Republic of the Philippines
SOCIAL SECURITY SYSTEM
East Ave., Diliman, Quezon City
Tel. Nos. (632) 920-6401 • (632) 920-6446
E-mail: member_relations@sss.gov.ph • Web site: http://www.sss.gov.ph

CIRCULAR NO. 2020-001

TO : **ALL SSS MEMBERS**

SUBJECT : **GUIDELINES ON THE ASSISTANCE FOR SSS MEMBERS/ PENSIONERS AFFECTED BY TYPHOON URSULA**

Pursuant to Social Security Commission (SSC) Resolution No. 551-s.2019 dated 31 July 2019 approving the recommendation to provide assistance for SSS members/pensioners affected by Typhoon Ursula, the following guidelines are hereby issued:

A. TYPE OF ASSISTANCE

1. Calamity Loan Assistance Program (CLAP), are for member-borrowers whose residence is in the areas affected by calamity and other areas to be declared under state of calamity by National Disaster Risk Reduction and Management Council (NDRRMC) and who suffered losses or damages to their properties located in the said calamity stricken areas (Annex A).

2. Three-month advance pension for SS and EC pensioners (per ECC Board Resolution No. 14-07-21 dated 28 July 2014) who are residing in the affected areas (Annex B).

3. Moratorium on the monthly amortization and interest payment in the first six (6) months for Direct House Repair and Improvement Loan (Annex C).

B. COVERED AREAS

1. Declared areas under State of Calamity:

Area	Resolution No.	Date
San Jose, Occidental Mindoro	5538-s.2019	26 December 2019
Kalibo, Aklan	2019-248	25 December 2019
Malay, Aklan	125-s.2019	27 December 2019
Libertad, Antique	163-2019	27 December 2019
Pandan, Antique	206-2019	26 December 2019
Sigma, Capiz	84-s.2019	27 December 2019
Carles, Iloilo	063-2019	26 December 2019

Area	Resolution No.	Date
Concepcion, Iloilo	2019-116	27 December 2019
Madridejos, Cebu	2019-223	26 December 2019
Province of Eastern Samar	19-99-s.2019	27 December 2019
Province of Leyte	2019-773	26 December 2019
Daram, Samar	78-s.2019	27 December 2019

2. All other areas which may be declared under state of calamity by the NDRRMC.

C. AVAILMENT PERIOD

The availment period for the assistance package will start on 15 January 2020 until 14 April 2020 except for the Direct House Repair and Improvement Loan which is up to one (1) year from issuance of the corresponding SSS Circular.

D. RELEASE OF LOAN PROCEEDS

Thru Check:

The generated benefit/calamity loan checks shall be sent to the SSS branch where the member filed his/her application. The SSS branch shall allow personal release of the checks, subject to usual presentation of required documents, within ten (10) working days from receipt otherwise, the check shall be mailed to his/her mailing address.

Thru UnionBank of the Philippines (UBP) Quick Card for CLAP:

Member-borrowers may avail the UBP Quick Card at selected SSS branches with UBP Kiosk. The loan proceeds shall be available to member-borrower's account three (3) to five (5) working days from approval date of the loan. The account number of UBP Quick Card can also be used as nominated/elected account in the Bank Enrollment Module.

For inquiries, members are advised to go to any SSS Office or log on to www.sss.gov.ph, or call at 920-6446 to 55 for assistance.

Please be guided accordingly.

AURORA C. IGNACIO
President and CEO

10 JAN 2020
Date

ATTACHMENTS:	Annex A	-	Guidelines on the Calamity Loan Assistance Program (CLAP) for SSS Members affected by Typhoon Ursula
	Annex B	-	Guidelines on the Three-month Advance Pension for SS and EC Pensioners affected by Typhoon Ursula
	Annex C	-	Guidelines on Housing Loan Assistance for the Direct Repair and/or Improvement Loan of SSS Members affected by Typhoon Ursula

(Policies - Death, Disability, Retirement and Funeral Benefits, Loans Granting)
(Prepared by: Member Loans Department)

Annex A

GUIDELINES ON THE CALAMITY LOAN ASSISTANCE PROGRAM (CLAP) FOR SSS MEMBERS AFFECTED BY TYPHOON URSULA

A. COVERAGE OF THE PROGRAM

Members who are residents of the calamity stricken areas as declared and may be declared by the National Disaster Risk Reduction and Management Council (NDRRMC) and who suffered losses or damages to their properties located in the said calamity stricken areas.

B. ELIGIBILITY

To avail of the program, the members:

1. Must be registered in SSS web registration (My.SSS facility) for billing purposes.

2. Must have at least thirty-six (36) monthly contributions, six (6) of which should be posted within the last twelve (12) months prior to the month of filing of application.

3. Must be residents of the calamity declared areas and suffered damage/loss to their properties. A resident, for the purpose of CLAP, is one who has a home address or property at the calamity stricken area.

4. Have not been granted any final benefit, i.e. total permanent disability or retirement.

5. Must not have an outstanding Loan Restructuring Program (LRP) or Calamity Loan Assistance Program (CLAP).

6. If employed, the employer must be updated in the payment of SS contributions and loan remittances, as applicable.

C. LOAN AMOUNT

The loan amount shall be equivalent to one month salary credit (MSC) computed based on the average of the last 12 MSC or the total amount of damages as certified by the member in the application form, (rounded up to the nearest thousand), whichever is lower.

D. PAYMENT TERM AND DEADLINE OF PAYMENT

1. The loan shall be payable within 2 years in 24 equal monthly installments.

2. The loan amortization shall start on the 2nd month following the date of the approval of the loan.

3. Payment deadline shall be on or before the last day of the month following the applicable month.

4. In case the payment deadline falls on a Saturday, Sunday or holiday, payment may be made on the next working day.

E. SERVICE FEE, INTEREST RATE AND PENALTY

1. The service fee of 1% of loan amount is waived.

2. The loan shall be charged an interest rate of 10% per annum until fully paid, computed on a diminishing principal balance and shall be amortized over a period of 24 months.

3. Pro-rated interest from the date of loan granting up to the end of the month prior to first amortization month shall be deducted in advance from the loan proceeds.

   Sample Illustration:
   Loan date: 16 September 2019
   First amortization month: November 2019
   Loan amount: Php 16,000.00
   Interest from 17 September to 31 October 2019:
   Php 16,000.00 x 10% x 45 days /365 = Php 197.26
   Php 197.26 shall be deducted from loan proceeds.

4. Any excess in the amortization payment shall be applied to the outstanding principal balance.

5. Loan amortization not remitted on due date shall bear a penalty of 1% per month. A delay of a fraction of a month shall be charged a full month penalty.

F. FILING OF APPLICATION

1. The members must personally apply for the Calamity Loan Assistance Program thru the SSS branches (Over-the-Counter).

2. For Overseas Filipino Workers (OFWs)/Seafarers, the members must issue an Authorization Letter in favor of their authorized representatives to file their calamity loan assistance application on their behalf.

G. OTHER CONDITIONS

1. The members must submit a Barangay Certification, as proof that the members are residents of the declared calamity area and were affected by said calamity and that the member-borrowers are OFWs or seafarers, if such is the case.

2. The members must certify the extent of damages, in peso equivalent, to their home/property.

3. This calamity loan must be fully paid before the member can avail of future calamity loans of SSS.

4. Any overpayment on a previous loan shall be subject to validation of SSS, and if valid, shall be applied to the active loan, if any. If there is no active loan, it shall be refunded to the member-borrower upon his/her request.

5. Aggregate unpaid obligation equivalent to more than six (6) monthly amortizations shall result to loan default. The full balance of a defaulted loan shall become due and demandable. A defaulted account is subject to 10% interest per annum charged on the outstanding principal balance and 1% penalty per month on unpaid principal and interest until fully paid.

6. Other terms and conditions in the existing salary loan guidelines, not inconsistent with the above provisions shall be applicable in this program.

H. FORMS

The following forms issued under MOP Order No. 2016-012 dated 22 December 2016 shall be used for the CLAP:

1. Calamity Loan Assistance Application Form (MLP-01282) –Annex A1

2. Barangay Certification (MLP-01283) –Annex A2

3. Authorization Letter (MLP-01284) -Annex A3

MLP-01282 (12-2016)

Republic of the Philippines
SOCIAL SECURITY SYSTEM
CALAMITY LOAN ASSISTANCE APPLICATION

Annex A1

THIS FORM MAY BE REPRODUCED AND IS NOT FOR SALE. THIS CAN ALSO BE DOWNLOADED THRU THE SSS WEBSITE AT www.sss.gov.ph.

PLEASE READ THE INSTRUCTIONS AND REMINDERS AT THE BACK OF THE FORM AND THE ATTACHED TERMS AND CONDITIONS BEFORE ACCOMPLISHING THIS FORM. PRINT ALL INFORMATION IN CAPITAL LETTERS AND USE **BLACK INK** ONLY.

PART I - TO BE FILLED OUT BY MEMBER

A. MEMBER DATA

SS NUMBER | COMMON REFERENCE NUMBER (IF ANY) | DATE OF BIRTH (MMDDYYYY) | TAX IDENTIFICATION NUMBER (IF ANY)

NAME (LAST NAME) (FIRST NAME) (MIDDLE NAME) (SUFFIX)

HOME ADDRESS (RM./FLR./UNIT NO. & BLDG. NAME) (HOUSE/LOT & BLK. NO.) (STREET NAME)

(SUBDIVISION) (BARANGAY/DISTRICT/LOCALITY) (CITY/MUNICIPALITY) (PROVINCE) ZIP CODE

MAILING ADDRESS (RM./FLR./UNIT NO. & BLDG. NAME) (HOUSE/LOT & BLK. NO.) (STREET NAME)

(SUBDIVISION) (BARANGAY/DISTRICT/LOCALITY) (CITY/MUNICIPALITY) (PROVINCE) ZIP CODE

TELEPHONE NUMBER (AREA CODE + TEL. NO.) | MOBILE/CELLPHONE NUMBER | E-MAIL ADDRESS

FOREIGN ADDRESS (IF APPLICABLE) | COUNTRY | ZIP CODE

MODE OF PAYMENT *(see reminder at the back)*

☐ Unified Multi-Purpose ID (UMID) - ATM Card ☐ Cash Card ☐ Check

If Mode of Payment is Cash Card

PREFERRED BANK

☐ Citibank N.A. Philippines ☐ UnionBank of the Philippines

CASH CARD/SAVINGS ACCOUNT NO. *(To be filled out upon issuance of cash card)*

B. CERTIFICATION, UNDERTAKING AND PROMISSORY NOTE

1. I certify that my residence is located in the declared calamity area and was affected by _____ (name of calamity) which happened on _____ (date).
2. I certify that my house/property was damaged by the said calamity amounting to P _____.
3. I certify that the information provided in this application form are true and correct.
4. In case it is proven that I have given false information or misrepresentation in this document or in any other documents submitted in connection with my Calamity Loan Assistance Application, the total outstanding loan balance shall become due and demandable and I promise to immediately pay in full the said amount.
5. I agree with the **TERMS AND CONDITIONS** attached to this loan application.
6. I unconditionally promise to pay the amount stated in the Disclosure Statement under the Calamity Loan Assistance Program that I have conformed with.

PRINTED NAME OF MEMBER | SIGNATURE | DATE

PART II - TO BE FILLED OUT BY EMPLOYER (FOR EMPLOYED MEMBER)

A. EMPLOYER DATA

EMPLOYER ID NUMBER | TAX IDENTIFICATION NUMBER (IF ANY) | TYPE OF EMPLOYER ☐ Business ☐ Household

EMPLOYER NAME

EMPLOYER ADDRESS (RM./FLR./UNIT NO. & BLDG. NAME) (HOUSE/LOT & BLK. NO.) (STREET NAME)

(SUBDIVISION) (BARANGAY/DISTRICT/LOCALITY) (CITY/MUNICIPALITY) (PROVINCE) ZIP CODE

TELEPHONE NUMBER (AREA CODE + TEL. NO.) | E-MAIL ADDRESS | WEBSITE (FOR BUSINESS EMPLOYER)

B. CERTIFICATION

I certify that the information provided in this form are true and correct. Also, I agree with the **TERMS AND CONDITIONS** attached to this loan application.

PRINTED NAME | SIGNATURE | POSITION TITLE | DATE

PART III - TO BE FILLED OUT BY SSS

IDENTIFICATION CARD/S OR DOCUMENT/S PRESENTED

☐ Primary ID card
☐ Two valid ID cards, both w/ signature & at least one w/ photo
☐ Other ID card/s or document/s

RECEIVED AND ENCODED BY

SIGNATURE OVER PRINTED NAME | POSITION TITLE | DATE AND TIME | BRANCH

REVIEWED BY

SIGNATURE OVER PRINTED NAME | POSITION TITLE | DATE AND TIME

----------Perforate Here----------

Republic of the Philippines
SOCIAL SECURITY SYSTEM
CALAMITY LOAN ASSISTANCE APPLICATION
ACKNOWLEDGEMENT STUB

SS NO./COMMON REFERENCE NO. (IF ANY) | NAME (LAST NAME) (FIRST NAME) (MIDDLE NAME) (SUFFIX)

RECEIVED BY

SIGNATURE OVER PRINTED NAME | POSITION TITLE | DATE & TIME | BRANCH

INSTRUCTIONS

1. Fill out this form in one (1) copy.
2. Indicate "**N/A**" if the required data is not applicable.
3. Affix initials on all erasures/alterations on this form.
4. If filed by member, submit the following at any SSS Branch Office:
   a. Application Form for CLA - original copy
   b. Barangay Certification - original copy
   c. Present original copy of valid ID cards/documents of the authorized representative. Refer to "List of Filer's Valid Identification (ID) Cards/Documents" below.
5. If filed by authorized representative (for OFW/Seafarer member), submit the following at any SSS Branch Office:
   a. Application Form for CLA - original copy
   b. Authorization Letter - original copy
   c. Barangay Certification - original copy
   d. Printed scanned copies of valid ID cards/documents of the OFW/Seafarer member and present original copies of valid ID cards/documents of the authorized representative. Refer to "List of Filer's Valid Identification (ID) Cards/Documents" below.
6. The signatory in Part II-B of this form shall be the employer or one of the authorized signatories in the "Employer Specimen Signature Card (SS Form L-501)".

LIST OF FILER'S VALID IDENTIFICATION (ID) CARDS/DOCUMENTS CALAMITY LOAN ASSISTANCE PROGRAM

Present the original copy of any **one (1) primary** ID card/document in **Item A** or **two (2) secondary** ID cards/documents in **Item B,** both with signature and at least one (1) with photo.

A. Primary ID Cards/Documents

1. Social Security (SS) Card
2. Unified Multi-Purpose ID (UMID) Card
3. Driver's License
4. Passport
5. Professional Regulation Commission (PRC) card
6. Seaman's Book (Seafarer's Identification & Record Book)

B. Secondary ID Cards/Documents

1. Alien Certificate of Registration
2. Certificate of Licensure/Qualification Documents from Maritime Industry Authority
3. Certificate from any of the following, whichever is applicable:
   > National Commission on Indigenous Peoples
   > National Commission on Muslim Filipinos
4. Company ID Card
5 Firearm License card issued by Philippine National Police (PNP)
6. Fishworker's License issued by Bureaue of Fisheries and Aquatic Resources (BFAR)
7. Government Service Insurance System (GSIS) Member's Record/Certificate of Membership
8. Health or Medical card
9. Home Development Mutual Fund (PAG-IBIG) Member's Data Form
10. ID card issued by Local Government Units (LGUs) (e.g., Barangay/ Municipality/City)
11. ID card issued by professional association recognized by PRC
12. Marriage Contract/Marriage Certificate
13. Overseas Worker Welfare Administration (OWWA) Card
14. Philippine Health Insurance Corporation (PHIC) ID Card
15. Police Clearance or NBI Clearance
16. Postal ID Card
17. School ID Card
18. Seafarer's Registration Certificate issued by Philippine Overseas Employment Administration (POEA)
19. Senior Citizen Card
20. Student Permit issued by Land Transportation Office (LTO)
21. Taxpayer's Identification Number (TIN) Card
22. Voter's Identification Card/Affidavit/Certificate of Registration

Note: All equivalent ID cards/documents with English translation issued by foreign governments and presented by OFW members for filing of CLA applications are acceptable.

R.A. 3765, OTHERWISE KNOWN AS "TRUTH IN LENDING ACT"

A DISCLOSURE STATEMENT ON LOAN TRANSACTION SHALL BE ISSUED BY SSS TO THE MEMBERS UPON APPROVAL OF THEIR CALAMITY LOAN ASSISTANCE PROGRAM APPLICATION.

WARNING

ANY PERSON WHO MAKES ANY FALSE STATEMENT IN THIS APPLICATION OR SUBMITS ANY FALSIFIED DOCUMENT IN CONNECTION WITH THIS APPLICATION SHALL BE LIABLE CRIMINALLY UNDER SECTION 28 OF R.A. 8282 OR UNDER PERTINENT PROVISION OF THE REVISED PENAL CODE OF THE PHILIPPINES.

REMINDERS

1. Unified Multi-Purpose ID (UMID) ATM Card mode of payment is the default mode of payment for members with activated UMID ATM Card. The loans will be directly credited to the SSS-issued UMID ATM account.
   In case the member has no activated UMID ATM Card, he/she shall be given an option on the mode of payment of the proceeds as follows:
   a. Thru Cash Card [Citibank N.A. Philippines/UnionBank of the Philippines]
   b. Thru Check
2. Verification of status may be made thru the SSS Website (for enrolled members only) at *www.sss.gov.ph* or contact our Call Center at 920-6446 up to 55 or 917-7777.

TERMS AND CONDITIONS FOR CALAMITY LOAN

(SSC Res. No. 551-s.2019 Date: 31 July 2019)

A. COVERAGE OF THE PROGRAM

Members who are residents of the calamity stricken areas as declared and may be declared by the National Disaster Risk Reduction and Management Council (NDRRMC) and who suffered losses or damages to their properties located in the said calamity stricken areas.

B. ELIGIBILITY REQUIREMENTS

All currently contributing employed, self-employed and voluntary members applying for calamity loan assistance must meet the following eligibility requirements:

1. The employed member's employer must be updated in the payment of contributions and loan remittances, as applicable.
2. The member must:
   - be registered in SSS web registration (My.SSS facility) for billing purposes.
   - have at least thirty-six (36) posted monthly contributions, six (6) of which should be posted within the last twelve (12) months prior to the month of filing of application.
   - be a resident of the calamity declared areas and suffered losses/damages to their properties. A resident is one who has a home address/property at the stricken area.
   - have not been granted any final benefit, (i.e., total permanent disability, retirement and death).
   - not have an outstanding restructured loan under the SSS Loan Restructuring Program (LRP) or outstanding Calamity Loan Assistance Program (CLAP).

C. AVAILMENT PERIOD

The availment period will start on 15 January 2020 until 14 April 2020.

D. LOAN AMOUNT

The loan amount shall be equivalent to one (1) monthly salary credit (MSC) computed based on the average of the last 12 MSCs or the total amount of damages as certified by the member in the application form, (rounded up to the nearest thousand), whichever is lower.

E. PAYMENT TERM AND SCHEDULE OF PAYMENT

1. The loan shall be payable within two (2) years in 24 equal monthly installments.
2. The loan amortization shall start on the 2nd month following the date of the approval of the loan.
3. Payment deadline shall be on or before the last day of the month following the applicable month.
4. In case the payment deadline falls on a Saturday, Sunday or holiday, payment may be made on the next working day.
5. Payment shall be made at any SSS branch office with tellering facility, SSS-accredited bank, or SSS-authorized payment center.

F. INTEREST AND PENALTY

1. The loan shall be charged an interest rate of 10% per annum until fully paid, computed on a diminishing principal balance and shall be amortized over a period of 24 months.
2. Pro-rated interest from the date of loan granting up to the end of the month prior to first amortization month shall be deducted in advance from the loan proceeds.

   Sample Illustration:

   Loan date: 16 September 2019

   First amortization month: November 2019

   Loan amount: Php 16,000.00

   Interest from 17 September to 31 October 2019:

   Php 16,000.00 x 10% x 45 days /365 = Php 197.26

   Php 197.26 shall be deducted from loan proceeds.
3. Any excess in the amortization payment shall be applied to the outstanding principal balance.
4. Loan amortization not remitted on due date shall bear a penalty of 1% per month. A delay of a fraction of a month shall be charged a full month penalty.

G. SERVICE FEE

Service fee of 1% shall be waived.

H. RESPONSIBILITIES OF EMPLOYER

1. The employer shall be responsible for the collection through payroll deduction and remittance to the SSS of the amortization due on the employed member's calamity loan assistance.
2. The employer shall deduct the total balance of the loan from any company benefit due the member and shall remit the same in full to SSS in case the member is separated from the company voluntarily (e.g., retirement or resignation) or involuntarily (e.g., termination of employment or cessation of operations of the company).
3. The employer shall report to the SSS the effective date of separation from the company and the unpaid loan balance of the employed member, through the collection list, if the company benefit is insufficient to fully repay the loan.
4. The employer shall require a new employee to secure from the SSS an updated statement of outstanding loan account, if any.
5. The employer shall deduct and remit to SSS any outstanding loan balance of new employees.

I. RESPONSIBILITY OF MEMBER

Members who transfer employment shall submit to their new employer an updated statement of account of any outstanding loan balance with SSS and allow their employer to deduct from their salary the corresponding amortization due, including any interest/or penalty for late remittance.

J. DEDUCTION OF UNPAID LOAN FROM BENEFITS

In case the member fails to immediately pay the outstanding balance, the arrearages/unpaid loan, as well as the interest and penalty thereon, shall be deducted from the benefits being claimed by the member, as follows:

- For employed member - final benefits (total disability/retirement/death)
- For self-employed/voluntary member - short-term benefits (Sickness/Maternity/Partial Disability) or final benefits (total disability/retirement/death)

K. OTHER CONDITIONS

1. The member must personally apply for the Calamity Loan Assistance Program thru any SSS branch offices (Over-the-Counter).
2. For Overseas Filipino Workers (OFWs)/Seafarers, the member must issue an Authorization Letter in favor of their authorized representatives to file their Calamity Loan Assistance application on their behalf.
3. The member must submit a Barangay Certification, as proof that the member is a resident of the declared calamity area and was affected by said calamity.
4. The member must certify the extent of damages, in peso equivalent, to his/her home/property.
5. This calamity loan must be fully paid before the member can avail of future calamity loans of SSS.
6. Any overpayment on a previous loan shall be subject to validation of SSS, and if valid, shall be applied to the active loan, if any. If there is no active loan, it shall be refunded to the member-borrower upon his/her request.
7. Aggregate unpaid obligation equivalent to more than six (6) monthly amortizations shall result to loan default. The full balance of a defaulted loan shall become due and demandable. A defaulted account is subject to 10% interest per annum charged on the outstanding principal balance and 1% penalty per month on unpaid principal and interest until fully paid.
8. Other terms and conditions in the existing salary loan guidelines not inconsistent with the above provisions shall be applicable in this program.
9. The member-borrower shall notify the Member Services Section of the nearest SSS branch office of any change in his/her contact information or by logging in to his/her My.SSS account thru the SSS website or mobile application.
10. If release thru checks: Calamity loan check may be picked-up by the member/authorized representative (for OFW/Seafarer member) within ten (10) working days at SSS Branch Office where the application was filed. After this period, the check will be forwarded thru mail to the member's local mailing address.
11. If release thru UBP Quick Cards: Member-borrowers may avail of UBP Quick Cards at UBP Kiosks located at selected 26 SSS Branches.

R.A.3765, OTHERWISE KNOWN AS "TRUTH IN LENDING ACT"

A DISCLOSURE STATEMENT ON LOAN TRANSACTION SHALL BE ISSUED BY SSS TO THE MEMBERS UPON APPROVAL OF THEIR CALAMITY LOAN ASSISTANCE PROGRAM APPLICATION.

Annex A2

MLP-01283 (12-2016)

(To be printed in the Barangay Letterhead with Logo)

BARANGAY CERTIFICATION

This is to certify that *Mr./Ms.* _____ *(state full name)*, with SS No. _____, Filipino, of legal age, single/married, is a bonafide resident of _____ *(home address)*. Due to _____ *(name of calamity/disaster)*, which occurred on _____ *(date)*, the SSS member's house/property in the said area was damaged.

For OFW/Seafarer:

This also certifies that *Mr./Ms.* _____ *(state full name)* is presently an Overseas Filipino Worker/Seafarer based in _____ *(foreign country)*.

THIS CERTIFICATION is issued upon the request of the SSS member for the purpose of **SSS Calamity Loan Assistance Program application.**

Issued this _____ day of _____ at _____.

_____
NAME OF BARANGAY CHAIRPERSON OR
AUTHORIZED BARANGAY OFFICIAL
Signature Over Printed Name

_____
DESIGNATION/POSITION

Annex A3

MLP-01284 (12-2016)

AUTHORIZATION LETTER

Date : _____

Dear Sir/Madam,

I, _____, single/married, with
(First Name) *(Middle Name)* *(Family Name)*

residence/address at _____
and who is presently an Overseas Filipino Worker/Seafarer based in _____ *(foreign country),* do hereby authorize _____ *(name of authorized representative),* my _____ *(relationship with authorized representative)*, of legal age, single/married, and with residence at _____ *(residence address of authorized representative)* to file my Calamity Loan Assistance Application duly signed by me, to sign and receive the Disclosure Statement under the Calamity Loan Assistance Program and to receive the check in my behalf.

_____
SIGNATURE OVER PRINTED NAME
Member

SS No. _____

_____
SIGNATURE OVER PRINTED NAME
Authorized Representative

_____
Date Signed by the
Authorized Representative

Attachments: Printed scanned copies of valid identification (ID) cards/documents of the OFW/Seafarer member and present original copies of valid ID cards/documents of the authorized representative. *(refer to List of Filer's Valid Identification (ID) Cards/Documents at the back of the CLA application form)*

ANNEX B

GUIDELINES ON THE THREE-MONTH ADVANCE PENSION FOR SS AND EC PENSIONERS AFFECTED BY TYPHOON URSULA

A. COVERAGE

Existing ***SS retiree, disability and survivor pensioners and EC disability and survivor pensioners*** whose residence are located in the calamity areas declared by the National Disaster Risk and Reduction Management Council (NDRRMC).

B. ELIGIBILITY

1. SS and EC pensioners, who are living in calamity areas declared by the NDRRMC, may apply for three-month advance pension starting 15 January 2020 until 14 April 2020.

2. For SS and EC partial disability, pensioner may apply for the advance pension for the remaining months of the partial disability pension but not to exceed the three-month period.

3. SS and EC pensioners who have availed advance pension for the previous calamities and whose pensions are still suspended may avail of the three-month advance pension for "Typhoon Ursula", provided that the advance pension will not exceed three months at any time.

4. SS Retiree pensioners who have no existing loan under the Pension Loan Program (PLP) are qualified to apply for the three-month advance pension.

C. DOCUMENTARY REQUIREMENTS

The pensioner shall submit the properly accomplished Application for Assistance Due to Calamity/Disaster duly certified by the Barangay Chairman. In case Part II of the form is not accomplished, the pensioner shall submit certification that pensioner is affected by the calamity from any of the following:

a. Department of Social Welfare and Development (DSWD)
b. National Disaster Risk Reduction and Management Council (NDRRMC)

D. FILING OF APPLICATION

"File Anywhere" policy shall be implemented. All branches shall receive applications for the three-month advance pension.

E. FORMS

The Application for Assistance Due to Calamity/Disaster shall be used for the Three-month Advance Pension for SS and EC Pensioners.

ANNEX C

GUIDELINES ON HOUSING LOAN ASSISTANCE FOR THE DIRECT REPAIR AND/OR IMPROVEMENT LOAN OF SSS MEMBERS WHO WERE AFFECTED BY TYPHOON URSULA

A. COVERAGE OF THE PROGRAM

1. SSS members who are currently employed, self-employed, voluntary and OFW members, whose residence is located in the disaster area and whose house was destroyed/damaged due to Typhoon Ursula.

2. The calamity areas identified based on a declaration to be made by the National Disaster Risk Reduction and Management Council (NDRRMC).

B. ELIGIBILITY

1. Applicant must be an SSS member;

2. Applicant must have a total of at least twenty-four (24) monthly contributions of which three (3) contributions are within the last 12-month period prior to the month of filing of the application;

3. Age of applicant is not more than sixty (60) years old at the time of filing of application;

4. Applicant has not been previously granted a House Repair and/or Improvement Loan by the SSS;

5. Applicant has not been granted final SSS benefit nor was refunded SSS contributions; and

6. Applicant and his/her spouse (if applicable) must be up-to-date in the payment of all other existing loan/s with the SSS.

C. LOAN AMOUNT

The maximum loanable amount is One Million (P1,000,000.00) Pesos subject to repricing every five (5) years.

D. SERVICE FEE, INTEREST RATES AND PENALTY

1. The processing fee shall be waived.

2. Loan shall be charged a penalty amounting to 1.5% of the amount due for every month of delay or a fraction thereof until updated or fully paid.

Loan of Amount	Interest Rates
Up to P450,000.00	8% p.a.
Over P450,000 up to 1M	9% p.a.

E. PAYMENT TERM

The amortization period shall be in multiple of five (5) years with a maximum term of 20 years, plus six (6) months moratorium, but shall in no case exceed:

1. The economic life of the house/improvement, after repair and/or improvement are introduced, as determined by the SSS; and

2. The difference between the age of the applicant and sixty-five (65).

F. MORATORIUM

There shall be a six months moratorium in monthly amortization and interest payments. The loan shall commence on the 7th month and shall be payable in equal monthly amortization during the term of the loan.

G. REPRICING

Repricing rate shall be based on six (6) months average PDSTR2 government treasury bonds or its equivalent referring to the remaining term of the loan plus 1% credit risk premium.

H. COLLATERAL

The collateral used to secure the repair and/or improvement loan shall be the house and lot or condominium unit being applied for repair and/or improvement. The collateral must meet the following specifications:

1. The OCT/TCT/CCT of the land is registered with the Registry of Deeds under the Torrens System and is in the name of the principal applicant and spouse, if applicable; and

2. The title must be free from liens and encumbrances except those which are held by the SSS.

I. INSURANCE COVERAGE

The loan shall be duly covered by Mortgage Redemption Insurance and Property Insurance which shall be implemented in accordance with existing policies of the SSS, as follows:

1. The first year insurance premium shall be deducted from the first release (for staggered payment) or full release (for one-time payment) of the loan amount.

2. Succeeding annual premium shall be paid monthly spread equally over one (1) year together with the housing loan amortization effective upon first/full release of the loan.

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J. LOAN RELEASES

1. Releases on loan amount shall be in accordance with existing rules but in no case shall any release be more than 90% of the work completed as appraised by the SSS.

2. The full/final release of the loan amount and the completion of the repair and/or improvement shall be within six (6) months from the month of confirmation by SSC of the loan approval.

K. OTHER CONDITIONS

1. The proceeds of the loan shall be solely for the purpose of house repair and/or improvement, the supervision of which shall be the sole responsibility of the applicant.

2. The applicant shall comply with all loan requirements and execute all supporting papers and/or documents to the satisfaction of the SSS.

3. The applicant shall conform to such changes or modifications as may be made by the SSS on the amount of the loan and/or terms thereof before signing of mortgage of contract.

4. The loan may be cancelled by the SSS, if not availed of within the six (6) months following the month of receipt of the notice of loan approval. Any unreleased amount may be forfeited and failure to complete the repair and/or improvement shall be a ground for foreclosure.

L. FILING OF APPLICATION

The filing of application shall be as follows:

For NCR – to be filed at MLD, SSS Main Office	
For Non-NCR – to be filed at Housing and Acquired Asset Management Team	
Housing and Acquired Asset Management Section	**Housing and Acquired Asset Management Team**
Central Luzon	San Pablo
	Baguio
Visayas	Bacolod
	Cebu

M. FORMS

The Application for Direct House Repair and/or Improvement Loan under Office Order No. 2013-038 together with the revised Terms and Conditions and Checklists of Requirements shall be used for the Housing Loan Assistance for the Direct Repair and/or Improvement Loan.

1. Application for Direct House Repair and/or Improvement Loan – Annex C1

2. Checklist of Requirements – Annex C2

ANNEX C1

(08-2013)

Republic of the Philippines

APPLICATION FOR DIRECT HOUSE REPAIR AND/OR IMPROVEMENT LOAN

APPLICATION NUMBER
(TO BE FILLED OUT BY SSS)

THIS FORM MAY BE REPRODUCED AND IS NOT FOR SALE

PLEASE READ INSTRUCTIONS & REMINDER AT THE BACK AND THE ATTACHED TERMS AND CONDITIONS & CHECKLIST OF REQUIREMENTS BEFORE FILLING OUT THIS FORM. PRINT ALL INFORMATION IN CAPITAL LETTERS AND **USE BLACK OR BLUE INK ONLY**.

PART I - TO BE FILLED OUT BY APPLICANT

A. PRINCIPAL APPLICANT'S DATA

SS NUMBER | COMMON REFERENCE NUMBER (IF ANY) | DATE OF BIRTH (MMDDYYYY) | TAX IDENTIFICATION NUMBER (IF AN

NAME (LAST NAME) (FIRST NAME) (MIDDLE NAME) (SUFFIX)

LOCAL ADDRESS (RM./FLR./UNIT NO. & BLDG. NAME) (HOUSE/LOT & BLK NO.) (STREET NAME)

(SUBDIVISION) (BARANGAY/DISTRICT/LOCALITY) (CITY/MUNICIPALITY) (PROVINCE) ZIP CODE

GENDER ☐ MALE ☐ FEMALE

CIVIL STATUS ☐ SINGLE ☐ MARRIED ☐ WIDOWED ☐ OTHERS (PLEASE INDICATE) _____

TELEPHONE NO.(AREA CODE + TEL. NO.) | MOBILE/CELLPHONE NUMBE | E-MAIL ADDRES

FOREIGN ADDRESS (FOR OVERSEAS FILIPINO WORKER) | COUNTRY | ZIP CODE

B. PRINCIPAL APPLICANT'S EMPLOYER DATA (IF LOCALLY EMPLOYED)

EMPLOYER NUMBER | TAX IDENTIFICATION NUMBER (IF ANY) | TYPE OF EMPLOYER ☐ BUSINESS ☐ HOUSEHOLD

EMPLOYER NAME

EMPLOYER ADDRESS (RM./FLR./UNIT NO. & BLDG. NAME) (HOUSE/LOT & BLK. NO.) (STREETNAME)

(SUBDIVISION) (BARANGAY/DISTRICT/LOCALITY) (CITY/MUNICIPALITY) (PROVINCE) ZIP CODE

TELEPHONE NUMBER (AREA CODE + TEL. NO.) | E-MAIL ADDRESS | WEBSITE (IF ANY)

C. SPOUSE'S DATA (IF APPLICABLE)

SS NUMBER | COMMON REFERENCE NUMBER (IF ANY) | DATE OF BIRTH (MMDDYYYY) | TAX IDENTIFICATION NUMBER (IF AN

NAME (LAST NAME) (FIRST NAME) (MIDDLE NAME) (SUFFIX)

EMPLOYER NUMBER | TAX IDENTIFICATION NUMBER (IF ANY) | TYPE OF EMPLOYER ☐ BUSINESS ☐ HOUSEHOLD

EMPLOYER NAME

EMPLOYER ADDRESS (RM./FLR./UNIT NO. & BLDG. NAME) (HOUSE/LOT & BLK. NO.) (STREETNAME)

(SUBDIVISION) (BARANGAY/DISTRICT/LOCALITY) (CITY/MUNICIPALITY) (PROVINCE) ZIP CODE

TELEPHONE NUMBER (AREA CODE + TEL. NO.) | E-MAIL ADDRESS | WEBSITE (IF ANY)

D. LOAN PARTICULARS

AMOUNT APPLIED FOR ₱

TERM (NUMBER OF YEARS) ☐ 5 ☐ 10 ☐ 15 ☐ 20

LOAN TYPE ☐ REGULAR ☐ DISASTER-RELATED _____

E. COLLATERAL

A. LAND

OCT/TCT/CCT NO. | LOCATION | LOT AREA (SQ.M.)

B. BUILDING

DESCRIPTION | FLOOR AREA (SQ.M.)

Perforate Here

Republic of the Philippines

SOCIAL SECURITY SYSTEM

APPLICATION FOR DIRECT HOUSE REPAIR AND/OR IMPROVEMENT LOAN

ACKNOWLEDGEMENT STUB

SS NUMBER/COMMON REFERENCE NUMBER | NAME OF MEMBER (LAST NAME) (FIRST NAME) (MIDDLE NAME) (SUFFIX)

RECEIVED BY

SIGNATURE OVER PRINTED NAME | POSITION TITLE | DATE & TIME | BRANCH

F. CERTIFICATION

I/We hereby certify that any misrepresentation of a material fact is a ground for disapproval of the application, cancellation of the loan, or foreclosure of the mortgage, as the case may be.

The foregoing statement made for the purpose of obtaining a direct house repair and/or improvement loan are true, correct and complete to the best of my/our knowledge and belief; hence, I/we agree that the same shall be considered as part of the mortgage contract.

I/We further certify that I/we have read and understood all the information and requirements pertaining to this loan, as well as conform to the attached **TERMS AND CONDITIONS** of the House Repair and/or Improvement Loan, and consider the same as part of the mortgage contract.

SIGNATURE OVER PRINTED NAME OF PRINCIPAL APPLICANT	DATE	SIGNATURE OVER PRINTED NAME OF SPOUSE OF PRINCIPAL APPLICANT	DATE

PART II - TO BE FILLED OUT BY SSS

RECEIVED BY

SIGNATURE OVER PRINTED NAME	POSITION TITLE	DATE & TIME	BRANCH

INSTRUCTIONS

1. Fill-out this form in two (2) copies.
2. Place a checkmark on the applicable box.
3. Always indicate "**N/A**" or "**Not Applicable**", if the required data is not applicable.
4. Present identification document/s.

   Filed by member
   - Social Security (SS) Card or Unified Multi-Purpose ID (UMID) Card or Passport or Professional Regulation Commission (PRC) Card or Seaman's Book (both with signature and at least one (1) with photo)

   Filed by authorized representative
   - Representative's SS Card or UMID Card or Passport or PRC Card or Seaman's Book or two (2) valid IDs (both with signature and at least one (1) with photo)
   - Member's SS Card or UMID Card or Passport or PRC Card or Seaman's Book or two (2) valid IDs (both with signature and at least one (1) with photo)

   Filed by employer/company representative
   - Employer/company representative's SS Card or UMID Card or Passport or PRC Card or Seaman's Book or two (2) valid IDs (both with signature and at least one (1) with photo)
   - Member's SS Card or UMID Card or Passport or PRC Card or Seaman's Book or two (2) valid IDs (both with signature and at least one (1) with photo)
5. Submit this form together with the documentary requirements (please refer to the attached Checklist of Requirements For Direct House Repair And/Or Improvement Loan) to the nearest SSS branch office.
6. This form can be downloaded thru the SSS Website at *www.sss.gov.ph*.

REMINDER

Verification of status may be made thru the SSS Website at *www.sss.gov.ph* or contact our Call Center at 9206446 up to 55 or 9177777.

WARNING

ANY PERSON WHO MAKES ANY FALSE STATEMENT IN THIS APPLICATION OR SUBMITS ANY FALSIFIED DOCUMENT IN CONNECTION WITH THE APPLICATION FOR LOAN WITH THE SSS SHALL BE LIABLE CRIMINALLY UNDER SECTION 28 OF R.A. 8282 OR UNDER PERTINENT PROVISION OF THE REVISED PENAL CODE OF THE PHILIPPINES.

TERMS AND CONDITIONS FOR DISASTER-RELATED HOUSE REPAIR AND/OR IMPROVEMENT LOAN

Name of Calamity/Disaster: **Typhoon Ursula** (SSC Res. No. 551-s.2019 Date: 31 July 2019)

I. COVERAGE

Currently employed, self-employed, voluntary members and OFW members, whose residence is located in the declared calamity areas by the National Disaster Risk Reduction and Management Council (NDRRMC), and house was destroyed/damaged by calamities.

II. PURPOSE

To finance the repair/extension/expansion of a house destroyed/damaged by calamities

III. ELIGIBILITY

1. A total of at least twenty-four (24) monthly contributions of which three (3) are within the last 12-month period prior to the month of filing of the loan application;
2. Age of applicant is not more than sixty five (65) years old at the time of application and must be insurable;
3. Applicant has not been previously granted a house repair and/or improvement loan by the SSS;
4. Applicant has not been granted final SSS benefit or was refunded SSS membership; and
5. Applicant and his/her spouse (if applicable) must be up-to-date in the payment of all existing loans with the SSS.

IV. LOAN AMOUNT AND INTEREST RATES

LOAN AMOUNT	INTEREST RATE	REMARKS
Disaster-Related House Repair and/or Improvement Loan		
• Up to P 450,000 • Over P 450,000 up to 1M	8% p.a. 9% p.a.	Repricing shall be a six months average PDSTR2 government treasury bonds or its equivalent referring to the original term of the loan plus 1% credit risk premium.

The loan amount shall be the lowest of the following:

- Appraised value of collateral of at least 70% but not to exceed 90%;
- Borrower's capacity to pay; or
- Actual need of the borrower based on the contract to sell/scope of work and bill of materials as evaluated by the SSS.

V. LOAN TERM

The amortization period shall be exclusive of six (6) months moratoruim and in multiples of five (5) with a maximum of twenty (20) years but shall in no case exceed:

1. The economic life of the house/improvement, after repair and/or improvement are introduced, as determined by the SSS; and
2. The difference between the age of the applicant and sixty-five (65).

VI. COLLATERAL

The collateral used to secure the direct house repair and/or improvement loan shall be the house and lot or condominium unit being applied for repair and/or improvement. The collateral must meet the following specifications:

1. The OCT/TCT/CCT of the land is registered with the Registry of Deeds under the Torrens System and is in the name of the principal applicant and/or spouse, if applicable; and
2. The title must be free from all liens and encumbrances except those which are held by the SSS.

VII. INSURANCE COVERAGE

The loan shall be duly covered by Mortgage Redemption Insurance and Fire Insurance which shall be implemented in accordance with existing policies of the SSS, as follows:

1. The first year premium shall be deducted from the first release (for staggered payment) or full release (for one-time payment) of the loan amount.
2. Succeeding annual premium shall be paid monthly equally spread over one (1) year together with the housing loan amortization effective upon first/full release of the loan.

VIII. PROCESSING FEE

For Disaster-Related House Repair and/or Improvement Loan

- The processing fee shall be waived.

IX. PENALTY AND DEFAULT

1. Loan shall be charged a penalty amounting to 1.5% of the amount due for every month of delay or a fraction thereof until updated or fully paid.
2. Loan default is defined as follows:
   - Failure by the borrower to pay SSS at least six (6) monthly loan amortizations (not necessarily consecutive) within a period of one (1) year;or
   - Failure by the borrower to fully pay the loan arrears prior to resumption of payment or regular monthly amortization regardless of number of months in default in the payment of monthly loan amortization.

X. LOAN RELEASES

1. Releases on loan amount shall be in accordance with existing rules but in no case shall any release be more than 90% of the work completed as appraised by SSS.
2. The full/final release of the loan amount and the completion of the repair and/or improvement shall be within six (6) months from the month of loan approval.

XI. AVAILMENT PERIOD (For Disaster-Related House Repair and/or Improvement Loan)

Filing of application for direct house repair and/or improvement loan is up to one (1) year from date of issuance of the SSS Circular.

XII. OTHER CONDITIONS

1. The proceeds of the loan shall be solely for the purpose of house repair and/or improvement, the supervision of which shall be the sole responsibility of the applicant.
2. The applicant shall comply with all loan requirements and execute all supporting papers and/or documents to the satisfaction of the SSS.
3. The applicant shall conform to such changes or modifications as may be made by the SSS on the amount of the loan and/or terms thereof before signing of mortgage contract.
4. The loan may be cancelled by the SSS, if not availed of within the six (6) months following the month of receipt of the notice of loan approval. Any unreleased amount may be forfeited and failure to complete the house repair and/or improvement shall be a ground for foreclosure.

ANNEX C2

CHECKLIST OF REQUIREMENTS
FOR DIRECT HOUSE REPAIR AND/OR IMPROVEMENT LOAN
(Disaster-Related)

DOCUMENTS REQUIRED
1. Application for Direct House Repair and/or Improvement Loan *(2 copies)* and Unified Multi-Purpose (UMID) card (SSS/GSIS) of the principal applicant and his/her spouse, if applicable. In the absence of a UMID Card, any of the primary ID card/document stated under Office Order No. 2018-051. In the absence of primary ID card/document, any two (2) ID cards/documents, both with signature, at least one (1) with photo *(original and photocopy for authentication)*.
2. Certification issued by the barangay/local government unit/NDRRMC/DSWD attesting that the house subject of the direct housing repair and/or improvement loan was destroyed/damaged by calamity *(original copy)*
3. For employed borrower, latest Income Tax Return *(original and photocopy for authentication)* and Certification of Employment and Compensation duly signed by the employer's SSS authorized signatory *(original copy)* together with two (2) latest monthly payslips For Self-employed or Professional, Income Tax Returns and Financial Statements for the last three (3) years *(original and one photocopy)* For overseas workers, the Contract of Employment and Certification of Employment and Compensation duly authenticated by the Philippine Consulate or SSS Foreign Representative
4. Certified true copy of the Original/Transfer/Condominium Certificate of Title (OCT/TCT/CCT) issued by the Registry of Deeds together with owner's duplicate copy
5. Latest Tax Declaration of Real Property (land and building) with the Official Receipt of Realty Tax Payment *(original and one (1) photocopy)*
6. Lot/Location Plan prepared, signed & sealed by a licensed geodetic engineer. The plan should be prepared in a standard Bureau of Lands form (blueprint or whiteprint copy in 15" x 20" size) with the following: a. Sketch of the lot with description of its boundaries; b. Lengths and bearings of the tie line and sides of the lot; and c. Vicinity map w/ landmarks, street pattern, street names and lot distance as reckoned/based from the lot to the nearest street intersection *(2 copies)*
7. Consolidation-subdivision plan approved by the Land Registration Authority or Bureau of Lands/DENR-NCR (15" x 20" ; primary document) *(1 copy)*
8. Complete set of building plan (20" x 30" size; blue/whiteprint copy) as approved by the Building Official with signature of the owner/applicant and signed & sealed by the respective licensed engineer (Architectural Plans by the Architect/Civil Engineer, Structural Plans by Civil/Structural Engineer, Sanitary Plans by Civil/Sanitary Engineer and Electrical Plans by Electrical Engineer). For existing/completed houses, as-built building plans duly signed & sealed by respective engineer or architect with conformity of the owner/applicant *(2 copies)*
9. Specifications and Bill of Materials & Labor must be signed & sealed by a licensed civil engineer or architect with owner's conformity, for loans over P100,000. While for loans P100,000 and below the signature and seal by a licensed civil engineer or architect are no longer required. *(original and one (1) photocopy)*
10. Scope of Works showing list/itemized works to be done according to priority, prepared and signed by owner, civil engineer or architect. *(original and one (1) photocopy)*
11. Building or Renovation Permit issued/approved by the Building Official with Locational Clearance, Electrical Permit, Sanitary/Plumbing Permit and corresponding official receipts of payments *(original and one (1) photocopy)*
12. Pictures of existing collateral; the existing house and lot (1st - Front and one side, 2nd - Rear and other side, 3rd - Kitchen counter, and 4th - Toilet and Bath Pictures)
13. For existing housing loan with the SSS under Joint Application (duplex unit), written conformity/consent of the joint applicant/co-owner mortgagor pertaining to this repair and/or improvement housing loan availment *(original copy)*
14. For Condominium Units: a. Floor plan of the specific condominium unit, scaled with size dimensions (20" x 30" size, blue/whiteprint copy; signed & sealed by licensed architect or civil engineer) b. Architectural Plans showing the plan of the specific floor where the unit is located; Floor plan should be scaled with size dimensions c. First page of the condominium building plans showing the site development plan, vicinity map, etc., as approved by the Building Official
POST REQUIREMENTS
1. Structural warranty for the loan duration or beyond, signed & sealed by a licensed civil/structural engineer with conformity of the owner. *(original copy)*
2. Pictures of house after repair and/or improvement
3. Certificate of Project Completion and Acceptance of Real Estate Property
4. Certificate of Occupancy, if applicable due to set back violation