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SAMGBANAI Homeowners' Association, Inc.

10 November 2021
Brgy. San Agustin, Novaliches, Quezon City

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33 YEARS OF SHELTERING THE NATION

CMP marks anniversary with a sense
of accomplishment and pride

CMP loan assistance
tops P19 billion

Making People's Plan
work for people

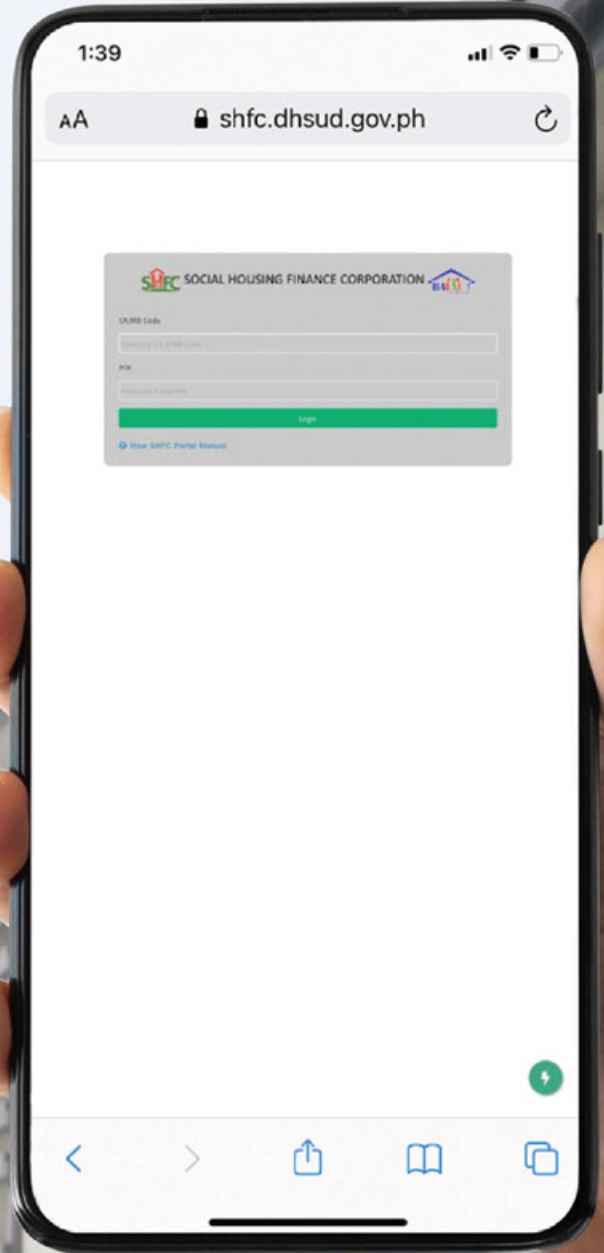


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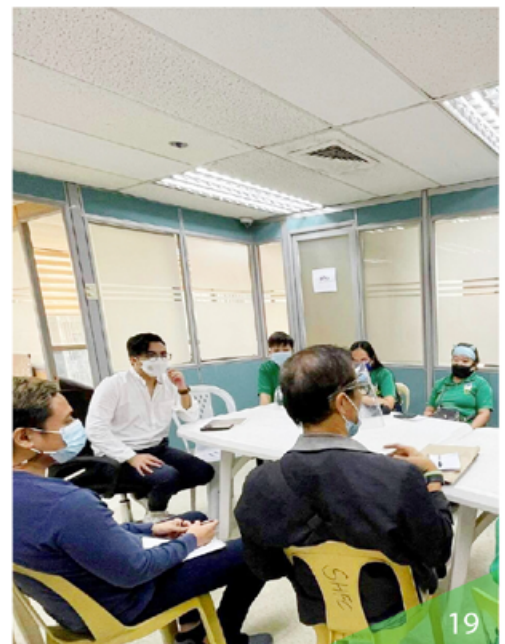
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ON THE COVER

The wait is over for partner-homeowners from Samahang Magkakapitbahay na Nagkakaisa HOAI in Quezon City as they finally transferred to their own unit in December.





It has been 33 years since the establishment of the Community Mortgage Program (CMP), which has become a beacon of hope for Filipino families dreaming of housing ownership. With the theme *"Hanep-Bahay! Malusog at Maginhawang Pamumuhay, Tuluy-tuloy sa Sariling Bahay,"* the occasion aligns with our vision to provide safe, resilient, decent, and affordable housing amid the continuing threat of Covid-19.

The year 2021 tested our capacity to act together toward recovery after the difficulties brought about by the Covid-19 pandemic in the last 12 months. But as always, we are no strangers to challenging times. Our enduring spirit of *bayanihan* and solidarity, which serves as the foundation of the communities we have built over the past three decades, has always pulled us through.

It is on this note that we unveil a special issue of our official publication, *"Hinabi,"* which features our accomplishments in the second half of the year. We end 2021 with a great sense of momentum and energy, as we released more than P2 billion to fund housing projects that benefited about 15,000 families across the country, including roughly 9,000 households provided with tenurial security through the CMP. Since 1989, our total loan assistance topped P26.6 billion, which is equivalent to over 427,00 families provided with secured homes.

Our narrative of contributing to nation-building continues to unfold with the turnover of 120 housing units at the Darussalam Village in Marawi City in July, 282 units at Marangal Village in Malabon and 92 units at Samahang Magkakapitbahay na Nagkakaisa in Quezon City in November. Just before we close the year, we awarded 1,440 units at Ciudad de Strike Phase 1 in Bacoor, Cavite.

Construction work, meanwhile, has started in several sites, including the P500-million Balubal Heights Subdivision Federation Homeowners' Association project that will benefit about 1,000 families in Cagayan de Oro City. We have also broken ground on People's Plan Community Teamwork Homeowners' Association in Antipolo City and the Intramuros Community Homeowners' Association in Morong Rizal, which will benefit around 1,100 families and 400 families, respectively. We expect more projects to commence next year as we expand our network with more local government units and government agencies, including the Development Bank of the Philippines, which is our new partner in offering a credit line for accredited contractors and builders.

Inspiring stories of our team members that perfectly represent our core values and principles also await our readers. When we launched *"Hinabi"* two years ago, one of our goals is to have a conversation with our stakeholders, not so much with words but with the heart and mind. As such, we strive to continue providing our readers with quality and interesting content as possible.

As the year ends, allow us a moment to thank all our *kaagapay* for your continued trust and confidence in Social Housing Finance Corporation (SHFC). You are the reason we have been able to remain steadfast and navigate through the crisis with the same passion and drive since we started. We look forward to 2022 with a great deal of excitement and optimism that we can do more in housing the nation and empowering communities.

All the best!


Atty. Arnolfo Ricardo B. Cabling
President



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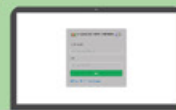


MONTHLY AMORTIZATION PAYMENT THROUGH CLIQQ



Step 1

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



Step 2

Pumunta sa pinakamalapit na 7-ELEVEN partner outlet



Step 3

I-type ang kailangang impormasyon sa CLIQQ Kiosk o mobile app



Step 4

Bayaran ang monthly amortization sa 7-ELEVEN counter



Merrier Christmas awaits 1,440 partner-homeowners in Bacoor

By: Allan Leandro DA. Merin



Christmas just got merrier for some 1,440 families from Bacoor City, Cavite with the turnover of housing units at Ciudad de Strike Homeowners' Association, Inc. Phase 1 in Barangay Molino I.

"Magandang regalo po ito sa amin ngayong Pasko at papalapit na Bagong Taon," said Mr. Ledger Padela after receiving the ceremonial key with his wife and son during the turnover rites held on December 14. His family is among the beneficiaries who are set to move into the new housing units constructed under SHFC's Vertical Community Mortgage Program (CMP) modality, wherein informal settler families are accommodated in a multistory building in a land sharing arrangement with local government units or concerned government agencies.

Mr. Edwin Gerero, president of Ciudad de Strike, shared the sentiment, saying that the timing of finally owning a decent house without worrying about flooding or eviction has never been perfect. "Siguradong masaya ang Pasko at masagana ang papasok na taon naming lahat. Ito ang pinakamagandang regalang aming natanggap sa tanang buhay namin," he continued. "Maraming salamat sa lahat ng tumulong para magkatotoo ito."

The construction of the P883-million project started in December 2019 and is expected to be completed by March 2022. Ciudad de Strike is composed of 20 three-story buildings, accommodating 72 families each. Every household will occupy a 24-square meter unit with a room for a loft. This is a far cry from the illegal shanties and makeshift dwellings along the waterways of Bacoor that they previously lived in.

"We are extremely happy that SHFC became an instrument to make your dreams of having your own home come true," SHFC President Atty. Arnolfo Ricardo Cabling said. "We hope that every beneficiary will treasure and strive to maintain these beautiful housing units." He also expressed hope that the project will inspire other local government units in working with SHFC in providing safe, decent, and affordable housing for low-income Filipinos.



Department of Human Settlements and Urban Development Sec. Eduardo del Rosario led the ceremony, along with Bacoor Mayor Lani Mercado-Revilla and Cavite 2nd District Cong. Strike Revilla.

In 2019, SHFC inaugurated Ciudad de Strike Phase 2, which accommodated over 1,400 families who used to live in danger zones and waterways in Las Piñas and Parañaque cities.

Legal Affairs, Asset Management, and Partners Cluster Senior Vice President Atty. Leo Deocampo, Mega Manila II Vice President Josefina Bangalan, and Cavite Office Manager Amando Mendoza also graced the event.



Dignifying farmers with BALAI housing program

By: DHSUD Sec. Eduardo del Rosario

*As published in the Philippine Daily Inquirer



The Department of Human Settlements and Urban Development (DHSUD) and the Department of Agrarian Reform (DAR) have converged with other government agencies, particularly local government units (LGUs), to pay tribute to our farmers by providing them access to decent and affordable housing units on subdivision-like development sites.

The BALAI Farmers Housing Program—anchored on DHSUD's BALAI concept of "Building Adequate, Livable, Affordable and Inclusive Filipino Communities"—is a housing program for agrarian reform beneficiaries as embodied in the memorandums of understanding (MOUs) that DHSUD and DAR recently signed with 19 LGUs.

The LGUs, led by the province of Camarines Sur, are set to benefit from the MOUs signed during the celebration of the 33rd anniversary of the Comprehensive Agrarian Reform Program (CARP) last June 10. This is provided that the LGUs have met all the requirements to qualify for the program, including having a Comprehensive Land Use Plan and a Local Shelter Plan.

Actually, it's not the first time that DHSUD and DAR joined hands for our farmers. Last December, we rolled out a farmers' housing project in Umingan, Pangasinan, and we hope to award the completed housing units to the beneficiaries by the end of this year.

In joining forces with the DAR, DHSUD is not only able to uphold its mandate of capacitating the underprivileged to have a house of their own in coordination with our key shelter agencies (KSAs), but more importantly dignify our unsung heroes—our farmers, who are among the neglected sectors of our society.

Three phases

The implementation of the BALAI Farmers Housing Program consists of three phases—land acquisition, land development, and housing construction. Our paramount consideration in choosing sites is proximity to the farmlands of the beneficiaries.

Under the scheme, LGUs shall secure a property for the housing project either by LGU procurement or donation from a private entity. Once a property is obtained, DHSUD will then spearhead land development through the utilization of the balanced housing compliance generated from housing developers.

Housing construction, meanwhile, will be carried out in coordination with DHSUD's KSAs namely the National Housing Authority, the Home Development Mutual Fund, the Social Housing Finance Corp. and the National Home Mortgage Finance Corp. LGUs can also tap the private contractors or developers to undertake the housing construction.

With the land acquisition and land development provided as grant or free, beneficiaries will only have to pay for the construction of housing units which our KSAs can finance with low interest rates. Normally, a socialized housing unit is estimated to cost roughly P580,000, but the price is expected to decrease by 30 percent to 40 percent since the lot is provided by the LGU and land development is a grant from DHSUD through the balance housing compliance.

Given the low interest rates offered by KSAs at only 2 percent to 3 percent per year, our target beneficiaries will most likely be capable of paying monthly amortizations for as low as P2,000. It is worth noting that these are housing units inside

subdivision-like development sites complete with water and power supplies and other basic necessities.

This convergence effort among national and local government agencies is another solid proof of the Duterte administration's commitment to assist low-income Filipinos, especially our farmers, in realizing their dreams of having a house of their own.

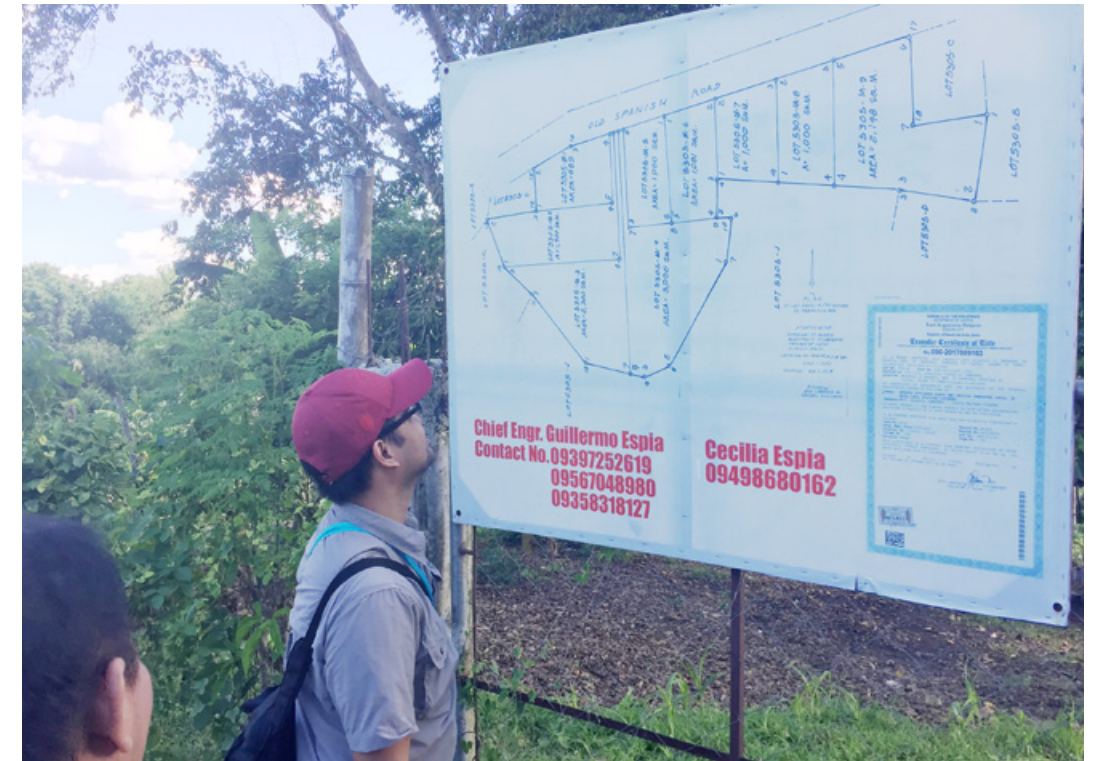
Morale and dignity

From 2006 to 2015, farmers, along with fishermen, were classified as the poorest sectors of the society with a 34 percent poverty incidence rate, data from the Philippine Statistics Authority (PSA) showed.

During the period, the PSA also found that most agrarian reform beneficiaries tend to either sell or mortgage their land to cope with perennial financial difficulties such as securing food and sending their children to school, as well as paying other bills and expenses.

Hence, pushing for this kind of undertaking will provide not only roofs above our farmers' heads but more importantly dignity and much-needed morale boost. And in the process, the country's agricultural sector and national food security are likewise ramped up.

Finally, I would like to end by highlighting the importance of agriculture in nation-building through a quote from Thomas Jefferson who said: "Agriculture is our wisest pursuit, because it will, in the end, contribute most to real wealth, good morals and happiness."



SHFC officers and staff members participated in a farm lot exchange program in Lambunao, Iloilo to learn the best practices of farmers in the municipality. An MOU was also signed by the agency and the LGU for the implementation of housing initiatives in Lambunao, which is home to about 10,000 farmers.

SHFC joins campaign for VAW-free communities

Driven by its twin advocacy of gender equality and women empowerment, SHFC joined other government agencies across the country in lining up programs to promote the Safe Spaces Act (Republic Act 11313) in observance of the 18-Day Campaign to End Violence Against Women with the theme "VAW-free community starts with Me."

On December 2 and 3, the corporation held an "Aking Komunidad Ayaw sa Pandadahs" webinar for some 91 partner-homeowners (17 males and 74 females) from communities under its wing. A week after, it conducted the "VAWal Bastos sa SHFC" session participated by a total of 119 employees (61 males and 58 females) from the head and regional offices to capacitate them on the salient features of laws on Anti-Violence against Women and Children, Anti-Sexual Harassment, and Safe Spaces Act.

Held annually from November 25 to December 12, the 18-day campaign underscores the significant role of individuals in fighting violence against women and girls in various institutions. It also emphasizes that acts of sexual harassment have no place in the community and are punishable under the Safe Spaces Act.

As the lead government agency mandated to undertake socialized housing programs, SHFC vows to continue providing safe communities, wherein the voices of female partner-homeowners are heard and their needs are taken into account.



2021 a fruitful year for GAD efforts

Over the years, SHFC has been making change work for women by capacitating and augmenting the income of female partner-homeowners through the provision of livelihood assistance and technical support. Internally, the agency has been conducting gender sensitivity training to its employees to bring mutual understanding and respect for each gender's roles.

2021 was no different. SHFC continues to push its agenda of shaping gender-responsive communities and workplace amid the COVID-19 pandemic. The agency, a recipient of two GADtimpala citations from the Philippine Commission on Women, has conducted two client-centered and eight organizational-focused activities since the start of the year.

More GAD activities are in the pipeline for 2022 as SHFC reaffirms its commitment to continue upholding the rights of women and empowering them by providing safe communities for partner-homeowners and achieving secure workplace for its employees.



2021 GAD Accomplishments

Client-Focused Activities

Activities	Date	Participants	Male	Female
Basic GAD Orientation for Partner-Homeowners	October 25, 2021	38 Partner-homeowners	6	32
Aking Komunidad Ayaw sa Pandadahs (AKAP)	December 02 and 03, 2021	91 Partner-homeowners	17	74

Organizational-Focused Activities

Activities	Date	Participants	Male	Female
National Women's Month Celebration	March 01-31, 2021	Partner-homeowners, Employees	-	-
SHFC's GMEF Validation	April 23, 2021	11 GFPS	5	6
GAD Agenda Writeshop	April 28-30, 2021	23 GFPS	7	16
Basic GAD Webinar	July 22, 27, 29 and August 3, 5, 10, 2021	110 Employees	43	67
GAD Agenda Writeshop	October 21-22, 2021	18 GFPS	7	11
2022 GAD Planning and Budgeting	October 28-29, 2021	15 GFPS	7	8
VAWal Bastos sa SHFC	December 09, 2021	119 Employees	61	58
Men's Perspective in Mental Health	December 10, 2021	31 Employees	19	12

*GAD Focal Point System (GFPS)

CMP marks 33 years with vision of sustainable communities toward pandemic recovery

By: Allan Leandro DA. Merin

Social Housing Finance Corporation (SHFC) marked the 33rd anniversary of its flagship initiative, the Community Mortgage Program (CMP), in August, with the theme *"Hanep-Bahay! Malusog at maginhawang pamumuhay, tuluy-tuloy sa sariling bahay."* This year's celebration highlighted the agency's commitment to delivering safe, decent, and affordable shelter, which has become even more crucial now in the time of the COVID-19 pandemic.

"The virus crisis has made us realize the indispensable role of housing to the health and welfare of communities," Atty. Arnolfo Ricardo Cabling said. "This fuels our passion to continue working toward building vigorous and sustainable communities as we recover from the pandemic's health and economic consequences."

The CMP, which allows legally organized communities of informal settler families (ISFs) to purchase the land they occupy or would like to relocate to, has benefited

a total of 380,444 households across the country through over P19.2 billion in loan assistance as of December 2021.

"The CMP has truly proven itself as a venerable, altruistic housing finance and development program," Department of Human Settlements and Urban Development Sec. Eduardo Del Rosario said in a statement. "I have unwavering faith that it will never tire of helping every Filipino family in living healthier, safer, and happier lives, and in achieving their dream of having a home to call their own."

Part of the month-long celebration was a virtual orientation to educate new homeowners associations on the entire CMP process and a webinar on bread making to equip partner-homeowners with knowledge on how to generate additional income to sustain their essential needs. An online photo exhibit was also mounted to showcase the delivery of unhampered services by SHFC amid the pandemic. The anniversary likewise saw the announcement of homeowners associations with the highest collection efficiency rating across the country.



3,027
Projects financed through
CMP



380,444
Informal Settler Families
assisted through CMP



P19.2 billion
Loans released through
CMP



Taking 'great responsibility' line to heart, Zamboanga Accounts Specialist thriving on public service career

By: Ruben Antonio O. Laset

As a family man with three young kids, Lennart is not new to sci-fi films with superheroes as leading characters. But little did he know that one particular film would make him realize an important lesson in his life, *"With great power, comes great responsibility,"* from Spider-Man, to which he added *"... and accountability."*

Right after graduating from college with a degree in computer science, Lennart started as a clerk assigned to the National Home Mortgage Finance Corporation (NHMFC), the parent entity of the Social Housing Finance Corporation (SHFC). He performed back-office tasks for three years before having the opportunity to be hired as an Accounts Specialist under SHFC Zamboanga Office in May 2007. When he accepted this new responsibility, he then realized the weight of his actions.

His duties as an Accounts Specialist proved to be a lot different from his previous work: it is very demanding. However as demanding as it may seem, it came with its own reward—the smiles of the people that he helped through the Community Mortgage Program (CMP), SHFC's flagship housing initiative.

Lennart has a different outlook on life now. Similar to his motto, his regularization gave him new 'powers' and new responsibilities. He had to make room for the coming changes in his work life and worked even harder. He took it upon himself to take this position in the frontlines of his office. It was difficult but he trudged on with heroic zeal. He reminisced and



explained that we must accept change. *"Hindi natin makikita na ito 'yung paraan na bubuti ang buhay nyo,"* he said, referring to the boost he would get from the gratitude of the clients.

He wants to inform people about the difference between the NHMFC and SHFC. *"Aim kong makilala yung Social Housing sa CMP,"* he said. A great challenge to doing this came in the form of the COVID-19 pandemic, but this did not deter him from accomplishing his responsibilities. During the lockdown, he helped coordinate between clients and his associates by going beyond his designated tasks, a process that he found challenging but needed to be done.

Accountability, which means being committed to accomplishing the corporation's goal and owning up to our actions regardless of outcomes, is one of SHFC's core values which has surely manifested in Lennart's life motto.



ABOUT LENNART



Lennart is a fan of American business magnate and investor Warren Buffet.



His hometown is famous for its colorful and beautiful traditional boats called vintas.



Listening to Filipino music group Eraserheads and American rock band Linkin Park reminds him of his high school and college days.



Traveling to Baguio with his wife and children is one of his unforgettable travel experiences.



Lennart used to play bowling (but never had the chance to play against Filipino icon Paeng Nepumuceno).

Starting a new chapter: 400 Intramuros ISFs to get permanent housing in Rizal

By: Allan Leandro DA. Merin with a report from Robert Andrei Cimbracruz



More than 400 informal settler families (ISFs) living inside Intramuros in Manila are poised to get their own homes in Morong, Rizal, thanks to the new housing project of the Social Housing Finance Corporation (SHFC) and the Intramuros Administration (IA).

"We are very excited to enter a new chapter in our lives," said Intramuros Community Homeowners' Association president Edgar Salveda during the ceremonial groundbreaking of the High Density Housing (HDH) project in Barangay Lagundi on December 13. "Finally, we will have our own house unlike in Intramuros where we always worry about our conditions."

SHFC President Atty. Arnolfo Ricardo Cabling led the ceremony, along with IA Administrator Atty. Guiller Asido and Mayor Olivia de Leon. Department of Human Settlements and Urban Development Usec. Marilyn Pintor, Executive Vice President Atty. Junefe Payot, Settlements Management Vice President Philip Robert Flores, and Corporate Planning and Communications Vice President Florencio Carandang, Jr. also graced the event.

The Intramuros Community housing project is part of the Strategy for the Inclusive Mainstreaming of People's Living Entitlements (SIMPLE) Program, which started in 2016 when the IA was awarded P410 million to resettle some 470 ISFs residing



SHFC President Atty. Cabling joins Morong Mayor de Leon and IA Administrator Atty. Asido in the groundbreaking of a housing project that will benefit over 400 families currently living along the waterways of Intramuros.

inside the "Walled City." To implement the project, the fund was made available to SHFC for land acquisition, site development, and construction of houses in the 33,472.71sqm land in Morong.

"The very goal of this project is to provide housing and better living conditions to all informal settlers in Intramuros," IA Urban Planning and Community Development Division Chief Atty. Vhincen Cañares said. "It is our duty, as a government entity, to do

such and contribute to the development of Intramuros."

The HDH is a slum redevelopment strategy wherein ISFs living along waterways and danger zones in Metro Manila are accommodated in multistory buildings to ensure safe and permanent housing solutions. To date, it has benefited over 42,000 families through roughly P7 billion in loan assistance.



Through the SIMPLE Program, SHFC and IA will be relocating a total of 470 informal settler families from Intramuros to a sprawling residential area in Morong, Rizal. Currently, the project is going through land development before proceeding to house construction.



Residents from the Balon communities joined IA and SHFC during a site visit in Morong, Rizal on June 12. During the visit, SHFC also gave an orientation about the Intramuros Project and its expected outcomes.



The Social Housing Finance Corporation
joins the observance of the

18-Day Campaign to End Violence Against Women

November 25 to December 12



in support of:

Philippine
Commission
on Women



Tacloban manager finds purpose in CMP work

By: Seline Rhoia R. Navarro

Eight years ago, one of the strongest tropical cyclones ever recorded battered a huge part of the country. The damage brought about by Typhoon Yolanda was massive, with Tacloban City being one of the badly hit areas. Despite this unfortunate event, the people remained steadfastly hopeful and resilient. Just like how Tacloban withstood Yolanda, Ma. Corina Montilla, a proud Taclobanon, navigated through life's challenges with resiliency, tenacity, and purpose.

When she was young, Corina aspired to teach children which led her to pursue a degree in education. Her thirst for learning made her take up law after graduating from college. Determined to earn a post-graduate degree, she simultaneously did so while working as a part-time instructor at the Holy Spirit College Foundation, Inc. in Tacloban City. After finishing Law, Corina worked in a BPO company in Cebu City as an ISOP Specialist. But one of her primary goals was to be a public servant, thus, she explored and focused on finding a civil service position that was suitable and more to her liking.

In no time, Corina came across an online job vacancy that she somehow knew would bring her closer to her original objective. Her gut feeling proved to be spot on as SHFC is a government-owned and controlled corporation. For Corina, it was already a dream come true.

Currently, Corina is designated as the OIC-Manager for the Tacloban branch and mainly oversees Eastern Visayas accounts. In the nine years that she has worked on CMP projects, she gained learnings and collected experiences that honed her sense of accountability, diligence, and empathy. As a mortgage examiner, her work would take her to the communities that allowed her to meet the mandated beneficiaries of the agency. This afforded her



to have a better appreciation of their way of life, and a deeper understanding of their needs. Thus, her fervent desire to help these communities was born.

Every project is significant for her because she considers each CMP initiative inimitable. However, all the completed undertakings would have the same effect on her every time. "I feel a sense of fulfillment if an association that I assisted has the title of ownership transferred into their name. It means that we have achieved our mission and vision as the lead government agency that undertakes social housing programs," she said.

Taking this mission and vision to heart, Corina makes sure that her goals and objectives are aligned with that of the corporation. She added that one of the significant realizations she has is that, "we only not cater to the physical housing needs but we also empower the communities and improve the quality of life of every Filipino who have availed the CMP," she said. With that remark, she found her purpose and it transformed her into a more thoughtful and resilient Taclobanon.



ABOUT CORINA



Corina considers her vacation with her son in Bohol in 2019 as her most unforgettable experience.



Suman latik is her all-time favorite food.



She is a big fan of South Korean boy band Super Junior.



Her favorite music genres are K-pop and alternative.



Corina is a self-confessed Potterhead (a die-hard "Harry Potter" fan).



Making People's Plan work for people

By: Robert Philip C. Flores

In recent years, civil society's participation in developing plans for social housing programs became a catalyst for change in the housing sector. It was a significant shift because the beneficiaries of social housing programs—who were marginalized in society for so long—have been heard. The housing sector similarly stepped up in its role of securing the rights of the underprivileged to affordable housing. Hence, it is safe to say that the sector also recognized people's democratic power in the resettlement program.

The citizens' involvement in the social housing program is made possible by an alternative shelter approach called the People's Plan.

The concept of the People's Plan is simple. It enables the beneficiary communities and civil society organizations to lead, participate, and be consulted for the housing project. It is likened to the Cohousing communities in Denmark conceptualized decades ago where people come together for a common goal of sustainable housing, shared meals, and collaborative activities.

Despite the good intention of the People's Plan, what happens in some resettlement projects is different from what it was envisioned.

Clinging to the unessential

The plan begins with the beneficiaries coming together to create a community vision.

Next, the community chooses the lot that they want to acquire and to develop for building houses. Once they have decided, they need to process necessary documents, permits, and clearances as requirements for the release of loans for land acquisition, site development, and house construction. With so many consultations and meetings that they are involved in, the community needs to devote time and effort to attend all of those.



In reality, however, the community spends most of its time processing requirements from several government agencies. The long time it takes to complete the documents delays the release of the loan, which then derails the progress of the resettlement.

In an attempt to understand the People's Plan better, I worked with one community association in processing the documents for a housing program. In my experience of working with the community officers, they expressed their frustration with the lengthy processing to complete the requirements.

I noticed that processing does not only demand time and effort. The whole process also requires technical skill and knowledge to present the plan to different offices for approval. I realized then that processing the requirements takes away the time of the community to focus on the most important thing: strengthening their bond as future neighbors.

Unheard voices

The changing power dynamics and relationships in the community have affected the end goal of the People's Plan. Since the community leaders are mostly well-informed and are chosen by a large group of members, they have a heavy influence in making decisions in the community.

But with the control of few leaders, the compliant community members would only follow without voicing out what they want, for fear of being isolated.

In one community we studied for a post-resettlement assessment, some members said they felt ostracized for not being consulted whenever the community leaders were planning to implement projects.

This boiled down to the unresolved grudges that the officers and members have had, even before

they resettled. That is why it is crucial that during the organizing stage, the members form bonds and social connections before they transfer.

The People's Plan promised to give voice to the urban poor which has been marginalized in society for so long. However, there is a limitation to this because whenever a community has misunderstandings and conflicting interests, they seem to become disorganized. Consequently, the resettlement project, which depends on their decision as a group, is affected.

Lengthy resettlement phase

The People's plan underscores the importance of a consultative and participatory approach in building an efficient and effective resettlement community. However, we cannot dismiss a growing number of anecdotal evidence that it takes a long period for informal settler families to transfer to their permanent shelter through the People's Plan approach.

Several reasons have surfaced but one thing is for sure: it is disadvantageous to the community associations needing permanent housing.

Lengthy idle time may lead to a growing distrust of the members towards the People's Plan and the state-run housing program. This could eventually lead to them quitting and staying in their current abode in the danger area.

It may also plant seeds of doubt in the minds of the members on how their officers are handling the processing of requirements using the community funds. Disagreements and unresolved issues may build-up which leads to disorganization.

Turnkey approach

To strengthen the very essence of the People's Plan, the Social Housing Finance Corporation (SHFC) introduced several socialized housing modalities to respond to the needs of the

community associations. One of the modalities is the Turnkey approach.

This modality utilizes the People's Plan approach wherein the community association applies for a SHFC loan to finance and acquire the completed housing project.

With this new arrangement, the communities will be relieved of shouldering documentary expenses, lengthy document processing, and solving novel and costly conditions that hinder them from securing permits and licenses—as these will all be handled by the chosen developer.

The community could dedicate more time to building social cohesiveness among its members without having to deal with time-consuming document processing.

The People's Plan

The People's Plan is built on a solid foundation of shared activities. Activities that build meaningful connections and genuine human interaction, like planning and visioning a community together through a shared meal, and not on processing voluminous requirements.

Like community dialogues and monthly assemblies that promote participation and collaboration, The People's Plan ensures that all voices are heard during the whole resettlement process. It gives value to each individual and not just to those who hold positions in the organization.

The People's Plan takes advantage of idle time to strengthen the communities' capacities and cohesiveness.

Above all, the People's Plan cultivates a sense of community among its members before the physical community is built. It makes the resettlement journey worthwhile.

This is the true meaning of the People's Plan.

As SHFC marks the 33rd anniversary of the Community Mortgage Program (CMP), we also celebrate our growing partnership with local government units (LGUs), which have been very instrumental in helping us reach more informal settler families that need secured homes. To date, we have signed a total of 129 memorandum of understanding with LGUs. Here are what some of our new LGU-partners say about their collaboration with us in implementing the CMP.



"SHFC becomes a light for the municipal government unit of Loreto to finally see the path toward good housing condition where my people may build a family, and turn their houses into homes. A home where they may live and prosper."

Mayor Lorie Otaza
Loreto, Agusan del Sur



"We are really glad that finally, the housing program of the national government through the SHFC, is implemented here in Bislig. Our dream and aspiration to provide affordable shelter and housing opportunity for our constituents, particularly the underprivileged and the homeless, will finally come to reality through the CMP modalities offered by SHFC."

Mayor Florencio Garay
Bislig, Surigao del Sur



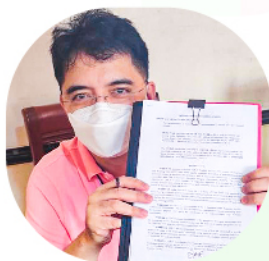
"This partnership with SHFC is a great aid in the municipality's pursuit of socialized housing programs that could lend ways to provide stable, decent, and happier homes for the Limayans."

Mayor Nelson David
Limay, Bataan



"Ang SHFC ay ang magiging kaantabay ng mga mamamayan ng Sta. Ana na nagmimithi na magkaroon ng sariling tahanan. Masayang-masaya ako dahil isang pangarap ang maaaring maabot sa pamamagitan ng mga taong kagaya ninyo."

Mayor Norbert Gamboa
Sta. Ana, Pampanga



"I am pleased to express my utmost appreciation to SHFC for partnering with LGU-Iba. This prompt response to embark on a social housing program for our informal settler families and low-income groups shows the agency's deep commitment to the most vulnerable sector of our society."

Mayor Jun Ebdane
Iba, Zambales



"On behalf of the city of Talisay, we are thankful for the help of SHFC in fully reaching our eight-point agenda, wherein one priority is to give every Talisaynon an affordable home that they can call their own. We know that we can't do it alone. SHFC can be assured of the full support of the city government."

Mayor Samson Gullas
Talisay, Cebu

SHFC turns over permanent houses to 120 Marawi families



"Today's milestone fuels our commitment to delivering safe and resilient housing for internally displaced families in support for the full recovery and rehabilitation of Marawi City," Cabling said. "SHFC will continue to stand with the people of Marawi in their journey toward peace and normalcy."

Seeking to live with security and dignity, the partner-homeowners named their new settlement, Darussalam, which means "abode of peace." Built on a 100sqm lot, each unit has a floor area of 42sqm and is equipped with two bedrooms, a toilet, bathroom, basic lighting and outlets, and a sewage piping system. To promote engagement in wellness purposes, 40 percent of the site has been devoted to open spaces.

A total of 120 families rendered homeless by the Marawi siege in 2017 now have houses they can call their own. This came after SHFC turned over the housing units at Darussalam Village in Barangay Dulay Proper, the second phase of the Marawi Shelter Project, on July 22. SHFC President Atty. Arnolfo Ricardo Cabling and Task Force Bangon Marawi Chairperson Sec. Eduardo del Rosario led the ceremony, which took place five months after the first batch consisting of 109 families transferred to the Hadiya Village (Marawi Shelter Project Phase I) in Barangay Dulay West.

Through funding from the Disaster Risk Reduction and Management (DRRM) and the Japan government, a total of P386.66 million has been allocated to SHFC to implement the Marawi Shelter Project, a housing and livelihood initiative with the UN-Habitat to support the recovery of the most vulnerable families and communities affected by the siege. SHFC financed the lot acquisition and site development of Phases 1 and 2, amounting to a total of P198,786,753 million.

Partner-homeowners of the Darussalam Village are internally displaced families living along the three-meter easement of the Lake Lanao and Agus River who formed themselves into homeowners' associations. With an emphasis on the People's Plan approach, they have actively participated in the site selection, and house design and construction.



Bayad Center added to payment options

On August 24, SHFC sealed a partnership with CIS Bayad Center, Inc. (Bayad), the biggest and widest multi-channel payment platform in the country, for a new digital payment option for its partner-homeowners. SHFC President Atty. Cabling and Bayad President and CEO Lawrence Ferrer signed the memorandum of understanding (MOU) in a virtual ceremony attended by senior officers from both sides.

With the collaboration, over 300,000 partner-homeowners under SHFC's various housing projects can now conveniently pay their monthly amortization through Bayad Partners near their residence. In addition, this will help protect the well-being of SHFC account officers, as they do not need to physically visit the communities to collect amortization payments amid the COVID-19 pandemic.

Aside from Bayad, partner-homeowners can settle their monthly amortization through GCash and ECPay. Partner-homeowners may still pay over-the-counter at SHFC offices and the nearest Land Bank of the Philippines branches.

Tuguegarao office opens for North Luzon clients

SHFC has unveiled its Tuguegarao office as part of its expansion in North Luzon. The desk office, located in the DTI Go Negosyo Office of the Tuguegarao City Hall, began serving clients on August 1, coinciding with the first day of the month-long celebration of the 33rd CMP anniversary.

Under the supervision of North Luzon Operations Vice President Jones Tomas, the office will cater to the housing needs of ISFs in the city and neighboring provinces of Cagayan. "This marks another milestone for us," he said. "This is a testament to our commitment to bringing our services closer to the people."

SHFC's other offices in North Luzon are located in Cauayan City in Isabela and Baguio City in Benguet. The agency currently has over 30 offices across the country, including two that opened at the height of the pandemic. SHFC Biñan in Laguna started operating in December 2020 while SHFC Iligan opened its doors in February 2021.



CMP project for 91 Puerto Princesa families gets going



The journey of 91 families belonging to the Centro-1 Sta. Lourdes Homeowners Association, Inc. (HOAI) Phase II in Palawan to have their own land has started rolling. On August 16, SHFC released the P10.8-million check for the purchase of a property in Barangay Sta. Lourdes where they will relocate to.

Western Visayas Vice President Emmanuel Peñarubia personally handed the check to the landowner, represented by Mr. Jose Tiu, in a simple ceremony held at the SHFC Office in Puerto Princesa City.

The project is an LGU-led resettlement initiative under the Community Mortgage Program (CMP), a people-led housing finance implemented by SHFC to allow residents of blighted areas to own the land they occupy or where they choose to relocate to under the concept of community ownership.



SHFC, DBP launch new credit lifeline for housing developers

Developers and contractors accredited by SHFC can soon avail of financing from the Development Bank of the Philippines (DBP) under the new credit scheme established by the two government institutions.

This came after SHFC President Atty. Arnolfo Ricardo Cabling and DBP President and Chief Executive Officer Emmanuel Herbosa signed a memorandum of agreement for the creation of the "DBP Credit Facility for SHFC Accredited Contractors and Developers" on December 13 in Makati City.

Under the scheme, accredited developers and contractors can apply for a loan with DBP to fast-track and scale up the construction of socialized housing projects, particularly those classified under SHFC's Turnkey Community Mortgage Program.

"There is more to be done to put a significant dent in the housing backlog. We acknowledge that it is an important but daunting task. It is very complex that we cannot solve it on our own," Cabling said. "That is why we are very excited to work with a new and valuable partner today in the Development Bank of the Philippines. Together, we will surely contribute more to genuine development."

Mega Manila communities recognized for collection strides

SHFC has recognized the collection efforts of community associations in Mega Manila that are under its flagship financing initiative, the Community Mortgage Program (CMP). The virtual awarding held on October 15 was part of the activities lined up by the agency to mark National Shelter Month.

A total of 27 homeowners' associations (HOA) received their certificate of accomplishment for demonstrating a commitment to creating a responsible payment culture among community members amid the ongoing COVID-19 pandemic. The awardees were determined based on their collection efficiency for the first six months of the year.

Topping the overall list of awardees was Ruby Minahan HOA, which posted a collection efficiency rating (CER) of 849.93 percent. Based in Malanday, Marikina, the association is composed of 228 partner-homeowners and is under the supervision of SHFC's NCR Central Branch.

"I am thankful for my members for not neglecting their responsibilities to pay their loan obligations to SHFC despite the pandemic," said Ruby Minahan president Joey Sayas, admitting that he became more lenient in the collection of monthly amortizations since the imposition of COVID-19

restrictions in March last year. "This recognition belongs to them for their cooperation and support."

Rodrigo Compound HOA of Rizal Branch got second overall with a CER of 762.68 percent while Villa Benelda HOA of NCR South finished third in the ranking by posting a CER of 402.31 percent. Maricon HOA and Samahang Magkakapitbahay ng Purok III HOA Phase II, both under NCR Central, rounded out the top five with a CER of 381.54 percent and 332.90 percent, respectively.

Josefina Banglagan, Vice President for Mega Manila II, applauded the awardees for fulfilling their responsibilities as CMP loan beneficiaries despite the financial hardships brought by the pandemic. She explained that their efforts will not go to waste as the collections will be used by SHFC as reflows to finance new housing projects for underprivileged Filipinos.

Meanwhile, the top-performing HOA per branch was Greenville HOAI Phase II (NCR North), Villa Benelda HOAI (NCR South), Ruby Minahan HOAI (NCR Central), Betterland HOAI Phase II (Laguna), Elswood HOAI (Cavite), and Rodrigo Compound HOAI (Rizal).

SHFC turns over 370 housing units to Malabon, Quezon City families

More than 370 families who used to live along the danger zones in Malabon and Quezon City will soon move into their own safe and decent homes, a timely development amid the continuing COVID-19 pandemic.

The development came after SHFC held a ceremonial turnover of housing units in Marangal Village Homeowners Association, Inc. in Brgy. Longos, Malabon and Samahang Magkakapitbahay na Nagkakaisa (SAMGBANAI) Homeowners Association, Inc. in Brgy. San Agustin in Novaliches, Quezon City on November 10.

SHFC President Atty. Arnolfo Cabling and DHSUD Sec. Eduardo del Rosario led the turnover, with Malabon Mayor Antolin Aquino Oreto III and Quezon City Mayor Josefina Belmonte joining in their respective constituency. SHFC Executive Vice President Atty. June Payot and SHFC Recovery Projects Vice President Annicia Villafuerte also graced the activities.



Marangal Village has four three-story buildings that will house a total of 282 families. Each household will occupy a 22m-unit with a loft. The construction of the P126.9-million project started in November 2018. SAMGBANAI, on the other hand, is composed of one four-story building featuring 20 units on the ground floor and 24 units each from the second to the top floor. Construction work at the P41.1-million initiative began in March 2019.

Both projects are classified under the High Density Housing program, a slum redevelopment strategy wherein legally organized informal settler families are accommodated in multi-story buildings. The beneficiaries of this program are those living in danger zones and waterways in urbanized cities in the National Capital Region.

Housing for over 1,100 families breaks ground in Antipolo

SHFC held a groundbreaking at People's Plan Community Teamwork Homeowners' Association, Inc. (PEPCOTEK), in Antipolo City on November 27, the ceremonial start of the construction of a socialized housing initiative that will benefit more than 1,100 families.

The project is classified under the agency's High Density Housing (HDH) program, a slum redevelopment strategy wherein informal settler families (ISFs) living along waterways and danger zones of the National Capital Region are accommodated in multistory buildings to ensure safe and permanent housing solutions.

SHFC President Atty. Arnolfo Ricardo Cabling, Mayor Andrea Ynares, and Department of Human Settlements and Urban Development Usec. Marilyn Pintor led the activity held in Sitio Palanas in Barangay San Juan. SHFC Board of Director Ronald Barcena, SHFC Legal Affairs, Asset Management, and Partners Cluster Senior Vice President Atty. Leo Deocampo, and SHFC Settlements Management Group Vice

Housing deal for Misamis Oriental town families inked

On September 27, SHFC entered into an agreement with the local government of Magsaysay in Misamis Oriental for the implementation of the CMP in the municipality. To benefit a total of 1,000 families, the deal was signed by Mayor Rey Buhisan and SHFC Cagayan de Oro Manager Janet Lumayag, who represented SHFC President Atty. Arnolfo Ricardo Cabling and SHFC North Western Mindanao Vice President Engr. Felman Gilbang. The CMP, which allows legally organized communities of informal settler families to purchase the land they occupy or would like to relocate to, has benefitted about 380,000 households across the country through over P18.3 billion in loan assistance since 1989.



President Philip Robert Flores graced the ceremony.

"This is a testament to SHFC's commitment to helping low-income Filipinos get access to safe, affordable, and resilient housing," Cabling said. "I am hoping that as we see the progress of this project our partner-homeowners will continue to practice solidarity and actively contribute to the success of this undertaking."

For her part, Ynares thanked SHFC for partnering with the city government, emphasizing that it is their common goal to implement a comprehensive housing development program in Antipolo to uplift the living conditions of ISFs.

PEPCOTEK is composed of 1,158 families from neighboring Marikina City with a total loan amount of P648 million for land acquisition and site development. It was mobilized by Lupang Kalinga Development, Inc. and is currently headed by Rodrigo Tadalán.



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