

**CMP CORPORATE CIRCULAR NO. 19 - 052  
Series 2019**

**SUBJECT : NEW GUIDELINES FOR THE ACCREDITATION OF CMP-MOBILIZERS (CMP-M), RESOURCE PERSONS / ORGANIZATIONS AND PARTNER LGU**

**I. STATEMENT OF POLICY**

Pursuant to the objectives of Republic Act No. 7279, otherwise known as the Urban Development and Housing Act of 1992 particularly Articles I, V, and VIII, the Community Mortgage Program (CMP) aims to improve the living conditions of homeless and underprivileged men and women by providing them affordable financing through which they obtain security of tenure on the land they occupy and improve on their living conditions.

Towards the achievement of this purpose, SHFC is guided by a Sustainability Development Framework premised on SHFC taking a lead role at consortium building with its stakeholders. SHFC recognizes the need for collaboration and strong partnerships with National Government Agencies (NGA) and Local Government Units (LGU), the Private Sector (PS), and Non-Government Organizations (NGO), Civil Society Organizations (CSO), and People's Organizations (PO), to establish and create empowered, sustainable, and resilient communities.

**II. DEFINITION**

Under the Sustainability Development Framework, SHFC needs to establish, sustain and expand on linkages to be able to deliver a holistic approach to housing. All individuals and organizations that help and contribute to reach SHFC's mandate are considered Partners. This Guidelines shall cover three (3) kinds of Partners – the Mobilizer, the Resource Person / Organization and the Partner LGU.

- A. CMP-Mobilizer (CMP-M) refers to an organization working with communities of informal settlers and duly accredited by SHFC whose principal role is to assist, organize and prepare the communities for participation in CMP.

CMP-Ms may be an NGA, LGU or NGO, CSO or PO.

To participate in the programs, CMP-Ms must undergo the accreditation process. Only after successfully completing the accreditation process may the CMP-Ms collect processing fees from the communities they assist.

- B. CMP Resource Person / Organization refers to a person, government agency, LGU, CMP-M, corporation, business, academic institution, vocational schools, or any other entity who will assist and support SHFC's programs and communities with financial or material support, technical expertise, knowledge, information or research, or specialized knowledge in the areas of values formation, organizational development, estate

support, technical expertise, knowledge, information or research, or specialized knowledge in the areas of values formation, organizational development, estate management, livelihood and entrepreneurial development, capacity building, climate change, gender sensitivity, and such other similar topics which would be beneficial in achieving SHFC's mandate. The Partner Relations Division shall be responsible for creating a database of all Resource Persons / Organizations working with SHFC.

SHFC's partnership with these Resource Persons / Organizations may or may not be covered by a Memorandum of Agreement or Understanding. Any honorarium paid to Resource Persons / Organizations for services rendered should however be covered by documentation defining the assistance or service provided to SHFC and/or to its communities and the terms governing the same. Once a Resource Person / Organization is paid an honorarium, they may no longer collect any processing fees covering the said service from the community to avoid double compensation. For purposes of payment of honorarium, the (1) letter invitation issued by the Head of Agency or Group Head with signed *conforme*, and the (2) documentation for the services rendered should be sufficient.

- C. Partner Local Government Unit (LGU) refers to Local Government Unit with an existing Memorandum of Understanding with SHFC under which the said LGU agrees to be a CMP partner generally undertaking the role of: (a) community organizer, (b) landowner, and / or (c) developer / contractor for informal settler families who wish to enroll in the community mortgage program. To perform such roles, they have to sufficiently establish that they have designated a specific department, unit, or personnel, competent to perform the expected duties and responsibilities of each.

A Partner LGU is eligible for socialized housing assistance from SHFC following the rates provided for in Section X hereunder, but shall not be allowed to collect processing fees from their member beneficiaries under Section IX hereunder.

### **III. QUALIFICATIONS FOR THE ACCREDITATION OF AN NGO/PO/CSO AS CMP-MOBILIZER**

An NGO may apply for accreditation as a CMP-M by meeting all of the following qualifications:

1. Must be a non-stock/non-profit corporation duly registered with the appropriate government agency;
2. Must be an organization endorsed or accredited by the LGU where they seek to operate;
3. Majority of officers & staff must have community development and organizing work experience for two (2) years;
4. Must demonstrate that they have the necessary resources, both financial and physical resources, skills, competence, and experience to perform CMP-M functions; and
5. 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.

As part of SHFC's due diligence process, the applicant-organization must also satisfy the following criteria:

1. Obtain favorable feedback from the communities being organized; and
2. 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.

#### **IV. DOCUMENTARY REQUIREMENTS FOR THE ACCREDITATION OF A CMP-MOBILIZER**

A CMP-M applicant must submit the following documentary requirements for the processing of its accreditation as a CMP-M:

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:
  - 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.

#### **V. DOCUMENTARY REQUIREMENTS FOR A PARTNER LGU**

- A. An LGU must submit the following documentary requirements for partnership with SHFC:
  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;
  2. Designated unit or department and list of officers and staff that will handle community organizing and development, and loan documentation for the projects;
  3. Informal Settler Families population and data per barangay or city; and
  4. List of potential CMP projects with the following information:
    - 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.
- B. In addition to the above-cited documentary requirements, the LGU applicant shall

commit to support the project including but not limited to the following:

1. Streamlined or expedited turn-around time for the documentary requirements issued by the LGU for socialized housing projects;
2. LGU assistance or support in the site development or improvement of community facilities; and
3. LGU orientation on climate change, hazards, and disaster risk reduction.

## VI. ACCREDITATION PROCEDURE

The Partner Relations Division shall follow the foregoing procedures in the accreditation of CMP-Ms and shall observe the 60-day turn-around time from receipt of the **complete** documentary requirements, to wit:

1. Interested applicants must fill up form PRD-APP-01 (2 copies) and attach **complete** documentary requirements as contained in section III / IV above.
2. Receiving officer will do a document check and return duplicate copy of Form PRD-APP-01 to applicant as proof of receipt.
3. PRD shall conduct a background investigation on the organization and conduct a feedback survey on communities assisted.
4. An evaluation report will be issued by PRD.
5. Upon favorable recommendation of the PRD, the application shall be forwarded to the Credit Committee for approval.
6. The organization will be required to attend a Basic Training provided by SHFC.
7. PRD issues a Certificate of Accreditation and post the same at SHFC website and Social Media platforms of SHFC.

The Certificate of Accreditation shall be issued to applicant CMP-Mobilizer upon approval of the Credit Committee. SHFC shall conduct a performance evaluation three (3) years after the accreditation and every three (3) years thereafter. During the performance evaluation, the CMP-M is required to update their documentary requirements and will be subjected to re-background investigation.

For CMP-M applicants with pending complaints, once the Partner Relations Division issues a Letter to Explain, SHFC shall not accept any project until a decision has been made on the complaint and release of service fees shall be put on hold.

Starting six (6) months from the publication and effectivity of this guidelines, SHFC shall no longer accept project applications from non-accredited NGOs. Non-accredited NGOs are likewise not allowed to collect processing fees from communities they are organizing prior to accreditation by SHFC.

## VII. DUTIES AND RESPONSIBILITIES OF MOBILIZER

A CMP-M is expected to perform the following duties and responsibilities for the communities they serve;

1. Study and profile prospective groups of informal settlers and their intended site for possible assistance or intervention:
  - a. Identify households and household characteristics (including sex disaggregated information);
  - b. Profile the site and document its physical characteristics;
  - c. Identify issues / gaps in the community (social, political, gender, etc.); and
  - d. Identify potential or apparent leaders.
2. Assist and guide the community in their functions:
  - a. Educate the community on the mechanisms of community formation;
  - b. Educate and assist the community in preparing their constitution and by-laws;
  - c. Educate and assist the community on financial literacy especially on savings mechanism and in preparing the community Book of Accounts and Official Records;
  - d. Educate the members of the rights and privileges duties and responsibilities of community membership; and
  - e. Assist them in the election of officers; and
  - f. Assist them in registering with the HLURB.
3. Educate and assist the community in gathering and completing CMP loan requirements and informing them of CMP standards and policies.
4. Assist in site analysis and evaluation and in the identification of site deficiencies and development needs.
5. Advise the community in negotiation with landowners.
6. Assist in values formation and in bringing out potential issues that may affect the viability of the loan application
7. Assist the community in accessing support from LGUs and other potential sources of support.
8. Educate the community on estate management.
9. Assist the community and help resolve issues pertaining to occupancy, collection, substitution, individualization, and recalcitrance.
10. Encourage and assist communities on their site development and house construction / improvement.

All agreements entered into by an accredited CMP-M with the community automatically includes the following clause into their agreement:

*“All existing SHFC Circulars, Guidelines, and Implementing Rules on CMP and HDH Projects, including those which may hereafter be issued, shall form part and parcel of, and be deemed incorporated in this Agreement. The Failure of CMP-M to perform any of its functions under SHFC guidelines shall constitute a breach of this Agreement”.*

**VIII. PERFORMANCE REVIEW OF CMP-Ms**

The performance of the CMP Mobilizers shall be evaluated based on the following factors:

1. Collection efficiency rate of 85% (CER) of communities within the 5-year holding period (50%)

<b>Expected Performance</b>	<b>Weight</b>
Below 85% CER	0%
85% and up	50%

2. Number of updated accounts (0-3 months) within one year from take-out (20%).

<b>Expected Performance</b>	<b>Weight</b>
Below 100% accounts are updated	0%
100% or more	20%

3. Number of communities assisted in securing land tenure through the community mortgage program as indicated by the number of project application (5%)

<b>Expected Performance</b>	<b>Weight</b>
No project application within the year	0%
1 project application or more in a year	5%

4. Satisfactory rating from communities assisted (10%)

<b>Expected Performance</b>	<b>Weight</b>
Poor rating	0%
Satisfactory rating	10%

5. Percentage of substitution (except due to the death of the original MB) for projects within one year from take-out (15%).

<b>Expected Performance</b>	<b>Weight</b>
More than 5% of original MB has been substituted	0%
Not more than 5% of original MB has been substituted	15%

If after evaluation on the three (3) year performance, the CMP-Ms fails to meet the minimum 75% performance rating, SHFC shall classify the CMP-M inactive and no project applications will be received until CMP-M passed the performance evaluation/assessment.

**IX. PAYMENT OF PROCESSING FEE TO CMP-M TO COVER OUT-OF-POCKET EXPENSES**

CMP Mobilizers (except for LGUs and NGAs) may charge the community a processing fee to cover actual out-of-pocket expenses incurred in the performance of community organizing, but in no case shall this processing fee exceed three thousand pesos (Php3,000.00) per member beneficiary.

Additional expenses to cover survey fees, approval of subdivision plan, titling, permits, and other fees due to third parties (Engineers, lawyers, architects) may be collected from the member beneficiaries but (1) the purposes for which it shall be used should be clearly indicated, (2) the CMP-M should issue an acknowledgement receipt, and (3) the community should also be provided with a receipt issued by the third party service provider and/or the issuing government agency.

**X. PAYMENT OF SERVICE FEES**

**A. CMP-Ms**

<b>Milestones</b>	<b>Documentary Requirements</b>	<b>Service Fee</b>
<b>Milestone 1 : Project Development</b>		
a. Organized community	<ul style="list-style-type: none"> <li>a. Certification from LGU that member beneficiaries are legitimate ISFs</li> <li>b. Community profile with individual MB profile</li> <li>c. HLURB registration and identified community leaders</li> <li>d. Community Vision Mission Goals (VMG)</li> <li>e. Community savings account</li> <li>f. Ledger of incoming monies and outgoing expenses</li> <li>g. HOA Financial Report</li> <li>h. Masterlist of beneficiaries</li> <li>i. MOA with the CMP-M</li> </ul>	<p>Php500.00 per MB (Ideal 200 MBs- Php100,000.00)</p> <p>Payable upon submission of documentary proof of accomplishment</p>
b. Identified land for purchase	MOA with the landowner (with photocopy of present title)	
c. Orientation on basic CMP	Attendance sheet and photo documentation	
<ul style="list-style-type: none"> <li>a. Orientation on the Magna Carta of Homeowners' Associations</li> <li>b. Leadership training and values formation</li> </ul>	<ul style="list-style-type: none"> <li>a. Attendance sheet and photo documentation</li> <li>b. Resume of resource person or trainer</li> <li>c. Materials used during training (e.g. PowerPoint,</li> </ul>	<p>Php500.00 per MB (Ideal 200 MBs- Php 100,000.00)</p> <p>Payable upon submission of documentary proof of</p>

<p>c. Estate management  d. Financial Literacy  e. Training on climate change, hazards, and disaster risk reduction  f. Training on Gender and Development (Gender Sensitivity, etc.)</p>	<p>MS word, etc.)  d. Working committee with board resolution, minutes of meetings, books of account, ledger, receipts  e. Community plan (to include estate management and livelihood support)  f. Subdivision plan, house plan (if applicable), and Community DRRM plan.</p>	<p>accomplishment</p>
<p><b>Milestone 2 : Land Acquisition</b></p>		
<p>Project approval and Take - out</p>	<p>Take out documents including Deed of sale and surrender of owner's duplicate copy of title</p>	<p>Php150,000.00 – project with more than 350 MBs   Php100,000.00 – project with more than 100 MBs   Php50,000.00 – project with 100 MBs and below   Payable together with check for take-out</p>
<p>Transfer of title in the community's name</p>	<p>Transfer of title in the name if the community and annotation of the Real Estate Mortgage   This service fee shall be apply to projects with 50% take-out and subsequently converted to Accommodation Mortgage</p>	<p>Php25,000.00   Payable upon submission of owner's duplicate copy of title in CA's name with annotation on Real Estate Mortgage (REM)</p>
<p><b>Milestone 3: Site Development and House Construction</b></p>		
<p>a. Submission of complete loan documentation based on checklist of Site Development and House Construction.  b. Construction Management Training  c. Community Planning (Participatory Approach)</p>	<ul style="list-style-type: none"> <li>• Contract with accredited contractor</li> <li>• Approved site development plan (including MERALCO /local power utility co and Maynilad / local water utility co / plans) and building plan</li> <li>• Building permit and/or development permit</li> <li>• Creation and establishment of working construction committee (provide board resolution, minutes of meetings, logbooks, ledgers, construction schedule and drawdown schedule)</li> <li>• Accomplishment report of 50% construction completed</li> </ul>	<p>Php150,000.00 – project with more than 350 MBs  Php100,000.00- project with more than 100Mbs  Php 50,000.00- project with less than 100Mbs and below   Payable upon submission of documentary proof of accomplishment</p>



	<ul style="list-style-type: none"> <li>• Deed of restrictions / signed "Kasunduan ng Pampamayanang Kasunduan" by members (Settlement Management Plan)</li> </ul>	
<b>Milestone 4 : Post Take-out</b>		
85% Minimum threshold occupancy rate (For off-site or resettlement only)	List of MBs actually living on-site with assigned lot number duly signed by the members and CMP-M	<p>Php200.00 per MB (Ideal 200MB- Php40,000.00)</p> <p>Payable after issuance of occupancy validation report of SHFC with 85% minimum threshold occupancy rate</p>
Maintaining current accounts (during holding period)	<ul style="list-style-type: none"> <li>• At the end of the 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, and 5<sup>th</sup> year after take-out – 100 % of accounts are current (0-3 months)</li> </ul>	<p>Php200.00/ MB (Ideal 200MB- Php40,000.00)</p> <p>Php200.00/ MB (Ideal 200MB- Php40,000.00) Payable yearly upon request of CMP- M and validation of SHFC</p>
<p>a. Reorganizing inactive communities with no functioning officers (outside of the holding period)</p> <p>b. Maintaining current accounts</p>	<ul style="list-style-type: none"> <li>• At the end of the 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, and 5<sup>th</sup> year – 75 % of accounts are current (0-3 months)</li> <li>• HLURB certified true copy of the community's updated GIS showing the names of officers and their designations</li> </ul>	<p>Php200.00/ MB (Ideal 200Mb-P40,000.00)</p>
<b>Milestone 5 : Community Support</b>		
<p>Social Enterprise</p> <p>a. Facilitate and conduct skills training and/or entrepreneurship building</p> <p>b. Operationalized livelihood program</p>	<ul style="list-style-type: none"> <li>• Community association board resolution identifying leaders who will spearhead the livelihood committee</li> <li>• Feasibility studies</li> <li>• Certificate and attendance sheet issued by qualified trainer</li> <li>• Implementation of livelihood program</li> </ul>	<p>Php20,000.00 per community assisted</p>

<b>Milestone 6 : Capacity Building</b>		
Capacity building interventions based on the needs of the community for the purposes of making the community and its members empowered, resilient, sustainable, and with improved living conditions. <ul style="list-style-type: none"> <li>• Mentoring</li> <li>• Trainings and orientation</li> <li>• Seminars</li> <li>• Learning Exchange</li> </ul>	<ul style="list-style-type: none"> <li>• Complete documentation <ul style="list-style-type: none"> <li>- Attendance sheet and photo documentation</li> <li>- Resume of resource person or trainer</li> <li>- Materials used during training (e.g. power point, MS word, etc.)</li> <li>- Working committee with board resolution, minutes of meetings or general assembly, books of account, ledger, receipts</li> <li>- Community plan</li> </ul> </li> </ul>	Amount as approved by the President depending on the number of participants, length of the training, experience and expertise and stature of the speaker, complexity of the topic or subject matter not exceeding Php25,000.00 per resource person per day upon recommendation of PRD Payable upon submission of documentary proof of accomplishment, request of CMP-M, and validation of SHFC

#### **A. PARTNER LGUs AND EXISTING LGU CMP-MOBILIZER**

Partner LGUs and accredited LGU CMP-Ms are eligible for socialized housing assistance from SHFC as stated below upon submission of required documents:

<b>Milestones</b>	<b>Documentary Requirements</b>	<b>Socialized Housing Assistance</b>
<b>Milestone 1: Land Acquisition</b>		
Project approval and Take out	Take out documents including Deed of sale and surrender of owner's duplicate copy of title	Php100,000.00 – project with more than 100 MBs  Php50,000.00 – project with 100 MBs and below  Payable together with check for take-out
<b>Milestone 2: Site Development, and House Construction</b>		
a. Submission of complete loan documentation based on checklist of Site Development and House Construction.  b. Construction Management Training  c. Community Planning (Participatory Approach)	<ul style="list-style-type: none"> <li>• Contract with accredited contractor</li> <li>• Approved site development plan (including MERALCO /local power utility co and Maynilad / local water utility co / plans) and building plan</li> <li>• Building permit and/or development permit</li> <li>• Creation of construction committee (provide board resolution, minutes of meetings, logbooks, ledger construction schedule and drawdown schedule)</li> </ul>	Php100,000.00 – project with more than 100 MBs  Php50,000.00 – project with 100 MBs and below  Payable together with check for take-out

	<ul style="list-style-type: none"> <li>• Accomplishment report of 50% construction completed</li> <li>• Deed of restrictions / signed "Kasunduan ng Pampamayanang Kasunduan" by members (Settlement Management Plan) – <i>when applicable</i></li> </ul>	
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Partner LGUs and accredited LGU CMP-Ms are encouraged to utilize the socialized housing assistance for the benefit of CMP communities for site development, community facilities, livelihood projects, solid waste management, orientations, trainings and seminars on disaster risk reduction or gender and development, and other similar interventions and activities that will contribute to the empowerment, sustainability and resilience of CMP communities.

## XI. PROHIBITIONS, OFFENSES AND SANCTIONS

The accreditation of a CMP-M is predicated on the pursuit of a common goal and the existence of shared values. The informal settler families’ interests and well-being should always be the primary consideration. SHFC expects integrity to govern the activities of CMP-Ms at all times.

To protect the interest and well-being of the community or informal settler families (ISFs), the landowner of the property subject of CMP cannot act as mobilizer except when the landowner is a government agency or LGU. This is to ensure that the price of the property is properly negotiated.

SHFC shall act on all complaints filed against a CMP-M by the ISF or community and shall provide the CMP-M the opportunity to respond to the charges. SHFC shall carefully evaluate all complaints and shall be guided by the principles of due process.

The following shall constitute punishable acts by the CMP-Ms:

Offenses	Sanctions
Negotiation with the landowner or contractor without the presence of the representative from the community association	Suspension ranging from for 1 to 3 months
Misrepresentation in any material fact pertaining to CMP-M qualification and/or accreditation	Unreleased service fees are forfeited for the project concerned
Charging of processing fees more than the amount prescribed (Php3,000 per MB)	Suspension ranging from 1 to 6 months
Misrepresentation of member beneficiary qualification	Unreleased service fees are forfeited for the project concerned (however, pending service fees from other projects may also be forfeited and used as restitution if warranted by the circumstances)

Engaging in open market and sale of lots in CMP projects or acting as broker for the landowner	Ranging from suspension of 1 year to blacklisting  Unreleased service fees are forfeited for the project concerned (however, pending service fees from other projects may also be forfeited and used as restitution if warranted by the circumstances)
Abandonment of the community after entering into a MOA and accepting payment for processing fee or receiving any other funds from the community without formal and justifiable termination of contract	
Collecting or accepting commission from the landowner on the sale of land or from contractor's billing	
Bad track record in assisting the community by using false pretenses, misrepresentation, abuse of authority, employing threats and intimidation	
Using SHFC Programs to pursue own business interests or personal profit	
Collecting money from the community and using it for purposes other than intended or for personal gain	
Commission of fraudulent acts or submission of spurious documents to SHFC	
Misrepresentation and withholding of information affecting approval of project	
Unauthorized substitution of MB in violation of SHFC guidelines	
Engaging in land development without the necessary license or permit from the appropriate government agency and/or LGU	

The forfeited service fees shall be used as restitution for those that have been prejudiced by the CMP-M's actions. This shall be without prejudice to the filing of appropriate cases in court.

A CMP-M who has committed any of the enumerated offenses for a second or third time shall be dealt with more severely.

The Partner Relations Division is hereby authorized to act *motu proprio* any and all perceived complaints, queries, or violations of SHFC policies and guidelines without the need of any formal and sworn complaint.

## **XII. PREVENTIVE SUSPENSION**

Once the Partner Relations Division issues a Letter to Explain to the CMP-M, the latter shall be placed on preventive suspension and SHFC shall not accept any project until a decision has been made on the complaint. Release of service fees for all pending projects with SHFC shall be put on hold but projects that have been approved shall be allowed to proceed to take out.

### **XIII. REPEALING CLAUSE**

These guidelines will supersede the following corporate circulars:

- **No. 021** (Guidelines for the accreditation of CMP Mobilizers (CMP-M))
- **No. 025** (Implementing Rules and Regulations of the guidelines for the Accreditation CMP Mobilizers (CMP-M))
- **No. 033** (Implementing Rules and Regulations (Corporate Circular CMP No. 12-021 and Corporate Circular HDH No. 14-004): Jurisdiction and Procedures for Imposing of Sanctions for Offenses Committed by CMP-Mobilizers (CMP-Ms) and Civil Society Organization (CSO) Partners)
- **No. 038** (Amendment on the release of service fee to the CMP Mobilizers (CMP-M's) and civil society organization (CSO's))
- **No. 040** (All CMP Borrowers and Mobilizers Applicability of Service Fee to the CMP Mobilizers (CMP-M's) and Civil Society Organization (CSO's) Partners)
- **No. 14-004** (Implementing Rules and Regulations (IRRs) for accreditation of SHFC Civil Society Organization (CSO) for the High Density Housing (HDH) Program)
- **No. 16-012** Guidelines For Release Of Service Fees To Civil Society Organizations (CSO) In The Site Development And Building Construction Phase Of High Density Housing Projects

All other SHFC Corporate Circulars, Memoranda, Notices, Guidelines and Policies inconsistent herewith are also hereby expressly repealed and superseded by this Circular.

  
**ATTY. ARNOLFO RICARDO B. CABLING**

President

Approved: July 03, 2019