



CITIZEN'S CHARTER HANDBOOK
2nd EDITION
2023

FOREWORD

The Social Housing Finance Corporation (SHFC), in its commitment to fully support Republic Act No. 9485 or the "Anti-Red Tape Act (ARTA) of 2007 and Republic Act No. 11032 known as the "Ease of Doing Business and Efficient Government Service Delivery Act of 2018", simplified/improved its existing processes, set out Specific, Measurable, Achievable, Relevant, Timebound (SMART) standards on the delivery of service to both external and internal clients and established feedback and complaints mechanisms.

This Citizen's Charter handbook, which lays down the current processes/procedures, necessary requirements, processing time and the responsible public servant for all the services offered by SHFC aims not only to guide our clients and employees but to promote/institutionalize a culture of leadership, professionalism, accountability, integrity, stewardship and excellence towards providing prompt and quality services to the transacting public.

The SHFC officials and employees are committed to fulfill its mandate, always adhere to its mission, vision and core values and to serve for the best interest of our clients, employees and the government.


FEDERICO A. LAXA
President & CEO

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:

We empower and uplift the living conditions of men and women in the underprivileged communities by providing equal access and rights to adequate, resilient, sustainable, affordable and inclusive shelter security to Filipino communities through strong partnerships with the national and local government, civil society organizations and the private sector.

III. Mission:

By 2028, SHFC shall have significantly contributed to the inclusive growth through the Pambansang Pabahay Para sa Pilipino (4PH) Program and other socialized housing programs that provides flexible, affordable, innovative and resilient shelter solutions.

IV. Service Pledge/Core Values:

Gender Fair

Ensuring that everyone regardless of gender identity have equal access and rights to adequate, resilient, sustainable, affordable and inclusive shelter security

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

Settling and implementing performance standards that are clear and understandable to the public

Integrity

Keeping high ethical standards at the corporate and individual level

Excellence

Upholding the virtue of excellence in every activity

“Kaagapay ng Komunidad sa Maginhawang Pamumuhay”

V. Quality Policy:

“We are a government institution committed to empower and uplift the living conditions of men and women in the underprivileged communities by providing equal access and rights to adequate, resilient, sustainable, affordable and inclusive shelter security to Filipino communities through strong partnerships with the national and local government, civil society organizations and the private sector. To pursue such commitments, we shall:

Undertake our responsibilities with the highest level of professionalism and compliance with applicable laws and regulations;

Commit to the continual improvement of our services by promoting gender equality to satisfy our stakeholders’ and employees’ needs; and

Strive to improve the efficiency and effectiveness of our quality management system through achieving our quality objectives

To sustain the achievement of our mandate, we ensure that resources are available and prudently manage.”

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CORE SERVICES

1. Receiving of Project Proposal for initial evaluation

A project proposal outlines briefly the scope and preliminary concept of the project, the profile and origin of the intended Community Association (CA) and other details that will initially establish the project's eligibility for financing under the SHFC various housing programs.

The project proposal is necessary before the formal submission of loan application by the Community Association in order to save time by eliminating proposals that are not likely to be funded.

Office or Division	<ul style="list-style-type: none"> • Office of the President • Pre-Takeout Operations Group • Concerned Branches
Classification	Highly-Technical
Type of Transaction	G2C
Who may avail	Project Proponent: <ul style="list-style-type: none"> • Community Association (DHSUD/CDA registered or not registered) • Local Government Unit (LGU) / Provincial Government • Contractor / Developer • Landowner • Other government agencies/interested parties

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
1. Proposal Letter	Project Proponent <i>(with available SHFC template for CA)</i>
2. Vicinity Map of the property	Project Proponent
3. Preliminary Concept of the Project	Project Proponent
4. Community Association Profile and Origin	Project Proponent

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
A. Receiving of Project Proposal				
1. Secures assistance from the guard on duty and registers in the Visitor's logbook.	1.1. Endorses the project proponent to concerned Group/Branch	None	5 minutes	<i>Guard on Duty</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>2. Submits project proposal under the SHFC's housing program.</p>	<p>2.1 Receives project proposal and reviews completeness of documents based on checklist.</p> <ul style="list-style-type: none"> • If incomplete, returns proposal letter and the supporting documents and list of lacking documents/data. • If complete, stamps "RECEIVED" the proposal letter and indicates date of receipt and advises project proponent to submit schedule for the initial site visit. 	None	30 minutes	<i>Administrative Assistant, Concerned Group / Branch</i>
<p>3. If complete, receives proposal letter with stamped "RECEIVED" and date of receipt.</p> <p>If incomplete, receives the returned proposal with the list of lacking documents/ data.</p>	<p>3.1 Records submissions for monitoring purposes.</p>	None	5 minutes	<i>Administrative Assistant, Concerned Group / Branch</i>
TOTAL		None	40 minutes	
END OF TRANSACTION				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
B. Initial review of Project Proposal				
1. Project proponent submits schedule for the initial site visit.	1.1 Conducts initial assessment of the project proposal.	None	12 working days	<i>Technical personnel Concerned Branch</i> <i>Technical Personnel Office of the President</i>
	1.2 Issues notice to project proponent re initial evaluation results. <ul style="list-style-type: none"> • If approved, attaches checklist of requirements for full blown evaluation of loan application. • If disapproved, no attachments 	None	2 hours	<i>Project Development Officer / Administrative Assistant, Concerned Group/Branch</i>
2. Receives notice re initial evaluation results	2.1 Records transactions for monitoring.	None	15 minutes	<i>Project Development Officer / Administrative Assistant Concerned Group/Branch</i>
TOTAL		None	12 working days, 2 hours, and 55 minutes	
END OF TRANSACTION				

**2. Processing of Loan Application
(Lot Acquisition, Site Development and Building Construction)
STAGE 1: Receiving of Complete Documentary Requirements for
the Full Blown Evaluation of Project/Loan Application**

The project evaluation process starts from receiving of CA's loan application with the complete documentary requirements to the issuance of notice of results of the full blown evaluation conducted by SHFC. The CA may avail loan depending on their funding requirement:

- a. full package loan (*land acquisition, site development and building/house construction*);
- b. site development and building construction;
- c. site development only; or
- d. building construction only.

Under this process, the SHFC concerned Group/Branch assesses the project's technical, financial, socio-economic and legal feasibility of the project based on the program's terms and policies to determine whether or not to proceed with the endorsement of the project for approval/financing to the approving authority (Credit Committee, Executive Committee, Board of Directors, whichever is applicable).

Office or Division	<ul style="list-style-type: none"> • Pre-Takeout Operations Group • Concerned Branches • Appraisal Department
Classification	Highly Technical
Type of Transaction	G2C
Who may avail	Community Association registered with DHSUD/CDA and with received notice from SHFC regarding project proposal and has completed the documentary requirements for full blown project/loan evaluation

CHECKLIST OF DOCUMENTS*	WHERE TO SECURE
<i>*Applicable to all modes</i>	
<i><u>Mode 1:</u> Developer or Contractor owns the land</i>	
<i><u>Mode 2:</u> CA or a private entity with joint venture or partnership agreement with the Developer or Contractor</i>	
<i><u>Mode 3:</u> Land is under usufructuary agreement with SHFC or other stakeholders</i>	
1. Application letter for financing	Community Association
2. Certified list of Member-Beneficiaries (MBs) with sex disaggregated data from concerned government agency	Community Association and Local Government Unit

CHECKLIST OF DOCUMENTS*	WHERE TO SECURE
3. Duly Accomplished Community Needs Assessment (CNA) form of all member-beneficiaries	SHFC concerned branch
4. Photocopies of two (2) valid IDs of member-beneficiaries with 3 affixed signatures certified by the CA President For representatives of member-beneficiary, submit photocopies of valid IDs and Special Power of Attorney (SPA)	-concerned government agencies (<i>Voters ID, PWD, Passport, SSS/GSIS, Driver's License, UMID, PRC, TIN, Postal ID, etc.</i>) -Community Association - member beneficiary
5. Photocopies of two (2) valid IDs of the guarantor of member-beneficiary, <i>only if applicable</i>	-concerned government agencies -member beneficiary
6. Marriage license or affidavit of cohabitation, whichever is applicable	- <i>Marriage license</i> Philippines Statistics Office - <i>Affidavit of Cohabitation</i> Member-beneficiary
7. Proof of household income: 7.1 Certificate of Employment and Compensation (<i>For Formal Income-earners</i>) 7.2 Notarized Certification of the Barangay Captain or Notarized affidavit of income duly checked and verified by the LGU (<i>For Informal Income-earners</i>)	-Member-beneficiary's/guarantor's employer -Barangay Office/Local Government Units
8 Department of Human Settlement and Urban Development (DHSUD) / Cooperative Development Authority's (CDA) certified copy of the Certificate of Registration, Articles of Incorporation and By-Laws	DHSUD/CDA
9 Original notarized and certified copy of updated General Information Sheet containing the names of duly elected officers of the association and its board of directors/trustees and holding office for a term of two years	DHSUD/CDA
10 CA Board Resolution or Secretary's Certificate stating the preferred Developer or Contractor, location of the property, TCT No., design and specifications and full package price	Community Association
11. CA Board Resolution or Secretary's Certificate the authority of the CA President	Community Association

CHECKLIST OF DOCUMENTS*	WHERE TO SECURE
to transact, purchase, borrow, loan, mortgage, sign and perform all acts in behalf of the community association relevant to its project application	
12. Photocopy of valid government issued identity card of the CA President and CA Secretary	Concerned government agencies
13. Registry of Deeds (RD) certified copy of the following: 13. 1. Present title/s 13. 2. First and Second back titles	Landowner / Registry of Deeds
16. Certified copy of updated tax clearance or proof of payment of Real Property Tax	Local Treasurer's Office
17. Land use classification and Tax declaration	Local Planning Office Local Assessor's Office
<p>16. Landowner submits the following: -photocopies of two (2) valid IDs -Tax Identification Number (TIN)</p> <p>Mode 1: <i>If corporation</i>, SEC registration, Articles of Incorporation, By-Laws and updated General Information Sheet and Secretary Certificate/ Board Resolution authorizing the representative to transact, negotiate, signs all loan related documents, etc.</p> <p><i>If single proprietorship</i>, DTI registration.</p> <p>Mode 2: <i>If Community Association</i>, please refer to Item No. 8 and 9 requirements</p> <p><i>If private entity with joint venture or partnership agreement with the Developer or Contractor</i>, copy of Joint venture and partnership Agreement, and DTI or SEC Registration, whichever is applicable.</p> <p>Mode 3: <i>If landowner is SHFC or other stakeholders</i>, copy of usufruct agreement</p>	<p>-Landowner</p> <p>-Concerned government agency</p>

CHECKLIST OF DOCUMENTS*	WHERE TO SECURE
Note: For individual/single proprietor landowner with authorized representative, submit Special Power of Attorney	
17. Contractor or Developer's Certificate of Participation – CGF Orientation	SHFC Partner's Relations Division / SHFC concerned branch
18. Certificate of Accreditation	SHFC Partner's Relations Division
19. Concepts, plans, construction timeline, and specification	Chosen Developer-Contractor / Local Government Units
20. Full Package price breakdown	chosen Developer-Contractor / Local Government Units
21. Disaster Risk Reduction Management (DRRM) or Mines and Geosciences Bureau (MGB) report/certification on potential hazard in the property	Local Disaster Risk Reduction Management Office or Local City Engineers Office or concerned DENR-MGB office
22. Road Right of Way certification	Local Engineer's Office
23. Risk and mitigation measures of the potential hazards	-Local Disaster Risk Management Office -Barangay Office -Community Association

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
A. Receiving of Loan Application & Complete Documentary Requirements				
1. Secures assistance from the guard on duty and registers in the Visitor's logbook	1.1 Guard to endorse the client to concerned Group/Branch	None	5 minutes	<i>Guard on Duty</i>
2. Submits complete documentary requirements with covering letter	2.1 Receives letter and reviews completeness of documents based on checklist. <ul style="list-style-type: none"> If incomplete, returns letter and the supporting documents and the lacking requirements If complete, stamps "RECEIVED" 	None	2 hours	<i>Administrative Assistant Concerned Group/ Branch</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	letter and indicate date of receipt and advise to notify SHFC on the preferred schedule of Background investigation			
<p>3. If complete, receives copy of application letter with stamped "RECEIVED" and advise SHFC on the preferred schedule Background investigation.</p> <p>If incomplete, receives the returned application letter and its supporting documents and the lacking requirements.</p>	<p>3.1 Records transactions for monitoring.</p> <p>3.2 Encodes the CA application to Zeus-Pre-take out.</p>	None	15 minutes	<i>Administrative Assistant Concerned Group / Branch</i>
TOTAL		None	2 hours and 20 minutes	
END OF TRANSACTION				
<i>B. Full blown evaluation of the loan application</i>				
<p>1. CA advises SHFC of preferred site inspection/ background investigation schedule.</p> <p>1.a. Participates in the conduct of SI/BI</p>	1.1. Advises CA on the confirmed schedule date of background investigation/site inspection.	None	15 minutes	<i>BI Account Officer / Technical Officer Concerned Branch</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Discusses with CA the requirements/ evaluation criteria.	None	58 working days and 6 hours	<i>BI / Technical Officer/ Mortgage Examiner/ Loan Examiner Concerned Branch</i>
	1.3 Conducts due diligence <ul style="list-style-type: none"> • Technical evaluation • Background Investigation (BI) • Loan Examination (LE); and • Mortgage Examination (ME) 			<i>BI, LE, ME and Technical personnel Concerned Branch</i>
	1.4 Report writing			<i>BI, LE, ME and Technical personnel Concerned Branch</i>
	1.5 Conducts land and building appraisal and issues certification on appraisal result.			<i>Appraiser Appraisal Department</i>
	1.6 Issues Notice of full blown evaluation results			<i>Account Officers</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	with requirements for funding/ project approval/ Letter of Guaranty.			<i>Concerned Group/ Branch</i>
2. Receives notice regarding result of full blown evaluation and documentary requirements to be submitted for funding/project approval/Letter of Guaranty.	2.1 Records transactions for monitoring	None	15 minutes	<i>Project Development Officer / Administrative Assistant Concerned Group/ Branch</i>
TOTAL		None	59 working days and 50 minutes	
END OF TRANSACTION				

*Assumption: 2 account officer - 360 MBs (1 account officer 18 MBs/day)
 1 house/building design
 Number of days varies depends on the number of MBs, number of Building/house design

STAGE 2: Receiving of Documentary Requirements for Funding & Project Approval/Issuance of Letter of Guaranty

The Community Association (CA) upon receipt of notice of full blown evaluation results from SHFC submits complete documentary requirements for funding and/or project approval by SHFC Credit Committee/Executive Committee/Board of Directors, whichever is applicable, and consequently, issuance of Letter of Guaranty.

A Letter of Guaranty is a document issued by SHFC that ensures funding and payment of any obligations enumerated in the Contract executed by and between SHFC, Community Association/Developer-Contractor.

Office or Division	<ul style="list-style-type: none"> • Pre-Takeout Operations Group • Concerned Branches • Finance Comptrollership Group • Treasury Group • Office of Executive Vice President • Office of the President • Office of the Board Secretariat
Classification	Highly Technical
Type of Transaction	G2C
Who may avail	Community Association whose loan application were evaluated and has complied with the requirements prior to endorsement for funding and project approval/Letter of Guaranty

CHECKLIST OF DOCUMENTS*	WHERE TO SECURE
1. Development Permit	Department of Human Settlement and Urban Development (DHSUD)
2. Application for Building Permit	Office of the Building Official
3. Environmental Compliance Certificate	Department of Environmental and Natural Resources (DENR)
4. Land reclassification as residential duly approved by the Sanggunian, if applicable	City/Municipal/Provincial Planning Office
5. Department of Agrarian Reform (DAR) Conversion/Clearance/Exemption, if applicable	Department of Agrarian Reform (DAR)
6. Application for DENR-LMB/LRA lot plan/subdivision plan, if applicable	DENR-Land Management Bureau (LMB) / Land Registration Authority (LRA)
7. Complete set of land development plans, building plans and drawings, and detailed bill of materials and specifications	Developer/Contractor

*Applicable to modes 1, 2, and 3

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures assistance from the guard on duty and registers in the Visitor's logbook.	1.1 Endorses to the concerned Group/Branch.	None	5 minutes	<i>Guard on Duty</i>
2. Submits Complete documentary requirements per notice of full blown evaluation result.	2.1 Receives transmittal and reviews completeness of documents based on checklist. <ul style="list-style-type: none"> • If incomplete, returns transmittal and its supporting documents. • If complete, stamps "RECEIVED" transmittal and indicate date of receipt and returns receiving copy 	None	30 minutes	<i>Administrative Assistant Concerned Group / Branch</i>
3. If complete, receives receiving copy of transmittal. If incomplete, returns transmittal and the attached documents.	3.1 Records transactions for monitoring.	None	5 minutes	<i>Administrative Assistant Concerned Group / Branch</i>
	3.2. Conducts due diligence/complete staff work including preparation of presentation/ materials for project approval and request for	None	10 working days	<i>Technical, Mortgage, BI, Loan examination personnel, Chief of Division, Manager Concerned Branch</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Certificate of Fund Availability.			<i>Regional Engineer</i> <i>Vice President Concerned Group</i>
	<p>3.3. Approves/ disapproves loan application/ project proposal and issuance of Committee/Board Resolutions.</p> <p>Pre-Credit Committee meeting</p> <p>Credit Committee: Up to Php25 million</p> <p>Executive Committee: Above Php25 million up to Php50 million</p> <p>Board of Directors: Above Php50 million</p> <ul style="list-style-type: none"> • Approved: Prepares requirements for the issuance of Letter of Guaranty • Disapproved: 	None	4 working days* (excluding waiting time for the schedule of the Committee/ Board meetings)	<i>Manager Concerned Branch</i> <i>Vice President Concerned Group</i> <i>Office of the Executive Vice President</i> <i>Office of the President</i> <i>Credit Committee</i> <i>Executive Committee</i> <i>SHFC Board of Directors</i> <i>Office of the Board Secretariat</i>

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Notifies CA on the committee/ Board of Directors findings/ requirements			
	3.4 Issues Letter of Guaranty and Notice to Commence Work with list of requirements to be submitted for the release of loan proceeds.	None	1 working day	Office of the Compliance Officer Office of the Executive Vice President Office of the President
	3.5 Endorses project for capacity building and development training.	None	1 hour	Loan Examiner Concerned Branch Insurance and Community Enhancement Department
4. Receives and signs Letter of Guaranty and Notice to Commence Work and the checklist of requirements for the release of loan proceeds. Signs loan documents	4.1 Records transactions for monitoring.	None	30 minutes	Mortgage Examiner Concerned Group/ Branch
TOTAL		None	14 working days, 2 hours and 10 minutes	
END OF TRANSACTION				

STAGE 3: Receiving/ Processing of Request for the release of mobilization fund, progress billing, final billing and retention money

The process starts from the submission of request for the release of loan proceeds and progress billing by the Community Association/Developer-Contractor with complete documentary requirements to the receipt of cheque payment by the Developer-Contractor/Landowner.

Office or Division	<ul style="list-style-type: none"> • Pre-Takeout Operations Group • Concerned Branches • Office of Executive Vice President • Office of the President • Finance & Comptrollership Group • Treasury Group • Account Management Group
Classification	Highly Technical
Type of Transaction	G2C
Who may avail	Community Association whose loan application were approved by the SHFC committee/Board of Directors

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<i>Mode 1: Developer or Contractor owns the land</i>	
<i>Mode 2: CA or a private entity with joint venture or partnership agreement with the Developer or Contractor</i>	
<i>Mode 3: Land is under usufructuary agreement with SHFC or other stakeholders</i>	
A. Release of mobilization fund	
Mode 1:	
<ul style="list-style-type: none"> • Owner's Duplicate and Registry of Deeds (RD) certified copy of TCT with annotation of Real Estate Mortgage (REM) – Accommodation Mortgage 	Landowner-Contractor/Developer, Community Association (CA) / Private Entity, SHFC / LGU, whichever is applicable
<ul style="list-style-type: none"> • Original/certified copy of proof of payment of DST on sale, mortgage, and transfer tax 	Landowner / Community Association
<ul style="list-style-type: none"> • Performance Security for the mobilization fund 	Developer-Contractor
<ul style="list-style-type: none"> • Contractor's All Risk Insurance (CARI) 	Developer-Contractor
<ul style="list-style-type: none"> • Organizational Chart and List of Key Personnel of Developer/Contractor 	Developer-Contractor
<ul style="list-style-type: none"> • Affidavit of Site Inspection from the Developer/Contractor 	Developer-Contractor
<ul style="list-style-type: none"> • Signed and notarized loan documents: <ul style="list-style-type: none"> a. Loan agreement between CA and SHFC 	Community Association

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> b. Promissory Note c. Contract to Sell between CA and Developer/ Contractor d. Real Estate Mortgage (REM) e. Deed of Assignment (CA to Developer/ Contractor) 	
<p>Mode 2:</p> <ul style="list-style-type: none"> • Owner’s Duplicate and Registry of Deeds (RD) certified copy of TCT with annotation of Real Estate Mortgage (REM) – Accommodation Mortgage 	Landowner-Contractor/Developer, Community Association (CA) / Private Entity, SHFC / LGU, whichever is applicable
<ul style="list-style-type: none"> • Original/certified copy of proof of payment of DST on sale, mortgage, and transfer tax 	Landowner / Community Association
<ul style="list-style-type: none"> • Performance Security for the mobilization fund 	Developer-Contractor
<ul style="list-style-type: none"> • Contractor’s All Risk Insurance (CARI) 	Developer-Contractor
<ul style="list-style-type: none"> • Organizational Chart and List of Key Personnel of Developer/Contractor 	Developer-Contractor
<ul style="list-style-type: none"> • Affidavit of Site Inspection from the Developer/Contractor 	Developer-Contractor
<ul style="list-style-type: none"> • Signed and notarized loan documents: <ul style="list-style-type: none"> a. Loan Agreement for lot acquisition, if applicable b. Loan Agreement for Development and Construction c. Promissory Note (PN) Lot acquisition, if applicable d. Promissory Note (Site Development & Bldg Construction) e. Deed of Assignment (CA to Landowner) for Lot acquisition, if applicable f. Deed of Assignment (CA to Developer) for Site Development and Building Construction g. Real Estate Mortgage (REM) or Amended REM (if applicable) h. Multi-Stakeholder Agreement (MSA) (for LGU initiated projects, if applicable) i. Deed of Absolute Sale (Landowner and CA), if applicable j. Development and Construction Contract between CA and the Developer/ Contractor 	Community Association
<p>Mode 3:</p> <ul style="list-style-type: none"> • Owner’s Duplicate and Registry of Deeds (RD) certified copy of TCT with annotation 	Landowner-Contractor/Developer, Community Association (CA) /

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
of Real Estate Mortgage (REM) – Accommodation Mortgage	Private Entity, SHFC / LGU, whichever is applicable
<ul style="list-style-type: none"> Original/certified copy of proof of payment of DST on sale, mortgage, and transfer tax 	Landowner / Community Association
<ul style="list-style-type: none"> Contractor’s All Risk Insurance (CARI) 	Developer-Contractor
<ul style="list-style-type: none"> Organizational Chart and List of Key Personnel of Developer/Contractor 	Developer-Contractor
<ul style="list-style-type: none"> Affidavit of Site Inspection from the Developer/Contractor 	Developer-Contractor
<ul style="list-style-type: none"> Signed and notarized loan documents: <ol style="list-style-type: none"> Usufruct Agreement (SHFC and CA), if applicable Usufruct Agreement (LGU/other stakeholders and CA), if applicable Loan Agreement for Development and Construction Development and Construction Contract (CA and Developer) Multi-Stakeholder Agreement (MSA), if LGU-initiated and if applicable Real Estate Mortgage (in case of LGU property) executed by CA and LGU in favor of SHFC Security Agreement Promissory Note (Site Development and Building Construction) Deed of Assignment (CA to Developer) for site development and construction 	Community Association
B. Release of 1st progress billing	
Mode 1, 2 & 3: <ul style="list-style-type: none"> Project Status/Accomplishment report signed by HOA and Contractor/Developer supported by photos and color coded plan 	Contractor / Developer
<ul style="list-style-type: none"> Performance Security for the remaining amount of stated in the Letter of Guaranty 	Contractor / Developer
<ul style="list-style-type: none"> Building Permit 	Contractor / Developer
C. For subsequent releases excluding the final billing	
Mode 1, 2 & 3: <ul style="list-style-type: none"> Project Status/Accomplishment report signed by HOA and Contractor/Developer supported by photos and color coded plan 	Contractor / Developer
D. Release of final billing	
Mode 1: <ul style="list-style-type: none"> Project Status/Accomplishment Report signed by HOA and Contractor/Developer 	Contractor / Developer

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
supported by photos and color-coded plans	
<ul style="list-style-type: none"> • Certificate from the Developer or Contractor that the unit is available and ready for occupancy 	Contractor / Developer
<ul style="list-style-type: none"> • Certificate of Completion and Acceptance (COCA) of all the completed units from the CA 	Community Association
<ul style="list-style-type: none"> • Undertaking that the Developer/Contractor provides a temporary utility connection and the permanent utility connection will be installed within an maximum of ninety (90) days from the turnover date 	Contractor / Developer
<ul style="list-style-type: none"> • Undertaking outlining its commitment to install the removable items ten (10) calendar days from the turnover date 	Contractor / Developer
<ul style="list-style-type: none"> • Notarized Deed of Assignment (CA to SHFC of receivables from the Lease Agreements) 	Community Association
<ul style="list-style-type: none"> • Joint certification from Developer/ Contractor and Engineer on Record 	Contractor / Developer
<ul style="list-style-type: none"> • Undertaking from the Developer or Contractor outlining its commitment to install the removable items ten (10) calendar days before the turnover date 	Contractor / Developer
<ul style="list-style-type: none"> • Certificate of Occupancy from LGU 	Local Government Unit
<ul style="list-style-type: none"> • Notarized Lease Agreement from the concerned member-beneficiaries 	Member-beneficiary
<ul style="list-style-type: none"> • Notarized Deed of Assignment (CA to SHFC of receivables from the Lease Agreement) 	Community Association
<ul style="list-style-type: none"> • Deed of Absolute Sale (CA and Developer/ Contractor) 	Community Association
<p>Mode 2:</p> <ul style="list-style-type: none"> • Project Status/Accomplishment Report signed by HOA and Contractor/Developer supported by photos and color-coded plans 	Contractor / Developer
<ul style="list-style-type: none"> • Certificate from the Developer or Contractor that the unit is available and ready for occupancy 	Contractor / Developer
<ul style="list-style-type: none"> • Certificate of Completion and Acceptance (COCA) of all the completed units from the CA 	Community Association
<ul style="list-style-type: none"> • Undertaking that the Developer/Contractor provides a temporary utility connection and 	Contractor / Developer

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
the permanent utility connection will be installed within an maximum of ninety (90) days from the turnover date	
<ul style="list-style-type: none"> Undertaking outlining its commitment to install the removable items ten (10) calendar days from the turnover date 	Contractor / Developer
<ul style="list-style-type: none"> Joint certification from Developer/ Contractor and Engineer on Record 	Contractor / Developer
<ul style="list-style-type: none"> Undertaking from the Developer or Contractor outlining its commitment to install the removable items ten (10) calendar days before the turnover date 	Contractor / Developer
<ul style="list-style-type: none"> Certificate of Occupancy from LGU 	Local Government Unit
<ul style="list-style-type: none"> Notarized Lease Agreement from the concerned member-beneficiaries 	Member-beneficiary
<ul style="list-style-type: none"> Notarized Deed of Assignment (CA to SHFC) for Lot acquisition, Site Development and Building/House Construction for new projects (if CA applied all 3 loans, if applicable) 	Community Association
<ul style="list-style-type: none"> Deed of Assignment (CA to SHFC) for Site Development and House Construction loan, if applicable 	Community Association
<ul style="list-style-type: none"> Joint Certification from Developer/ Contractor and Engineer on record 	Contractor/Developer
<p>Mode 3:</p> <ul style="list-style-type: none"> Project Status/Accomplishment Report signed by HOA and Contractor/Developer supported by photos and color-coded plans 	Contractor / Developer
<ul style="list-style-type: none"> Certificate from the Developer or Contractor that the unit is available and ready for occupancy 	Contractor / Developer
<ul style="list-style-type: none"> Certificate of Completion and Acceptance (COCA) of all the completed units from the CA 	Community Association
<ul style="list-style-type: none"> Undertaking that the Developer/Contractor provides a temporary utility connection and the permanent utility connection will be installed within an maximum of ninety (90) days from the turnover date 	Contractor / Developer
<ul style="list-style-type: none"> Undertaking outlining its commitment to install the removable items ten (1) calendar days from the turnover date 	Contractor / Developer
<ul style="list-style-type: none"> Joint certification from Developer/ Contractor and Engineer on Record 	Contractor / Developer

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> • Certificate of Occupancy from LGU 	Local Government Unit
<ul style="list-style-type: none"> • Notarized Lease Agreement from the concerned member-beneficiaries 	Member-beneficiary
<ul style="list-style-type: none"> • Deed of Assignment (CA to SHFC) for Site Development and House Construction loan, if applicable 	Community Association
E. Release of Retention Amount	
<ul style="list-style-type: none"> • SHFC-Accredited Developer or Contractor's issuance of Certificate of Completion of rectification of the defects listed in the punchlists signed by the unit assigned members 	Contractor/Developer
<ul style="list-style-type: none"> • Certificate of completion from the utility providers stating that the permanent utility connections are installed in the project site; and 	Contractor/Developer
<ul style="list-style-type: none"> • Individual title or Condominium Certificate of Title for the completed units and common space under the name of the CA 	Contractor/Developer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures assistance from the guard on duty and registers in the Visitor's logbook.	1.1 Endorses to the concerned Branch/Group.	None	5 minutes	<i>Guard on Duty</i>
2. Submits letter and complete documentary requirements for the release of loan proceeds/progress billing.	2.1 Receives letter and reviews completeness of documents based on checklist. <ul style="list-style-type: none"> • If incomplete, returns letter and the supporting documents and list of lacking requirements. 	None	30 minutes	<i>Administrative Assistant Concerned Group/Branch</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<ul style="list-style-type: none"> If complete, stamps "RECEIVED" letter and indicate date of receipt and return receiving copy. 			
<p>3. If complete, receives proof of receiving copy of Letter.</p> <p>If incomplete, receives returned copy of transmittal and supporting documents and list of lacking requirements.</p>	3.1 Records transactions for monitoring.	None	5 minutes	<i>Administrative Assistant Concerned Group / Branch</i>
	3.2 Conducts due diligence/ complete staff work.	None	5 working days	<i>Technical, Mortgage, and Loan examination personnel Concerned Branch</i> <i>Office of the Executive Vice President</i> <i>Office of the President</i>
	3.3. Receives approved request for payment and conduct due diligence/ complete staff work	None	4 working days	<i>Supervising Financial Specialist / Senior Account Specialist Budget & Expenses</i>

CLIENT STEPS	AGENCY ACTION	FEEES TO BE PAID	PROCES SING TIME	PERSON RESPONSIB LE
	<p>Prepares disbursement voucher</p> <p>Signs Budget Utilization Request and disbursement voucher</p>			<p><i>Management Department</i></p> <p><i>Office of the Vice President of Finance and Comptrollership Group</i></p>
	3.4. Approves disbursement voucher.	None	1 working day	<i>Office of the President</i>
	<p>3.5 Receives approved Disbursements Vouchers</p> <p>Verifies the availability of funds and, if necessary, transfer funds</p> <p>Prepares and transmits cheque to signatories</p>	None	1 working day	<i>Disbursement Officer Cash Management Department</i>
	3.4 Signs cheque	None	1 working day	<p><i>Office of the Vice President of Treasury Group</i></p> <p><i>Office of the President</i></p>
4. Receives cheque/ loan proceeds	<p>4.1 Releases cheque to landowner/ developer-contractor</p> <p>4.2 Records</p>	<p>None</p> <p>None</p>	<p>1 working day</p> <p></p>	<p><i>Cash Management Department</i></p> <p><i>Loan Examiner</i></p>

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	transactions and secures copy of Disbursement Voucher		30 minutes	<i>Concerned Branch</i>
	4.3 Issues Notice of Take Out	None	1 working day	<i>Account Officer, Account Management Group</i>
TOTAL		None	14 working days, 1 hour, and 10 minutes	
END OF TRANSACTION				

EXTERNAL SERVICES

1. Assistance to Walk-In Clients

Provision of assistance to visiting clients' various concerns, which may include but are not limited to general queries, suggestions, complaints, requests for opinion, among others.

Office or Division	Information and Public Assistance Desk (IPAD)	
Classification	Simple	
Type of Transactions	G2C, G2B, or G2G	
Who may avail	1. Member-beneficiaries; 2. Community Associations; 3. Private Sectors; 4. Government Instrumentalities; and/or 5. The General Public.	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
Personal Identification Card		Visiting client

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures assistance from the guard on duty and registers in the Visitor's log book.	1.1 Endorses the client to the concerned Group/ department/unit <i>For general queries, suggestions, complaints, requests for opinion, requests for information, among others, instructs the client to proceed to Information and Public Assistance Desk (IPAD) at 3rd Floor of the SHFC Head Office.</i>	None	5 minutes	<i>Guard on duty</i>
2. Approaches the IPAD Officer and explains concerns.	2.1 Verifies the identity of the client and addresses queries and/or concerns.	None	1 hour*	<i>IPAD Personnel</i>
TOTAL		None	1 hour and 5 minutes	
END OF TRANSACTION				

*Depending on the complexity/severity of the concern/issue

2. Issuance of Order of Payment (Community Association)

The Community Association that intends to pay their monthly amortization secures order of payment from AMD Account Officer which shall be presented to the Cashier together with other documentary requirements. The CA also requests list of payments and Statement of Account to inform them of the details of the payments made and the outstanding obligation.

Office or Division	<ul style="list-style-type: none"> Account Management Department Data Management Department
Classification	Simple
Type of Transaction	G2C
Who may avail	Community Associations

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
1. Abstract of Collection (AOC)	Community Association Officer
2. Remittance Report (RR)	Community Association Officer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Encodes and print two (2) copies of Abstract of Collection (AOC) to In house – (SHFC-KIOSK) or SHFC Website – (Zeus Portal)	1.1 Reviews the encoded Abstract of Collection	None	15 minutes	CA/DMD
2. Secures number from the guard and wait for the number to be called	2.1. Issues number to client	None	2 minutes	Guard on duty
3. Presents the two (2) printed copies of the encoded Abstract of Collection (AOC) from SHFC-kiosk	3.1 Receives and reviews the 2 printed AOC (total collection and Code) in SHFC-Kiosk / Zeus Portal. If Tally <ul style="list-style-type: none"> Acceptable, issues two (2) copies of order 	None	15 minutes	CA/AMD Account Officer

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBL E
	<p>of payment / RR</p> <ul style="list-style-type: none"> • Not Acceptable, rectifies the encoded AOC and issue order of payment. <p>Advises Client to proceed to Cashier/Teller for payment</p>			
4. Receives 2 copies of OP / RR and AOC	Advises the CA/MBs to proceed to the cashier	None	3 minutes	AMD Account Officer
TOTAL			35 minutes	
END OF TRANSACTION				

3. Issuance of Order of Payment, List of Payment, and Statement of Account (Member-Beneficiaries)

The member beneficiary who intends to pay his/her monthly amortization secures order of payment from the Account Management Department (AMD) Account Officer which shall be presented to the Cashier together with other documentary requirements. The member beneficiary also requests list of payments and Statement of Account to inform them of the details of the payments made and the outstanding obligation.

Office or Division	Account Management Department
Classification	Simple
Type of Transaction	G2C
Who may avail	Member Beneficiaries

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
<p><i>For Regular Amortization:</i></p> <ul style="list-style-type: none"> - Endorsement letter from the Community Association 	Community Association Officer
<p><i>For Full Payment:</i></p> <ul style="list-style-type: none"> - Endorsement letter from the Community Association 	Community Association Officer
<p><i>For Payment under updating scheme:</i></p> <ul style="list-style-type: none"> - SHFC System generated application form endorsed by the Community Association Officer 	Concerned member-beneficiaries files
<p><i>For Direct Payment:</i></p> <ul style="list-style-type: none"> - Copy of notarized Affidavit for Direct payment executed by MB - Copy of SHFC Notice allowing for direct payment 	Concerned member-beneficiaries files Legal Department

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures number from the guard and wait for the number to be called.	1.1. Issues number to client.	None	2 minutes	<i>Guard on duty</i>
2. Client follows these steps: <i>For Regular amortization/ Full Updating:</i>	2.1. Issues the following: <ul style="list-style-type: none"> • SOA, LOP and OP 	None	30 minutes	<i>MB/AMD Account Officer</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>Proceeds to the counter and request for Statement of Accounts (SOA), List of Payment (LOP), and Order of Payment (OP), and submits endorsement letter.</p> <p><i>For Full Payment:</i></p> <p>Proceeds to the counter and requests for order of payment and the forms to fill out and submit to the Account Officer the following:</p> <ul style="list-style-type: none"> • Accomplished 2 copies of full payment form • Accomplished 2 copies of request form for release of title (for individualized account only) <p><i>For payment under updating scheme (installment):</i></p> <p>Presents MB copy of system-generated updating scheme application form Secures order of payment.</p> <p><i>For Direct Payment:</i></p> <p>Presents the copy of Notarized Affidavit and</p>	<ul style="list-style-type: none"> • SOA, LOP, 2 copies of Full payment form and request for release of title form. Reviews the accomplished forms • Order of payment • Conducts due diligence/ complete staff work 			

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
SHFC Notice allowing direct payment. Secures order of payment	Issues order of payment			
3. Receives SOA, LOP, and OP	3.1. Advises the CA/MBs to proceed to cashier.		5 minutes	<i>MB/AMD Account Officer</i>
TOTAL		None	37 Minutes	
END OF TRANSACTION				

4. Processing of Application for Accreditation of Developers and/or Contractors

Contractors/Developers, who are interested to join the SHFC’s housing programs, are required to undergo accreditation process with SHFC as prerequisite to project approval.

Office or Division	Partner Relations Department
Classification	Complex
Type of Transaction	G2C; G2B; G2G
Who may avail	<ol style="list-style-type: none"> 1. Contractors with Philippine Contractors Accreditation Board (PCAB) License and registered with Securities and Exchange Commission (SEC) or Department of Trade and Industry (DTI) 2. Developers registered with SEC

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<i>For Corporation/Partnership:</i>	
<ol style="list-style-type: none"> 1. SEC Certified True Copy of Certificate of Incorporation, Articles of Incorporation and By-Laws, Updated General Information Sheet 2. Secretary Certificate as to authorized representative and his/her government issued ID. 	<p>Concerned Government Agency</p> <p>SHFC Head Office</p>
<i>For Single Proprietorship:</i>	
<ol style="list-style-type: none"> 1. DTI Certified True Copy of Certificate of Business Name Registration 2. Updated Business/ Mayor’s Permit; 3. Company Profile to include the following: <ol style="list-style-type: none"> a. Organizational Chart of the company showing the name of owners, key technical staff, personnel and their positions/designations, duly signed by authorized representative; b. List of contractor’s key technical personnel and their individual curriculum vitae with picture (please see attached forms: PRD-CES-01a & PRD-CES-01b); c. List of contractor’s key technical personnel who will be assigned to SHFC Project (please see attached forms: PRD-CES-01a); and d. Government issued ID preferably PRC ID 	<p>Department of Trade and Industry City/Municipal Hall Contractor / Developer Contractor / Developer</p> <p>Contractor / Developer</p> <p>Contractor / Developer</p> <p>PRC</p> <p>Contractor / Developer</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
4. Annual Audited Financial Statements for the last two (2) years signed on each page by a Certified Public Accountant and properly stamped-received by the Bureau of Internal Revenue including Certified True Copy of supporting financial documents;	Contractor / Developer
5. List of completed projects with project cost (SHFC form PRD-CES-02) and Original or certified copy of Certificate of Completed Projects with project cost;	Contractor / Developer
6. List of on-going projects with project cost (SHFC form PRD-CES-03);	PCAB/CIAP
<i>Additional Requirements for Contractor:</i>	
7. PCAB/CIAP Certified True Copy of updated PCAB License;	Contractor / Developer
8. List of completed projects with project cost (SHFC form PRD-CES-02), Original or certified copy of Certificate of Completed Projects with project cost, and Certificate of Acceptance for the last 5 years; and	Contractor / Developer
9. List of on-going projects with project cost (SHFC form PRD-CES-03), copy of notice of award, notice to proceed, and project contract	

CLIENT STEPS	AGENCY ACTION	FEES	PROCE SSING TIME	PERSON RESPO NSI BLE
Stage 1: Filing of request for application for accreditation				
1. Secures assistance from the guard on duty and registers in the Visitor's logbook.	1.1. Endorses client to Partner Relations Department (PRD).	None	5 minutes	Guard on duty
2. Submits documentary requirement to PRD Officer	2.1. Receives application and checks completeness of submitted documents	None	30 minutes	Account Officer/ Admin Officer

CLIENT STEPS	AGENCY ACTION	FEES	PROCE SSING TIME	PERSON RESPONSI BLE
	<p>based on checklist of requirements.</p> <ul style="list-style-type: none"> If incomplete, returns the submitted documents to the client and advises client to complete the requirements, then to proceed to Step 1. If complete, stamps "RECEIVED" and issues proof of receipt of documents to client. 			
3. Receives proof of receipt	3.1. Records transaction.	None	30 minutes	<i>Admin Staff</i>
	3.2. Conducts initial due diligence and issues Letter of Findings/ Requirements, if any.	None	1 working day and 30 minutes	<i>Account Officer/ Manager/ Office of the Vice President</i>
4. Receives Notice of Findings/ Requirements	4.1. Records transaction for monitoring.	None	30 minutes	<i>Admin Staff</i>
TOTAL		None	1 working day, 2 hours, and 5 minutes	
END OF TRANSACTION				
<i>Stage 2: Processing of request for Accreditation</i>				
1. Secures assistance from the guard on duty and registers in the Visitor's logbook.	1.1. Endorses client to Partner Relations Department (PRD).	None	5 minutes	<i>Guard on duty</i>

CLIENT STEPS	AGENCY ACTION	FEEES	PROCE SSING TIME	PERSON RESPONSI BLE
2. Submits complete documents	2.1. Receives complete documentary requirements.	None	30 minutes	<i>Admin Staff/ Account Officer</i>
3. Receives proof of receipt	3.1 Records transaction.	None	30 minutes	<i>Account Officer / Manager/ Office of the Vice President/ Office of the President</i>
	3.2. Conducts full blown due diligence process and issues Certificate of Accreditation/ Denial. 3.2.1. Conducts site visit, if circumstances warrant. 3.2.2 Recommends to the Office of the President for approval or denial.	None	4 working days	<i>Account Officer / Manager/ Office of the Vice President/ Office of the President</i>
4. Receives Certificate of Accreditation/ Denial	4.1 Records transaction for monitoring.	None	30 minutes	Admin staff
TOTAL		None	4 working days, 1 hour, and 35 minutes	
END OF TRANSACTION				

**Assumption for Stage 2: Account Officer has completed the evaluation of the submitted complete documents and is ready to make a recommendation.*

5. Processing of Application for Mortgage Redemption Insurance

Upon the death of a member-beneficiary (MB), their legal heir/s may apply for Mortgage Redemption Insurance (MRI) claim. This is the insurance premium wherein the principal beneficiary shall be compulsorily covered with MRI equivalent to his/her share in loan, to compensate SHFC in case of death of such principal beneficiary. The MRI proceeds will be applied against the outstanding balance at the date of death of the deceased member-beneficiary.

Office or Division	Insurance Unit
Classification	Simple
Type of Transaction	G2C; G2B; G2G
Who may avail	Legal Heirs of deceased SHFC borrower who are covered with MRI

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><i>If filed by the Legal Heirs:</i></p> <ul style="list-style-type: none"> One (1) valid government-issued ID of the Legal heirs Accomplished and duly signed Application for MRI Claim (SHFC-INS-REV01-10/13/2022 – 1 original) <p><i>If filed through a Representative of the legal heir:</i></p> <ul style="list-style-type: none"> Notarized Special Power of Attorney (SPA) or Letter of Authorization (LOA) from the Legal Heir of the deceased MB. 	<p>BIR, Postal, DFA, PSA, UMID, PAG-IBIG, PRC, PNP, OWWA, COMELEC, and LTO among others</p> <p>SHFC Insurance Division</p> <p>Notary Public</p>
<p>Present the original copy and three (3) photocopies of the following:</p> <ol style="list-style-type: none"> Death Certificate Birth Certificate of the deceased MB <p>In case of Negative Birth Certificate, either of the documents shall be submitted:</p> <ol style="list-style-type: none"> 2.1 Baptismal Certificate 2.2 Joint Affidavit of Birth by Two Disinterested Persons 	<p>PSA/ Local Civil Registry PSA/ Local Civil Registry</p> <p>Respective Church Notary Public who notarized the affidavit</p> <p>PSA/ Local Civil Registry</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>3. Marriage Contract, if the deceased borrower is married</p> <p>4. Police/National Bureau of Investigation (NBI) report, if Death Certificate mentions that it is a Medico Legal Case</p> <p>5. Additional requirements:</p> <p>5.1 If the Items 1-4 has discrepancy, Affidavit of Discrepancy</p> <p>5.2 Statement of Payment and Application</p>	<p>PNP Office concerned / NBI</p> <p>Notary Public who notarized the affidavit</p> <p>Accounts Management Group's Account Officer</p>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures number from the guard and wait for the number to be called.	1.1 Issues number to client and endorses to Insurance Unit.	None	5 minutes	<i>Guard on duty</i>
2. Presents the original and three (3) photocopies of the documentary requirements for death claims.	2.1 Receives the documents submitted.	None	5 minutes	<i>Insurance Technical Staff</i>
	2.2 Evaluates the authenticity and accuracy of the submitted documents. If there is a discrepancy, discusses additional documents.	None	30 minutes	<i>Insurance Technical Staff</i>
	2.3. Fills out the Account Officer part in the application form.	None	5 minutes	<i>Insurance Technical Staff</i>

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Receives proof of receipt/ acknowledgement stub.	3.1 Informs client of the next steps.	None	10 minutes	<i>Insurance Technical Staff</i>
TOTAL		None	55 minutes	
END OF TRANSACTION				

6. Processing of Application for Penalty Condonation under the 1-year updating scheme

A beneficiary with arrearages may apply for the condonation penalties under the 1-year under updating scheme. Penalties will be waived upon full payment or full updating of arrearages within the required period.

Office or Division	Accounts Management Group
Classification	Simple to Complex
Type of Transaction	G2C
Who may avail	Member beneficiaries with outstanding penalties and have not availed yet of any penalty condonation /Loan restructuring

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
1. Application Form	Accounts Management Group
2. Notarized deed of undertaking	Accounts Management Group
3. One (1) valid I.D. with signature	Member-beneficiary
4. Endorsement letter from Community association	Community Association Officer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Stage 1: Receiving of Application for Penalty Condonation				
1. Secures number from the guard and wait for the number to be called.	1.1. Issues number to client.	None	2 minutes	Guard on duty
2. Requests Statement of Accounts and List of Payment, Application form for penalty condonation and submit CA endorsement letter.	2.1. Generates and prints SOA and LOP 2.2. Explains the available updating scheme and issues application form for condonation and deed of undertaking (for 1 year updating only) for the applicant MB to sign.	None	5 minutes	CA/MB/AMD Account Officer
3. Receives SOA and LOP and accomplish the application form for condonation and signs the proforma	3.1. Advises the MBs to notarize the deed of undertaking.	None	30 minutes	CA/MB/AMD Account Officer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Deed of Undertaking.				
4. Submits the accomplished form and the required documents.	4.1. Receives and reviews the submitted accomplished form and the supporting documents and Deed of Undertaking. 4.2. Conducts due diligence/complete staff work. 4.3. Complete/Qualified: Issues order of payment. 4.4. Incomplete/Disqualified: Returns the application	None	5 minutes	CA/MB/AMD Account Officer
5. Receives the OP	5.1. Advises the CAMBs to proceed to the cashier and complete payment of arrearages within 1 year including the regular monthly amortization. 5.2. Records transaction for monitoring purposes	None	3 minutes	AMD Account Officer
	TOTAL	None	45 minutes	
END OF TRANSACTION				
Stage 2: Approval / Updating of Application for Penalty Condonation / Loan Restructuring				
1. Secures number from the guard and wait for the number to be called.	1.1. Issues number to client	None	2 minutes	Guard on duty

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Proceeds to the counter and presents the proof of payments under the available updating scheme.	2.1 Conducts complete staff work <ul style="list-style-type: none"> If fully settled, prepares the ledger for approval of penalty condonation 	None	7 working days	AMD Account Officer /COD/ Manager
3. Receives copy of the approved application.	3.1 Transmits the approved documents to the FCD for posting 3.2 Tags the approved Penalty Condonation		1 working day	AMD Account Officer /COD/ Manager
TOTAL			8 working days and 2 minutes	
END OF TRANSACTION				

7. Processing of Capital Gains Tax Exemption Application

Community Associations/Landowners/Member-Beneficiaries may submit application for Capital Gains Tax Exemption when processing the transfer of titles.

Office or Division	Title Unitization and Asset Management Department (TUAMD)
Classification	Highly Technical
Type of Transactions	G2C;G2G
Who may avail	1. Community Associations (CAs) 2. Landowner 3. Member-Beneficiaries

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
A. Title Transfer from Landowner to Community Association	
1. Written Application for CTE issuance filed with the Office of the Commissioner	TUAMD
2. Endorsement from SHFC/Letter of Guaranty (LOG)	TUAMD/SHFC concerned branch
3. Certification of the SHFC President that the subject property qualifies and is actually a CMP Project which includes authenticity, validity, and due diligence in the review of the CMP loan application of the Community Association (CA)	SHFC concerned branch
4. Certified True Copy of Deed of Absolute Sale executed by the Landowner in favor of the Community Association (CA)	SHFC/Landowner/CA
5. Certified True Copy of the Final Masterlist of Qualified Beneficiaries (MBLA)	SHFC concerned branch
6. Certified True Copy of the TCT/OCT	
7. Latest Tax Declaration of the property/ies sold to CA	Registry of Deeds City/Municipal Assessor's Office
8. Extra-judicial Settlement of Estate, in case the title of the property is still in the name of a deceased landowner, and evidence of payment of appropriate taxes, if applicable	Landowner
9. BIR-certified Copy of Certificate of Registration of the CA	BIR-Revenue District Office
10. BIR-certified Copy of Certificate of Registration of Landowner/Seller (if Corporation)	BIR-Revenue District Office
11. TIN ID of Landowner/Seller	Landowner
12. Others documents:	
a. DST on Sale (BIR Form 2000-OT) OR	BIR-Revenue District Office/
b. Secretary Certificate of Landowner Corporation	Landowner

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> c. SPA with authority to sell and mortgage, if applicable d. Certified photocopy of Certificate of Registration, Articles of Incorporation & By-laws of CA (all front page only) 	<p>Landowner</p> <p>DHSUD</p>
B. Title Transfer from Community Association to Member-Beneficiaries	
<ul style="list-style-type: none"> 1. Written Application for Exemption filed with the Law Division 2. Certified True Copy of the TCT/OCT 3. Latest Tax Declaration of the property to be transferred 4. Certification from SHFC that the property was acquired through CMP 5. Certified True Copy of Certificate of Registration, Articles of Incorporation & By-laws of CA (all front page only) 6. Hard copy of the Final Masterlist of Qualified Member-Beneficiaries (MB) 7. Soft copy of the Final Masterlist of Qualified Beneficiaries and Allocated Lot per Beneficiary duly certified by the appropriate body; softcopy maybe emailed at shfcph.tuaamd@gmail.com 8. BIR Certificate of Registration of the HOA 9. Other documents: <ul style="list-style-type: none"> a. BIR Tax exemption between the Landowner and CA b. Deed of Sale between HOA and beneficiaries c. Certificate of Full Payment d. Partial Release of Real Estate Mortgage 	<p>TUAMD</p> <p>Registry of Deeds City/Municipal Assessor's Office TUAMD/Concerned branch</p> <p>DHSUD</p> <p>SHFC concerned branch</p> <p>SHFC concerned branch</p> <p>BIR-Revenue District Office</p> <p>Landowner/CA</p> <p>Concerned MB SHFC concerned AMD SHFC Legal Affairs Dept.</p>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Landowner/CA/MB to submit documentary requirements for the request for CGTE.	1.1. Receives and checks completeness of documents per checklist of requirements.	None	1 hour	<i>TUAMD Examiner</i>
	1.2. Conducts due diligence/complete staff work and submits folder	None	7 working days (BIR processing time not included)	<i>TUAMD Examiner</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<p>application for CGTE to BIR.</p> <p>1.3. Notifies the concerned Landowner/CA/MB on the release of the Certificate of Tax Exemption (CTE) and conduct complete staff work.</p>	None	1 hour	<i>TUAMD Examiner</i>
2. Landowner/CA/MB receives Certificate of Tax Exemption (CTE)	2.1. Releases the CTE to the Landowner/CA/MB and records action/s taken for future reference.	None	1 hour	<i>TUAMD Examiner</i>
TOTAL		None	7 working days and 3 hour	
END OF TRANSACTION				

8. Processing of Complaints

All complaints received by Social Housing Finance Corporation shall be processed within three (3) to twenty (20) working days, depending upon the severity of the case.

Office or Division	Information and Public Assistance Desk (IPAD)
Classification	Simple to Highly-Technical
Type of Transactions	G2C, G2B, or G2G
Who may avail	<ol style="list-style-type: none"> 1. Member-beneficiaries; 2. Community Associations 3. Private Sectors; 4. Government Instrumentalities; and/or 5. The General Public.

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Personal Identification Card	Complainant
2. Written complaint letter which includes the following information: <ol style="list-style-type: none"> a. Full Name of the complainant b. Address of the complainant c. Contact Details (Email Address and Mobile Number) d. Details of the act/s being complained of e. Office/Branch/Department being charged f. Proof of violation/s by the concerned office/branch/department g. Relief/s Prayed for h. Authorization Letter (if applicable) <p><i>Note: Complaints which do not disclose the identity of the complainant shall be acted upon and treated as anonymous complaints provided that the rest of the required details are submitted. Complaints with incomplete details, requirements, and no contact information may not be acted upon by SHFC.</i></p>	Complainant

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
A. Receiving and processing of complaints				
1. For personal visit, proceeds to Information and Public Assistance Desk (IPAD) at	1.1 For personal visit, receives the letter of complaint. For complaints received via email, sends	None	10 minutes	IPAD / Complaint Officer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>3rd Floor of SHFC's Head Office and submits complete requirements.</p> <p>For submission of complaint through email, sends written complaint to shfc.stratcom@ms.public@gmail.com.</p>	<p>acknowledgment of receipt.</p> <p>1.2 Conducts initial staff work.</p> <p>If could be easily resolved, advises the complainant of the resolution to the matter.</p> <p>If the complaint requires further due diligence, stamps "RECEIVED" the written complaint and provides a duplicate copy to the complainant as proof of receipt.</p>	None	10 minutes	<i>IPAD / Complaint Officer</i>
2. Receives the proof of receipt of complaint.	<p>2.1. Records the received complaint for proper monitoring.</p> <p>2.2. Conducts complete staff work.</p> <p>2.3. Issues response letter with appropriate supporting documents, if any.</p>	None	5 minutes	<i>IPAD / Complaint Officer</i>
		None	20 working days*	<i>IPAD / Complaint Officer, Concerned Branch/Group/ Department/ Unit</i>
		None	1 hour	<i>IPAD / Complaint Officer, Concerned Branch/Group/ Department/ Unit</i>
3. Receives response letter with appropriate documents.	3.1. Records action/s taken for future reference.	None	30 minutes	<i>IPAD / Complaint Officer, Concerned Branch/Group/ Department/ Unit</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
TOTAL		None	20 working days, 1 hour, and 55 minutes	
END OF TRANSACTION				
<i>B. Receiving and processing of complaints (8888 Citizen's Complaint Center)</i>				
1. Files complaint against SHFC via https://8888.gov.ph/file-a-complaint/	1.1. Receives and checks veracity of the complaint.	None	10 minutes	<i>IPAD / Complaint Officer</i>
	1.2. Conducts initial assessment and endorses to the concerned office/branch/department	None	1 hour	<i>IPAD / Complaint Officer</i>
	1.3. Conducts complete staff work and issues/endorses response letter to Information and Public Assistance Desk.	None	2 working days	<i>Concerned Branch/ Group/ Department/ Unit</i>
	1.4. Uploads the response letter and relevant supporting documents to the 8888 Citizen's Complaint Center portal and monitors/awaits the closing of the ticket.	None	10 minutes	<i>IPAD / Complaint Officer</i>
TOTAL		None	2 working days, 1 hour, and 20 minutes	
END OF TRANSACTION				

*Depending on the severity of complaint

9. Processing of Freedom of Information Requests

This is the mechanism which allows the Social Housing Finance Corporation's (SHFC) stakeholders and the general public to request for information on its transactions and operations, subject to proper evaluation and processing within fifteen (15) to twenty (20) working days depending upon the complexity of the request.

Office or Division	Information and Public Assistance Desk (IPAD)
Classification	Simple to Highly-Technical
Type of Transaction	G2C, G2B, or G2G
Who may avail	<ol style="list-style-type: none"> 1. Member-beneficiaries; 2. Community Associations 3. Private Sectors; 4. Government Instrumentalities; and/or 5. The General Public;

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Duly-Accomplished Freedom of Information (FOI) Request Form <i>(Form may also be accessed through: https://www.shfc.dhsud.gov.ph/shfc-foi-request-form-s-2023/)</i>	IPAD at 3rd Floor, BDO Plaza Building., 8737 Paseo de Roxas, Makati City 1226
2. One (1) Valid Government-Issued Identification Card	Government
3. Other supporting documents, if applicable.	Requesting Party (RP)

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<i>Stage 1a: Filing of FOI Request (Walk-In)</i>				
1. Approaches the guard on duty for identification and other security procedures, and fills-out the Visitor's log book	1.1. Endorses the client to the Information and Public Assistance Desk.	None	5 minutes	Guard on duty
	1.2. Instructs the RP to properly fill-out the FOI Request Form.	None	5 minutes	IPAD / FOI Receiving Officer
	1.3. Secures a copy of the RP's valid identification card and duly-accomplished FOI form;	None	5 minutes	IPAD / FOI Receiving Officer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.4. Records the request with a control number, have it signed by the authorized SHFC officer, and provides the RP with a copy of the duly-accomplished FOI form.	None	10 minutes	<i>IPAD / FOI Receiving Officer</i>
	1.5. Informs the RP of the turnaround time and advises to await updates from the IPAD.	None	5 minutes	<i>IPAD / FOI Receiving Officer</i>
	1.6. Conducts complete staff work and endorses the FOI Request to concerned FOI Decision Maker.	None	1 hour	<i>IPAD / FOI Receiving Officer</i>
TOTAL		None	1 hour and 30 minutes	
END OF TRANSACTION				
<i>Stage 1b: Filing of FOI Request (Email)</i>				
1. Downloads and accomplishes the FOI Request form, and emails to SHFC-IPAD along with a softcopy of a valid government-issued identification card through:	1.1. Ensures that the received FOI Request form is duly-accomplished, along with a valid identification card of the Requesting Party (RP). If there is/are deficiency/ies, emails appropriate instruction to RP. If complete, sends acknowledgement receipt to RP, which includes the	None	10 minutes	<i>IPAD / FOI Receiving Officer</i>

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Email address: shfc.stratcomms.public@gmail.com	turnaround time of processing the request.			
	1.2. Conducts complete staff work, and endorses the FOI Request to concerned FOI Decision Maker.	None	1 hour	<i>IPAD / FOI Receiving Officer</i>
TOTAL		None	1 hour and 10 minutes	
END OF TRANSACTION				

10. Processing of Request for Certificate of Payment, Certificate of SHFC assisted projects, Certificate of Membership

A beneficiary and/or Homeowners Association request certification for whatever legal purpose it may serve them. The certificate states/confirms that particular facts related to the request are true.

Office or Division	Accounts Management Group
Classification	Simple
Type of Transaction	G2C
Who may avail	<ul style="list-style-type: none"> • Community Associations (CAs) • Individual Member-Beneficiaries (MBs)

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
<p><i>For Certificate of Payment:</i></p> <ul style="list-style-type: none"> - Original copy of CMR SOA and LOP issued upon full payment 	MBs/Community Association
<p><i>For Certificate of SHFC assisted projects</i></p> <ul style="list-style-type: none"> - Letter request signed by CA President/MB 	CA President / MB
<p><i>For Certificate of Membership:</i></p> <ul style="list-style-type: none"> - Letter request signed by concerned member 	Concerned MB or Officer
<p>Note: If requesting party is representative of MB or CA Officer, Special Power of Attorney is required.</p>	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures number from the guard and wait for the number to be called.	1.1. Issues number to client	None	2 minutes	Guard on duty

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>2. Presents the following:</p> <p><i>For Certificate of Payment (COP):</i></p> <ul style="list-style-type: none"> - Original copy of CMR SOA and LOP issued upon full payment <p><i>For Certificate of SHFC assisted project:</i></p> <ul style="list-style-type: none"> - Letter request signed by CA President/MB <p><i>For Certificate of Membership:</i></p> <ul style="list-style-type: none"> - Letter request signed by concerned member <p>Note: If requesting party is representative of MB or CA Officer, Special Power of Attorney is required.</p>	<p>2.1. Conducts due diligence /complete staff work.</p> <p>2.2. Issues requested document</p>	None	<p>1 hour</p> <p>5 minutes</p>	<p><i>Account Officer/COD/ Manager/ Vice President</i></p>
3. Receives copy of Certification requested	3.1. Files receiving copy for safekeeping.	None	5 minutes	<p><i>Account Officer/ Concerned MB/ CA Officer/ Representative, if any</i></p>
TOTAL		None	1 hour and 12 minutes	
END OF TRANSACTION				

11. Processing of Request for Individualization of Mother Title

Community Association of taken out projects shall apply for the individualization of their mother title/s

Office or Division	Title Unitization and Asset Management Department (TUAMD)
Classification	Highly-Technical
Type of Transaction	G2C; G2G
Who may avail	Community Associations (CA)

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
1. CA letter request for individualization	CA
2. DSHUD certified copy of Certificate of Registration, Articles of Incorporation & by-Laws of CA	DHSUD
3. DSHUD certified copy of updated GIS of CA	DHSUD
4. Branch certified copy of Letter of Guaranty (LOG)	SHFC concerned AMD
5. Branch certified copy of Site Inspection Report	SHFC concerned AMD
6. Registry of Deeds (RD) certified copy of TCT in CA's name	Registry of Deeds
7. Branch certified copy of Deed of Absolute between Landowner (LO) and CA	SHFC concerned AMD
8. Branch certified copy of Notarized Copy of Final Masterlist of CA	SHFC concerned AMD
9. DENR/LRA Original (sepia) and Blue print certified copy of Approved Subdivision Plan of CA	DENR/LRA
10. DENR/LRA Original & certified copy of approved Technical Descriptions of CA	DENR/LRA
11. DENR/LRA Original & certified copy of Lot Data Computation of CA	DENR/LRA
12. Latest Certified copy of Tax Declaration in CA's name	City/Municipal Assessor's Office
13. Updated Certified copy of Tax Clearance in CA's name	City/Municipal Treasurer's Office
14. Notarized Copy of Final Block and Lot Assignment of MBs (for Title Individualization Purposes) and Final Masterlist of CA	CA
Others:	
Partition Agreement, if applicable	CA and LO
Extra-Judicial Settlement/Self Adjudication, if applicable	LO

Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
Stage 1: Receiving of Request for Individualization				
1. CA submits letter request for the individualization of their mother title/s together with the required documents as per checklist of requirements.	1.1. Receives and collates document per checklist of requirements.	None	1 hour	TUAMD Examiner
	1.2. Reviews completeness of documents based on the checklist of requirements and conducts due diligence/complete staff work. <ul style="list-style-type: none"> • If compliant, prepares Letter of Conformity (LOC) and release to CA for signature of CA President. • If with findings, advises CA of TUAMD findings. 	None	12 working days	TUAMD Examiner
2. CA submits the signed Letter of Conformity (LOC).	2.1. Receives signed LOC and prepares Mortgage Withdrawal Recommendation Form (MWRF) and advises CA of next steps.	None	3 working days	TUAMD Examiner
	TOTAL	None	15 working days and 1 hour	
END OF TRANSACTION				
Stage 2: Presentation of Mother title to Register of Deed for Individualization				
1. CA representative, with SHFC	1.1. Receives the official receipt (OR) with Electronic Primary	None	1 working day (RD processing time not included)	TUAMD Examiner

<p>TUAMD representative, submits the documentary requirements to the RD for entry for title individualization and pays for the processing and registration fees</p>	<p>Entry Book Receipt (EPEB No.) from RD and provides photocopy to CA representative</p> <p>1.2. Advises CA to wait for the schedule of RD to pick up the Individual titles</p>			
<p>2. CA representative, with SHFC TUAMD representative picks up the individualized Owner's Duplicate copy of titles from the RD</p>	<p>2.1. Receives the individualized Owners' duplicate copy of titles in CA's name and advises CA to submit an RD certified copy of the individualized titles and apply for the issuance of individualized tax declaration</p> <p>2.2. Conducts due diligence on the received individualized titles in CA's name</p>	<p>None</p>	<p>1 working day</p>	<p><i>TUAMD Examiner</i></p>
<p>3. CA receives photocopies of the individualized Owner's Duplicate copy of title in CA's name.</p>	<p>3.1. Prepares transmittal of the Owner's Duplicate copy of individualized titles in CA's name to DRCFGD for safekeeping.</p> <p>3.2. Provide AMD list of TCTs with area and Block and Lot to be turned over to DRCFCD for reference in preparation of</p>	<p>None</p>	<p>1 working day</p>	<p><i>TUAMD Examiner</i></p>

	adjusted loan value (ALV).			
TOTAL		None	6 working days	
END OF TRANSACTION				

12. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the request for individualization & Adjusted Loan Value

The member beneficiary upon full payment of the loan accomplishes the request form that is necessary for the processing of the release of title corresponding to the lot/house and lot/condominium unit assigned to him/her. The release of title to the concerned member beneficiary shall include the Partial Release of Mortgage to be issued by SHFC Legal Department which is necessary for the cancellation of mortgage annotated at the back of the title.

The service starts from the Accounts Management Group's receipt of the final Statement of Account (SOA) and Statement of Payment and Application (SPA) from SHFC Data Management Division to the actual release of title and partial discharge of mortgage to member beneficiary or its authorized representative.

Office or Division	<ul style="list-style-type: none"> • Data Management Department (DMD) • Accounts Management Department (AMD/ Pre-take out Operations Group) • Insurance Division (ICED) • Program Development and Enhancement Group (PDE) • Treasury Department • Documentation Records Custodianship & Fund Generation Department (DGCFGD) • Legal Department
Classification	Highly-Technical
Type of Transaction	G2C
Who may avail	Fully-paid Member Beneficiaries (MBs) with individualized Transfer Certificate of Title (TCT)/CCT

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
Accomplished request form for release of TCT	Account Officer (AMD)/ CA Officer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits accomplished request form for release of TCT upon full payment.	1.1. Receives accomplished request form and issues proof of receipt of request. 1.2. Advises MB/CA to submit CA Board Resolution for release of MB's TCT.	None	30 days (assumption no backlog)	<i>MB/DMD</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3. Conducts due diligence/Complete staff work 1.4. Transmits to AMD the final Statement of Payment and Application (SPA) and Statement of Accounts 1.5. Excludes the account from CER Computation	None		<i>FCD/ICTD</i>
	1.6. Conducts due diligence and complete staff work. 1.7. Prepares and signs MWRF with attachments: <ul style="list-style-type: none"> • Masterlist of Beneficiaries and Loan Apportionment, Adjusted Loan Value, photocopy of TCT. If applicable: Substitution approval, Penalty Condonation Approval, MRI documents (for deceased MB).	None	15 working days	<i>Accounts Management Group (AMD)/ post-take out Operations Group</i> <i>Insurance Division (ICED)</i> <i>Program Development and Enhancement Group (PDE)</i> <i>Treasury Department Documentation Records Custodianship & Fund Generation Department (DGCFGD)</i> <i>Legal Department</i>
TOTAL		None	45 working days	
END OF TRANSACTION				

13. Processing of Request for SHFC’s Confirmation of Substitution of Member-Beneficiary (MB)

The Community Association through its officer/s requests SHFC’s confirmation of substitution of original member beneficiary to a qualified member beneficiary due to default in payment and/or waiver of rights of the original member.

The substitution process is being done to ensure payment of the community loan within the loan term specified in the loan agreement executed by and between SHFC and CA. SHFC has the right to disqualify substitute members if they fail to meet SHFC policy guidelines on substitution.

Office or Division	Accounts Management Group
Classification	Simple to Highly-Technical
Type of Transaction	G2C
Who may avail	Community Associations (CA)

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
1. Notarized filled-out Substitution Form	SHFC
2. One (1) Government-issued ID (photocopy)	Government Agency
3. Amendment to the MBLA Form	SHFC
4. Notarized CA Board Resolution (original)	Community Associations (CA)
Voluntary Waiver of Rights	
5. Notarized Affidavit of Waiver of Rights (original)	Original MBs
6. Appearance of Original MBs and would be substitute and their spouses in SHFC office	
Absentee MB	
7. Absentee MB - Affidavit of three (3) disinterested persons	Community Associations (CA)
8. Final and executory decision or order from the courts or quasi-judicial body	Court
9. Original or certified true copy of the final and executory decision or order of the court or quasi-judicial body	Court
10. Notarized CA Board Resolution (original)	Community Associations (CA)
Death of MB	
11. Extrajudicial Settlement of Estate or Affidavit of Self Adjudication	Notary Public Office
12. Death certificate	Philippine Statistics Authority
13. Affidavit of Publication of Extrajudicial Settlement of Affidavit of Self Adjudication	Notary Public Office
Default of Payment	
14. Existing/Active CA: Demand letters, one (1) from the CA and one (1) from SHFC	Post Office
15. Return card or Certificate of Service	

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
16. Posting of Demand letter in 3 public places	Community Associations (CA)
17. Affidavit of posting	Community Associations (CA)
Pre-Take out	
18. Inactive CA: Return Card of Two (2) Demand letters from SHFC or Certificate of Service	SHFC Admin
19. Affidavit of Publication	Publishing Office
Unjustified refusal to sign the LPA/LA on the signing day organized and scheduled by SHFC	
20. Notarized filled-out Substitution form	SHFC
21. One (1) Government-issued ID (photocopy)	Government Agency
22. Amendment to the MBLA Form	SHFC
23. Notarized CA Board Resolution (original)	Community Association (CA)
Such other documents as may be necessary in the conduct of due diligence (if applicable):	
24. DSHUD Certification on the present set of CA Officers and by laws	DSHUD
25. Pictures of the MB to be substituted and would be substitute	SHFC
26. In case of sharer, certification from the HOA that the substitute is a sharer	Community Association (CA)
27. In case of a renter (boarder), certification from the HOA that the substitute is a renter	Community Association (CA)
28. In case of actual occupant, certification from the HOA that the substitute is an actual occupant	Community Association (CA)
29. 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	Community Association (CA)
30. 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.	Local Government Unit
31. 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.	Local Government Unit

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<i>Stage 1: Receiving of Request for MB Substitution</i>				
1. Secures number from the guard and wait for the number to be called.	1.1. Issues number to client.	None	2 minutes	<i>Guard on duty</i>
2. Presents the documentary requirement.	2.1 Initially check presented documentary requirements: <ul style="list-style-type: none"> • If complete, receives the required documents and schedule the Interview of Original MBs and Would-be substitute. • If incomplete, returns to HOA the substitution docs and provide list of lacking requirements. 	None	30 minutes	<i>Account Officer AMD</i>
3. If complete, receives proof of receipt of documents and schedule of interview. If incomplete, receives the returned documents and the list of lacking requirements.	3.1. Records the transaction for proper monitoring/appropriate action.	None	<i>5 minutes</i>	<i>Account Officer AMD</i>
TOTAL		None	37 minutes	
END OF TRANSACTION				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<i>Stage 2: Processing / Confirmation of Substitution</i>				
1. Secures number from the guard and wait for the number to be called.	1.1. Issues number to client.	None	2 minutes	<i>Guard on duty</i>
2. Proceeds to concerned account officer for interview and presents schedule of interview.	2.1. Conducts complete staff work and conducts interview. 2.2. Advises client to wait for notice of conditional confirmation or denial of substitution: <ul style="list-style-type: none"> • If denied, informs the client through letter. • If confirmed, prepares letter to the client to proceed to the next steps. 	None	7 working days	<i>Account Officer AMD/ Chief of Division/ Manager/ Vice President</i>
3. Receives letter regarding the result of the evaluation.	3.1. If confirmed, generates and prints Statement of Account (SOA) and List of Payment (LOP) and issue order of payment to the confirmed substitute MB. 3.2. Advises MB to proceed to cashier, submits Order of Payment and pay corresponding amount, and return with Community	None	4 hours	<i>Account Officer AMD</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Mortgage Receipt (CMR). 3.3. Issues certification of confirmation of substitution.			
4. Receives the confirmation of the would-be substitute from SHFC	4.1. Prepares memo for Insurance Department/ Finance Controllership Group/ Internal Audit Department with attached confirmed amended Masterlist of Beneficiaries and Loan Apportionment (MBLA) for data build-up and Enrollment of insurance database. 4.2. Endorses to DHSUD the revised MBLA supported by Community Association Board Resolution, letter of confirmation to applicant with SHFC transmittal letter to DHSUD.	None	1 working day	<i>Account Officer AMD</i>
TOTAL		None	8 working days, 4 hours, and 2 minutes	END OF TRANSACTION

14. Receiving of Payment (Regular Amortization, Full Updating/ Updating Scheme, Full Payment, Direct Payment)

After the release of loan proceeds to the Landowner/Developer-Contractor through a Deed of Assignment executed by the Community Association (CA), the member beneficiary shall pay their monthly amortization through their Homeowners Association as stated in the Collection Agreement which shall start a month after their take-out date and every month thereafter until full payment of their account.

Note: Direct payment shall be accepted only upon presentation and validation of Legal Department.

Office or Division	Cash Management Department
Classification	Simple
Type of Transaction	G2C
Who may avail	1. Community Association 2. Member Beneficiaries

CHECKLIST OF DOCUMENTS	WHERE TO SECURE
<i>For Regular Amortization Community Association:</i> <ul style="list-style-type: none"> - Abstract of Collection (AOC) - Remittance Report (RR) 	Account Officer Account Officer
<i>For Regular Amortization/ Payment under updating scheme/ Direct Payment:</i> <ul style="list-style-type: none"> - Order of Payment 	Account Officer
<i>For Full Payment:</i> <ul style="list-style-type: none"> - Endorsement letter from the Community Association (CA) - Full payment application form - Request form for the release of title - Payment (Cash/Cheque) 	CA Officer CA Officer CA Officer CA Officer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures number from the guard and wait the number to be called.	1.1. Issues number to client.	None	2 minutes	Guard on duty
2. Presents the following: <i>For Regular amortization - Community Association:</i>	2.1. Accepts and verifies submitted documents.	None	10 minutes	MB/CMD-Cashier

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<ul style="list-style-type: none"> - Remittance Report and Abstract of Collection <p><i>For Regular amortization/ Full Updating/ Updating Scheme (installment) / Direct Payment</i></p> <ul style="list-style-type: none"> - Order of Payment (OP) and the cash /check for payment <p><i>For Full Payment:</i></p> <ul style="list-style-type: none"> - OP - copies of accomplished full payment forms - copies of accomplished request form for the release of title and the cash / check for full payment of account 				
<p>3. Receives the following with stamped "RECEIVED":</p> <p><i>For Regular amortization - Community Association:</i></p> <ul style="list-style-type: none"> - RR and AOC <p><i>For Regular amortization / Full Updating:</i></p> <ul style="list-style-type: none"> - Accomplished full payment application form - Accomplished request form for the release of title - Original copy of CMR <p><i>For Full Payment:</i></p> <ul style="list-style-type: none"> - Original copy of CMR 	<p>3.1. Transmits to FCD the copy of CMR and accomplished forms for ledgering and safekeeping.</p>	None	3 minutes	MB/CMD-Cashier/FCD

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<ul style="list-style-type: none"> - Accomplished Full payment application form - Accomplished Request form for the release of title 				
TOTAL			15 minutes	
END OF TRANSACTION				

15. Release of Checks

The Cash Management Department (CMD) releases check after careful verification and complete submission of documents.

Office or Division	Cash Management Department
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
<ol style="list-style-type: none"> 1. Board Resolution/Secretary's Certificate (for organization) and/or 2. Special Power of Attorney (SPA) (if payee is not an organization) 3. Official Receipt (if organization) 4. Other Mandatory Documents (required and stated in the Motion Sheet and/or Certificate of Loan Review) <p><i>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".</i></p>	Landowner / Homeowners Association

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures number from the guard.	1.1. Issues number to the client.	None	5 minutes	Guard-on-duty
2. Presents identifications (IDs), authorization letter, and other required documents.	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

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Signs the DVs and Daily Check Releases Logbook and receives the check.	3.1. Issues/releases the check.	None	5 minutes	<i>OP/EVP witnessed by Cashier/ Teller-CMD, FCD and Hub Staff</i>
TOTAL		None	15 minutes	
END OF TRANSACTION				

16. Release of Payment to Suppliers of Goods/Services/Other Payees

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

Office or Division	Cash Management Department (CMD)
Classification	Simple
Type of Transactions	G2C; G2B; G2G
Who may avail	1. Supplier of Goods 2. Supplier of Services 3. Other Payees

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)	Client

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures number from the guard.	1.1. Issues number to the client.	None	5 minutes	<i>Guard-on-duty</i>
2. Inquires about the availability/ release of check.	2.1. Informs the availability of the check/status of the Voucher and the requirements to be submitted upon check release.	None	5 minutes	<i>Cashier/Teller - Disbursement Officer, CMD</i>
3. Presents identifications (IDs), authorization letter and other required documents.	3.1. Receives and verifies IDs and other documents.	None	10 minutes	<i>Cashier/Teller - Disbursement Officer, CMD</i>
4. Signs the Disbursement Vouchers and Daily Check Releases Logbook and receives the check.	4.1. Issues/releases the check.	None	10 minutes	<i>Cashier/Teller - Disbursement Officer, CMD</i>
TOTAL		None	30 minutes	
END OF TRANSACTION				

17. Release of Title and Cancellation of Mortgage

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

Office or Division	Legal Affairs Group
Classification	Simple
Type of Transactions	G2C
Who may avail	<ol style="list-style-type: none"> 1. Member-Beneficiaries (MB) 2. Homeowner's Association (HOAs) Officers 3. Heirs of Deceased MB without outstanding balance after deducting MRI Claim

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
For Original MBs: <ol style="list-style-type: none"> 1. Two (2) valid IDs of the MBs 2. CA Board resolution prior to release of title stating that the MB has no obligation to CA 	Community Association Association/Cooperative
For Representatives: <ol style="list-style-type: none"> 1. Special power of Attorney (SPA) stating the Transfer Certificate of Title (TCT) no. Block no. and Lot No. 2. Two (2) valid IDs of the MBs 3. Two (2) valid Government-issued IDs of the representatives 4. HOA Board resolution prior to release of title 	Government agencies Community Association/Cooperative
For Deceased MBs: <ol style="list-style-type: none"> 1. Extra Judicial Settlement (EJS) of heirs or Affidavit of Self Adjudication 2. Affidavit of publication 3. Special Power of Attorney (SPA) 4. Two (2) valid Government-issued IDs of all heirs 5. CA Board resolution prior to release of title (updated) 	Heirs of Deceased MB Newspaper of general circulation Government agencies Heirs of Deceased MB Community Association/Cooperative

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Secures number from the guard.	1.1. Issues number to the client.	None	5 minutes	<i>Guard-on-duty</i>
2. Waits until their number is called then submits documentary requirements for the release of	2.1. Receives and evaluates the documents submitted based on the checklist of requirements.	None	1 hour	<i>Research Specialist</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Transfer Certificate of Title (TCT) and Partial Release of Real Estate Mortgage.	2.2. Prepares and Releases the TCT and partial release of real estate mortgage.	None	1 hour	<i>Research Specialist</i>
TOTAL		None	2 hours and 5 minutes	
END OF TRANSACTION				

Applicable only for clients with confirmed appointments with available Title and Partial Release of Real Estate Mortgage.

INTERNAL SERVICES

1. General Requests (Certifications)

The Human Resource Development Department (HRDD) and Human Resource Services and Benefits Department (HRSB) 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 Networth 5) Certificate of Employment and, 6) other certifications based on the documented information within the jurisdiction/control of HRDD.

Office or Division	Human Resource Development Department; Human Resource Services and Benefits Department
Classification	Simple
Type of Transaction	G2C
Who may avail	All employees

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
General Request Form (GRF)	HRDD

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits accomplished GRF with attachments (if required).	1.1. Receives and checks the completeness of the duly accomplished General Request Form with attached requirements; and 1.2. Conducts completed staff work and issues the requested certification/s or document/s of the employee.	None	2 working days	<i>HRDD Staff</i>
2. Receives certification/s or document/s.	2.1. Releases the requested certification/s and/or document/s to the employee.	None	30 minutes	<i>HRDD Staff</i>
TOTAL:			2 working days and 30 minutes	
END OF TRANSACTION				

2. Issuance of Order of Payment (Refund on Excess Cash Advance and Excess usage of Corporate mobile phone billing and loan pre-termination)

Prior to any payments to the Cashier, Order of Payment must be secured. This bears the details of the payee, amount and the purpose of payment to the Cashier.

Office or Division	Budget and Expense Management Department (BEMD)
Classification	Simple
Type of Transaction	G2G
Who may avail	Concerned employees

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
A. For refund of excess cash advance <ul style="list-style-type: none"> Summary of Computation of actual expenses/cash advance indicating the amount to be refunded Official Receipts 	Concerned employee Concerned employee
B. For payment of excess billing in the Corporate issued mobile phone <ul style="list-style-type: none"> Proof of Billing indicating the amount to be paid per Facilities and Administrative Support Department (FASD) computation 	Facilities and Administrative Support Department
C. Loan Pre-termination (Car, SSS, etc.) <ul style="list-style-type: none"> Final computation from HRSB 	HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits complete documents.	1.1. Receives and checks the completeness of the requirements and issues the Order of Payment.	None	15 minutes	<i>Budget and Expense Management Department</i>
2. Receives Order of Payment.	2.1. Advises the concerned employee to proceed to the cashier.	None	2 minutes	<i>Budget and Expense Management Department</i>
TOTAL:			17 minutes	
END OF TRANSACTION				

3. Mail Management

The Documentation, Records Custodianship, and Fund Generation Department (DRCFGD) mails out letters to different agencies, offices and clients per request of concerned groups/branches/units.

Office or Division	Documentation, Records Custodianship, and Fund Generation Department (DRCFGD)
Classification	Simple
Type of Transactions	G2C
Who may avail	Concerned Employees

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Approved Mailing Transmittal Form	DRCFGD

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESsing TIME	PERSON RESPONSIBLE
1. Submits approved mailing transmittal form.	1.1. Receives approved mailing transmittal form and letters/documents for mailing. 1.2. Conducts complete staff work. 1.3. Delivers letters/documents to authorized courier service and secures proof of mailing. 1.4. Issues proof of mailing to requisitioning unit.	None	2 working days	<i>Records Officer</i>
2. Receives proof of mailing.	2.1. Records transaction for monitoring purposes. If returned to sender, transmits the letter/documents to the originating Office.	None	30 minutes	<i>Records Officer</i>
TOTAL		None	2 working days and 30 minutes	
END OF TRANSACTION				

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

The Human Resources Services and Benefits Department (HRSB) validates the payroll checklist and prepares the Summary Report.

Office or Division	Human Resources Services and Benefits Department (HRSB)	
Classification	Complex	
Type of Transaction	G2C	
Who may avail	All qualified internal and external employees	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Initial Salaries <ol style="list-style-type: none"> 1. Personnel Movement (PM), 2. BIR form 2316, 1905, 2305 3. Mandatory Contributions no. (SSS, HDMF, and PhilHealth) 4. Certificate of Completion of requirements 5. Report for Work 6. Notarized Contract for Probationary Employment 7. Loan details (SSS and HDMF) 8. Request for Consolidation/ Merging of Members Record HDMF) 9. Time Sheets 10. Overtime Reports, if any) 		HRDD and HRSB
B. Return-To-Work Salaries <ol style="list-style-type: none"> 1. OB, Application for Leave, Travel and Certificate of appearance. 2. Overtime Request and Accomplishments reports 3. Report for Work and Fit to Work 		

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits all supporting requirements.	1.1. Receives all supporting documents from HRDD/the employee.	None	1 working day	<i>HRSB Officer</i>
	1.2. Reviews supporting documents submitted, i.e. as to completeness and veracity.	None		
	1.3. Prepares timekeeping and informs the employee regarding submission of lacking supporting documents	None		

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	for the attendance, if any.			
	1.4. Finalizes timesheets and have the timesheets signed by the employee.	None	4 hours	<i>HRSB Officer</i>
	1.5. Computes Salaries and Wages, Overtime Pay and deductions, if any.	None	2 working days and 4 hours	<i>HRSB Officer</i>
	1.6. Prepares BUR, Request for Payment, Summary of Computation of Salaries and Wages and consolidates supporting documents	None		
	1.7. Transmits these, including attachments to signatories for review and signature.	None		
	1.8. Reviews and initials BUR, Request for Payment, Summary of Computation of Salaries, and Wages, including attachments for approval/signature.	None	1 working day and 4 hours	<i>HRSB Officer</i>
	1.9. Transmits to signatories the documents for approval/signature.	None		
	1.10. Approves/signs submitted BUR, Request for Payment, Summary of Computation of Salaries and Wages, including attachments for approval/signature.	None	1 working day	<i>HRSB Officer</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.11. Receives signed/approved BUR, Request for Payment, Summary of Computation etc., for transmittal to FCD-BEMD.	None	4 hours	<i>HRSB Officer</i>
	1.12. Scans, emails the documents to BEMD, and transmits the hard copies to the same for review and budgeting.	None		
TOTAL		None	7 working days	
END OF TRANSACTION				

5. Processing of Information Technology or ZEUS- Related Incidents or Issues

Provides ticketing to resolve IT/ZEUS related incidents or issues.

Office or Division	Information and Communication Technology Department
Classification	Simple
Type of Transaction	G2G
Who may avail	SHFC Employees
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> Incidents or issues/ filed through ZEUS Incident Handling System 	ICTD

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Files incidents or issues through the ZEUS Incident Handling System.	1.1 Accepts ticket and Categorization.	None	5 minutes	<i>ICTD Personnel</i>
	1.2 Resolves or applies solution depends on incident severity*: 3.2.1 Low 3.2.2 Medium 3.2.3 High		2 working days	<i>ICTD Personnel</i>
2. Confirms action taken if resolved (go to 2.4) If not, back to Step 1.	2.1 Advises client on status of issues/incident raised	None	2 working days and 5 minutes	<i>ICTD Personnel</i>
	2.2 Escalates to Level 2 or Level 3 support for further investigation, diagnoses resolution of concerned raised.			<i>ICTD Personnel</i>
	2.3 Advises client on action taken.			<i>ICTD Personnel</i>
	2.4 Closes ticket.			<i>ICTD Personnel</i>
TOTAL		None	2 working days and 5 minutes	
END OF TRANSACTION				

*Low Category – 15 minutes; Medium Category – 1 hour; High Category – 2 days at maximum

6. Processing of Last Pay / Retirement Pay

The Human Resources Services and Benefits Department (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 Department (HRSB)
Classification	Highly Technical
Type of Transaction	G2C
Who may avail	All qualified internal and external employees
CHECKLIST OF REQUIREMENTS	
<ol style="list-style-type: none"> 1. Approved resignation; Retirement Letter 2. Acceptance letter; and 3. Signed clearance 4. Personnel Movement 5. Service Record 6. Certificate of Financial Liabilities 7. Leave Card and Leave Balance 8. Benefits and Allowances reports (received) 	WHERE TO SECURE
	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 working day	<i>HRSB Officer</i>
	1.2. Prepares clearance certificate and transmits to signatories.	None		
	1.3. Signs clearance containing an average of 7 signatories.	None	c/o signatories' timeline	<i>HRSB Officer</i>
	1.4. Prepares/collates supporting documents for last pay computation (i.e. timesheets, OT reports, etc.).	None	3 working days	<i>HRSB Officer</i>
	1.5. Validates supporting documents submitted.	None		
	1.6. Validates salaries and wages, overtime and other benefits payable to resigned/retired employees.	None		

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.7. Computes Salaries and Wages, Overtime pay, retirement pay , Mandatory contributions and deductions, if any.; computes Benefits and Allowances.	None	3 working days	<i>HRSB Officer</i>
	1.8. Consolidates all benefits guidelines, reports, and other Supporting documents.	None		
	1.9. Prepares BUR, Request for Payment, Summary of Computation of Salaries and Wages and Benefits and Allowances, including attachments for checking and initial/signature.	None		
	1.10. Reviews and initials BUR, Request for Payment, Summary of Computation of Salaries and Wages and Benefits and Allowance including attachments.	None		
	1.11. Approves/signs BUR, Request for Payment, Summary of Computation of Salaries and Wages and Benefits and Allowance, including attachments and signatories	None	1 working day and 4 hours	
	1.12. Receives signed/approved BUR, Request for Payment, Summary of Computation etc.	None		

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.13. Scans and emails the documents to FCD, and transmits the hard copies to the same, for their initial review.	None		
2. Transmits initially reviewed RFP/BUR by FCD.	2.1. Receives returned RFP/BUR to re-check computations and prepares compliances and/or other supporting documents, should there be any findings from FCD-BEMD.	None	1 day	<i>HRSB Officer</i>
	2.2. Forwards edited computation for signatories' review and approval.	None		<i>HRSB Officer</i>
3. Transmits reviewed RFP/BUR with final tax computation by FCD.	3.1. Transmits edited computations and compliance to FCD-BEMD for final review and/or preparation of Tax Computation by CAD.	None	10 minutes 5 minutes	<i>HRSB Officer</i>
	3.2. Receives Final Tax computation (refund/payable);	None		
	3.3. Prepares the new computation of last/retirement pay to apply the final tax computations and revises the BUR, Request for Payment and Summary of computations of Salaries and Wages, Benefits and Allowances, as applicable.	None	1 day 4 hours	<i>HRSB Officer</i> <i>HRSB Officer</i>
	3.4. Scans and emails soft copies to BEMD for final review and budgeting (for Positive Net Pay), and	None		

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	transmits the hard copies to the said department.			
	3.5. Prepares Memo to Provident Fund for deduction of payables, if the employee has a negative or insufficient net pay, and transmits the signed Memo to SHFEPPi.	None	30 minutes	<i>HRSB Officer</i>
	3.6. Receives the approved Memo from SHFEPPi and attach other documents. Scans and submits to FCD for final process, review, and budgeting.	None	30 minutes	<i>HRSB Officer</i>
TOTAL		None	11 working days, 1 hour and 15 minutes	
END OF TRANSACTION				

7. Processing of Request for Board-Related Documents

The Office of the Board Secretary is the repository of Board-related documents such as Board Resolutions, Secretary's Certificates, Minutes of the Board Meeting and Reports among others.

Office or Division	Office of the Board Secretary (OBS)
Classification	Simple Transaction
Type of Transactions	G2C
Who may avail	1. Concerned SHFC employees

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> Accomplished OBS Request Form 	OBS

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits accomplished OBS Request Form.	1.1. Receives and checks the completeness of the OBS Request Form.	None	5 minutes	<i>Technical Staff</i>
	1.2. Checks record. If available, informs the requesting unit of the schedule of release. If unavailable, informs the requesting unit of status of the document being requested.	None	1 hour	
	1.3. Releases the requested document/s and records the transaction 1.4. for monitoring.	None	1 hour	<i>Technical Staff</i>
TOTAL		None	2 hours and 5 minutes	
END OF TRANSACTION				

8. Processing of Request for Monetization of Leave Credits

The Human Resources Services and Benefits (HRSB) receives and validates the documents submitted and then computes and processes the amount for monetization of unused leave credits.

Office or Division	Human Resources Services and Benefits Department
Classification	Complex
Type of Transactions	G2C
Who may avail	All concerned employees who have available leave credits

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><i>For regular monetization (vacation leave):</i></p> <ol style="list-style-type: none"> Accomplished Leave Application Form <p><i>For special monetization (vacation and sick leave):</i></p> <ol style="list-style-type: none"> Accomplished Leave Application Form Additional requirements, whichever is applicable: <ol style="list-style-type: none"> Medical Needs <ul style="list-style-type: none"> Hospital billing Prescription Medical Certificate Force Majeure Events <ul style="list-style-type: none"> Barangay Certification Declaration of State of Calamity Educational Needs <ul style="list-style-type: none"> Enrollment/Assessment Form from the School Registrar Statement of Accounts from the School Extreme Financial Needs <ul style="list-style-type: none"> Billing Statement of utilities for Water, Electricity, or Rental Other analogous cases <ul style="list-style-type: none"> Must correlate with previous sample documents signed by an authorized person 	HRSB

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<i>Regular Availment of Monetization</i>				
1. Submits accomplished leave application form	1.1. Receives and checks the completeness of the accomplished leave application form duly signed by the immediate supervisor and approved by the Group Head.	None	20 minutes	HRSB Staff

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2. Conducts complete staff work.	None	5 working days	<i>HRSB Staff and Officer</i>
	1.3. Transmits to FCG and Treasury Group for budget allocation, voucher.	None	10 minutes	<i>HRSB Staff</i>
	1.4. Informs the employee of the next steps and estimated schedule release of check.	None	10 minutes	<i>HRSB Staff</i>
	1.5. Updates leave card of employees.	None	20 minutes	<i>HRSB Staff</i>
TOTAL		None	5 working days and 1 hour	
END OF TRANSACTION				

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<i>Special Availment of Monetization</i>				
1. Submits memo request for monetization of unused leave credits, accomplished leave application form and supporting documents.	1.1. Receives and checks the completeness of the memorandum request, accomplished leave application form with attached applicable requirements duly signed by the immediate supervisor and approved by the Group Head and the supporting documents.	None	20 minutes	<i>HRSB Staff</i>
	1.2. Conducts complete staff work; and transmits request and pertinent documents to OP for approval/signature of the Memorandum request and the accomplished leave application form.	None	6 working days	<i>HRSB Staff and Officer, OP</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3. Transmits to FCG and Treasury Group for budget allocation and voucher.	None	10 minutes	<i>HRSB Staff</i>
	1.4. Informs the employee of the next steps and estimated schedule release of check.	None	10 minutes	<i>HRSB Staff</i>
	1.5. Updates leave card of employees.	None	20 minutes	<i>HRSB Staff</i>
TOTAL		None	6 working days and 1 hour	
END OF TRANSACTION				

9. Processing of Request for Supplies/Items through Requisition Issuance Slip (RIS)

The Procurement Department releases the requested item/s and requested through the Requisition Issuance Slip (RIS).

Office or Division	Procurement Department
Classification	Complex
Type of Transactions	G2C
Who may avail	Concerned Department/Branch/Unit/Group/Hub

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Approved RIS from the concerned Hub/ Group/ Department/ Units	Concerned Hub/Group/ Department/Units

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESsing TIME	PERSON RESPONSIBLE
1. Submits the approved RIS.	1.1 Receives approved RIS; <ul style="list-style-type: none"> If with stock, prepares the items/supplies and releases the items/supplies to the end-user. If no stock, informs the end-user. 	None	3 working days	<i>Supply Officer</i>
	1.2 Checks the item's useful life and requires the issuance of Inventory Custodian Slip (ICS) <ul style="list-style-type: none"> If item's useful life is more than one (1) year, prepares the ICS and releases the item(s) to the end-user. If item's useful life is less than one (1) year, releases the items to the end-user. 	None	30 minutes per item	<i>Supply Officer</i>

CLIENT STEPS	AGENCY ACTION	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receives the requested supplies/items.	2.1. Encodes and updates the Stock Card Inventory Monitoring on the issuances/releases. <i>**The automation of is still in progress</i>	None	2 working days	<i>Supply Officer</i>
TOTAL		None	5 working days and 30 minutes	
END OF TRANSACTION				

10. Processing of Requests for Training

The Human Resource Development Department (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 not included in the TDP but are aligned with the training requirements of the requesting unit.

Office or Division	Human Resource Development Department (HRDD)
Classification	Simple to Complex
Type of Transaction	G2C
Who may avail	All employees

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Training Nomination Form (TNF)	HRDD
2. Memorandum (Training Request) addressed to the Vice President of HRAG	
3. Training Provider's Proposal/Invitation	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits accomplished TNF with attachments	1.1. Receives the request for attendance to certain training/programs. <i>(Note: Request must be received at least 4 weeks before the training with accomplished (TNF) and Training Invitation and/or Training Proposal.)</i>	None	10 minutes	HRDD Staff
	1.2. Reviews and assesses the submitted training documents and prepares memo recommendation for elevation to HR Head.	None	20 minutes	HRDD Staff and Officers HRDD Officer

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3. Endorses the memo recommendation and training request to the OP for approval. 1.3.1 If approved, OP issues Special Order 1.3.2 If disapproved, HRDD informs the requisitioning unit	None	10 minutes	
2. Requisitioning Unit receives notice of approval.	2.1. Informs the employee/s on the approval of the requested training and assists with other needed logistical requirements. 2.2. Prepares vouchers to facilitate payment for the training providers (with complete documentary requirements).	None	20 minutes	HRDD Staff
	TOTAL	None	10 minutes	HRDD Staff
END OF TRANSACTION				

11. Recruitment (Agency-Hired Personnel)

The Human Resource Development Department (HRDD) administers a responsive and pro-active selection and placement of personnel in accordance with the approved policies on Recruitment and Promotion, and the Competency-Based System.

Office or Division	Human Resource Development Department (HRDD)
Classification	Highly-Technical
Type of Transaction	G2C
Who may avail	Requisitioning Groups/Branches/Units
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
Personnel Requisition Form	HRDD

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Requisitioning Unit (RU) submits a draft Personnel Requisition Form (PRF).	1.1. Reviews, calibrates with RU, and coordinates approval of PRF. 1.2. Conducts complete staff work. 1.3. Provides shortlists of applicants who passed the pre-employment examination for interview by the RU.	None	7 working days	HRDD Staff and Officers
2. RU conducts interview and endorses selected applicant to HR.	2.1. Approves applicant for hiring. 2.1.1 If approved, informs the selected applicant to submit documentary requirements, if applicable, and endorses the approved candidate to partner-agency for bank enrollment. 2.1.2 If disapproved, informs the RU and proceeds to Step 1.	None	7 working days	HRDD Staff/ Officers, RU

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. RU accepts the selected applicant	3.1. Conducts employee orientation.	None	1 working day	HRDD Staff
TOTAL:			15 working days	
END OF TRANSACTION				

12. Recruitment (Plantilla Positions)

The Human Resource Development Department (HRDD) administers a responsive and pro-active selection and placement of personnel in accordance with the approved policies on Recruitment and Promotion, and the Competency-Based System and Performance Management System.

Office or Division	Human Resource Development Department (HRDD)
Classification	Highly-Technical
Type of Transaction	G2C
Who may avail	Requisitioning Groups/Branches/Units
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
Personnel Requisition Form	HRDD

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Requisitioning Unit (RU) submits a draft Personnel Requisition Form (PRF).	1.1. Reviews, calibrates with RU, and coordinates approval of PRF.	None	7 working days	<i>HRDD Staff</i>
	1.2. Coordinates approval of Notice of Vacancy;	None	1 working day	
	1.3. Publishes Notice of Vacancy;	None	5 working days	
	1.4. Shortlists qualified internal and external applicants for Panel Interview with the Recruitment and Promotion Committee (RPC).		25* working days from deadline of Notice of Vacancy	
2. RU participates in the Panel Interview.	2.1. Conducts Panel Interview and endorses recommendation of the selected applicant to the Office of the	None	3 working days upon completion and computation of RPC ratings	<i>HRDD Staff/ Chief of Division</i>

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<p>Executive Vice President and Office of the President for approval/disapproval</p> <p>2.1.1. If approved, informs the selected applicant to submit documentary requirements, if applicable, and endorses the approved candidate to the RU for onboarding</p> <p>2.1.2. If disapproved, informs the RU</p>			
<p>3. Successful candidate reports for work (upon submission of complete requirement); RU accepts new employee.</p>	<p>3.1. Conducts employee orientation.</p>	<p>None</p>	<p>1 working day</p>	<p>HRAG Staff</p>
TOTAL			42 working days	END OF TRANSACTION

**Note: Provided that there are two or more applicants, processing time may be extended for another 15 working days if there is only one applicant.*

13. Request for Certificate of Funds Availability

All requests for the release of loan proceeds must be covered by Certificate of Funds Availability issued by the Finance and Comptrollership Group (FCG) and Treasury Group.

Office or Division	Finance and Comptrollership Group (FCG) Treasury Group Office of the President
Classification	Simple
Type of Transactions	G2C
Who may avail	Operations Group

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Memorandum request	Requisitioning Group/Department/Unit

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits request and required documentary requirements.	1.1. Receives request and documentary requirements.	None	5 minutes	<i>FCG Staff</i>
	1.2. Conducts complete staff work.	None	2 working days	<i>FCG Staff</i>
	1.3. Prepares Certificate of Funds Availability (CFA).	None	5 hours	<i>FCG Officer, Treasury Group Officer</i>
	1.4. Endorses to Cash Management Department for cash allocation.			
	1.5. Transmits to Office of the President for monitoring and release.			
2. Receives CFA	2.1. Receives, release CFA, records transaction and provides received copy to Treasury	None	35 minutes	<i>Office of the President</i>
		None	5 minutes	

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	2.2. Provides received copy of the CFA to BEMD.			<i>Treasury Group</i>
TOTAL		None	2 working days, 5 hours and 45 minutes	
END OF TRANSACTION				

14. Request for Certified True Copies of Project Documents/ Records

The Documentation, Records Custodianship, and Fund Generation Department (DRCFGD) releases copy to the requesting groups/departments/units after submission of accomplished forms.

Office or Division	Documentation, Records Custodianship, and Fund Generation Department (DRCFGD)
Classification	Simple
Type of Transactions	G2C
Who may avail	All SHFC Groups/Departments/Units

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Duly accomplished and signed DRCFGD Request Form	Groups/Departments/Units

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits memo request / Accomplished DRCFGD Request Form / DRCFGD Help Desk Request.	1.1. Receives requests from groups/departments/units.	None	10 minutes	<i>DRCFGD personnel</i>
	1.2. Conducts complete staff work; and	None	2 working days	<i>DRCFGD personnel</i>
	1.3. Issues requested documents to requisitioning party.	None	10 minutes	<i>DRCFGD personnel</i>
2. Receives requested documents.	2.1. Closes the request ticket and updates the logbook.	None	30 minutes	<i>DRCFGD personnel</i>
TOTAL		None	2 working days and 50 minutes	
END OF TRANSACTION				

15. Request for Vehicle

The Facilities and Administrative Support Department (FASD) provides service vehicle for official business travel per request of concerned departments/unit.

Office or Division	Facilities and Administrative Support Department
Classification	Simple
Type of Transaction	G2C
Who may avail	All Concerned Groups/Departments/Units

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Accomplished Vehicle Request Form 2. Approved Travel Order (if outside Metro Manila)	Requisitioning Department Unit FASD

CLIENT STEPS	AGENCY ACTION	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits approved vehicle request form and approved travel order (if outside Metro Manila).	1.1. Receives vehicle request form from requesting group/department/unit duly approved by Department Manager or Chief of Division.	None	5 minutes	FASD Staff
	1.2. Conducts complete staff work.	None	1 working day	FASD Staff
	1.3. Advises the requesting group/department/unit the assigned driver/vehicle on the requested schedule of travel. If there is no available driver/vehicle, the requesting group/department/unit shall be advised on the next available dates.	None	10 minutes	FASD Staff
TOTAL		None	1 working day and 15 minutes	
END OF TRANSACTION				

FEEDBACK AND COMPLAINTS

FEEDBACK AND COMPLAINTS MECHANISM	
<p>How to send feedback:</p>	<ul style="list-style-type: none"> <p>• Information and Public Assistance Desk (IPAD)</p> <p>Walk-in clients may drop by the IPAD counter located at 3rd Floor BDO Plaza Building, 8737 Paseo de Roxas, Makati City 1226 for feedback, suggestions, and comments regarding SHFC’s programs and services.</p> <p>Clients may also contact SHFC’s IPAD at telephone number (02) 7750-6337 loc. 888 or mobile number 0917-802-2740.</p> <p>• Client Satisfaction Measurement (CSM) Forms.</p> <p>All clients visiting SHFC offices with completed transaction are given CSM survey forms to accomplish and therefore rate the services they availed. CSM is an after-service availment survey, which aims to evaluate the overall satisfaction of clients on the government service/s they availed.</p> <p>SHFC’s CSM forms are available at IPAD and other frontline/ service counters at SHFC’s Head Office, regional branches, and satellite offices. Drop boxes for duly-accomplished survey forms are placed in all areas where frontline/service counters are situated.</p> <p>• Letters or Snail Mails.</p> <p>Letters may be sent to Information and Public Assistance Desk (IPAD) at 3rd Floor BDO Plaza Building, 8737 Paseo de Roxas, Makati City 1226. Clients may also send them directly to concerned regional branches or satellite offices, contact details of which are specified in pages 108 to 109 of this Handbook.</p> <p>• Emails.</p> <p>Emails may be sent to contact@shfcph.com. A confirmation message shall be directed to the concerned party that the email has been received, being processed, or properly endorsed to appropriate SHFC offices, departments or regional branches.</p>

FEEDBACK AND COMPLAINTS MECHANISM	
	<ul style="list-style-type: none"> • Social Media Account. <p>Feedback may also be sent to SHFC via its official Facebook Messenger (www.facebook/shfcph) account.</p>
How feedback are processed:	<ol style="list-style-type: none"> 1. All accomplished CSM forms are collected from all drop boxes at the end of each month, or when the boxes are filled up, whichever comes first. 2. Retrieved CSM forms are then sorted by Strategic Communications Department (SCD) for tabulation, interpretation, and analysis, including the generated: <ul style="list-style-type: none"> • Commendations; • Comments; • Suggestions; and/or • Complaints. 3. Commendations, comments, and suggestions are consolidated, summarized, and included in quarterly reports SHFC's Office of the President and concerned groups. The SCD presents the result of the CSM every six (6) months during Flag Ceremony. 4. Complaints raised are then consolidated and forwarded to the respective departments, and/or offices for immediate action. The complaints are also documented/processed in accordance with SHFC's Complaints Procedure (please see pages 51 to 53).
How to file a complaint:	Please see the Information and Public Assistance Desk's (IPAD) <i>Complaints Handling Procedure</i> , pages 51 to 53 of this Handbook.
How complaints are processed:	
Contact Information:	<p>Anti-Red Tape Authority (ARTA) Telephone No.: (02) 8478-5099 Email Address: complaints@arta.gov.ph</p> <p>Presidential Action Center Telephone No.: (02) 8736-8645; (02) 8736-8603 Email Address: pace@op.gov.ph</p> <p>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>

LIST OF OFFICES AND BRANCHES

OFFICE	ADDRESS	CONTACT DETAILS
Head Office		
Information and Public Assistance Desk	3rd Floor, BDO Plaza Building, 8737 Paseo de Roxas, Makati City 1226	contact@shfcph.com (02) 7750-6337 loc. 888/ 0917-802-2740
Luzon		
SHFC Albay	2nd Floor, 572 Casa Erin Building 2, Barangay 18, Cabangan West, Legazpi City, Albay	0917-850-9169
SHFC Bulacan	2nd Floor, Casa Cecilia Maria Socorro Subd. cor. Mc Arthur Highway, Abangan Norte, Marilao, Bulacan	(044)309-7875 / 0917-812-2783
SHFC Cavite	2nd Floor, Bacoor City Hall, Molino Boulevard, Bacoor City, Cavite	0917-814-4561
SHFC Daet	Central Plaza Building 2, San Vicente Road, Barangay Lagoon, Daet, Camarines Norte	0917-850-8416
SHFC Isabela	2nd Floor, Letjoelou Heritage Building, Canciller Avenue, District 1, Cauayan City, Isabela	0997-662-4332
SHFC Laguna	3rd Floor, Biñan City Hall, San Pablo Street, Barangay Zapote, Biñan, Laguna	(049) 536-9795 0917-5357432
SHFC Lucena	2nd Floor, Old City Hall Building, ML Tagarao Street, Barangay 5, Lucena City, Quezon Province	042-788-5783
SHFC Palawan	Unit 309, 3rd Floor, ERC Plaza Building, National Hi-way, San Pedro, Puerto Princesa City, Palawan	0960-426-9356
SHFC Pampanga	Unit 104-106, Peninsula Plaza McArthur Hi-way, Barangay Dolores San Fernando, Pampanga	045-301-5362
SHFC Quezon City	Ground Floor, DHSUD Building, Kalayaan Avenue, corner Mayaman Street, Diliman, Quezon City	0915-636-1638
SHFC Naga	JMR Coliseum, Barangay Triangulo, Naga City, Camarines Sur	0966-984-9797

OFFICE	ADDRESS	CONTACT DETAILS
Visayas		
SHFC Bacolod	Door 14, JR Building, Corner Rizal-Lacson Street, Bacolod City, Negros Occidental	0917-847-9398
SHFC Cebu	Room 303, 3rd Floor, Machay Building, Gorordo Avenue, Cebu City, Cebu	0917-584-1740
SHFC Iloilo	2nd Floor, Plazuela Dos, Diversion Road, Barangay San Rafael, Mandurriao, Iloilo City	0917-584-1738
SHFC Roxas	Residencia de Ciudad Building, Hemingway Street, Barangay Tiza, Roxas City, Capiz	0917-594-1339
SHFC Samar	2nd Floor, Laohoo Building, Del Rosario Street, Barangay 4, Catbalogan City, Samar	0917-594-1339
SHFC Tacloban	Balyuan Building, Magsaysay Boulevard, Tacloban City, Leyte	0917-806-4052 / 0945-804-0217
Mindanao		
SHFC Cagayan de Oro	Unit 7, Ground Floor, Jofelmor Building, Mortola Street, Cagayan de Oro City	0917-584-1742
SHFC CARAGA	Basement Area, Butuan Cityhall Complex, Jose Rosales Avenue, Butuan City, Agusan del Norte	0917-851-0431
SHFC Davao	Door #10, Ebro Pelayo Bldg., Juan Luna St. Davao City, Davao Del Sur	0917-8575460
SHFC Dapitan	NJF Bldg., Airport Road Brgy. Minaog, Dipolog City Zamboanga Del Norte	0917-311-9133
SHFC General Santos City	3rd Floor, Insular Life Bldg., Pioneer Ave. General Santos City, South Cotabato	0917-584-1748
SHFC Iligan	Hing Ramiro Bldg. Isabel Ramiro St. Tambo, Hinaplanon, Iligan City	(063) 3025570 / 0917-1621205
SHFC Zamboanga	2nd Floor, VHW Bldg., Veterans Ave. Zamboanga City, Zamboanga Del Sur	0917-584-1743