



SOCIAL HOUSING FINANCE CORPORATION

Enhancing People's Lives and Empowering Communities through FAIR Shelter Solutions

CORPORATE CIRCULAR NO. 16 - 047

Series of 2016

SUBJECT : **DOUBLE AVAILMENT OF HOUSING PROGRAMS**

Section 6.2 of Corporate Circular 11-017 (*Revised Implementing Guidelines for On-Site Land Acquisition Projects of the Community Mortgage Program*) provides for the qualifications of members of the Community Associations, including "that he/she has not been a recipient of any CMP loan or other government housing program".

Thus, part of the due diligence in the evaluation of applications for financing under the Community Mortgage Program and the High Density Housing is the scrutiny of the Masterlist of Beneficiaries and Loan Apportionment (MBLA) in order to determine whether certain informal settler families have previously availed of other government housing programs (double availment). If this is the case, these member beneficiaries are *disqualified* from availing of loans once again under the CMP or the HDH.

However, under SHFC Board Resolution 528 dated June 15, 2016, the prohibition against double availment shall not apply to:

- a. Victims of disaster or calamity (natural or man-made)
- b. Economic migrants (those required to move/ relocate because of work assignment)
- c. Those with family crises or emergency
- d. Those affected by government infrastructure

The veracity of these grounds shall be accurately established to safeguard government housing resources from being abused by unscrupulous persons or "professional squatters". The member beneficiary shall be immediately substituted pertaining to the homelot or unit previously availed.

For immediate implementation.


MA. ANA R. OLIVEROS^{no}
President

Date Approved: November 28, 2016