

Hinabi

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**Solidarity,
bayanihan** shine in
SHFC communities

Marawi City's Hadiya
Village: A gift to IDPs

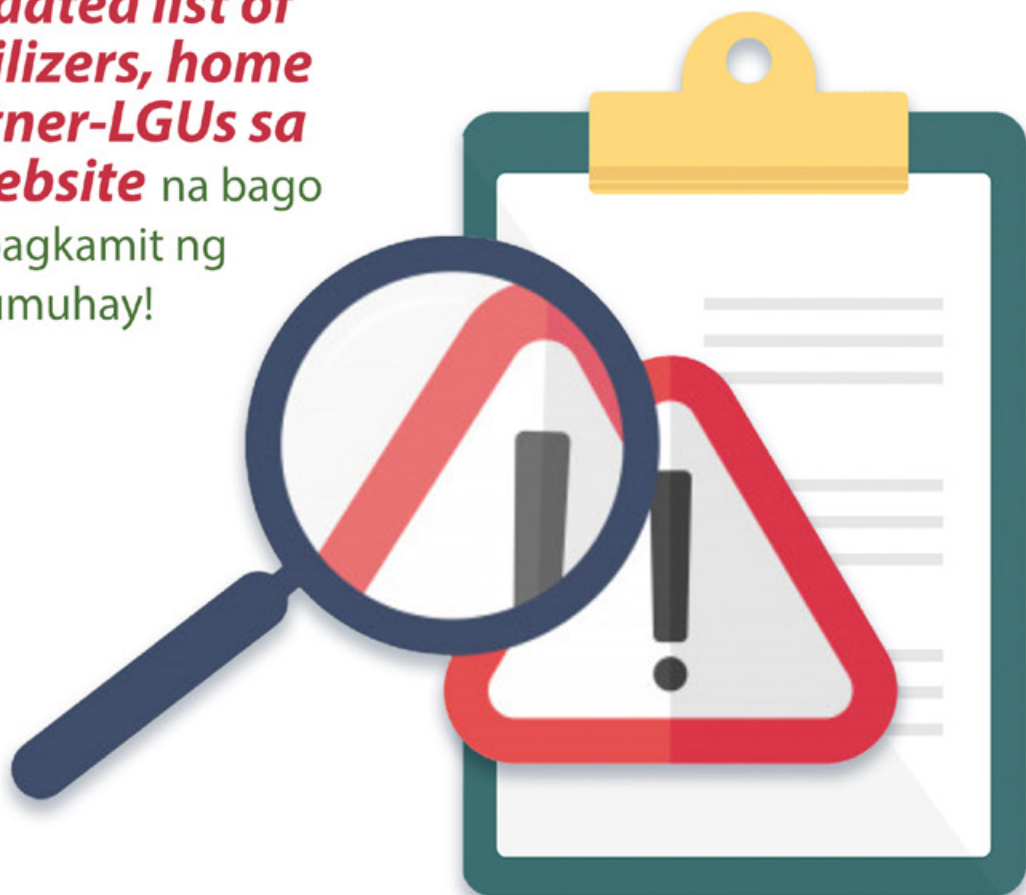
Housing loan releases
reach P550M in Q1



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Bistekville 4 and 8 inspire hope, solidarity amid COVID-19 pandemic



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Most of my speeches whenever I talk to our partner-homeowners, be it in Zoom or in person, center on *bayanihan* or the spirit of communal unity. I might have been overusing this unique Tagalog word but I want to accentuate its importance again, especially now that we are still grappling with the effects of the COVID-19 pandemic at no cost.

This second-quarter issue of our official publication, "*Hinabi*" continues that narrative as we spotlight the initiative of Bistekville 4 and 8, two of our High Density Housing projects in Quezon City, to set up their respective community pantries during the imposition of the enhanced community quarantine in Metro Manila in April. With the *bayanihan* as the model of these food banks, partner-homeowners who are capable give what they can and those who are in need take food and other essential items.

This power of communities working together during these tumultuous times is what keeps us going. It energizes all the men and women of the corporation to continue providing unhampered services with confidence and compassion. With the importance of adequate housing becoming even more pronounced during the pandemic, our responsibility to our stakeholders has also become greater. As such, we are staying true to our mandate and values, adapting innovative strategies and executing them with agility.

We begin the year with great momentum and a sense of accomplishment, as we released roughly P550 million in Q1 to finance housing programs that benefitted a total of 8,282 families across the country. Overall, we have provided tenurial security to more than 422,000 families through about P25 billion in loan assistance



since 1989. This is proof of our continuing commitment to improving the living conditions of underprivileged communities through the provision of safe and decent housing.

Our storyline of delivering unhampered services during the pandemic continues with the addition of a new digital payment channel. We teamed up with leading digital wallet service provider GCash to make it more convenient for our clients to settle their monthly amortizations. We also partnered with more local government units (LGUs), such as Alfonso in Cavite and Bacolod in Negros, to accelerate the delivery of housing services to their constituents. We are proud that our collaborations with LGUs have already borne fruits as seen in the case of our project in Isabela Province. In May, we awarded a P75.1-million check for the acquisition of a property that will benefit nearly 600 families less than a year after we struck a deal

with LGU-Cauayan. While things seem to be going in a positive trajectory, there is still lots to be done as much uncertainty brought by the pandemic remains for 2021. With that in mind, let me reassure you that we will remain at the forefront of providing socialized housing services for the Filipino people. As the virus crisis continues to confine most of us at home, we want to assure you that we remain committed to providing trustworthy information and inspiring stories on which our stakeholders come to rely. We hope that this issue of "*Hinabi*" will keep our communities informed and inspired during these difficult times.


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Community pantries strengthen sense of neighborhood in Bistekville 4 and 8

By: Jamille Obcena

The rise of community pantries across the country amid the COVID-19 lockdowns inspired Bistekville 4 and 8 in Quezon City to set up their own, putting the spotlight on the spirit of "bayanihan" in SHFC communities during the pandemic.

The officers of Bistekville 4 admitted that replicating the community pantry in their area started out only a joke. But after realizing that it is for a good cause, Mark Jhon Vallena, the HOA's vice president, immediately looked for sponsors after quipping it to his fellow officer. In Bistekville 8, meanwhile, the pantry was installed soon after its president, Randy Rafallo, told their auditor, Gerlie Mission, to find possible sources of donation.

The simple thought of giving in Bistekville HOAs has created ripples through the entire community and encouraged members to give what they can and take what they need. Since their launch in April, Bistekville pantries have given not only food but a sense of neighborhood among the residents who were pressed to survive a day due to the harsh effects of the pandemic.

A day of charity

Count Mona, a mother, to the list of numerous recipients who were thankful for the good deed. The pantry saved her budget for food as the money dedicated for it was channeled to her child's day-to-day costly medication for dengue and its complications. "Malaking bagay ang walang



nailabas (na pera) sa isang araw para pang maintenance ng anak ko. Kaya malaki ang tulong ng pantry: na-save angpambili ng ulam para sa pambili ng gamot."

Different kinds of donations also came pouring in from generous benefactors. Cash donations were used to buy essential goods, fried fish, noodles, instant coffees, eggs, vegetables, and even hygiene kits such as toothpaste.

Bistekville 4 opens its pantry once a week while it operates twice a month in bistekville 8. Officers of both associations made sure that the residents follow the health and safety protocols such as physical distancing and wearing of face masks and face shields while waiting for their turn in the queue.

Culture of giving

Some residents of Bistekville have yet to recover from the shocks of the pandemic, particularly the loss of income. With the rise of the community pantries, they are able to at least make ends meet even just for a day. While some residents might need to get more food from the pantry, they think of others and uphold to its adage of "kumuhanang ayon sa pangangailangan."

The officers of Bistekville 4 and 8 were in awe to see their respective neighborhoods supporting each other, and extending compassion despite being tangled in today's

most trying times. They said the donation efforts in the pantries further motivated them to serve the people for the betterment of their communities. "Masarap pala magbigay o makatulong sa kapwa. Once na may isa na tutulong, nagdadagaan ang tulong," Vallena said. "May sense ng pagbibigayan. Natuto na marunong naman pala makisama ang kapitbahay," Mission added.



Marawi City's Hadiya Village: A gift to IDPs

By: DHSUD Sec. Eduardo del Rosario

*As published in the Philippine Daily Inquirer

To say that it is overwhelming to be an instrument for the realization of other people's dreams is an understatement. I had that great feeling last Thursday, Feb. 25, when we awarded permanent shelters to 109 families of internally displaced persons (IDPs) in Marawi City.

Today, these families have houses they can call their own—a dream being pursued by no less than our President Duterte for every Filipino family. A momentous day indeed.

Permanent shelters

It was the first time that the government, through Task Force Bangon Marawi and its partner agencies, turned over permanent shelters to Marawi IDPs since the massive rehabilitation in this city started. To recall, Daesh-inspired terrorists attempted to seize Marawi City, which led to a five-month battle that started in May 2017 and ended in October.

Seeing the beneficiaries, who donned their colorful traditional clothing, flashing their biggest smiles was fulfilling. Indeed, these permanent shelters are key to helping our Maranao brothers and sisters get back on their feet, full of hope and optimism for the future of the only Islamic City in the country.

I share this feeling with Japan Ambassador Koshikawa Kazuhiko; Christopher Rollo, UN-Habitat country program manager, Social Housing Finance Corp. (SHFC) president Arnolfo Ricardo Cabling and Marawi City Mayor Majul Gandamra—each of them playing a key role in the development and construction of permanent shelters in Barangay West Dulay, Marawi City.

Collaboration

The Japan government provided \$10 million fund for the project while SHFC took charge of the land acquisition and site development. The UN-Habitat, using the Japan grant, constructed the housing units through



community participation. This formed part of the more than 3,000 permanent shelters programmed to accommodate all IDPs, particularly those living along danger zones in Marawi City. The 109 permanent shelters are located in Hadiya Village, named aptly so since "hadiya" means "gift" and these housing units are a precious gift from President Duterte, the Japanese government and UN-Habitat to the IDPs who almost lost their hope after the 2017 siege.

The two-story core house meanwhile has a floor area of 42 sqm and is built on a 100-sqm lot. Each unit has a toilet and bathroom, a kitchen, basic electrical lighting, water lines and a sewage piping system. The beneficiaries can make improvements to the core house such as room partitions—definitely better than the previous abodes of the IDPs along the dangerous banks of Agus River and Lake Lanao.

Apart from these housing units, we intend to construct common areas like mosques and rainwater collection tanks to augment the current water supply system and to

complete the subdivision-like development of 1.8-hectare Hadiya Village.

I am particularly proud that we managed to deliver this initial batch of permanent shelters barely months after the Marawi infrastructure rehabilitation works went on full blast last July 2020—amid the imposition of enhanced community quarantine brought about by the COVID-19 pandemic.

Continuing efforts

Meanwhile, other permanent shelters being constructed by the National Housing Authority (NHA) are now in various stages of completion and would be ready for distribution by the December deadline as stated in our master development plan. Likewise, the Bangsamoro Autonomous Region in Muslim Mindanao also committed to construct houses for Marawi IDPs.

We intend to award more permanent shelters every month to enable our displaced Maranao brothers and sisters to

start a fresh life in their new homes—a commitment we made when we accepted the challenge of leading the rehabilitation of Marawi City.

Parallel to our efforts of building new homes for the IDPs is the revalidation of the master list of housing beneficiaries to ensure that only the deserving ones get shelter grant from the government. The TFBM has been working closely with the local government of Marawi City and civil society groups to come out with a clean list.

Overall, the TFBM, along with its 56 implementing agencies, has so far completed 40 percent of the infrastructure rehabilitation works. Construction of major infrastructure projects within the most affected area or "ground zero" like road networks with underground power, water and telecommunication facilities; mosques; the mall-like Grand Padian Market; school buildings, museum, the massive School of Living Tradition, peace memorial and barangay complexes with health centers and madrasahs have been in full swing.

Moving a step closer to gender equality through GAD Agenda

By: Margeline Kate Moncada



On April 28-30, the Insurance and Community Enhancement Division (ICED) hosted a writeshop on Gender and Development (GAD) Agenda, outlining the agency's GAD vision, and mission, and programs and goals to be pursued over a six-year period. The activity was led by GAD Focal Point System co-chairperson, Atty. Maria Rosalie Richa Taguan, and was participated by the GFPS members via videoconferencing.

Ma. Gichelle Cruz of the Philippine Commission on Women walked the participants through the previous accomplishments of the group when they initially drafted the GAD Agenda in October 2019. She also discussed various GAD-related international commitments such as the United Nation Convention on the Elimination of All Forms of Discrimination Against Women (UN CEDAW), the Beijing Platform for Action (BPfA), and the Sustainable Development Goals (SDGs). Cruz likewise touched on the national commitments and mandates such as Women in Development and Nation Building Act (R.A.

7192), the Philippine Plan for Gender-Responsive Development 1995-2025 (PPGD 1995-2025), and the Magna Carta of Women (MCW R.A.9710).

The participants were divided into groups and tasked to identify and prioritize gender issues and the corresponding strategic action plans to address them. As the participants keenly worked on the re-formulation of the GAD goals, Cruz introduced the strategic road map of SHFC's GAD Agenda, which includes the prioritized gender issues, GAD mandates, result outcome, baseline data, indicators, and target per year.

The three-day write shop served as a venue for discussion on different perceptions and insights on GAD and gender mainstreaming. The event concluded with a synthesis of the writeshop and action plan on how the GFPS will move along in crafting the six-year GAD Agenda Strategic Plan. Its formulation is a move towards the achievement of gender equality and women's empowerment by agency.

Revised SHFC GAD Vision and Mission



SHFC housing loan releases reached P550M in Q1

By: Allan Leandro Merin

Social Housing Finance Corporation (SHFC) released nearly P550 million in loans for its housing programs during the first quarter of the year. The loans enabled a total of 8,282 informal settler families (ISFs) across the country to acquire secured homes amid the COVID-19 pandemic. "This is proof of our continuing commitment to improving the living conditions of underprivileged communities through the provision of adequate housing, which has become even more crucial now that we are still in the pandemic," said Corporate Planning and Communications Vice President Florencio Carandang, Jr. during the inaugural National Human Settlements and Urban Development Coordination Committee (NHSUDCC) on May 31.

Roughly P229 million out of the total loans released in the first three months of the year was disbursed for 13 projects under the Community Mortgage Program (CMP), benefitting nearly 3,800 ISFs. Under this initiative, legally organized ISFs can borrow as a group to purchase the land they occupy or would like to relocate to. The soaring demand for decent and affordable housing has prompted SHFC to launch new modalities of the CMP, including Vertical CMP, Post-Disaster Recovery and Rehabilitation CMP, Farm Lot CMP, and Turnkey CMP.

About P169 million, on the other hand, was dispensed for the North-South Commuter Railway Extension Project. Close to P122 million and P30 million were released for the High Density Housing Program and the Marawi Shelter Project, respectively. To date, SHFC has provided tenurial security to more than 422,000 ISFs through about P25 billion in total loan assistance.

SHFC, an attached agency under the Department of Human Settlements and Urban Development, also continues to strengthen its financial sustainability. As of March 2021, the agency posted a net operating income of P32.64 million while total assets reached P28.14 billion. Collections, meanwhile, topped P248 million. In terms of dividends remitted to the national coffers, SHFC contributed roughly P320 million to the Bureau of Treasury from 2017 to 2019.

The first NHSUDCC meeting held via Zoom was presided by DHSUD Sec. Eduardo del Rosario and attended by representatives from SHFC and officials from other key shelter agencies such as the Home Development Mutual Fund, National Home Mortgage Finance Corporation, National Housing Authority, and Human Settlements Adjudication Commission.



P550 million
Loans released in Q1



8,282
Families assisted in Q1



P32.64 million
Net operating income



P248 million
collections



P320 million
Dividends remittance



P28.14 billion
Total assets



Like motorcycle riding, Manolo de Guzman finds fixing problematic accounts satisfying

By: Abigail B. de Leon

Should you see a motorcycle rider getting off his bike at the back entrance of the SHFC office in Makati after gliding through the suburban roads at a wind-blowing speed, do not be surprised if you learn that it is no other than Manolo de Guzman. During his free time, the father of two enjoys his favorite hobby; going on a motorbike road trip. Dodging through obstacles and discovering new paths with agility until he reaches his destination, Manolo does the same, figuratively that is, in his challenging work as a Project Development Officer IV under the Remedial Division.

The division was created in 2008, and “*Madegz*” is one of the few employees who was tasked to handle it. It is quite special and different from its sister units as it deals with delinquent accounts; with the primary aim of reviving them into becoming assets again.

And so, drawing from scratch as one of its pioneers, Manolo and his then-immediate supervisors spearheaded the drafting of the processes for the successful rehabilitation of the said dormant accounts, until they developed into a more systematized process today. “*Pinag-aralan namin, step-by-step hanggang mabuo ang proseso, basta ang focus namin talaga ay revival ng bawat project o bad accounts. Tiyaan lang para mai-resolve at makumpleto ang proseso.*” he explained. It can be said that there was no existing path yet, but they certainly found and paved the way. With that, Manolo has contributed exceptional competency not just in converting dormant accounts to actively-paying ones, but in the analysis and creation of its standard operating procedures as well.

Aside from this seemingly difficult mission, however, they have encountered several setbacks too. “*May iba-ibang problema, pinakamabigat dito ‘yung may mga sindikato, ‘yung professional squatters. Hindi sila ang beneficiaries at inaagawan nila ng*



property ‘yung mga tao na talagang members or borrowers,” Manolo shared.

Despite this, Manolo was credited largely for their division’s P24.6-million collections in 2016; surpassing the target of P15 million by 64 percent. The reward? It was the tearful smiles of partner-homeowners whose re-activated accounts once seemed hopeless. “*Ang sarap sa pakiramdam tuwing makaka-activate kami na halos maiyak na ‘yung mga tao na akala mapo-foreclose na sila. Pero in-activate namin at tuluy-tuloy na sila magbayad ngayon,*” he said. “*Kaya na-rerecognize kami, halos pakainin at ibigay nila lahat para magpasalamat, na dapat wala na talaga.*”

Looking back at the career path that he had coursed through; one would see several side trips that honed him into the man that he is today. After graduating with degrees in Civil and Sanitary Engineering, he began his journey as a C.E. aid under the Department of Public Works and Highways, to being an engineer in the private sector, and a Project Development Officer assigned to National Home Mortgage Finance Corporation. It was while working there that he eventually found his way to SHFC in 2007. And while he did encounter countless challenges during his stay with the agency, it is here where he considers his career journey the most fulfilling.

Fun Facts about Manolo



Manolo loves taking pictures and once joined a photography contest.



He considers himself a foodie and loves going on food trips.



The names of two kids—Malone and Madegan—are anagrams of his name.



Manolo was a part of the construction of superstructure Nepomuceno Bridge in Boac, Marinduque.



For Lucena mom, getting own title a positive thing out of pandemic

By Allan Leandro DA. Merin



Losing a loved one is never easy, particularly for a parent who buried a child. Back in 2010, Mary Anne Anat was a grieving mother struggling to comprehend the sudden death of his son. What started as a sense of loss for the 57-year-old turned into a passion of keeping her son's memory alive by fulfilling his dreams of having his own land. A decade later, she is finally living that dream.

"Masaya ako ngayon kasi sa wakas ay natanggap ko na itong titulo. Natupad na 'yung pangarap ng anak ko," Mary Ann said after personally receiving her title at SHFC's head office in Makati.

The title is the fruition of her efforts to religiously pay the monthly amortization for the loan under the Community Mortgage Program (CMP) that she assumed after the passing of her son, the original member of Kapit-Bisig Homeowners' Association, Inc. (HOAI) in Lucena City, Quezon.

Mary Anne admitted that she was the one who were asked to originally join the association, but she had little interest in the project because the area in

Barangay Ibabang Dupay was blighted. Instead, she encouraged her late son to be a member since he was about to start a family at that time. Several years after her son died in a vehicle accident, Mary Anne became the substitute member. *"Tiniyaga ko ang process sa pag-submit ng papeles at pagbabayad, lalo na nung nakita ko na nagkakaroon na ng value 'yung lupa dahil dumami na ang tao at business doon,"* she shared.

Clutching the title in her hands, the mother of five said that finally being a landowner is something reassuringly satisfying, especially now in the times of uncertainty. She shared that she had been looking forward for this moment since last year but the title awarding was delayed due to the COVID-19 pandemic. Mary Anne didn't mind the wait as the timing has never been more perfect.

With no stable income, Mary Ann, a seamstress and a part-time broker, said having her own title is the first step toward ending the burden of renting. Right now, her family is renting a house for P5,500 monthly. But with the pandemic affecting the earnings of her civil engineer husband, it is now hard for the couple to save

“

Kahit may COVID, may magandang nangyari sa pamilya namin ngayong taon. Napaka-importante na may sariling lupa ka, lalo na sa panahon ngayon.

Mary Anne Anat

money for the lease. Compounding the situation was that one of her children, an overseas worker, lost her job due to the virus crisis. *"Napakahirap mangupahan ngayon,"* she lamented. Now that she received her title, she can't wait to build her own house. *"Paunti-unti ay papatayuan namin ng bahay ang lupa na ito,"* she said, feeling excited to the day that she will stop renting. *"Pag hindi na kami uupa, may pangdagdag na kami sa pambili ng pagkain at tricycle pangdagdag kita."*

For Mary Anne, there are still many things to be grateful for despite the hardship brought by the pandemic, such as getting her own title. Before

going back to Lucena City, she bared that she will make one more stop—a visit at the National Shrine of Saint Padre Pio in Santo Tomas, Batangas to say a little prayer of thanks. The face mask hid her smiles, but the creases around her eyes gave them away. *"Maraming salamat sa SHFC sa pagkakataong ito. Napakaganda ng inyong patakaran para sa mga mahihirap,"* she said.

Kapit-Bisig HOAI is composed of 126 partner-homeowners with a total loan amount of P7.8 million.



One big happy family: Mary Anne is looking forward to bond with her children and grandchildren in the house that she is planning to build in her property.



MONTHLY AMORTIZATION PAYMENT THROUGH BPI

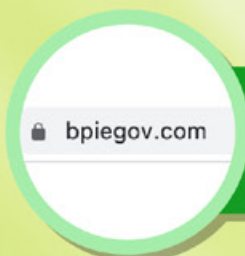


Step 1



Mag-Log in sa SHFC - Zeus Portal at i-generate ang payment Reference Number mula sa iyong account

Step 2



Bisitahin ang bpiegov.com at piliin ang "SHFC"

Step 3



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

Step 4



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

Step 5

I-type ang iyong email address, piliin ang account na pangagalingan ng ibabayad, at i-click ang "Pay using BPI"

Passion to help poor keeping Bea Ranada motivated in serving clients

By: Abigail B. de Leon

Who would have thought that one of the corporation's young leaders today once rallied against the National Housing Authority, a fellow key shelter agency of SHFC? Arm in arm with her nongovernmental organization (NGO) colleagues and acting as a human shield for informal settler families, she faced head-on the blasting water cannons of police officers who were about to demolish the shanties in Tondo, Manila. Such was the past of SHFC Mega Davao II Manager Bea Chermaine Ranada.

It wouldn't be surprising to know then, yet it is with the same passion and conviction that she leads her team today. Even while working for an NGO, she strongly believed that communities have the right to decide the housing that they are going to pay for, instead of just relocating them without considering their livelihood and all. "Ito 'yung time na kung saan-saan na lang sila tinatapon ng ibang agencies. Then, after 1 or 2 months, they leave and sell the rights kasi walang trabaho doon. So, parang hindi nasolve yung issue," she said.

Accordingly, when she learned about SHFC and the Community Mortgage Program, an initiative that bridges the gap between the realities of the ground and a government mandate, Bea knew that this is exactly where she is supposed to be. It was in 2015 when she followed her military dad based in Davao and had the chance to apply as Community Development Officer under SHFC. Since then, she had been passionately doing this service and three years later, was promoted to Supervising Accounts Specialist. Eventually, she was appointed as an OIC-manager while doing her best as a wife and mother of two.

True enough, it is with SHFC that Bea was able to experience the fulfilment of giving real public service seeing how happy it makes the underprivileged. "Kapag nagte-take out tayo ng



on-site na projects, na makita mo na mapunta sa mga tao 'yung mismong property na kinatatayuan nila, na hindi na sila kailangang paalisin, memorable para sa akin every moment na 'yun," she said.

Looking at her career with SHFC as a whole, one would notice a recurring core that has made her efforts successful: "malasakit" an intrinsic and genuine concern for the people being served and SHFC itself. "Sa ating mga employees dumadaloy ang pinaka-mandato ng SHFC. Tayo ang mukha nitong programa, kaya I make sure na may puso kahit sa bawat maliit na bagay para matulungan sila. Minsan kahit sawayin pa para makumpleto ang mga requirements nila," she said. Well, if only our clients knew that Bea was once captain of Ateneo de Manila University's volleyball team, they could have been more afraid of her killer spikes than the payment penalties should they fail with their requirements.

Indeed, life may bring us through different twists and turns, but our passion will lead us right into our purpose, just as Bea found hers.

Fun Facts about Bea



Bea enjoys mountaineering and other outdoor activities.



She once immersed and lived in the Tondo slums for 6 months.



Bea was a former athletic scholar for Ateneo, with degrees in Developmental Studies and Social Sciences.



She was an intern at the United Nations World Food Programme.



Nearly 5 years after resettlement, Ernestville residents living in 'stable condition' - study

By: Glenda Marie Castro

Years after their resettlement in an in-city High-Density Housing project, the residents of Ernestville Homeowners Association, Inc. (HOAI) have been living in a more stable condition, according to the Community Needs Assessment conducted by the Settlement Management Group.

The study, released in May, assessed the living condition of the community association using three areas of estate management: property management, community development, and organizational development.

The research showed that 73 percent of the survey respondents said they have access to enough water supply while 99 percent said each household has its own meter for electricity connection. Accessibility to basic services is among the key indicators used to assess community development.

According to the study, "securing easy access to basic services is among the top priority needs to sustain the resettled beneficiaries and reduce the likelihood of returning to their slum-like condition." It also found that despite the individual interests among members, the association leaders maintain peace and order for organizational development, which creates harmony while living together in a housing project.

Among the key findings of the study also include the limited space for parking and for installing properties that will promote safe spaces for children, senior citizens, and persons with disabilities.

Away from hazard zone

Most of the residents in Ernestville HOAI had previously lived in houses within the 3-meter easement from the Tullahan River which, overflow during the rainy season. When Typhoon Ondoy hit the country in 2009, it caused major flooding of the Tullahan River, severely affecting Barangay Gulod.

A year after the typhoon, the residents had explored low-rise housing with the assistance of the non-government organization Foundation for the



SHFC President Atty. Arnolfo Ricardo Cabling checks the condition of partner-homeowners during one of his site visits in Ernestville.

Development of the Urban Poor (FDUP) and Gulod Urban Poor Alliance (GUPA), an alliance of homeowners associations, including Ernestville residents, organized in 2008.

They found a parcel of land in the upper part of Area 6 of their barangay that they voluntarily selected for their in-barangay housing project. Although it took them many years to resettle from the time they organized, the residents now secured housing tenure.

"[The location of the Ernestville HOAI is] well beyond the 3-meter easement and, although there are still some relative risks, it faces lesser susceptible from flooding when compared to the former housing locations of most member-beneficiaries," the study said.

The study showed that only 7 percent of the respondents said they experienced flooding among other disasters in the last six months before the survey.

On the sidelines of the survey, one resident said that *"Doon sa dati naming tinitirhan, kakaba-kaba kami kapag may bagyo. Ngayon, awa ng Diyos, nasa maayos na kondisyon naman na kami."*

However, the study also found that the community association "lacks disaster risk preparedness and equipment as well as health-based plans and interventions that are useful to increase the member-beneficiaries' resilience for future disasters."

Among the recommendations to the community include the formation of a quick emergency response team as a disaster mitigation action plan, which according to the study, can be done even without the

intervention of stakeholders.

The Community Needs Assessment paper was peer-reviewed by SHFC Executive Vice President Atty. Junefe Payot, Ateneo de Manila University Professor Emeritus Dr. Emma Porio, and Ateneo de Manila University Sociology Professor Dr. Maria Andrea Soco-Ronda.



Ernestville during construction phase in 2016

We asked some of this year's 5-year Loyalty Awardees what has been the most memorable moment of their SHFC career. Here are what they said:



Joanna Kathleen Rebutillo

Legal Affairs Group

"The immersion trip to Tacloban City in Leyte in September 2017 comes to mind as worth remembering and sharing. It provided me with the first-hand experience of doing 'groundwork,' meeting members of our communities, and literally helping in setting up the foundation of their houses. I consider it to be a privilege to be a part of an esteemed organization like SHFC, which has been steadfast in its commitment to provide shelter solutions to underprivileged families, especially in these uncertain times. I look forward to more opportunities that will help me gain more knowledge and contribute to the best of my abilities."



Katherine Carlos

Recovery Projects Department

"Having superiors and colleagues who are experts in their respective fields have helped me adapt easily to my work at SHFC and eventually strengthened my career. I owe everything to these people and I will always be grateful for their support and guidance."



Rommel Aliento

High Density Housing-NCR

"I like to look back to my days in the Technical Services Department because it helped me sharpen my knowledge and enhance my skills as an appraiser. Our head, supervisor, and colleagues are some of the best people I have ever met. Being part of SHFC gives me strength to continue learning more ways and ideas to help our stakeholders."



Elizabeth Arboleda

Isabela Branch

"The moment I received a heartfelt 'thank you' from our clients. I felt like I'm doing something that actually holds meaning—something that actually makes a difference in this world, or at least, in my world. In addition to that, landing a career wherein I am most appreciated and rewarded, and encourages me to keep growing."



Celso Tomas, Jr.

NCR-North

"It's been a long time since I've thought about what it was actually like starting out in my career, and what my managers may have thought of me back then. Working in SHFC aids you in knowing what you and your team members must do in each of the project phases. SHFC has been my milestone, helping me develop my hidden skills and making me a more creative thinker. SHFC lets you learn and share your knowledge."



Matthaeus Acenas

Bacolod Office

"Proving that I can make a difference in the community is a big highlight of my career. By helping our partner-homeowners understand their obligations with SHFC, I guide them in making sure that their dreams of having security of tenure come true."



Cheena Mae Gonzales

Palawan Branch

"The most memorable moment of my SHFC career was when I was given an opportunity to be a resource speaker during the Housing and Land Use Regulatory Board in May 2018. I was able to showcase the work of SHFC before more than 500 guests and participants from all over Palawan. It was a nerve-wracking yet fulfilling experience, especially after receiving positive feedback and affirmation from the attendees."

P2 billion bonds floated to fund more housing projects

SHFC is undertaking a securitization exercise called Community Mortgage Program BALAI Asset-Backed Securities (CMP BALAI ABS) for a portion of its loan portfolio. It will involve the issuance of about P2 billion that will be used to finance the agency's housing projects for low-income families.

"We need to be creative in generating funds considering the limited budget allocated by the national government for housing," SHFC President Atty. Arnolfo Ricardo Cabling said during the "Housing Talks" forum initiated by the Organization of Socialized and Economic Housing Developers, Inc. (OSHDP) on June 22. The online event also featured National Home Mortgage Finance Corporation (NHMFC) President Carlo Luis Rabat.

"We really need the help of the private sector, particularly members of the OSHDP, in reducing homelessness in the country," said Cabling, noting that the housing backlog is currently about 6.5 million units and the number is increasing by roughly

100,000 every year.

Cabling said the bonds will be issued to at least three but not more than 19 real estate developers. The target date of issuance will be in August, coinciding with the 33rd anniversary of the CMP. "This is a low-risk investment and a convenient and cheaper form of compliance with the Balanced Housing Act," he said. Cabling explained that the purchase of the ABS does not involve the risks, costs, and efforts required in the actual construction of socialized projects or the creation of escrow accounts.

The Department of Human Settlements and Urban Development has issued an order stating that the purchase of ABS issued by SHFC or NHMFC for raising funds for socialized housing projects is deemed as full compliance of developers to the Balanced Housing Development Program. The revised Section 18 of Republic Act 10884 requires property developers to build socialized housing equivalent to at least 15 percent of their total subdivision area or total cost and at least 5 percent of a condominium area or project cost.



1,200 families to benefit from SHFC, LGU-Alfonso housing pact

SHFC has teamed up with the local government of Alfonso, Cavite for the construction of a socialized housing project under the CMP that will benefit 1,200 families. The initiative was a product of the memorandum of understanding signed by SHFC Cavite Branch OIC-Manager Amando Mendoza and Mayor Randy Salamat on May 4.

To be called RS Ville, one-story rowhouses in Barangay Taywanak Ibaba will be offered exclusively for legitimate Alfonso residents. Partner-homeowners can choose between a 36sqm or a 40sqm-model, which they will pay monthly for 25 years.

Salamat expressed optimism that the project will

help address the housing needs of his constituents. *"Nakakatuwang isipin na katuwang ng bawat Alfonseño ang ating pamahalaan upang matupad ang kanilang mga pangarap sa buhay. Mithiin ko na po ito para sa kanila at ngayon po ay hindi na ito 'drawing' dahil talagang matututupad na,"* he said.

In the light of the COVID-19 pandemic, SHFC continues with the provision of adequate housing, which has become even more crucial now given that viruses spread fast in congested informal settlements. It has provided security of tenure to more than 420,000 families through about P25 billion in total loan assistance since 1989.

P75 million awarded for housing site of over 500 Isabela families



SHFC has awarded a check worth P75.1 million for the purchase of land in Cauayan City, Isabela that will benefit a total of 588 families from the Labinab Heights Homeowners Association, Inc. (HOAI). In a ceremony held on May 14, SHFC North Luzon Operations Vice President Jones Tomas made the payment to the landowners for the 97,167sqm property in Barangay Labinab.

The development came less than a year after SHFC and the local government of

Cauayan led by Mayor Bernard Faustino Dy signed a memorandum of understanding for the implementation of the Community Mortgage Program in the city.

Mobilized by the local government, Labinab HOAI is led by Silverio Agcaoli. It registered with the Department of Human Settlements and Urban Development in November 2019 and was enrolled with SHFC in March last year.



Housing for govt. employees to rise in Bacolod

Some 320 employees of the Bacolod city government will have a chance to own their own home through a P185.6 million-housing project that will rise on a 5.4-hectare property in Barangay Felisa. This after SHFC and the local government entered into a memorandum of understanding for the implementation of the Community Mortgage Program in Bacolod.

The pact was signed by SHFC Bacolod Project Development Officer Kara Cuaron and Mayor Evelio Leonardia in a ceremony held at the Bacolod

Government Center on June 29. Under the deal, SHFC will finance the acquisition, site development, and construction of housing units for the members of the Bacolod City Government Employees Homeowners Association, Inc.

Victoria Parreñas of the Bacolod Housing Authority, Atty. Mikhail Reuben Sabig of the City Legal Office, and OIC-City Accountant Joery Jay Castellano also attended the ceremony.

Iligan office joins tree planting for fallen Marawi siege heroes



Team members from the Iligan office led by North Western Mindanao Vice President Engr. Felman Gilbang took part in a tree planting activity in Hiday Village, Marawi City on May 23 in honor of the 168 soldiers who lost their lives during the Marawi siege in 2017. Initiated by the Department of Education, the event was in line the observance of this year's Marawi Week of Peace.

A total of 109 seedlings were planted in Hiday Village in Barangay Dulay West, the first phase of the Marawi Shelter Project initiated by SHFC in partnership with the UN-Habitat. Each homepartner from the resettlement site is assigned a tree to take care of. Hiday Village is composed of families previously living from the

3m-easement of Lake Lanao and Agus River.

Task Force Bangon Marawi Chairperson Sec. Eduardo del Rosario, Mayor Majul Gandamra, and 103rd Infantry Brigade Commander BGen. Jose Maria Cuerpo II led the activity. A similar event will be held in July during the turnover of the Marawi Shelter Project Phase II or Darussalam Village.

Through funding from the Disaster Risk Reduction and Management and the government of Japan, SHFC has financed the lot acquisition and site development of Phases I and II, amounting to about P200 million.

GCash added to digital payment platforms

Partner-homeowners can now pay their monthly amortization through GCash, a digital wallet service that allows customers to pay their bills or send money in the comfort of their own home. This is part of SHFC's efforts to reduce the number of people visiting its offices across the country amid the continuing COVID-19 pandemic.

With this development, Community Mortgage Program partner-homeowners can use their GCash wallets to settle their monthly amortization. In order to access the cashless payment service, they must first secure a reference number from SHFC's Zeus portal on www.shfc.dhsud.gov.ph. After

logging in to their GCash account, partner-homeowners must go to the Pay Bills section on the dashboard before selecting "Social Housing Finance" in the billers under the Government category.

SHFC advised its clients to save a copy of the acknowledgment receipt that they will receive in their registered mobile number until payments are reflected in their statement of accounts within four business days.

"We want to ensure the safety and convenience of our partner-homeowners in these extraordinary times," SHFC Treasury Vice President Jason Yap said. "SHFC remains

committed to improving the delivery of our services to our stakeholders by expanding the availability of our digital payment channels."

In January, SHFC teamed up with multi-payment platform ECPay to accommodate loan payments in its partner convenience stores, banks, pawnshops, and remittance centers. Partner-homeowners can also transact at any Landbank of the Philippines branches across the country.





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