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BUILD LIVES



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SHFC @ 21: BUILDING LIVES, TRANSFORMING COMMUNITIES

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Truly for the masses

GOOD and effective governance isn't just about efficient bureaucracy, but also about setting clear goals and ensuring their completion. While we may not have fully addressed the 6.5 million housing unit backlog, we must prioritize finishing what we've started. We've proudly declared that this administration cares, and that housing for all is a genuine commitment, not just empty words.



I'm pleased that while we have a mandate to finance socialized housing programs, we're also helping ease the burden on the Department of Human Settlements and Urban Development (DHSUD) by taking a lead in President Ferdinand Marcos, Jr.'s Pambansang Pabahay para sa Pilipino (4PH) Program.

Beyond acquiring land, we've expanded our services to include vertical housing solutions, starting with multi-story buildings in densely populated urban areas. Now, we are not only offering housing for informal settlers, but also assisting low-income earners in achieving their dream of homeownership.

Let us not forget that the very reason for Social Housing Finance Corporation's (SHFC) existence, along with the Community Mortgage Program, stemmed from civil society's outcry to help the homeless and guide them toward acquiring adequate shelter – a place they can truly call home.

This isn't just a want; it's a fundamental need. Adequate housing promotes social inclusion and integration, enabling individuals to fully participate in their communities and build crucial social networks for overcoming poverty. Providing adequate housing is linked to the government's goals of ensuring social justice and eradicating poverty.

I've witnessed firsthand the challenges families face building homes after acquiring land. Land titles alone aren't enough. This is what makes SHFC so effective – we're not just there for the "take out."

We continue to guide families, helping them become financially prepared for the challenges ahead, while ensuring that our housing projects are decent and affordable.

Building a home is often a shared effort for couples, and frequently, their adult children contribute as well.

Yes, we are liberating them from poverty. Our services truly serve the masses.

FEDERICO A. LAXA

President and CEO
Social Housing Finance Corporation

SHFC AT 21 Building Lives, Transforming Communities

By CHARMAINE A. CORONEL & ALLAN LEANDRO DA. MERIN



SHFC's 4PH projects (from left to right): Crystal Peak Estates in Pampanga, Valley View Township in Misamis Oriental, and People's Ville in Davao City.

FOR 21 years, the Social Housing Finance Corporation (SHFC) has been dedicated to providing safe and affordable housing to both formal and informal sectors. Established through Executive Order No. 272 on January 20, 2004, SHFC has played

a pivotal role in addressing the country's housing needs by financing innovative and community-driven housing programs.

Throughout the years, the corporation spearheaded key initiatives such as the Community Mortgage Program (CMP), Abot Kaya Pabahay

Fund Program, High Density Housing Program (HDH), and, most recently, the Pambansang Pabahay para sa Pilipino (4PH) Program. These efforts underline SHFC's dedication to making homeownership accessible to underserved communities.



Port Town in Tondo, Manila

The agency has also been entrusted with special projects supporting national development initiatives, including the Marawi Shelter Project, the North-South Commuter Railway Extension Project (NSCR-Ex), and the Strategy for the Inclusive Mainstreaming of People's Living Entitlements (SIMPLE) Program.

When the Department of Human Settlements and Urban Development (DHSUD) launched the 4PH Program under the leadership of Secretary Jose Rizalino Acuzar in 2022, SHFC was tasked as one of its key implementers. As a flagship program of President Ferdinand Marcos, Jr., the 4PH is designed to bridge the staggering housing gap in the country and ensure every Filipino family has access to adequate shelter.

SHFC is making remarkable progress at People's Ville in Calinan, District, Davao City. Alongside significant breakthroughs in the construction of housing units, the initial 275 Notices of Approval from the Home Development Mutual Fund (Pag-IBIG Fund) are ready to be issued to beneficiaries, formalizing the approval of their loan application in this 4PH project. This step brings families closer to realizing their dream of moving into their new homes.

An additional 1,200 units are

expected to be delivered within the first quarter of 2025, following the completion of 12 more buildings. These developments will address the growing housing demand in the region.

"We are optimistic and confident in our ability to complete the construction of these 4PH projects to address the country's housing needs," SHFC President and CEO Federico Laxa said. "SHFC remains steadfast in its commitment to finishing what it has started, ensuring that our housing projects are completed on time and will provide quality homes for Filipino families."

Similarly, SHFC is making significant strides at Crystal Peak Estates in San Fernando City, Pampanga. The first building with over 300 units is ready for turnover to its future residents. Three more buildings, designed to accommodate around 1,000 households, are on track to be completed within the first quarter of the year.

Aligned with the DHSUD's strategic direction and with support from fellow shelter agencies, SHFC has integrated its policies into the 4PH Program through its Community-Guided Financing Framework. This approach ensures a participatory process that empowers communities and promotes sustainable housing solutions.

4PH at full throttle

Currently, SHFC is managing over 160 4PH projects targeting the delivery of over 529,000 housing units by 2028. These projects include Valley View Township in Tagoloan, Misamis Oriental, Tandikan Ville in Puerto Princesa City, Palawan, and Port Town in Tondo, Manila.

In April 2024, SHFC broke ground on two multistory housing projects—Pascualer 7 and Pascualer 10—in Novaliches, Quezon City. Seven months later, the corporation held a groundbreaking ceremony for a 4PH development in Los Baños, Laguna.

"Vertical shelter solutions are a practical approach to address housing backlogs in areas where availability of land is limited," Laxa said. "These will also help address rapid urbanization issues such as uncontrolled urban sprawl."

SHFC remains committed to scaling up shelter assistance and meeting its ambitious targets over the next three years. In 2024, the corporation entered into a number of agreements with local government units (LGUs) to collaborate on 4PH projects in different localities. These include memoranda of understanding signed with Pulilan, Bulacan and Cagayan de Oro City.

"These partnerships with LGUs are crucial in implementing the 4PH because they have an in-depth knowledge of the local community, particularly its housing needs, demographics, and geographic challenges," Laxa said. "We will continue to work together with more LGUs, developers, and other stakeholders to help us create sustainable, inclusive, and community-centered housing solutions."

Delivering results and supporting resilience

From January to November 2024, SHFC released approximately Php 5 billion



Resettlement Services Group VP Bob Flores (fifth from left) leads the groundbreaking of community facilities inside the SIMPLE Program in Morong, Rizal.

to finance various housing programs, benefiting more than 3,700 families. These initiatives provided critical support and resources, positively impacting the lives of the beneficiaries. In total, the corporation has disbursed over Php 36.6 billion to fund around 3,200 community-driven projects across the country.

SHFC's commitment to advancing national development initiatives yielded

meaningful results last year. In November 2024, SHFC turned over 165 housing units to members of the Intramuros Community Homeowners' Association, Inc. through the SIMPLE Program in collaboration with the Intramuros Administration.

That same month, SHFC awarded 148 Certificates of Award to the members of Alpas Phase 1 HOA under the HDH

program and over 60 transfer certificates of title to eight CMP communities during a housing caravan in San Jose del Monte City, Bulacan.

"This is a significant milestone for SHFC and in the lives of our beneficiaries as the tenurial security they achieved from our housing projects serves as a valuable legacy for the future generation," Laxa said. "This achievement not only enhances their quality of life but also empowers them to build a brighter future for their children."

In January, SHFC broke ground on two North-South Commuter Railway (NSCR) Extension Projects in Naic, Cavite that will generate over 4,000 units. SHFC also turned over the initial 78 housing units of RizalVille in Calamba City, Laguna that will provide permanent housing for over 2,100 families displaced by the NSCR-Ex Project.

Contributing to greater cause

As of May 2024, SHFC has contributed Php 63.92 million in dividends to the National Treasury in support of the administration's programs aimed at enhancing the welfare of Filipinos.



SHFC President & CEO Laxa leads the awarding of certificates to member-beneficiaries of the Community Mortgage Program and High Density Housing Program during a housing caravan in San Jose del Monte City, Bulacan.



This amount represents an increase of approximately 19 percent compared to the contributions made in 2023.

In response to disasters, SHFC granted a one-month moratorium to

member-beneficiaries affected by Super Typhoon Carina and Severe Tropical Storm Kristine. Relief operations were conducted in Cagayan Valley and the Bicol Region in December 2024, delivering essential goods as part of President Marcos, Jr.'s directive to redirect savings from scaled-down Christmas celebrations toward disaster recovery.

These efforts underscore SHFC's commitment to not only provide immediate assistance but also to foster resilience, empowerment, and shared responsibility in the communities

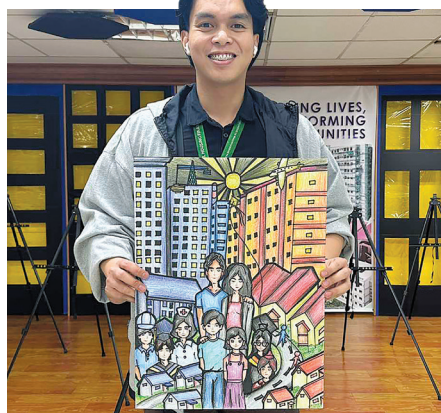
it serves. "Our goal goes beyond providing housing; we are also aiming to create sustainable communities where everyone can thrive and feel empowered," Laxa said.

Despite the challenges in the housing sector, SHFC remains steadfast in its mission to provide affordable homes for Filipino families. With a clear vision, innovative programs, and strategic partnerships, SHFC is determined to achieve its overarching goal of ensuring housing for all, building lives and transforming communities.

Employees show talent in anniversary art contest



Winners of poster-making contest during SHFC's 21st Anniversary Celebration.



BY FREA BEATRICE PINEDA

TEAM members from various departments showcased their creativity in the poster-making contest held on January 27 in the Makati office, marking the 21st anniversary of the Social Housing Finance Corporation (SHFC). The art competition featured 10 entries, drawing inspiration from pop culture, modern design, and the agency's mission.

Ruby Catulong-Saldua from the Corporate Accounting Department bagged first place for her portrait titled "Dream Come True." Reflecting on her winning piece, the Technical

Staff VII shared that "For more Filipino households, having a home that is truly their own may seem to be too big of a dream. Though how far or dark it may seem, there's always light. SHFC helps turn dreams into reality."

Architect Christelle Pangilinan from the Office of the President secured second place with her artwork called "One Community." Meanwhile, Sean Austin Garcia III of the Title Unitization and Acquired Assets Management Group rounded out the top three with his piece, "Sisidlan ng Pangarap."

President and CEO Federico Laxa, Executive Vice President Atty. Junefe Payot, and Support Cluster Senior Vice President Atty. Leo Deocampo presented the awards to the winners. All participants took home cash prizes and certificates in recognition of their efforts.

This year's anniversary celebration carried the theme "Housing for All: Building Lives, Transforming Communities." Other activities marking the milestone included a jingle-making competition and an exhibit replicating a groundbreaking and title-awarding ceremony.

SHFC CHARTS 2025

course with new Mission, Vision, and Core Values

By JANN ALYSSA RODRIGUEZ



THE Social Housing Finance Corporation (SHFC) has unveiled its new mission, vision, and core values, reaffirming its commitment to strategic goals as a Key Shelter Agency under the revitalized National Shelter Program.

This announcement was a highlight of the Annual Corporate Planning activity, convened by senior management and led by SHFC President & CEO Federico A. Laxa, held from March 12-14 in Clark, Pampanga. The gathering served as a platform for strategic discussions on project processes, operational improvements, and future initiatives.

Laxa emphasized that the timely completion of SHFC's Pambansang Pabahay para sa Pilipino (4PH) projects will not only strengthen the agency's impact but also serve as a blueprint for President Ferdinand Marcos, Jr.'s flagship initiative, streamlining and accelerating the implementation of future projects.

He commended the entire organization for rising to the

challenge of “finishing what we have started.”

“What was once a dream is now a reality,” Laxa stated. “The long and winding road illustrated by our project cycle is not as lengthy as it seems, as we are about to reap the rewards of our efforts that began about two years ago.”

Meanwhile, officers overseeing ongoing 4PH projects shared best practices and provided updates on various phases of project implementation.

Resettlement Services Group Vice President Bob Flores detailed the pre-implementation phase, emphasizing the critical groundwork required for a successful project launch.

SHFC VisMin 4PH Vice President Engr. Felman Gilbang and 4PH Central Luzon Manager Prandy Vergara shared insights on the implementation and post-implementation stages, discussing both the challenges encountered and the milestones achieved.

Adding depth to the discussions, resource speakers provided valuable perspectives on key aspects of SHFC’s operations that would contribute to the successful completion of its projects.

CARD Bank MRI Vice President for Corporate Planning, Product Development & Corporate Advocacy Noli Martinez shared his corporation’s best practices in collection strategies, presenting recommendations to help SHFC further improve its collection rate.

Atty. Lorna Salangsang-Dee from the Registry of Deeds under the Land Registration Authority explained the detailed process of registering properties and

SOCIAL HOUSING FINANCE CORPORATION



VISION, MISSION AND CORE VALUES

OUR MANDATE

Under E.O. 272, the Social Housing Finance Corporation (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 Community Mortgage Program and the AKPF Program (amortization support program and development financing program).

OUR VISION

 By 2040, SHFC is the lead key shelter agency implementing transformative and sustainable housing solutions towards inclusive growth and development.

OUR MISSION



SHFC empowers women and men to build Resilient, Inclusive, Sustainable, and Empowered (RISE) communities by providing Flexible, Affordable, Innovative, and Responsive (FAIR) housing solutions through strong partnerships with public and private stakeholders.



As a dedicated housing agency, we are committed to serving people with professionalism and managing resources prudently. We promote a culture of accountability and transparency, prioritizing the best interests of our communities and other stakeholders. We value our employees and ensure that the organization operates efficiently and effectively to fulfill its mandate.



We foster inclusive growth through accessible and community-driven housing solutions that significantly improve the quality of life.

OUR CORE VALUES

 **SERVICE**
Upholding the highest standards of conduct, proficiency, and ethical behavior as dedicated public servants.

 **HONOR**
Keeping high ethical standards at the corporate and individual levels, while setting and implementing performance standards that are clear and understandable to the public.

 **FAIRNESS**
Ensuring that everyone, regardless of gender identity, receives equal access, impartial treatment, and equal rights to safe, resilient, sustainable, affordable, and inclusive housing.

 **COMPETENCE**
Upholding the highest standards of conduct, proficiency, and ethical behavior as dedicated public servants.

WE'D LOVE TO HEAR FROM YOU

SEND US YOUR QUESTIONS OR INQUIRIES, OR CALL
(02) 7750-6337 / (02) 5322-7300 to 399

 [shfcph](https://www.shfcph.com)

SHFC plays a key role in the implementation of the Pambansang Pabibilang, Para sa Pilipino or 4PH Program, the nation's flagship housing program under President Ferdinand R. Marcos, Jr.





SOCIAL HOUSING FINANCE CORPORATION
Main Office: BDO Plaza, 8737 Paseo de Roxas, Makati City 1226

computerized transaction procedures.

Pag-IBIG Fund Loan Operations Cluster Senior Vice President Atty. Joseph Quiboloy provided updates on the agency’s joint venture with SHFC, highlighting the progress made in strengthening the partnership.

To conclude the Planning session, participants visited Crystal Peak

Estates in Barangay Del Carmen, City of San Fernando, Pampanga. This came less than two years after Laxa and Department of Human Settlements and Urban Development Secretary Jose Rizalino Acuzar joined President Marcos, Jr. for a site inspection of one of SHFC’s pioneering 4PH initiatives.



Participants in SHFC's Annual Corporate Planning



Quality meets affordability in **PEOPLE'S VILLE**

BY ALLAN LEANDRO DA. MERIN

In life, we learn to cherish the good days, tuck them in our pocket, and carry them close. For Julie Sarabia-Lee, one such day came when she first laid eyes on what would soon be her new home in People's Ville in Davao City.

"Ay kanindot!" (oh, how beautiful!) she exclaimed upon visiting the unit assigned to her on the second floor of SHFC's housing project under the *Pambansang Pabahay para sa Pilipino* (4PH) program of President Ferdinand Marcos, Jr.

"Ibang-iba sa area namin ngayon (It's different in our area now)," Sarabia-Lee remarked, contrasting her soon-to-be residence with the dilapidated wooden shack she currently rents in a squatter area near the bustling Bankerohan public market.

More than the appearance of her unit, the dry goods vendor and mother of two was reflecting on the security and peace of mind that comes with owning a home. She recalled experiencing multiple fire incidents in her current neighborhood, including one in 2015 that partially razed a portion of her house.

"*Kaya very thankful ako na nakasali ako dito* (That's why we are thankful that we are part of this)," Sarabia-Lee said, considering her inclusion as a 4PH beneficiary a privilege, especially since owning a unit in a commercial housing in the city is expensive. "*Dito mas mura, pero ang quality maganda rin* (It's cheaper here, but the quality is good too)."

As president of Phase 1, Sarabia-Lee is among the 200 residents of People's

Ville who will soon receive their Notice of Approval from the Home Development Mutual Fund (Pag-IBIG Fund). This formal loan approval marks a significant milestone in their journey towards owning a brand-new home in this 4PH development.

Redefining government housing

According to SHFC VisMin 4PH Vice President Engr. Felman Gilbang, People's Ville—along with other 4PH projects of the corporation—is designed to be at par with private developments.

Each 28-sqm unit includes a bedroom, a kitchen, a toilet kitchen, and a living room. The choice of color is also well thought out, with the white paint



People's Ville is expected to provide safe and decent housing to over 7,000 families within Davao City.



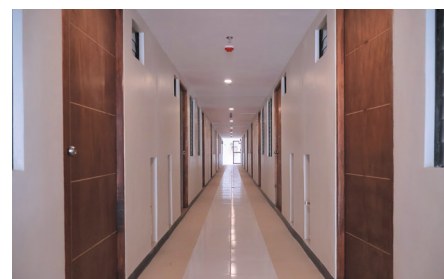
People's Ville Entrance Signage



People's Ville Model Unit (Living Room)



People's Ville Model Unit (Bedroom)



People's Ville Hallway

creating a calming and serene atmosphere.

"Our goal is to provide the public with affordable housing without compromising quality," he said, explaining that this is the marching orders of SHFC President Federico Laxa and Department of Human Settlements and Urban Development Secretary Jose Rizalino Acuzar.

Plans are also in place to develop the 142,387sqm development with a central park containing various amenities such as clubhouse, swimming pool, sports facilities, and playgrounds to ensure a vibrant and

livable environment for its future residents.

Located just minutes from the national road in Calinan District, People's Ville will feature a total of 72 five-story buildings, 14 of which are already completed. Each building consists of 100 units, benefiting a total of 7,200 member-beneficiaries, including families displaced by ongoing government infrastructure projects in Davao City and households living in danger zones.

People's Ville is one of the 4PH projects currently being implemented by SHFC, forming part of a pipeline of over 160 projects aimed at delivering more than 529,000 units by 2028.



SHFC VisMin 4PH Vice President Engr. Felman Gilbang showing the ongoing construction of more buildings in the site.



Julia Sarabia-Lee, one of the beneficiaries of People's Ville, takes a look at her future home.

HOUSING for over 4,500 displaced railway families to rise in CAVITE

By CHARMAINE A. CORONEL



SHFC President & CEO Laxa and other government housing officials were joined by the JICA Philippine Representative Fukui Keisuke Japan during the groundbreaking ceremonies of Golden Sunrise and South Savannah housing projects in Naic, Cavite. Also in photo were DHSUD Undersecretary Garry De Guzman, Naic Vice Mayor Junio Dualan, and DOTr Undersecretary Jeremy Regino.

TWO housing developments in Cavite will provide safe and decent homes for families affected by the North-South Commuter

Railway (NSCR) Extension Project.

Located in Barangay Malainen Bago, Naic, the Golden Sunrise and South Savannah projects demonstrate the Social Housing

Finance Corporation's (SHFC) commitment to accessible living spaces for those displaced by the Department of Transportation's (DOTr) rail modernization.



South Savannah

Golden Sunrise will span over seven hectares, providing homes for more than 2,520 families. South Savannah, covering six hectares, will accommodate 2,000 families. Both projects will offer permanent housing for families displaced by the DOTr NSCR Extension, ensuring safe, stable, and dignified communities.

During the January 30th groundbreaking ceremony, SHFC President and CEO Federico Laxa emphasized the corporation's role in leading these projects. He stated, "As part of a comprehensive inter-agency effort, these housing projects are designed to be highly livable, offering essential utilities and convenient access to key facilities and services."

President Laxa reaffirmed SHFC's unwavering commitment to the NSCR-Ex project, stating, "We at SHFC fully support this government initiative led by the DOTr. I would

also like to express my gratitude to the Naic local government, the community members, the Department of Human Settlements and Urban Development (DHSUD), the Department of the Interior and Local Government, the Philippine National Railways, the Presidential Commission for the Urban Poor (PCUP), and the Commission on Human Rights for their invaluable support."

DHSUD Undersecretary Garry De Guzman, DOTr Undersecretary Jeremy Regino, PCUP Chairperson Meynardo Sabili, and Japan International Cooperation Agency representative Fukui Keisuke expressed their strong support for the initiatives, emphasizing their significance in addressing the housing needs of displaced families.

Meanwhile, Naic Vice Mayor Junio Dualan thanked all participating agencies, highlighting

the project's collaborative nature. "This is not merely a relocation project; it is a collaborative effort involving government agencies, the local government, and the community," he stated.

SHFC Resettlement Services Group Vice President Bob Flores assured that these housing projects are located within or near cities, ensuring minimal disruption to the lives of displaced families. "The advantage of this rehabilitation project is that we ensure all our housing projects are located within or near cities, thus reducing the risk of displacement, loss of livelihood, and other negative impacts on the affected families," he explained.

In addition to Golden Sunrise and South Savannah, SHFC is implementing other housing initiatives for NSCR-Ex Project displaced families, including the Meadow in Biñan, Laguna.



Golden Sunrise

Housing project awarded to families in **LAGUNA**

By CHARMAINE A. CORONEL

THE Social Housing Finance Corporation (SHFC) awarded 78 housing units to members of the RizalVille Homeowners' Association Inc. who were affected by the Department of Transportation's (DOTr) North-South Commuter Railway (NSCR) Extension Project on January 31 in Barangay Banlic, Calamba City.

SHFC Executive Vice President (EVP) Atty. Junefe Payot, representing SHFC President and CEO Federico Laxa, led the initial turnover of homes to families impacted by the said project.

In his remarks, EVP Payot reiterated SHFC's commitment in providing homes to every Filipino. "Rest assured that we will continue to work and provide safe, decent, and affordable homes for everyone. This is just a beginning of our commitment with the DOTr, local government unit, and the community that we serve," he said.

In addition to these units, SHFC is preparing 330 more completed housing units for distribution to beneficiaries of RizalVille, consisting of 28 buildings with over 2,000 housing units.

"Our team is committed to ensuring a smooth transition for



RizalVille HOAI President Bernardo receives the symbolic key on behalf of the beneficiaries.

beneficiaries by providing sustainable communities where they can thrive," said SHFC Vice President Bob Flores, who heads Resettlement Services Group, which handles the implementation of the RizalVille and other housing projects of SHFC under the Pambansang Pabahay para sa Pilipino (4PH) Program.

The event was attended by Calamba Mayor Roseller Rizal, Department of Human Settlements

and Urban Development (DHSUD) Region 4A Director Jean Paul Ilao, and DHSUD DOTr-Resettlement Implementation Coordination Project Management Office Director Mary Ann Policarpio, who all expressed their support for the housing initiative.

RizalVille HOAI President Gilbert Bernardo officially received the symbolic key on behalf of the beneficiaries and expressed gratitude to the collaborative efforts of various



RizalVille

agencies in his closing remarks.

“The success of this housing project is the result of unity, dedication, and unwavering support of everyone involved. May this serve as a new beginning, a dream become a reality, and a brighter future for every family,” he said.

Also in attendance were DOTr Undersecretary Jeremy Regino, Asian Development Bank Senior Safeguard Officer Judy Vermudo, and senior SHFC officers, including Finance and Comptrollership Group Vice President Dante Anabe, and Corporate Planning and Communications Group Vice President Florencio Carandang, Jr.

Free Wi-Fi for residents

IN addition to their new housing units, RizalVille residents received a surprise from unconnected.org, an international nonprofit committed to bridging the digital divide. During the turnover ceremony, unconnected.org announced free Wi-Fi access for the residents, a declaration met with thunderous applause.

“The motivation for this initiative is to really help them stay in this government project,” said Country General Manager Benjz Gerard Sevilla of the unconnected.org. He added that ensuring public housing communities have digital access can help change the narrative of beneficiaries returning to their old settlements due to a lack of infrastructure and essential facilities.

To implement the initiative, unconnected.org partnered with local internet service provider REVZTEL, which will power the Wi-Fi

connection at the RizalVille office and nearby areas.

“Access to the internet is no longer a luxury but a necessity, and we hope this will empower residents with better opportunities for education, employment, and connectivity,” Sevilla said.

This marks the second collaboration between SHFC and unconnected.org. In November last year, the organization provided free internet connectivity to the multipurpose hall of the Intramuros Community Homeowners’ Association, Inc. in Morong, Rizal.

Resettlement Services Group Vice President Bob Flores, who played a key role in facilitating this initiative, highlighted the significance of digital access in resettlement communities.

“It’s not just about providing homes—it’s about ensuring that families have the tools they need to build a better future,” he said.

Unconnected.org aims to expand its partnership with SHFC by supporting more housing projects, including those under the Pambansang Pabahay para sa Pilipino (4PH) Program. **(Allan Leandro DA. Merin)**



Excitement grows as **CRYSTAL PEAK ESTATES** nears turnover

By CHARMAINE A. CORONEL

SENIOR officials of the Social Housing Finance Corporation (SHFC) visited Crystal Peak Estates in San Fernando, Pampanga on March 14 as it nears completion and turnover to the beneficiaries.

"What was a dream before is now a reality as we are about to reap the

rewards of our efforts that started about two years ago," said SHFC President and CEO Federico Laxa, as he led the ocular visit.

They all agree that the construction is progressing steadily, with ongoing efforts to complete the housing units and associated amenities.

The project is expected to

significantly alleviate the housing shortage in San Fernando City and the broader Pampanga province, providing quality and affordable homes to thousands of Filipino families.

Crystal Peak Estates is a significant housing development initiated by SHFC as part of President Ferdinand Marcos, Jr.'s Pambansang



SHFC President and CEO Laxa leads an ocular visit on the ongoing construction of Crystal Peak Estates.



Pabahay para sa Pilipino (4PH) Program.

Spanning 9.8 hectares, the project is located just two minutes away from a major highway that connects Pampanga to neighboring provinces.

Approximately a thousand housing units will be delivered to target beneficiaries across both the formal and informal sectors. This includes workers from local and national government agencies in the region, uniformed personnel, teachers, migrant workers, and more.

According to 4PH Central Luzon Head Prandy Vergara, SHFC, under Laxa's leadership, is committed to promoting inclusive housing, ensuring that there is no discrimination among applicants. "We don't discriminate here, everyone is welcome to apply," said Vergara.

He also said orientations for the beneficiaries are ongoing and his team has been providing assistance whenever other government agencies request it.

SHFC is currently awaiting the issuance of the Notice of

Approval from the Home Development Mutual Fund (Pag-IBIG Fund) and other permits to prepare for occupancy.

With the long-awaited turnover fast approaching, future residents are eager to move into their new homes, marking a significant step toward secure and sustainable housing for many Filipino families

From slums to new homes

Meanwhile, Argel Lising, a police staff sergeant, recalls his childhood home as unsafe due to its weak structure. Growing up in a slum area made of nipa palm, sacks, and plywood patches, he dreamed of having a stable, secure home for his future family.

I really dreamed of having my own home because of our situation back then," he said.

Currently, Lising and his family are living with his in-laws while saving for their own home. He expressed the challenges of being dependent on his wife's parents. "There's no freedom and it's really difficult to move around the house," he shared.

Affordable home

Lising said that he availed the 4PH project of President Marcos, Jr. because it offers affordable housing, ideal for low-to middle-income earners like him.

"I chose Crystal Peak because it is affordable compared to other vertical housing or subdivisions," he said.

He is eager to have a home he can call his own and excited to improve it so his family will be proud of it.

His long-held dream is now becoming a reality as he embraces the opportunity to own a safe, decent, and affordable home under SHFC's 4PH project.

New Lease in life for informal settlers in

PARAÑAQUE & LAS PIÑAS



By JANN ALYSSA RODRIGUEZ

PRESIDENT Ferdinand Marcos, Jr.'s flagship 4PH Program is progressing, aiming to provide permanent housing for families previously residing along waterways and in danger zones of Parañaque and Las Piñas, through the Social Housing Finance Corporation (SHFC).

The Parlas Homeowners Association, Inc., named after the two cities, is now being developed on a 25,275 sqm property in Barangay Malainen Bago, Naic, Cavite. Upon completion, the development will feature 12 four-story buildings,

accommodating 928 families.

"We are not just building houses—we are creating sustainable, safe, and dignified communities for Filipino families," said SHFC President and CEO Federico Laxa after inspecting the construction site last January with Resettlement Services Group Vice President Bob Flores. "This project is another testament to our commitment to ensuring that no one gets left behind in the pursuit of decent and affordable housing," he noted.

Similar to SHFC's other 4PH projects, Parlas is designed to be highly livable, offering essential

utilities and convenient access to key facilities and services. It will feature parks, playgrounds, basketball courts, a multi-purpose center, and commercial facilities providing a holistic environment for recreation and daily needs of future residents.

"We are not just relocating families; we are giving them a fresh start in a community where they can thrive," said Flores. "This project reflects SHFC's vision of providing safe and inclusive housing developments that uplift the lives of beneficiaries."

In 2022, SHFC allocated roughly Php 35 million to acquire the property for this project, with the goal of relocating informal settler families living in waterways in Metro Manila to a safer community.

Parlas is among the ongoing 4PH projects of SHFC, forming part of a pipeline of over 160 projects aimed at delivering more than 529,000 units by 2028.



SHFC President & CEO Laxa, along with SHFC Resettlement Services Group VP Bob Flores and Normelita Avila of N.B. Avila Construction, inspect the ongoing construction of Parlas housing project.

GAD champion's journey to gender equality

By CHARMAINE A. CORONEL



FOR Atty. Maria Rosalie Richa Taguian, advocating for gender equality is more than just a mandate—it's a personal commitment. As the Vice President for Program Development and Enhancement Group (PDEG) at the Social Housing Finance Corporation (SHFC), she spent 8 years shaping policies and programs that ensure inclusive and equitable opportunities for all.

Before stepping into the housing sector, Atty. Taguian built a career in both private and government service. A seasoned lawyer, she spent 5 years at a law firm before joining Supreme Court and then later on the Commission on Elections, where

she honed her expertise in public administration. While government work was not new to her, housing was an entirely different field.

In 2011, she embraced the challenge and joined SHFC, where she has since served under three different presidents, continuously driving transformative initiatives for various communities.

Her journey within the corporation has been dynamic, shifting between support roles and operations before settling back into a leadership position in the support group. As VP for PDEG, she oversees crucial initiatives, including training, insurance, partnerships with local government units (LGUs), capacity building, and

gender and development (GAD).

"Public service is more than just fulfilling duties; it's about making a lasting difference in the lives of the people we serve," she said.

Among her many contributions, Atty. Taguian has been instrumental in strengthening SHFC's gender and development initiatives and accomplishments as the Corporation's GAD Focal Point System (GFPS) Executive Committee Chairperson and Chairperson of Committee on Decorum and Investigation (CODI), including successfully receiving the GADTimpala Silver Award from the Philippine Commission on Women.

Recognizing the government's thrust in advancing gender equality and aligning with the Sustainable Development Goals (SDGs), she has pushed for GAD to be more than just a compliance requirement—it must be deeply embedded in the organization's culture.

"It is not just tokenism or lip service. We ensure that from top to bottom, everyone understands what gender and development truly means," she affirms.



SHFC celebrates National Women's Month with inclusive activities

By MARGELINE KATE D. MONCADA

THIS March, the Social Housing Finance Corporation (SHFC) proudly celebrated National Women's Month under the theme "Women in All Sectors: Moving Forward to a New Philippines." Throughout the month, the corporation organized a series of activities that recognized the vital contributions of women across various sectors, while emphasizing the importance of gender equality and empowerment.

"Si Juana Ako" grand kickoff with GAD champions

The celebration began with a Bell Ringing Ceremony led by President and CEO Federico Laxa, alongside Senior Vice

President for Accounts Management Cluster Josefina Banglangan. This symbolic event marked the beginning of the month-long festivities.

Adding to the highlights, SHFC unveiled the "Si Juana Ako" GAD Champion Gallery, a tribute to the remarkable contributions of women employees who have made significant strides in promoting gender equality. Total of 185 employees—120 females and 65 males attended this event.

On the same day, the "GAD Purple Corner Contest" was launched, encouraging team members to creatively design accessible gender and development spaces. The contest sparked enthusiastic participation from six head office teams and six regional offices, with entries evaluated by judges from the DHSUD-KSAs GAD Coordinating Body and the National GAD Resource Pool.

"Juana Get Fit! - Run, Dance, and Women's Energy"

On March 9, SHFC employees championed fitness and camaraderie by joining the Women's Run PH, an advocacy run organized by the Filipina CEO Circle and Femme Strides. A total of 38 female runners represented the corporation at the event.

The excitement continued with dance classes on March 19 and 26,



blending fun and wellness. The K-Pop-themed session on March 19 featured dynamic choreography from State of Dance Studio, with 22 employees (16 females and 6 males) taking part. Meanwhile, the March 26 session, "90s Revive," brought a wave of nostalgia as 40 employees (31 females and 9 males) danced to classic hits from the 1990s. To cap off the activity, participants dressed up in 90s-inspired outfits, making the event a rad throwback to an era of bold fashion and radical tunes.

"Kalingang Juana" - A Service for Juana, A Day of Pampering

On March 14, SHFC, in partnership with TESDA Women's Center and Mary Kay Philippines, hosted "SHFC's Kalingang Juana"—a special pampering day for employees and clients. The event offered free haircuts, manicures, pedicures, massages, facials, and skin analysis, attracting a total of 439 participants (190 females and 249 males).



SHFC President and CEO Laxa and Senior Vice President Josefina Banglangan ring the bell to start the month-long activities of this year's National Women's Month.

“I Juana Know” - Gender sensitivity training for homeowners’ association in Taguig City

SHFC conducted a gender sensitivity training in Taguig City for 218 stakeholders (150 females, 68 males) from various community associations. Facilitated by SHFC’s internal GAD Specialist, Margeline Kate Moncada, the training featured interactive discussions and workshops. Participants actively engaged throughout the event. The training emphasized the importance of inclusivity and gender awareness in housing solutions, particularly within communities and their members.



DHSUD-Inter KSA NWMC activities

As part of the National Women’s Month 2025 celebration, the Department of Human Settlements and Urban Development (DHSUD) and its Key Shelter Agencies (KSAs), including SHFC, PAG-IBIG, NHMFC, and NHA, collaborated on a series of inter-agency activities to highlight women’s empowerment in the housing sector.

The celebration began with the First Inter-KSA National Women’s Month Advocacy Walk on February 28 at Quezon City Memorial Circle, bringing together representatives from various KSAs to promote gender equality and women’s contributions to the housing industry.



On March 21, the “Juana Play” All-Women Sports Event was held at the NHA Grounds in Quezon City, marking the first-ever all-women sports event in the government housing sector. This initiative, spearheaded by the Inter-KSA GFPS Coordinating Body, provided a platform for women in the industry to showcase their strength, teamwork, and resilience.

Culminating the inter-agency efforts, the Women in Housing Leadership Forum, themed “Beyond Boundaries,” took place on March 26 at the DHSUD Auditorium, Quezon City. The forum gathered key speakers from LGUs, contractors, builders, and CSOs in the housing sector to discuss the crucial role of women in a male-dominated field and explore ways to further empower women in leadership and technical roles.

SHFC’s Juana Fest

The Juana Fest series engaged employees and clients in interactive and therapeutic activities. On March 18 and 25, SHFC hosted Art Therapy Sessions, attended by 200 participants (171 females and

29 males) from the head office and regional offices. The initiative received overwhelmingly positive feedback.

The finale on March 28 was the Interactive Engagement Day, featuring digital, interactive, and amusing games designed to foster teamwork and entertainment for all attendees, with exciting prizes for the game winners. As one of the most awaited parts of the National Women’s Month Celebration, this event provided employees with a refreshing break from their daily routines, promoting a healthy work-life balance. It was a carefree and engaging day, reinforcing the importance of creating a positive and enjoyable workplace environment for all.

Culmination and recognition

On March 31, the month-long celebration concluded with the much-anticipated GAD Purple Corner contest, the awarding and recognition of GAD Advocates, and the re-launching of the breastfeeding room at the head office in Makati.

This year’s National Women’s Month celebration was a resounding success, reflecting SHFC’s unwavering commitment to gender equality and women’s empowerment. With every step taken and initiative launched, SHFC continues to uplift “Women in All Sectors,” fostering a more inclusive and progressive society for all.

SHFC gets 100% resolution and compliance rate

BY NICOLE MAE LIGOS

THE Social Housing Finance Corporation (SHFC) has achieved a 100% compliance and resolution rate from the Office of the President's 8888 Citizen's Complaint Center (8888 CCC) for three consecutive years.

This accomplishment highlights SHFC's commitment to delivering efficient and responsive service to the public and continuing to prioritize timeliness and integrity to ensure satisfaction with clients' concerns.

From January to December 2024, the corporation addressed and resolved a total of 28 concerns within the 72-hour prescribed turnaround time and received a commendation from a stakeholder, reflecting the organization's dedication to client satisfaction.

"Our 100% resolution rate is a testament to the corporation's dedication to public service and our commitment to upholding integrity and efficiency in handling citizen concerns," SHFC President and CEO Federico Laxa said. "We will continue to improve our services to ensure that every Filipino has access to dignified and affordable housing solutions."

The 8888 CCC was institutionalized on October 14, 2016, through Executive Order No. 06 and has been one of the channels used by the public to lodge their concerns to government offices.

The Information and Public Assistance Desk under the Strategic Communications Department serves as the primary unit responsible for handling 8888 concerns and complaints, ensuring prompt and efficient resolution.

Status disposition as of 2025-01-10 09:03:07



8888 Agency Statistics Social Housing Finance Corporation (SHFC) January 01, 2024 - December 31, 2024

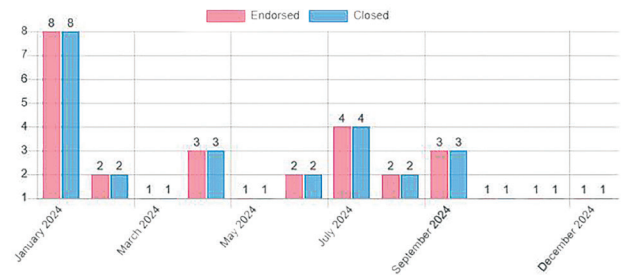
Resolution Rate

Total	Acted Upon	Under Processing/Awaiting Feedback	Unacted
29	29 (100%)	0 (0%)	0 (0%)

Compliance Rate

Total	Closed	Within 72h	Beyond 72h	Rate
29	29	29	0	100%

Monthly Status



SHFC joins DHSUD's 6th anniversary celebration

BY FREYA BEATRICE PINEDA

THE Social Housing Finance Corporation (SHFC) joined the Department of Human Settlements and Urban Development (DHSUD) in celebrating its 6th anniversary from February 10 to 14.

With the theme "Six Years of Empowering Lives: Building Homes, Building Future to every Filipino Family," this milestone featured various activities highlighting the achievements of the DHSUD and Key Shelter Agencies (KSAs) in implementing the Pambansang Pabahay para sa Pilipino (4PH) Program.

Housing exhibit

SHFC set up a booth on the ground floor of the DHSUD Building in Quezon City, providing visitors with essential details on the agency's housing programs. Staffed by personnel from the Resettlement Services Group, the booth served as a one-stop shop for the public inquiring about SHFC's services and existing 4PH projects.

KSA sportsfest

Team members from various departments also displayed their athletic skills during the KSA Sportsfest held at the DHSUD Building in Quezon City from February 10 to 13. The exhibition games featured basketball, volleyball, and Mobile Legends, with SHFC securing second place in the mobile multiplayer online game.

Members of Mobile Legends team were



SHFC receives FOI Certificate of Compliance

By MARIAH GENEVA JUAN

THE Social Housing Finance Corporation (SHFC) has been awarded a Certificate of Compliance by the Presidential Communications Office Freedom of Information (PCO-FOI) Program Management Office. This recognition highlights SHFC's commitment to promoting transparency and accountability in public service.

The agency achieved full compliance after a validation of its 2023 requirements for the FOI program, demonstrating its dedication to transparency and accountability.

Enabled by Executive Order No. 2, Series of 2016, the Freedom of Information (FOI) program is the government's response to the call for transparency and full public disclosure of information. It mandates the release of government information involving public interest.

From January to December 2023, SHFC successfully processed 101 FOI requests within the prescribed 15-

day turnaround time.

Under the leadership of President and CEO Federico Laxa, SHFC prioritizes responding to requests for public disclosure while safeguarding privacy and security.

The Information and Public Assistance Desk within the Strategic Communications Department (StratComm) serves as the primary unit responsible for handling FOI requests and concerns.

To ensure the program's continued effective implementation, StratComm personnel attended the 2024 FOI Receiving Officer (FRO) Hangouts on July 11, 2024, in Manila, and the 2024 FOI Summit on November 28, 2024, in Pasay City.

Participation in these events has been crucial for staying updated on the latest FOI program implementation practices, particularly regarding the integration of the electronic FOI portal, ensuring wider and easier access to government information.



SHFC officers (from left Strategic Communications Department Manager Allan Leandro Merin, Corporate Planning and Communications Group OIC-Vice President Florencio Carandang, Jr. and Mega Manila Group OIC-VP Engr. Elsa Juliana Calimlim) join DHSUD's 6th anniversary celebration.

Allan Dayle Ocampo (Partner Relations Department), Christine Angelie Regla, Joseph Michael Ravelo, Mayleen Velasco (Insurance and Community Enhancement Department, and Jervie Patulot, Ronnel Jeffrey Jesalva and Jerome Cabacungan of (Title Unitization and Asset Management Group.

Unity walk

SHFC employees traded their usual Sunday morning routine for a fun run and unity walk held at Quezon City Memorial Circle on February 16. Led by DHSUD Undersecretary Randy Escolango, the activity urged participants to maintain physical

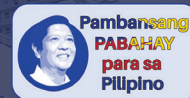
fitness, emphasizing its positive on productivity in the delivering programs and services.

Awarding ceremony

In closing the week-long celebration, DHSUD Secretary Jose Rizalino Acuzar led the awarding of KSAs for their support for the success of this year's anniversary. Mega Manila Vice President Engr. Elsa Juliana Calimlim and Corporate Planning and Communications Group Vice President Florencio Carandang, Jr. represented President and CEO Federico Laxa during the closing ceremonies.

Executive Secretary Lucas Bersamin, as the guest of honor and speaker, graced the event and shared words of inspiration and encouragement. He called on the entire DHSUD and KSA family to continuously strengthen the 4PH to fulfill the collective aspiration of Filipinos in acquiring their own homes.

HOW TO APPLY FOR A 4PH HOUSING?



The Social Housing Finance Corporation (SHFC) plays a key role in the implementation of the Pambansang Pabahay para sa Pilipino or 4PH Program, the nation's flagship housing program under President Ferdinand R. Marcos, Jr.

As a key shelter agency attached to the Department of Human Settlements and Urban Development (DHSUD), SHFC is mandated to provide socialized housing financing solutions to low-income families in the informal and formal sectors.



WHO CAN APPLY?

Individuals who are employed in government agencies or institutions, private firms or companies; or those who come from the formal and informal sectors are all welcome to apply.



MEMBERSHIP IN A COMMUNITY

Applicants must be members of a Community Association (CA) registered with DHSUD or any government agency. The CA must represent families in need of housing, including those living in danger zones, affected by government infrastructure projects court-ordered demolitions, disasters, or calamities, and those from specific sectors requiring resettlement assistance.

APPLICANT QUALIFICATIONS



Must be a Filipino citizen aged 18 to 65 years old at the time of loan application and approval.



Must not own any real property (land or building).



Must not be a professional squatter or involved in squatting syndicates.



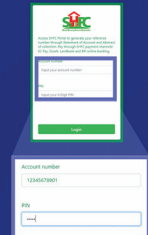
Must not have availed of any government housing programs.

PAANO KUMUHA NG REFERENCE NUMBER?



STEP 1

Mag Log-in sa <https://www.shfc.dhsud.gov.ph:2381/Login/>
Gamitin ang inyong 11-digit Account Number para sa account number at gamitin ang huling 4 digit number ng 11 digit account number para sa PIN.

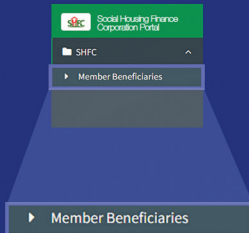


Sample:
Username: 12345678901
PIN: 8901



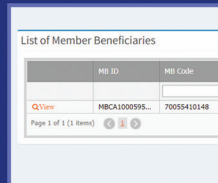
STEP 2

Pindutin ang "MEMBER BENEFICIARIES."



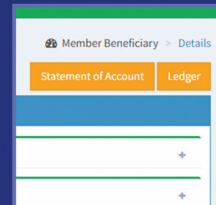
STEP 3

Pindutin ang "VIEW" button.



STEP 4

Pindutin ang "STATEMENT OF ACCOUNT."



STEP 5

Makikita sa na-download na SOA ang reference number na inyong magagamit sa pag babayad sa mga sumusunod na online payment channels.

SOA000012345678



PAANO BAYARAN ANG INYONG SHFC MONTHLY AMORTIZATION?

NOTICE: Online payment is available to all clients EXCEPT those with accounts under legal proceedings. Affected clients should coordinate with their Branch for guidance and settlement.



STEP ONE

Mag log-in sa SHFC-Zeus Portal at i-generate ang Payment Reference Number mula sa inyong account.



STEP TWO

Buksan ang GCash application at i-click ang "Bills."



STEP THREE

I-click ang "Government" at piliin ang "Social Housing Finance."



STEP FOUR

I-fill out ang required fields at i-click ang "NEXT."



STEP ONE

Mag log-in sa SHFC-Zeus Portal at i-generate ang Payment Reference Number mula sa inyong account.



STEP TWO

Buksan ang Maya application at i-click ang "Bills."



STEP THREE

I-click ang "Government" at piliin ang "Social Housing Finance."



STEP FOUR

I-fill out ang required fields at i-click ang "CONTINUE."



STEP ONE

Mag log-in sa SHFC-Zeus Portal at i-generate ang Payment Reference Number mula sa inyong account.



STEP TWO

Bisitahin ang bpiegov.com at piliin ang SHFC.



STEP THREE

I-fill out ang required fields at i-click ang "validate transaction."



STEP FOUR

I-type ang inyong BPI username at password at i-click ang "accept."



STEP FIVE

I-type ang inyong email address piliin ang account na panggagalingan ng ibabayad at i-click ang "Pay using BPI."



STEP ONE

Mag log-in sa SHFC-Zeus Portal at i-generate ang Payment Reference Number mula sa inyong account.



STEP TWO

Pumunta sa pinakamalapit na 7-ELEVEN partner outlet.



STEP THREE

I-type ang kailangang impormasyon sa CliQQ Kiosk o mobile app.



STEP FOUR

Bayaran ang monthly amortization.

Libreng oryentasyon sa mga proseso ng SHFC isinagawa

NI INNA GRACE CAUDILLA



Pinangunahan ni TUAMG Vice President Marissa Diestro ang oryentasyon tungkol sa iba't ibang proseso ng ahensiya para sa mga miyembro-benepisyaryo ng CMP.



Pinaliwanag ni Community Enhancement Development Manager Cezar Macaspac ang tungkol sa financial literacy.

PINANGUNAHAN ni Title Unitization and Asset Management Group (TUAMG) OIC-Vice President Marissa Diestro ang matagumpay na pagsasagawa sa ikalawang pagkakataon ang serye ng oryentasyon tungkol sa iba't ibang proseso ng ahensiya para sa mga miyembro-benepisyaryo ng Community Mortgage Program (CMP).

Ginapan nang apat na beses noong Pebrero ang libreng talakayan at pagsasanay para sa Title Individualization, Capital Gains Tax Exemption (CGTE), Insurance Coverage and Death Claims, at Collections.

Ayon kay Diestro, malaking tulong sa mga miyembro-benepisyaryo at empleyado ng Social Housing Finance Corporation (SHFC) ang pagkakaroon ng oryentasyon upang mas mapabilis ang mga transaksyon at proseso ng housing loans sa ahensiya.

Pinangunahan ni Insurance Community Enhancement Department Manager Cezar Macaspac ang talakayan sa paksang insurance, habang nagbigay ng input sa diskusyon sina NCR South Account Officers Cecil Velasco at Cherry Flores para sa collection.

Ipinaliwanag naman ni Engr. Sean Aurelio Garcia III ang proseso ng substitution. Samantala, idinetalye ni Maychelle Torzar ang mga hakbang para sa CGTE at Engr. Dayle Ocampo para sa HOME Awards.

Ang libreng oryentasyon ay dinaluhan ng 240 miyembro-benepisyaryo mula sa iba't ibang Homeowners' Association (HOA) sa lungsod ng Quezon, Pasig, Valenzuela, Marikina, Parañaque, at Caloocan, at mga probinsya ng Rizal at Cavite.

Ayon kay Gina Coral ng Kapitan HOA, marami siyang natutunan sa dinaluhang oryentasyon. Dagdag pa niya ay magkakaroon sila ng awarding sa kanilang HOA para sa mga tapos nang magbayad ng kanilang amortisasyon at nakapagpa-individualize na ng titulo.

"Balak naming magkaroon ng awarding para makita ng iba naming miyembro na totoong may title na makikita nila," aniya.

Magkakaroon pa ng katulad na oryentasyon sa SHFC sa mga susunod na buwan. Unang isinagawa ng TUAMG ang aktibidad na ito noong Oktubre.

Pinakamataas na 4PH HOUSING PROJECT itatayo sa **SAN JUAN**



NI CHARMAINE A. CORONEL

ISINAGAWA ng Social Housing Finance Corporation (SHFC), Department of Human Settlements and Urban Development (DHSUD), at ng lungsod ng San Juan ang groundbreaking ceremony ng Makabagong San Juan Pabahay project na magtatayo ng isang 30-palapag na gusali para sa mahigit 1,000 pamilya ng siyudad.

Pinangunahan nina DHSUD Secretary Jose Rizalino Acuzar, SHFC President at CEO Federico Laxa at San Juan City Mayor Francis Zamora noong Marso 18 ang seremonya para sa pinakamataas na gusaling pabahay sa ilalim ng Pambansang Pabahay para sa Pilipino (4PH) Program ni Pangulong Ferdinand Marcos, Jr.

Sa kanyang mensahe, binigyang-diin ni Sec. Acuzar ang patuloy na pagnanais ng sektor ng pabahay na magbigay ng disente at ligtas na tahanan sa ilalim ng 4PH program.

"Higit pa ito sa isang kaganapan o paglulunsad ng proyekto, ito ay pagsasakatuparan ng isang pangarap. Hindi lang ito tungkol sa pagkakaroon ng bahay, kundi ang pagkakaroon ng isang lugar na

matatawag na tahanan," aniya.

Pinahayag naman ni President Laxa ang dedikasyon ng SHFC na pabilisin ang pagtatapos ng proyekto. "Nandito na po kami, mag-uumpisa na po tayo kaagad, papaspasan namin, magtiwala po kayo at kami, ng aking team, 'yung DHSUD at SHFC at tsaka 'yung tanggapan ni Mayor at mga opisyaless ay talagang papaspasan namin ang

pagtatayo nito," ayon kay Laxa.

Nagpahayag ng pasasalamat si Mayor Zamora sa DHSUD at SHFC para sa pagsisiguro na matutuloy ang inisyatibang ito.

Kabilang sa mga dumalo sa seremonya sina Vice President Bob Flores ng SHFC Resettlement Services Group kasama ang mga opisyal mula sa DHSUD at pamahalaang lokal ng San Juan.



Pinangunahan ni SHFC President & CEO Laxa ang groundbreaking ceremony ng Makabagong San Juan Pabahay project.

Pinagpalang magkabahay: Ang bagong simula ng **BLESSED VILLE HOA**

NI ALLAN LEANDRO DA. MERIN

SA Sitio Lomboy, Indahag, Cagayan de Oro City, itinuturing ng mga miyembro ng Blessed Homeowners' Association, Inc. na isang malaking biyaya ang pagkakaroon ng sariling lupa at bahay. Ito ay katuparan ng kanilang panalangin matapos mawalan ng tirahan dahil sa pananalasa ng mga nagdaang bagyo sa kanilang lugar.

"Ito ang kauna-unahang bahay namin—bahay na sariling amin," ayon kay Jovelyn Macion miyembro at tumatayong isa sa mga board members ng asosasyon. Dagdag niya, dati silang nangungupahan at, dahil wala silang ibang matutuluyan, napilitan siyang bumalik sa nirerentahang bahay kasama ang kanyang dalawang anak kahit na delikado pa ang sitwasyon noon matapos ang bagyo noong 2012.

"Laging binabaha ang dating lugar namin kaya napagdesisyonan naming lumipat. 100 percent tama ang desisyon ko na iwanan iyon kasi na-trauma na kami. Dito sa Blessed Ville, at peace kami, lalo na tuwing umuulan," aniya.

Gaya ng karanasan ni Macion, ganito rin ang pinagdaanan ni Victor Rapirap, presidente ng Blessed Ville. Ayon sa kanya, nabuo ang asosasyon noong Nobyembre 2012 sa pagnanais nilang makapagsimula muli matapos mawasak ang kanilang mga dating tirahan malapit sa Cagayan River.

"Lumapit kami sa Social Action Center sa simbahan kay Bishop Ledesma, na siyang may alam sa pabahay," saad niya. Bunga nito, nagkaroon ng 13 homeowners' associations mula sa mga lugar na nasalanta ng bagyo. "After mabuo ng mga associations, doon na pumasok ang SHFC."

Lubos ang pasasalamat ni Rapirap sa magandang pagtrato ng SHFC sa kanya at sa kanyang mga kasamahan. Ayon sa kanya, hindi sila pinabayaan ng Cagayan de Oro office ng ahensya mula nang nabili nila ang lupang tinitirikan ng Blessed Ville noong 2013, hanggang sa maaprubahan ang kanilang housing loan sa SHFC noong 2017.



Blessed Ville HOA officers

Aminado siyang hindi naging madali ang kanilang pinagdaanan habang hinihintay na maaprubahan at ma-release ang kanilang loan sa SHFC. "Pagkatapos ng (bagyong) Pablo, nalubog na naman ang bahay namin dahil kay (bagyong) Vinta," kwento ni Rapirap.

Sa kabila ng kanilang pinagdaanan, masaya siya at ang kanyang mga kasamahan sa estado ng buhay nila ngayon sa Blessed Ville. "Tahimik dito, wala kaming problema," aniya, habang ikinukumpara ang kalagayan nila ngayon at ang kanilang dating lugar.

Ang dating pangarap nilang magkaroon ng sariling tahanan ay natupad sa tulong ng kooperasyon, pagsisikap, at suporta ng SHFC at ng mga katuwang na ahensya.

Para sa 126 miyembro-benepisyaryo ng Blessed Ville, hindi lamang ito isang bahay—ito ay isang panibagong simula kung saan nila muling binuo ang kanilang pangarap at kinabukasan.



Dinaluhan ni Mega Manila Group Vice President Engr. Elsa Juliana Calimlim at Program Development and Enhancement Group Vice President Atty. Maria Rosalie Richa Taguian ang groundbreaking ceremony na pinangunahan ni Mayor Wes Gatchalian para sa itatayong 240 housing units.



Ipinagkaloob ni SHFC President at CEO Laxa ang ceremonial key kay Laon Federation Inc. Overall President Erlinda Montaña na sumisimbolo sa kanilang opisyal na paglipat sa nasabing CMP Vertical Housing Project.

ONSITE VERTICAL CONTINUED FROM PAGE 31

“Hindi lamang ito nakapagbigay ng permanenteng tahanan sa mga miyembro kundi naitaas din nito ang antas ng pamumuhay ng mga tao matapos ang mahabang panahon,” ayon kay Mega Manila Group OIC-Vice President Engr. Elsa Juliana Calimlim.

“Hindi lang na-improve ang antas ng kanilang pamumuhay pero napalakas din ‘yung bonds ng mga member-beneficiaries,” aniya.

Ang tulong ng SHFC

Sa proyektong ito, natulungan sila ng SHFC na paunlarin bilang isang subdivision ang dating informal settlement area.

Halos walang maayos na kalsada, dikit-dikit na bahay, sala-salabat na linya ng kuryente, walang maayos na drainage, at magulo. Ganito ang inilarawan ni Erlinda Montaña, Presidente ng Laon HOAI Federation, ang sitwasyon sa Brgy. Veinte Reales, Valenzuela City bago maisaayos ang komunidad.

Noong simula, marami ang hindi naniniwala sa proyekto dahil hindi nakikita ng mga tao ang pagbabago. Taong 2009 nang mahalal ang anim na presidente ng Laon HOA Phase 1 hanggang 6, nagsimulang magpursige ang mga namumuno upang maisaayos ang kanilang komunidad.

“Yung mga tao na hindi naniniwala, nandito na po lahat sila,” saad ni Montaña. Ayon pa sa kanya, malaki rin ang naging papel ng SHFC sa pagpapaunawa sa mga tao tungkol sa proyekto.

“Marami naman talagang tao na kulang sa pag-unawa pero nagpapasalamat ako sa SHFC na nagtiwalang magpautang sa amin upang matupad ang aming pangarap na magkaroon kami ng sariling bahay,” dagdag pa niya.

Ayon naman kay Angeline Fuentes, Presidente ng Laon HOA Phase 2, hindi inaasahan ng maraming tao na magkakaroon ng pagbabago sa kanilang lugar dahil sa dating sitwasyon nito. “Nakumbinsi sila kasi inayos po kami into 6,” aniya.

Tuloy-tuloy na progreso

Sa pakikipagtulungan sa SHFC, lokal na pamahalaan ng lungsod ng Valenzuela, at iba pang ahensiya ng gobyerno gaya ng Department of Human Settlements and Urban Development at Department of Public Works and Highways, makikita na ang malaking pagbabago sa loob ng komunidad.

Sa katunayan, naipagkaloob na ng SHFC ang 192 na housing units noong Disyembre 2023 at ang 336 naman noong Nobyembre 2024. Noong ika-12 ng Pebrero, nagkaroon naman ng groundbreaking ceremony para sa konstruksyon ng lima sa 12 na gusali ng Phase 3.

Bilang kinatawan ni President at CEO Federico Laxa, dinaluhan ni Calimlim ang seremonya na pinangunahan ni Mayor Wes Gatchalian para sa itatayong 240 housing units sa ilalim ng Pambansang Pabahay para sa Pilipino (4PH) Program ni Pangulong Ferdinand Marcos, Jr.

Unang **ONSITE 'VERTICAL'** housing tagumpay

NI CHARMAINE A. CORONEL

TAGUMPAY ang Laon Homeowners' Association Federation, Inc. bilang unang onsite project ng Social Housing Finance Corporation (SHFC) sa ilalim ng Community Mortgage Program (CMP) Vertical Housing.

SUNDAN SA PAHINA 30



Ibinahagi ni Laon HOA Federation President Erlinda Montaño (kanan) at Phase 2 President Angeline Fuentes ang sitwasyon ng kanilang komunidad bago ito maisaayos.

