data to Mustard seed timekeeper.	None	1 day	HRSB Officer
	1.2 Checks and validates uploaded raw data.	None		
	1.3 Prints timesheets and distributes to all agency-hired employees.	None		
	2. Signs timesheets by agency-hired employees and submits the same to agency-hired Coordinator	None	2 days	HRSB Officer
	3.1 Receives signed Timesheets with complete supporting Documents.	None	2 days	HRSB Officer

	3.2 Checks and validates timesheets versus submitted supporting documents.	None		Social Housing Finance Corporation
	3.3 Collates and computes overtime hours rendered by agency-hired personnel.	None		
	3.4 Records submitted timesheets and supporting documents for overtime.	None		
	3.5 Prepares Overtime Summary Report.	None		
	4. Approves/Signs Overtime Summary Report.	None	1 ½ days	HRSB Officer
	5.1 Receives returned Overtime Summary Reports	None	½ day	HRSB Officer
	5.2 Prepares transmittal and forwards to DBSPC for processing.	None		
TOTAL		None	7 days	
END OF TRANSACTION				

34. Processing of Billing Statements (Agency-Hired Personnel)

The HRSB receives, prepares and validates billing summary from manpower agency.

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple to Complex Transaction
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Receives various billing statements from manpower agency.	None	1 ½ days	HRSB Officer
	1.2 Checks completeness and validates the propriety of billing statement summary and attachments.	None		
	1.3 Computes rates and validates timesheets versus billing summary to verify the amount indicated in the billing statement.	None		
	1.4 Coordinates with Main Office and Regional Agency-hired Employees for the submission of required supporting documents, if any.	None		

	1.5 Completes and Complies findings in the attachments, if any.	None		Social Housing Finance Corporation
	2.1 Finalizes billing computations and necessary attachments for billing.	None	1 day	HRSB Officer
	2.2 Prepares BUR and request for payment.	None		
	2.3 Transmits to signatories for signature	None		
	2.4 Approves/Signs BUR and request for payment.	None		
	2.5 Transmits to FCD for signature.	None		
	3. Grooms, scans, and labels/tags vouchers and attachments if payments had been made.	None	½ day	HRSB Officer
TOTAL		None	3 days	
END OF TRANSACTION				

35. Other Processes / Transactions

Aside from the frontline services stated in the previous pages, HRSB also offers the services as mentioned below:

Office or Division:	Human Resources Services and Benefits (HRSB)
Classification:	Simple / Complex / Highly-Technical
Type of Transactions:	G2C
Who may avail:	1. All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1. Prepares, processes, reviews, approves, and submits the following:			
	1.1 Reports (i.e. monitoring reports, accomplishment reports, NAP, DAP, ISO, IPP, etc.	None	7 days per transaction	HRSB Officer
	1.2 - Memoranda / Emails / Letters (i.e. tardiness, late submission, timekeeping communications, notices, response to emails of internal and external clients, etc.)	None	3 days per transaction	HRSB Officer
	1.3 - Research and drafting of policies/Amendments on Guidelines (i.e. to strengthen implementation of timekeeping policies, proper implementation of guidelines on release of benefits, etc.	None	20 days per transaction	HRSB Officer

	1.4 - Administrative transactions (i.e. petty cash vouchers for reimbursements, Requisition Issue Slips, purchasing of flowers, etc.)	None	30 minutes to 1 hour per transaction	HRSB Officer
	2. Updates employees' leave cards			HRSB Officer
	2.1 Receives and logs leave application forms	None	5 to 10 minutes	
	2.2 Retrieves employee's leave card and updates the same based on submitted leave application.	None	5 to 10 minutes	
	2.3 Transmits to timekeeper for processing.	None	2 minutes	
	3. Prepares, processes, reviews, approves, and submits the following:	None		HRSB Officer
	3.1 Salaries and wages of employees with lifted salary suspensions.	None	3 days	
	3.2 Salary and/or overtime adjustments/differentials of employees with late submission of timekeeping documents.	None	3 days	
	4. Enrolls newly-hired employees in the Biometric Timekeeping System.	None	10 minutes per Biometric Unit per Employee	HRSB Officer
	5. Conducts orientation for newly-hired employees (i.e. timekeeping policies, benefits, mandatory contributions, etc.)	None	1 to 2 hours	HRSB Officer

	6. Assists employees in their various queries and attends to their needs.			
	6.1 Thru phone calls and IP messages (i.e. timekeeping, leave credits, benefits, etc.)	None	5 to 20 minutes per transaction	HRSB Officer
	6.2 Personally walks-in to seek advice and/or guidance about salaries, loans, medical, and financial assistance among others.	None		
	7. Receives and processes car insurance.	None	20 days	HRSB Officer
	7.1 Monitors Comprehensive Insurance submitted by car loan avalee.	None		
	7.2 Coordinates with Insurance Providers (IPs) for insurance data/details thru emails and phone inquiries.	None		
	7.3 Organizes schedules of IPs and employees for product presentation.	None		
	7.4 Consolidates data/details and recommends and/or presents the same to aid employees in their availment of MRI.	None		
	7.5 Prepares and processes reports and other supporting documents for payment of MRI.	None		
	8. Receives, processes, reviews, and approves requests for:	None	½ to 1 day per transaction	HRSB Officer

	8.1 Certifications i.e. Employment (COE), Compensation (COC), Extraordinary and Miscellaneous Expense (EME), etc.	None		
	8.2 Authorizations i.e. Travel Authority, Issuance of medical/financial assistance, etc.	None		
	8.3 Clearance i.e. employee's certificate of clearance, no pending administrative case, etc.	None		
	9. Grooms, scans, labels/tags documents of accomplished transactions such as: a. Employees' timesheets & leave applications b. Vouchers of benefits & allowances c. Vouchers of Remittances d. Certifications, memoranda and other communications	None	3 days each	HRSB Officer
TOTAL		None	N/A	
END OF TRANSACTION				

Legal Affairs Department

External Services

1. Releasing of Title

The Legal Affairs Department releases the title after verification and completion of documents.

Office or Division:	Legal Affairs Department	
Classification:	Simple	
Type of Transactions:	G2C; G2B; G2C	
Who may avail:	1. Member-Beneficiaries (MB) 2. Homeowner’s Association (HOAs) Officers 3. Heirs of Deceased MB with outstanding balance after deducting MRI Claim	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
For Original MBs:		
1. Two (2) valid IDs of the MBs		Homeowner’s Association/Cooperative
2. HOA Board resolution prior to release of title		
For Representatives:		
1. Special power of Attorney (SPA) stating the Transfer Certificate of Title (TCT) no. Block no. and Lot No.		Government agencies
2. Two (2) valid IDs of the MBs		Homeowner’s Association/Cooperative
3. Two (2) valid IDs of the representatives		
4. HOA Board resolution prior to release of title		
For Deceased MBs:		
1. Extra Judicial Settlement (EJS) of heirs		Heirs of Deceased MB
2. Affidavit of publication		Newspaper of general circulation
3. Special Power of Attorney (SPA)		Government agencies
4. Two (2) valid IDs of all heirs		Heirs of Deceased MB
5. HOA Board resolution prior to release of title		Homeowner’s Association/Cooperative

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Fills up request form for release of Transfer Certificate of Title (TCT)	1.1 Evaluates the documents submitted based on checklist of requirements Stamps “Received” submitted documents	None	5 minutes	Research Specialist
	1.2 Advises client/applicant to wait for the release of Notice of Release of Title	None	10 minutes	
	1.3 Request the Client/Customer to fill out the Client satisfaction Survey (CSS) Form and /or Feedback Form	None		
TOTAL		None	15 minutes	
END OF TRANSACTION				

2. Direct Payment

There are two ways by which the MB may pay his/her monthly amortization directly to SHFC. One is when his/her loan is already “unitized” after undergoing Stage 2 of Individualization wherein his/her TCT is now registered under his/her name. The other one is when there are internal disputes within the HOA that the MB is constrained to pay his/her amortization payment to the HOA treasurer. For such situation, the Legal Department has issued a memo outlining the applicable guidelines. Usually, the AO endorses the MB’s request first to the Legal Department for it to decide on the merits and then later issues clearance/advice for the AO to accept or not to accept the MB’s direct payment.

Office or Division:	Legal Affairs Department
Classification:	Highly Technical
Type of Transactions:	G2C
Who may avail:	1. Member-Beneficiaries (MB)
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
1. Application Letter for Direct Payment stating the reason the request and evidence available	Legal Department

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Walk-in submission of request or application for Direct Payment from the Member-Beneficiary (MB) concerned. Stating the	1.1 Letter request for direct payment	None	Within 1 working day from receipt Request/application	<i>Legal Officer</i>

reason behind the request.				Social Housing Finance Corporation
Endorsement of the account officer of the request of the MB	1.2 Issue notice to explain/ letter inquiry to the Homeowner's Association officer with regard to the request	None	Within 1 working day from receipt Request/ application	Legal Officer
Letter request for direct payment				
2. Homeowner's Association / CA to reply (if any)	2.1 Set for (If Mediation/Conciliation necessary)	None	Within 5 working days from receipt of CA's reply, if required.	Legal
	2.2 Drafting of the recommendation / memorandum	None	12 working days from receipt of last CA's Reply or from last setting of Mediation	Legal
	2.3 Approval of the recommendation / memorandum of all department concerned	None	1 working day	Vice-President Legal Affairs
	2.4 Endorsement of the recommendation / memorandum to the department	None	1 working day	Office of the President
TOTAL		None	21 days	
END OF TRANSACTION				

Systems Control and External Affairs Department External Services

1. Information and Public Assistance Desk (IPAD)

The CRCD receives and answers/explains general inquiries about SHFC's programs. For complaints, the CRCD receives the complaints and refers to the concerned division/department.

Office or Division:	Customer Relations and Complaints Division (CRCD)
Classification:	Simple
Type of Transactions:	G2C; G2B; G2G
Who may avail:	<ol style="list-style-type: none"> 1. All walk-in clients which include Community Associations, Landowners, Existing and Applicant CMP-Mobilizers, CSO Partners, LGUs, Contractors, etc. 2. Telephone Inquiries (IPAD Hotline: 7750-6337 loc. 0 / 888). 3. Sending queries/concerns/feedbacks thru SHFC's social media accounts.
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiries about SHFC programs (walk-in)	1.1 Explains the programs and/or provides the Client/Customer copies of SHFC brochures, checklist of requirements and other information materials.	None	15 minutes	IPAD/ Officer of the Day
	1.2 If the questions require expertise of the concerned unit (Technical, Legal, etc.) or if they are looking for a specific person, leads them to the concerned unit/person.	None		
	1.3 Requests the Client/Customer to fill out the Client Satisfaction Survey (CSS) Form and/or the Feedback Form.	None		

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2. Inquiries about the SHFC programs (thru phone)	2.1 Answers phone calls and explains SHFC programs and/or transfers the call to specific unit/person for more technical/specific concerns.	None	15 minutes	IPAD/ Officer of the Day
3. Reports complaints	3.1 Refers the Client/Customer to the concerned department/person (e.g. if complaint is against the CMP-M/CSO Partner refer to the Accreditation Unit, PRD).	None	15 minutes	IPAD/ Officer of the Day
	3.2 If the complaint is about a specific person, requests the Client/Customer to fill out the Feedback Form and/or refers him/her to the Officer of the Day.	None		
TOTAL		None	15 minutes per client step	
END OF TRANSACTION				

Note: Daily report is done on how many walk-in clients were entertained and how many phone calls were received, and a monthly report on the same is submitted to the manager of PRD.

<p>(a) By personally appearing before the IPAD or CRCD;</p> <p>(b) By contacting the IPAD hotline number 7750-6337 loc. 0/888.</p>	<p>referral to other department, division, body or tribunal.</p> <p>After ascertaining that the matter is within its cognizance, the CRCD may order the respondent to file his response or dismiss the complaint outright if it is patently without merit, merely dilatory, or the matters raised therein are too unsubstantial to require consideration.</p>			
<p>(c) By sending an electronic complaint to the IPAD thru its social media accounts;</p> <p>(d) By personally filing or submitting the complaint letter to the IPAD; and</p> <p>(e) By directly filing the complaint with the CRCD via personal delivery or registered mail.</p>	<p>1.3 Response:</p> <p>If the complaint is sufficient in form and substance, the CRCD shall order the respondent to file his or her response within five (5) working days from the receipt of the order. Within the same period, the respondent shall serve copies of the response in such number as there are complainants.</p> <p>The response shall be in writing and shall include the defenses, arguments and evidence relied upon by the respondent and the reasons why the complaint should not be given due course.</p> <p>If the respondent fails to file his or her response within the time fixed, the CRCD shall resolve the matter on the basis of the complaint and evidence on record unless the CRCD requires the complainant to submit further evidence.</p>	None	5 days	OIC- Manager
<p>(f) By filing electronic complaint via 8888 Citizen's Complaint Center.</p>	<p>1.4 Proceedings after the response is filed:</p> <p>Within seven (7) working days from the filing of the response or the expiration of the period for filing thereof, the CRCD shall set the matter for initial investigation and/or mediation proceedings.</p>	None	7 days	OIC- Manager of CRCD

Social Housing Finance Corporation				
	<p>1.5 Resolution; clarificatory hearing:</p> <p>Within twenty (20) working days from the investigation or mediation, whichever proceeding comes last, the CRCD shall resolve the matter unless it requires the parties to submit further evidence. However, should the CRCD find it necessary to clarify certain material facts, it may, during the said period, issue an order specifying the matters to be clarified, and require the parties to submit affidavits or other evidence on the said matters within ten (10) working days from receipt of said order. The resolution shall be made within ten (10) working days after the receipt of the last clarificatory affidavits, or the expiration of the period for filing the same.</p> <p>The resolution shall be in writing, duly signed by the head of the CRCD, and shall state the reasons and bases thereof.</p>	None	30 days	OIC- Manager
TOTAL		None	45 days and 15 minutes(depending on the severity of the complaint)	
END OF TRANSACTION				

3. Investigation and Enforcement

The IED investigates and issues resolutions on the complaints forwarded by the Office of the President and other parties.

Office or Division:	Investigation and Enforcement Department (IED)
Classification:	Simple; Complex to Highly-Technical
Type of Transactions:	G2C; G2B; G2G
Who may avail:	<ol style="list-style-type: none"> 1. All walk-in clients which include Community Associations, Landowners, Existing and Applicant CMP-Mobilizers, CSO Partners, LGUs, Contractors, etc. 2. Natural or juridical persons, or entities authorized by law may be parties in matters or proceedings before the IED
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<ol style="list-style-type: none"> 1. Files complaint thru any of the following means: By sending a letter complaint/ affidavit of complaint addressed to IED By calling IPAD hotline: 8888, By sending an electronic 	1.1 Receives complaint(s) from Office of the President (OP), other departments/divisions, complainants and witnesses.	None	30 minutes	<i>Investigating Officer</i>
	1.2 Records the complaint(s) in the IED Log Book and monitoring data base.	None		
	1.3 Reviews the complaint received.	None	3 days	<i>Investigating Officer; OIC-Manager</i>
	1.4 Gathers additional information and other data regarding the complaint.	None	7 days	<i>Investigating Officer</i>

complaint thru IPAD’s social media accounts	1.5 Issues a Letter to Explain to respondent, only if applicable. If the complaint requires immediate action, proceed with planning on the investigation.	None		Social Housing Finance Corporation
	1.6 Plans and schedules the investigation on the complaint received.	None		
	1.7 Conducts investigation thru interview of all the interested parties, site inspection and evidence collection.	None	20 days	Investigating Team
	1.8 Reviews the evidence gathered and the affidavit of both parties and their witnesses. Drafts investigation report and recommendation for the Enforcement Committee (ENCOM).	None		
	1.9 Submission of report and recommendation for deliberation.	None		
	1.10 Issues Enforcement Order	None		Enforcement Committee
	1.11 Executes Enforcement Order	None		IED
TOTAL		None	30 days	
END OF TRANSACTION				

4. Compliance with Legal and Administrative Updates

The Compliance Division makes sure that SHFC is compliant with relevant laws and issuances by coordinating with different division/department.

Office or Division:	Compliance Division
Classification:	Simple to Complex
Type of Transactions:	G2G
Who may avail:	1. SHFC head and regional offices, department and/or divisions
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
N/A	
N/A	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Receives the documents(s) from other department/division or external.	None	15 minutes	Compliance Officer / Technical Staff
	1.2 Records the documents(s) in the Compliance Log Book.	None		
	1.3 Refers the documents(s) to Department coordinators for initial review/comments	None		
	1.4 Concerned department coordinator endorses document(s) to the President for review/comments	None		
	1.5 Transmits the document(s)	None		

	2.1 Coordinates with concerned department/division regarding its compliance with the relevant laws, memorandum circulars and/or special orders issued by different regulating bodies, including internal polices or guidelines, if there is any.	None	3 days	Compliance Officer/ Technical Staff
	2.2 Develop ways how departments/divisions can comply with the legal and internal requirements and how these requirements can be integrated in SHFC's mainstream operation.	None		
	2.3 Ensures SHFC's compliance thru submission of complete documentary requirements and delivery of outputs in line with these legal mandates and internal policies.	None		
	2.4 Conducts orientation about the law, legal/administrative updates/orders/memoranda/issuances and cascades information within the head office as well as in the branch offices.	None		
TOTAL		None	3 days	
END OF TRANSACTION				

5. Risk Management Studies and Risk Mapping

The RMD consolidates and evaluates risks of the corporation and determine control measures.

Office or Division:	Risk Management Division	
Classification:	Simple	
Type of Transactions:	G2G	
Who may avail:	1. SHFC head and regional offices, department and/or divisions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
N/A		N/A

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.1 Conduct thorough orientation on the salient features of Risk Management and its applicability and value to SHFC.	None	3 hours	Risk Management Offices/ Technical Staff
	1.2 Map out the major operational process within the subject department	None	1 day	
	1.3 Facilitate a focused group discussion with the department or group as to the key risks anticipated in the achievement of their objectives	None	3 hours	
	1.4 Identify the risks attendant to each process	None	1 day	
	1.5 Determine the control measures being employed to each risk identified	None		

	1.6 Evaluate the frequency and impact of each risk identified	None		<i>Social Housing Finance Corporation</i> <i>Risk Management Officers/ Technical Staff</i>
	1.7 Assess the effectivity of the control measure employed for each risk	None		
	1.8 Encode all data gathered in the risk registry	None		
	1.9 Report the same to the management and the appropriate committee	None		
TOTAL		None	2 days, 6 hours	
END OF TRANSACTION				

Program Development and Enhancement Department External Services

1. General Information and Public Assistance

The PRD receives and answers general inquiries and complaints and forwards them to the concerned divisions/departments.

Office or Division:	Partner Relations Division (PRD)				
Classification:	Simple				
Type of Transactions:	G2C; G2B; G2G				
Who may avail:	<ol style="list-style-type: none"> 1. All walk-in clients which include Community Associations, Landowners, Existing and Applicant CMP-Mobilizers, CSO Partners, LGUs, Contractors, etc. 2. Telephone Inquiries 3. Email Inquiries 				
<table border="1"> <thead> <tr> <th>CHECKLIST OF REQUIREMENTS</th><th>WHERE TO SECURE</th></tr> </thead> <tbody> <tr> <td>N/A</td><td>N/A</td></tr> </tbody> </table>		CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	N/A	N/A
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE				
N/A	N/A				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquires about SHFC programs / accreditation (walk-in)	1.1 Explains the programs and/or provides the Client/Customer copies of SHFC brochures, checklist of requirements and other information materials.	None	60 minutes	Account Officer
	1.2 If the questions require expertise of the concerned unit (Technical, Legal, etc.) or if they are looking for a specific person, leads them to the concerned unit/person.	None		
	1.3 Requests the Client/Customer to fill out the Client Satisfaction Survey (CSS) Form and/or the Feedback Form.	None		

Social Housing Finance Corporation				
2. Inquiries about the SHFC programs / accreditation (thru phone)	2.1 Answers phone calls and explains SHFC programs and/or transfers the call to specific unit/person for more technical/specific concerns.	None	20 minutes	Account Officer
3. Inquiries about the SHFC programs / accreditation (thru email)	3.1 Answers email inquiries and respond to requests re: SHFC programs, checklist of requirements, etc. or re-route the inquiry to specific unit/person for more technical/specific concerns.	None	15 minutes	Account Officer
4. Reports complaints	4.1 Refers the Client/Customer to the concerned department/person (e.g. if complaint is against the CMP-M/CSO Partner refer to the Enforcement Division).	None	30 minutes	Account Officer
	4.2 If the complaint is about a specific person, requests the Client/Customer to fill out the Feedback Form and/or refers him/her to the Officer of the Day.	None		
TOTAL		None	See processing time per step	
END OF TRANSACTION				

2. Accreditation of CMP-Mobilizers/LGU Partners

The PRD receives and evaluates application for accreditation and issues certificate of accreditation.

Office or Division:	Partner Relations Division (PRD)
Classification:	Complex ; Highly-Technical
Type of Transactions:	G2C; G2B; G2G
Who may avail:	<p>1. Must be a non-stock/non-profit corporation duly registered with the appropriate government agency:</p> <ul style="list-style-type: none"> • Non-Government Organization • Civil Society Organization • People's Organization <p>2. National Government Agency or Local Government Unit</p> <p><i>An NGO may apply for accreditation as a CMP-M by meeting all of the following qualifications:</i></p> <ul style="list-style-type: none"> • Must be a non-stock/non-profit corporation duly registered with the appropriate government agency; • Must be an organization endorsed or accredited by the LGU where they seek to operate; • Majority of officers & staff must have community development and organizing work experience for two (2) years; • Must demonstrate that they have the necessary resources, both financial and physical resources, skills, competence, and experience to perform CMP-M functions; and • Must have local presence in the area where they seek to operate to ensure they can perform functions of a CMP-M to ensure accountability. <p>3. As part of SHFC's due diligence process, the applicant-organization must also satisfy the following criteria:</p> <ul style="list-style-type: none"> • Obtain favorable feedback from the communities being organized; and • Has not been engaged in acts or activities that is prejudicial to SHFC or its program or would constitute a violation of SHFC guidelines, if proven true.

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>I. A CMP-M applicant must submit the following documentary requirements for the processing of its accreditation as a CMP-M:</p> <ol style="list-style-type: none"> 1. Mobilizer Information Sheet; 2. Certified True Copy of SEC/CDA Certificate of Registration, Articles of Incorporation and By-Laws; 3. Latest SEC Certified True Copy of General Information Sheet (GIS); 4. Organizational structure (including the functional chart of officers and staff); 5. Bio-data of officers indicating past and present positions held in relation to their involvement in community development and organizing work and home financing activities; 6. Annual Audited Financial Statements (for the last 2 years); 7. Endorsement letter or accreditation from the LGU where they seek to operate; 8. List of resources needed to perform CMP-M functions (e.g., savings of the organization, office space, equipment); and 9. List of Projects with the following information: <ol style="list-style-type: none"> a. Community association name; b. Number of member beneficiaries; c. Authorized contact person and contact details; d. Location; e. Landowner and contact details; f. Status of project/s; and g. Project officer. <p>II. An LGU must submit the following documentary requirements for partnership with SHFC:</p> <ol style="list-style-type: none"> 1. Memorandum of Understanding with the LGU together with a Sanggunian Resolution authorizing the Head of the LGU to enter into an agreement with SHFC; 	<p>Appropriate government agency</p>

<p>2. Designated unit or department and list of officers and staff that will handle community organizing and development, and loan documentation for the projects;</p> <p>3. Informal Settler Families population and data per barangay or city; and</p> <p>4. List of potential CMP projects with the following information:</p> <p>a. Community association name;</p> <p>b. Number of member beneficiaries;</p> <p>c. Authorized contact person and contact details;</p> <p>d. Location;</p> <p>e. Landowner and contact details;</p> <p>f. Status of project/s; and</p> <p>g. Project officer.</p> <p>In addition to the above-cited documentary requirements, the LGU applicant shall commit to support the project including but not limited to the following:</p> <p>1. Streamlined or expedited turn-around time for the documentary requirements issued by the LGU for socialized housing projects;</p> <p>2. LGU assistance or support in the site development or improvement of community facilities; and</p> <p>3. LGU orientation on climate change, hazards, and disaster risk reduction.</p>	
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CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submission of Documentary Requirements	1.1 Document receipt of application;	None	15 minutes	Admin Staff Account Officer (CMP-Ms / Builder)
	1.2 Receipt of documentary requirements and evaluation of sufficiency and completeness of requirements;	None	1 hour	
	1.3 Prepare letter of findings (LOF); and	None	1.5 hours	

	1.4 Send LOF with folder with noncompliant documents to applicant CMP-M.	None	15 minutes	
2. Re-submission of Documentary Requirements	2.1 Re-document receipt of application	None	15 minutes	Admin Staff Account Officer (CMP-Ms / Builder)
	2.2 Receipt of documentary requirements and evaluation of sufficiency of completeness of requirements; Assumption : Receipt of complete and compliant documents	None	1.5 hours	
	2.3 Contact applicant to set schedule and brief them on Background Investigation (BI)	None	15 minutes	
3. CMP-M goes through Background Investigation process (Part 1)	3.1 Validation of office, equipment and verify authenticity of submitted documentary requirements of applicant CMP-M	None	2 hours	Admin Staff Account Officer (CMP-Ms / Builder)
	3.2 Interview of ALL officers/staff to verify knowledge of the program and their past community	None	2 hours	
	3.3 Verification of CO experiences from previous organizations and/or employers	None	2 hours per project	
4. CMP-M goes through Background Investigation process (Part 2)	4.1 Conduct of interview to past and present projects/HOA/organizations using PRD evaluation form. (at least 50% of applicant's no. of projects)	None	Max 16 hrs. (2 days)	Account Officer (CMP-Ms)
5. CMP-M goes through Final Evaluation of Application stage	5.1 Summarize the evaluation gathered from the interview with the past and present projects/HOA/organizations	None	2 hours	Account Officer (CMP-Ms)

	5.2 Prepare BI Report Assumption : Applicant passed the BI assessment	None	2 hours	
	5.3 Submit BI report to OVP-PDE for endorsement to Accreditation and Substitution Committee (ASC) Meeting	None	30 minutes	
	5.4 Schedule ASC Meeting	None	(depends on the availability of the ASC members)	
6. ASC Meeting	6.1 Accreditation and Substitution Committee Meeting (Depending on the number of applications endorsed by PRD)	None	Max 8 hrs.	Account Officer (CMP-Ms)
7. ASC Resolution	7.1 Preparation of ASC Resolution and Highlights of the Meeting	None	2 hrs.	Account Officer (CMP-Ms)
	7.2 Routing of ASC Resolution to committee members.	None	12 hours	
8. Issuance of letter of accreditation and signing of certificate of accreditation	8.1 Preparation of letter to applicant CMP-M informing them of the result of ASC meeting;	None	3 hours	Account Officer (CMP-Ms)
	8.2 Signature of VP-PDE;	None		
	8.3 Mail letter to applicant CMP-M;	None		
	8.4 Preparation of Certificate of Accreditation;	None		
	8.5 Signature of VP-PDE; and	None		

	8.6 Signature of SHFC President.	None		Social Housing Finance Corporation
9. Issuance of Certificate of Accreditation	9.1 Invite recently approved CMP-M to sign and receive the certificate of accreditation and duly sign commitments; and	None	15 minutes	Account Officer (CMP-Ms)
	9.2 Signing and acceptance of the Certificate of Accreditation	None	15 minutes	
TOTAL		None	See processing time per step	
END OF TRANSACTION				

3. Accreditation of Builders

The PRD receives and evaluates application for accreditation and issues certificate of accreditation.

Office or Division:	Partner Relations Division (PRD)
Classification:	Complex; Highly-Technical
Type of Transactions:	G2C; G2B; G2G
Who may avail:	<ol style="list-style-type: none"> 1. SEC or DTI registered Contractor with PCAB license 2. HLURB registered Developer 3. Home Builder <p>Qualifications:</p> <ul style="list-style-type: none"> • Developer-Contractor <ol style="list-style-type: none"> i. Appropriate PCAB License ii. HLURB Certificate of Registration iii. Certificate of Membership of Good Standing with CREBA, OSHDP, or SHDA • Contractors <ol style="list-style-type: none"> i. Appropriate PCAB License • Home Builders <ol style="list-style-type: none"> i. The organization has at least five-year experience in community development with housing component ii. The organization must demonstrate that it has the necessary resources to complete the housing project (technical expertise, financial capability, and equipment) <p>In addition to the above-cited qualifications, the applicant-builder must satisfy the following criteria:</p> <ul style="list-style-type: none"> • Has not been blacklisted by Construction Industry Authority of the Philippines (CIAP), Government Procurement Policy Board (GPPB) or any shelter agency in the last five (5) years; • Undertakes to apply community-driven and participatory approach; • Majority of its officers and staff must have taken the basic training course on CMP provided by SHFC; • Obtain favorable feedback from the communities being

	<p>organized; and</p> <ul style="list-style-type: none"> Has not been engaged in acts or activities that are prejudicial to SHFC or its program or would constitute a violation of SHFC guidelines, if proven true. <p>Developer-Contractors with completed projects will no longer undergo accreditation. However, they must secure a certification from the LGU.</p>
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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>A. A builder applicant must submit the following documentary requirements for the processing of its accreditation as SHFC-Builder:</p> <ol style="list-style-type: none"> 1. Filled up PRD-APPB-01 form; 2. For Sole Proprietor: DTI Certified True Copy of Certificate of Business Name of Registration. For Corporation: SEC Certified True Copy of Certificate of Registration, Articles of Incorporation and By-Laws, Updated General Information Sheet, Secretary's Certificate. 3. Updated Mayor's Permit; 4. PCAB Certified True Copy of updated PCAB License; 5. Organizational Chart of contractor's key technical personnel including sustaining technical personnel submitted to PCAB; 6. Annual Audited Financial Statements for the last two (2) years with BIR stamp received; 7. BIR Certificate of Registration (TIN); 8. List of completed projects (PRD form PRD-CES-02), Original or Certified True Copy of Certificate of Completed Projects and Certificate of acceptance/Contract Agreement for the last 5 years; 9. List of on-going projects (PRD form PRD-CES-03); 10. List of contractor's equipment units with proof of ownership or lease contract; and 11. Waiver of confidentiality clause pertaining to data 	<p>Appropriate government agency</p>

privacy law B. Additional requirements for developer-contractor: 1. Certified True Copy of HLURB Certificate of Registration; and 2. Original Copy of Membership Certification of Good Standing with CREBA, OSHDP, or SHDA (only applicable to developers).	
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CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submission of Documentaries Requirements	1.1 Document receipt of application;	None	1.5 hours	Account Officer
	1.2 Thorough checking of completeness of requirements;	None		
	1.3 Prepare letter of findings (LOF); and	None	15 minutes	
	1.4 Pack and send LOF and folder with incompliant documents to applicant Builder.	None	15 minutes	
2. Re-submission of Documentaries Requirements	2.1 Re-document receipt of application	None	15 minutes	Account Officer
	2.2 Thorough checking of completeness of requirements; Assumption : Receipt of complete and compliant documents.	None		
	2.3 Contact applicant to set schedule of Office and Project validation.	None		
3. Builder goes through Background Investigation	3.1 Conduct of Office validation to verify submissions of applicant Builder	None	1 hour	Account Officer

Social Housing Finance Corporation

process (Part 1)	3.2 Interview of officers/staff to verify knowledge of the program and their past technical	None	2 hours	
	3.3 Random verification and inspection of completed and on-going projects	None	Maximum of 12 hours	
	3.4 Conduct of equipment validation	None	1 hour	
4. Builder goes through Background Investigation process (Part 2)	4.1 Conduct of random interview to past and present projects using PRD evaluation form.	None	3 hours	Account Officer
	4.2 Verification of registration, permits, licenses and relevant information of applicant to concerned agencies/ organizations.	None	2 hours	
5. Builder goes through Final Evaluation of Application stage	5.1 Summarize the evaluation and information gathered from the interview with the past and present projects	None	3 hours	Account Officer
	5.2 Prepare BI report Assumption: Applicant passed the assessment	None	2 hours	
	5.3 Submit BI report to OVP-PDE for endorsement to Accreditation and Substitution Committee (ASC) Meeting	None		
	5.4 Schedule ASC Meeting	None	30 minutes	
6. ASC Meeting	6.1 Accreditation and Substitution Committee Meeting (Depending on the number of applications endorsed by PRD)	None	Maximum of 8 hours	Account Officer
7. ASC Resolution	7.1 Preparation of ASC Resolution	None	1 hour	ASC Secretariat

Social Housing Finance Corporation				
	7.2 Routing of ASC Resolution to committee members	None	12 hours	ASC Members
8. Issuance of letter of accreditation and signing of certificate of accreditation	8.1 Preparation of letter to applicant Builder informing them of the result of ASC meeting;	None	3 hours	Account Officer
	8.2 Signature of VP-PDE;	None		
	8.3 Mail letter to applicant Builder;	None		
	8.4 Preparation of Certificate of Accreditation;	None		
	8.5 Signature of VP-PDE; and	None		
	8.6 Signature of SHFC President.	None		
9. Issuance of Certificate of Accreditation	9.1 Invite recently approved Builder to receive and sign the certificate of accreditation and duly sign commitments; and	None	15 minutes	Account Officer
	9.2 Signing and acceptance of the Certificate of Accreditation	None	15 minutes	Applicant Builder
TOTAL		None	See processing time per Client Step	
END OF TRANSACTION				

4. Clearance for the Release of Service Fees/Loan Proceeds

The PRD issues clearance for the release of service fee/loan proceeds after verification as requested by the respective branches.

Office or Division:	Partner Relations Division (PRD)	
Classification:	Simple	
Type of Transactions:	G2G (Internal)	
Who may avail:	1. Operations Group 2. FCD	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
N/A		N/A

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Branch sends memo requesting for clearance for the release of service fee/loan proceeds	1.1 PRD documents receipt of request;	None	3 days	Account Officer (CMP-Ms / Builders)
	1.2 Preparation of clearance/notice of pending complaint;	None		
	1.3 Signature of PRD Manager;	None		
	1.4 Signature of OVP-PDE; and	None		
	1.5 PRD releases clearance/notice of pending complaint.	None		
TOTAL		None		
END OF TRANSACTION				

5. Filing of Mortgage Redemption Insurance (MRI) Claims

Upon the death of a CMP Beneficiary, its heir/s may apply for MRI claim. This is the insurance premium wherein the principal beneficiary shall be compulsory covered with MRI equivalent to his share in CA loan to compensate SHFC in case of death of such principal beneficiary. The MRI proceeds will be used to settle the remaining balance of the deceased CMP Beneficiary.

Office or Division:	Insurance and Community Enhancement Division (ICED)		
Classification:	Simple		
Type of Transactions:	G2C		
Who may avail:	1. All walk-in clients which include Legal Heir/s, Community Associations, CMP-Mobilizers, etc. 2. Telephone No. 7750-6337 loc. 541		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. PSA/Local Civil Registrar Certified True Copy of Borrower's Death Certificate; 2. PSA/Local Civil registrar Certified True Copy of Birth Certificate; <i>Note: Affidavit of Birth (if PSA/Local Civil Registrar is/are negative record)</i> 3. Marriage Contract (if Applicable); 4. Police Report (if Death due to accident, murder, etc.); 5. Updated Statement of Account with List of Payments and 6. Others		PSA/Local Civil Registrar	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquiries about the Documentary requirements for MRI Claim (Thru Call)	1.1 Answers phone queries: Requirements in the filing of MRI claim and/or status of MRI claim.	None	5 minutes	ICED / Officer of the Day

2. Submits complete documentary requirements for MRI Claims (walk-in)	2.1 Assists legal heirs of deceased member-beneficiary in their queries. RE: Requirements in the filing of MRI Claims.	None	5 minutes	ICED / Officer of the Day
	2.2 Checks and evaluates complete documents submitted for authenticity or adequacy and request claimant/filer to present the original copy of the documents from Local Civil Registrar		10 minutes	
TOTAL		None	20 minutes	
END OF TRANSACTION				

FEEDBACKS AND COMPLAINTS

Feedbacks and Complaints Mechanism	
How to send feedback:	<ul style="list-style-type: none"> Information and Public Assistance Desk (IPAD) <p><i>For walk-in clients</i>, you may drop by the IPAD counter located at 3rd Floor BDO Plaza Building 8737 Paseo de Roxas, Makati City 1226 for their feedback, suggestions, and comments regarding SHFC's programs and services.</p> <p><i>For phone feedbacks</i>, clients may contact SHFC's IPAD at hotline number 7750-6337 loc. 0 or 888 or mobile number (0917) 802 2740.</p> SSI Forms. <p>Clients who are visiting the office are advised to accomplish the Satisfaction Survey Index (CSI) Forms to capture feedbacks from these clients on the services received from SHFC's frontliner/service counters. The SSI forms are available at IPAD and other frontline/ service counters at SHFC head office, including regional and satellite offices. Drop boxes for accomplished forms are available in all the area where the frontline/service counters of divisions or departments are located.</p> Letters or Snail Mails. <p>Letters may be sent to SHFC's Head Office at Customer Relations and Complaints Division, 3rd Floor BDO Plaza Building 8737 Paseo de Roxas, Makati City 1226 or send them directly to the concerned regional or satellite offices. The addresses of our offices throughout the country are stated on the list at pages 283 to 284 of this Handbook.</p> Emails. <p>Emails may be sent to crd.shfc@gmail.com. A confirmation message shall be sent to concerned party that the email has been received and properly forwarded to the concerned division, department, or branch.</p>

	<ul style="list-style-type: none"> • Social Media Accounts. <p>You may message SHFC's Facebook Messenger (www.facebook.com/shfcph), Twitter and Instagram (@shfcph) accounts to express your feedback.</p>
How feedbacks are processed:	<ol style="list-style-type: none"> 1. SSI forms are gathered from all drop boxes at the end of each month, or when the SSI boxes are full, whichever comes earlier. 2. Retrieved SSI forms are then forwarded to the Internal Audit Department to be sorted out based on the following: <ul style="list-style-type: none"> • Commendations • Comments • Suggestions • Complaints 3. Commendations, comments and suggestions are analyzed and consolidated and filed in a folder to serve as a report to be furnished to the Office of the President and the CRCD for reference. The Internal Audit Department regularly present the overall result of the SSI during Flag Ceremony every six (6) months.. 4. Complaints raised are then consolidated and forwarded to the respective divisions, departments, and/or offices for immediate action. The complaints will also be documented/processed in accordance with SHFC's Complaints Management (please see pages 254 to 256).
How to file a complaint:	<p>Please see the procedural matrices of Systems Control and External Affairs Department (SCExD) through Customer Relations and Complaints Division's (CRCD) <i>Complaint Handling Procedure</i>, pages 254 to 256 of this handbook.</p>
How complaints are processed:	

Contact Information:	<p>Anti-Red Tape Authority (ARTA) Telephone No.: 8478-5099 Email Address: complaints@arta.gov.ph</p> <p>Presidential Complaint Center Telephone No.: 8736-8645; 8736-8603 Email Address: pcc@malacanang.gov.ph</p> <p>CSC Contact Center ng Bayan SMS No.: (0908) 881 6565 Telephone No.: 1-6565 (PLDT, Smart and Digitel Landlines) Email Address: email@contactcenterngbayan.gov.ph</p>
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LIST OF SATELLITE OFFICES

OFFICE	ADDRESS	CONTACT NUMBER
Metro Manila		
Mega Manila I	New HLURB Bldg., Kalayaan Avenue corner Mayaman Street, Quezon City	0917-536-7432 0917-808-4574 0917-656-9177
Mega Manila II	BDO Plaza Building, 8737 Paseo de Roxas, Makati City	02-7750-6337 02-7750-6346 0917-531-7684
Luzon		
Bacoor	2/F Bacoor City Hall, Molina Boulevard, Bacoor City, Cavite	046-481-4102 loc 431
Lucena	Old City Hall Bldg., M.L. Tagarao street, Barangay V, Lucena City, Quezon Province	0917-825-7065
Calapan	New City Hall Complex, Barangay Guinobatan, Calapan City, Oriental Mindoro	0927-885-0152 0917-825-7065
Isabela	2/F Letjoelou Heritage Bldg., Canciller Avenue, District I, Cauayan, Isabela	078-652-0655 0917-584-1739
Naga	Jesse Robredo Coliseum, Barangay Triangulo Naga City, Camarines Sur	054-473-3670 0917-825-7065
Visayas		
Bacolod	Door No. 14, Jr. Bldg., Rizal-Lacson streets, Bacolod City, Negros Occidental	0917-584-1747
Bohol	2/F Tubigon Cultural Center Tubignon, Bohol	0929-351-4296
Cebu	Room 03, 3/F Machay Bldg., Gorordo Avenue, Cebu City, Cebu	032-233-6963 0917-584-1740

Iloilo	3/F Insular Life Bldg., General Luna Street, Barangay San Felix, Molo, Iloilo City, Iloilo	033-508-6977 0917-584-1738
Puerto Princesa	Unit 309, 3/F ERC Plaza Bldg., National Highway, San Pedro, Puerto Princesa City, Palawan	048-433-0106 0917-594-0413
Roxas	Residencia Ciudad Bldg., Hemingway Street, Roxas City, Capiz	0977-852-0888
San Carlos	San Carlos City Hall, San Carlos City, Negros Occidental	0945-793-6812
Tacloban	Balyuan Building, Magsaysay Boulevard, Tacloban City, Leyte	0997-223-6059
Mindanao		
Butuan	City Hall Complex, Barangay Doongan, Butuan City, Agusan del Norte	0917-672-4225
Cagayan de Oro	G/F Unit 7, Jofelmor Bldg., Mortola Street, Cagayan de Oro City, Misamis Oriental	088-857-3794 0917-584-1742
Dipolog	NJF Bldg., Airport Road, Barangay Minaog, Dipolog City	0919-065-4407
General Santos City	3/F Insular Life Bldg., Pioneer Avenue, General Santos City, South Cotabato	088-301-8968 0917-584-1748
Davao	Door No. 10, Ebro Pelayo Bldg., Juan Luna Street, Davao City, Davao del Sur	082-266-2901 0917-584-1746
Tagum	2/F New City Hall Bldg. Annex, J.V. Ayala Avenue, Barangay Apokon, Tagum City, Davao del Norte	0956-710-6586
Zamboanga City	2/F VHW Bldg., Veterans Avenue, Zamboanga City, Zamboanga del Sur	062-310-2242 0917-584-1743

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