



Republic of the Philippines
House of Representatives
Quezon City

TWENTIETH CONGRESS

First Regular Session

House Bill No. 4513



Introduced by Representative Jernie Jett V. Nisay

EXPLANATORY NOTE

Millions of Filipinos face unforeseen crises like natural disasters, health emergencies, displacement, violence, or sudden financial hardship that disrupt their ability to meet basic needs such as food, medical care, transportation, or education. The Department of Social Welfare and Development's (DSWD) Assistance to Individuals in Crisis Situations (AICS) program has long served as a lifeline, but it remains largely policy-based, leaving implementation vulnerable to inconsistencies, gaps, and limited funding.

This bill institutionalizes the AICS Program as a permanent, comprehensive, and rights-based social protection mechanism. It provides clear definitions, establishes standardized forms of assistance including financial, medical, educational, transportation, food, funeral, and disability support; and ensures that aid reaches indigent, vulnerable, and disadvantaged individuals and families efficiently and transparently.

The measure also sets safeguards, monitoring systems, penalties for misuse, and adequate appropriations to guarantee continuity and accountability. By doing so, it strengthens the government's mandate to alleviate poverty, uphold dignity, and protect Filipinos in times of crisis.

In view of the foregoing, the swift passage of this measure is earnestly sought.


REP. JERNIE JETT V. NISAY
Pusong Pinoy Partylist



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AN ACT
INSTITUTIONALIZING THE ASSISTANCE TO INDIVIDUALS IN CRISIS
SITUATIONS PROGRAM OF THE DEPARTMENT OF SOCIAL WELFARE AND
DEVELOPMENT, PROVIDING PENALTIES FOR THE VIOLATION OF CERTAIN
UNLAWFUL ACTS, AND APPROPRIATING FUNDS THEREFOR

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1. Short Title. – This Act shall be known as the “Assistance to Individuals in Crisis Situations (AICS) Act.”

SEC. 2. Declaration of Policy. – It is the policy of the State to promote a just and dynamic social order alleviating the plight of the poor through policies that provide adequate social services and raise the standard of living for the improved quality of life for all. To this end, the State shall provide assistance through projects, programs, and services geared towards alleviating poverty and improving the quality of life of every Filipino, especially the marginalized sector, and disadvantaged individuals and families.

SEC. 3. Definition of Terms – As used in this Act

- a) *Assistive technology* refers to “assistive products” whose primary purpose is to increase, maintain, or improve the functional capabilities of persons with disabilities, to enhance overall well-being and help prevent impairments and secondary health conditions. These include wheelchairs, prostheses, hearing aids, visual aids, and specialized computer software and hardware, or any advancement in technologies that increase mobility, hearing, vision, or communication capacities;

- 1 b) *Case management* refers to a process of assessing, planning, managing, coordinating
2 and advocating for services and other interventions used by the Department of Social
3 Welfare and Development (DSWD) to improve the capability of qualified beneficiaries in
4 addressing their needs;
- 5 c) *Cash relief assistance* refers to an outright cash provided to individuals and families that
6 are currently in extremely difficult circumstances such as victims of calamities/disasters,
7 crimes, victims of violence against women and their children, trafficking and repatriated
8 overseas Filipino workers and other similar circumstances;
- 9 d) *Crisis situation* refers to a condition of an individual in a stressful situation that impairs
10 psychosocial functioning or participation in socio-economic activities, including access
11 to education, work, and healthcare, that requires series of interventions to prevent
12 further exposure to vulnerabilities, exploitation, or abuse;
- 13 e) *Disability support assistance* refers to the monetary support to cover the purchase of
14 assistive products, technologies, provision of sign language interpreter, persona
15 assistant, maintenance medicines and hygiene needs, life support equipment, and other
16 needs of persons with disabilities;
- 17 f) *Educational assistance* refers to financial assistance extended to all students to help
18 defray school expenses and/or cost of sending students/children to school such as
19 school fees augmentation, supplies, projects, allowance and other related expenses and
20 to eradicate barriers to quality education, including those barriers faced by persons on
21 account of their disabilities;
- 22 g) *Financial assistance* refers to monetary support in the form of outright cash, electronic
23 fund transfer, guarantee letter, coupon, check or voucher that has monetary value,
24 including funeral assistance, transportation assistance, food assistance, cash relief
25 assistance, and all other types of cash assistance that may be provided under the
26 Program;
- 27 h) *Food assistance* refers to assistance to those in need due to human-induced and natural
28 calamities and those experiencing other forms of crisis or displacement, eviction,
29 demolitions or requiring interventions for sector-specific support which include hot
30 meals, food or meal allowance, or the cash equivalent of the required hot meals and/or
31 food packs;
- 32 i) *Funeral assistance* refers to assistance to help defray funeral and related expenses
33 such as transfer of cadaver, burial site, and other related expenses incurred by the
34 family of the deceased, with consideration to context, cultural, and religious
35 backgrounds;
- 36 j) *Guarantee letter* refers to a document approved and issued by the DSWD, which
37 ensures the payment of the amount appearing on the document, that the beneficiary

presents to any public or government owned or controlled hospitals or other institutions and to any similar private entity that is willing to provide services;

k) *Material and other in-kind assistance* refers to an assistance given to individuals in crisis by providing them food and non-food items, non-financial, and the likes, and may also include other professional assistance available in the DSWD, such as psycho-social support and legal consultation;

l) *Medical assistance* refers to out-of-pocket expense in the form of coupon, stub, guarantee letter, promissory note or voucher that has monetary value, given directly to recipients or beneficiaries to pay for hospitalization expenses, other medical treatments or procedures, and which include birthing procedure, as well as professional fees and consultation fees, purchase of drugs, medicines, goods or other services prescribed by the physician of a health facility for in- and out-patients;

m) *Persons with disabilities* refer to those who have long-term physical, mental, intellectual or sensory impairments that hinder their full and effective participation in society on an equal basis with others, including cancer patients and persons living with cancer and cancer survivors under Republic Act No. 11215, otherwise known as the “*National Integrated Cancer Control Act*” and persons with rare disease under Republic Act No. 10747, otherwise known as the “*Rare Diseases Act of the Philippines*”;

n) Target beneficiaries refer to individuals or families who are indigent, financially incapacitated, stateless persons, repatriates, transients, vulnerable, disadvantaged, or internally displaced persons or in crisis situations based on the assessment of the social workers of the DSWD; and

o) *Transportation assistance* refers to the monetary support to cover the actual cost incurred on land, sea, and air travel, including travel insurance and such other related expenses as facilitated by the social workers of the DSWD.

SEC. 4. Assistance to Individuals in Crisis Situation (AICS) – To effectively respond to the individuals in crisis situation, each qualified target beneficiary shall receive financial, medical, transportation, food, material assistance, and other assistance to include disability support services including other professional assistance available in the DSWD, such as psychosocial support or intervention for dysfunctional families and their children who need trauma care and management, and legal consultation, based on the assessment of the social workers of the DSWD.

SEC. 5. Types of Assistance. - The following are the types of assistance that the target beneficiaries may receive under the Program based on the assessment and recommendation

of the social workers, authorized personnel, or any other personnel authorized by the DSWD, duly approved by their authorized officials:

- (a) Financial assistance – as defined in Section 3, paragraph (g);
- (b) Material assistance – a service providing food and non-food items to clients who need immediate material support, such as food packs or vouchers, hygiene or sleeping kits and assistive devices and technologies, subject to its availability;
- (c) Psychosocial support service – a service provided by trained or professional psychosocial support workers to help meet the psychological, emotional, and social needs of beneficiaries and their families. It is a set of interventions that intends to positively improve a person's behavior to reduce the impact of stress brought about by a crisis through behavioral modification interventions;
- (d) Referral service – a service provided when the requested support is not within the range of services of the Program through coordination and/or endorsement of the beneficiary's case within the DSWD's available programs, projects and services and to other agencies such as to the Department of Education, Commission on Higher Education, Technical Education and Skills Development Authority, Department of Health (DOH), Public Attorney's Office, Philippine Charity Sweepstakes Office, Philippine Amusement and Gaming Corporation, local government units (LGUs) and other government agencies, civil society organizations, and international/non-government organizations; and
- (e) Such other services that the DSWD may deem appropriate.

SEC. 6. Coverage – Only micro and small enterprises (MSEs) that have been adversely affected by a declared economic emergency, public health emergency, or state of calamity, as officially proclaimed by the appropriate authority, shall be eligible to apply for assistance under the program: Provided, That the affected micro or small enterprise meets at least one of the following conditions, supported by the corresponding documentation:

- (a) **Sustained Decline in Net Income** – The enterprise has experienced a consistent decline in net income of at least twenty-seven percent (27%) or the equivalent of the total labor cost of enterprise operations in the last six (6) months immediately preceding the declared emergency, as shown in its financial statements, income tax returns, or bank-certified financial records showing comparative monthly net income.
- (b) **Reduction in Operations, Workforce, or Business Activity** – The enterprise has significantly reduced its business operations, employee count, or activity levels as a direct consequence of the emergency verified through barangay or

1 local government certification, affidavits of closure or downsizing, employee
2 termination records, or payroll documents showing the decline in employee
3 count.

- 4 (c) **Damage to Essential Physical Assets** – The enterprise has incurred damage
5 to physical assets, such as, but not limited to, equipment, machinery, inventory,
6 or facilities, which are vital for business continuity, as evidenced by photographs
7 or videos of the damage, insurance assessment reports, inspection reports from
8 the LGU or DTI, or affidavits from authorized personnel or property owners.

9
10 Employers enrolling under the wage subsidy program shall ensure that employees are
11 not presently recipients or have been recipients in the last three (3) months of other government
12 subsidy programs such as, but not limited to, the Pantawid Pamilyang Pilipino Program (4Ps),
13 the Ayuda sa Kapos Ang Kita Program (AKAP), and the Tulong Panghanapbuhay Sa Ating
14 Disadvantaged/Displaced Workers (TUPAD), or other government programs similar in nature.

15
16 **SEC. 7. Micro and Small Business Subsidy Program Committee.** – A Micro and
17 Small Business Subsidy Program (MSBSP) Committee is hereby created to be headed by the
18 DTI.

19
20 The MSBSP shall have, as members, representatives from the DTI, DOLE, DRRMC,
21 BIR, and DSWD, which shall have the following functions:

- 22 (a) Receive, evaluate, validate, and process applications in the MSEs Subsidy
23 Program, which shall not exceed one (1) month starting from the date of receipt
24 of the application;
25 (b) Determine the appropriate assistance for eligible applicants;
26 (c) Supervise and monitor compliance of the beneficiaries in the MSEs Subsidy
27 Program;
28 (d) Conduct monitoring and assessment of the implementation of the program;
29 (e) Publish a full report of the program implementation that shall be submitted to
30 Congress in the first quarter of every year; and
31 (f) Coordinate with the Bangko Sentral ng Pilipinas (BSP) and the Department of
32 Finance (DOF) to ensure synergy with other financial assistance programs for
33 SMES.

34
35 **SEC. 8. Subsidies and Duration.** – Qualified micro and small enterprises shall be entitled
36 to one or more of the following forms of assistance and relief under this Act, subject to the
37 recommendation of the Micro and Small Business Subsidy Program (MSBSP) Committee:

1
2 (a) **Employee Wage Support** – Employee wage subsidy of Eight thousand pesos
3 (P8,000.00) per month for a period not exceeding six (6) months per subsidy
4 cycle that shall be renewable for one (1) additional consecutive subsidy cycle
5 per officially declared economic emergency, public health emergency, or state
6 of calamity, as determined by the appropriate authority. The subsidy amount
7 shall be credited directly to eligible employees or through the employer's payroll
8 system, whichever is deemed more appropriate by the MSBSP Committee.
9 Wage support subsidy shall cover:

- 10 1. All employees of microenterprises; and
11 2. Up to fifty (50) employees or two-thirds (2/3) of the total number of
12 employees, whichever is higher, for small enterprises.

13 The MSBSP Committee shall conduct an evaluation of the micro and small
14 enterprise beneficiary upon completion of the first subsidy cycle to assess the
15 enterprise's eligibility for a second subsidy cycle.
16

17 (b) **Temporary Business Tax Exemption** – Exemption from business taxes for a
18 minimum period of six (6) months and up to a maximum of twelve (12) months,
19 or until such time the MSBSP Committee deems the enterprise to have
20 sufficiently recovered from the adverse impact of the emergency.
21

22 (c) **Rent Subsidy** – A rental subsidy covering payment of the enterprise's place of
23 business for a maximum of six (6) months and not exceeding Two hundred
24 thousand pesos (P200,000): Provided, That the approved subsidy amount shall
25 be transferred to the eligible enterprise's official business deposit account on a
26 monthly basis.
27

28 (d) **Asset-Based Cash Assistance** – A one-time cash grant of not more than One
29 hundred fifty thousand pesos (P150,000.00) credited to the eligible enterprise's
30 official business deposit account to cover the replacement or repair of damaged
31 equipment and/or physical assets essential to business operations. The amount
32 shall be determined based on the latest appraised value of the affected assets
33 required to ensure business continuity.
34

35 (e) **Loan Moratorium for SB Corporation Borrowers** – A mandatory loan
36 moratorium shall be imposed for a period of six (6) months on all loan
37 repayments due from borrowers of the Small Business Corporation (SB Corp.)

1 under its regular lending and Pondo sa Pagbabago at Pag-asenso (P3) loan
2 programs, during which:

- 3 1. Borrowers availing of this subsidy scheme shall automatically qualify
4 upon application for a loan moratorium under this Act;
- 5 2. No interest, penalties, or late fees shall accrue;
- 6 3. The loan term shall be extended accordingly; and
- 7 4. Further extensions may be granted subject to assessment by the MSBSP
8 Committee and approval of the appropriate regulatory agencies.

9
10 **SEC. 9. Responsibilities of Beneficiary Enterprises.** – Enterprises availing of the subsidy
11 shall:

- 12 (a) Submit quarterly payroll records and proof of wage payments;
- 13 (b) Retain employment levels and comply with labor standards; and
- 14 (c) Agree to random compliance audits by the MSBSP Committee.

15
16 Failure to comply shall result in suspension or revocation of subsidy eligibility and
17 recovery of misused funds.

18
19 **SEC. 10. Conditions for Granting Subsidies.** – Qualified MSEs receiving subsidies and
20 cash grants under this Act shall provide:

- 21 (a) **Employment Security** – Employers shall not terminate employees receiving
22 wage subsidies without just cause during the period of wage support;
- 23 (b) **Liquidation Requirement** – MSE beneficiaries of asset-based cash assistance
24 shall submit a complete liquidation report, including official receipts or equivalent
25 proof of purchase, to the MSBSP Committee;
- 26 (c) **Regulatory Compliance** – Enterprises shall maintain active registration with
27 DTI, Securities and Exchange Commission (SEC), Bureau of Internal Revenue,
28 Social Security System, Philippine Health Insurance Corporation (PhilHealth),
29 Pag-IBIG Fund, and other government regulatory agencies and social protection
30 programs, if applicable, and shall submit periodic compliance reports as required
31 by the MSBSP Committee; and
- 32 (d) **Capacity Building Participation** – Employers shall actively participate in
33 training, education, and capacity-building programs provided by the DTI through
34 Go Negosyo Centers, and other relevant programs designed to support
35 enterprise recovery, resilience, and growth.

1 **SEC. 11. *Monitoring and Compliance.*** – The Micro and Small Business Subsidy
2 Program (MSBSP) Committee, in coordination with the LGUs and other relevant agencies, shall
3 conduct periodic monitoring of SMEs availing of the subsidy program to ensure:

4 (a) Compliance with this Act, other legal frameworks for MSMEs, and with labor
5 laws;

6 (b) Retention of workforce levels as reported at the time of application;

7 (c) Accuracy of disbursement and utilization of subsidy funds;

8 (d) Financial disclosures of beneficiary MSEs; and

9 (e) Disclosure of other important information relative to the implementation of this
10 Act.

11
12 **SEC. 12. *Reporting.*** – The DTI and DOLE, through the Micro and Small Business
13 Subsidy Program (MSBSP) Committee, shall submit a full annual report to Congress in the first
14 quarter of every year.

15
16 **SEC. 13. *Joint Congressional Oversight Committee.*** – A Joint Congressional Oversight
17 Committee (JCOC) is hereby constituted to oversee, monitor, and evaluate the implementation
18 of this Act.

19
20 The JCOC shall be composed of five (5) members each from the House of
21 Representatives and from the Senate, which shall be co-chaired by the Chairpersons of the
22 House Committee on Trade and Industry and the Senate Committee on Trade, Commerce and
23 Entrepreneurship. This JCOC shall review the implementation of this Act and determine the
24 necessary remedial legislation or executive measures to strengthen the law.

25
26 **SEC. 14. *Implementing Rules and Regulations.*** – Within sixty (60) days from the
27 effectivity of this Act, the Secretary of the Department of Trade and Industry, in coordination
28 with the Department of Interior and Local Government (DILG), DOLE, Department of Budget
29 Management (DBM), DOF, and the BSP Governor, shall promulgate the necessary rules and
30 regulations to carry out the provisions of this Act.

31
32 **SEC. 15. *Penalties.*** – Any person found to have committed fraud or misuse of subsidy
33 funds under this Act shall refund the full amount received and may be disqualified from future
34 government programs. Responsible government officers shall be held liable under existing civil
35 and criminal laws.

36

1 **SEC. 16. Appropriations.** – An initial Fifteen billion pesos (P15,000,000,000.00) is
2 hereby appropriated out of any funds actually available in the National Treasury of the
3 Philippines not otherwise appropriated, the unutilized MSME support funds, and international
4 grants. Thereafter, the subsequent amounts necessary for the full implementation of this Act
5 shall be included in the annual General Appropriations Act.

6
7 **SEC. 17. Separability Clause.** – If any provision of this Act is declared unconstitutional
8 or invalid, the remaining provisions shall remain in full force and effect.

9
10 **SEC. 18. Repealing Clause.** – All laws, decrees, executive orders, rules, and regulations
11 inconsistent with this Act are hereby repealed or modified accordingly.

12
13 **SEC. 19. Effectivity.** – This Act shall take effect sixty (60) days after its publication in the
14 Official Gazette or in a newspaper of general circulation.

15
16 *Approved,*