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10 Ang mga empleyado ay inoobliga na regular na maglinis at mag-disinfect ng kanilang work area.



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Many aspects of our lives were affected by the COVID-19 pandemic, with the outbreak taking a significant medical, economic, and social toll on people across the country and around the world. The crisis, however, also presents us with an opportunity to come together and support each other, a fundamental value that SHFC has been fostering in all of its housing projects.

Whenever I do field visits and talk with our partner-homeowners, I always emphasize the importance of the sense of community: that feeling of having a shared identity, destiny, and responsibility that has even become more apparent during this trying time. Now, more than ever, we need solidarity to see through this crisis together.

SHFC is one with the government in mitigating the impact of COVID-19. We have realigned more than P21 million earmarked for some ancillary activities for the year to help the Duterte

administration in addressing the virus crisis. Aside from the implementation of a moratorium on monthly loan amortizations, we have sent volunteers to assist in four mega swabbing facilities in Metro Manila and Bulacan and donated medical supplies for our frontliners.

Despite the unforeseen challenges brought by COVID-19, it made us realize the vital role of adequate housing in preventing the spread of the disease. Minimum health standards in communities such as social distancing and isolation depend on people having access to safe and resilient shelter. In April, we approved about P20 million in loan for the resettlement of 209 families who were temporarily staying in an evacuation center in Davao City after voluntarily dismantling their shanties along a river last year.

This is something that we are proud of because shelter provision in clean neighborhoods has become even more crucial at this time as a long-term strategy to avoid further virus outbreaks. The fact that we made the loan approval in a virtual board meeting—before it became commonplace under the new normal—proves that SHFC remains fully committed to its mandate no matter the limitations presented by the pandemic and flexibly responsive to the changing needs of the nation.

With the pandemic forcing many of us to be confined to our homes, we see this as an opportunity to interact with our stakeholders with the release of the second issue of “Hinabi.” In this release, we hope to update you on our efforts to manage the COVID-19 threat, including putting processes in place to reduce the risk of exposure to our employees and stakeholders as we reopened our offices across the country. We also hope to inspire you with stories that show the exemplary efforts of homeowners’ associations in guarding their communities against the virus.

To our dear *kaagapay*, we are in this together. No pandemic can stop us from delivering our mandate of providing adequate housing to our countrymen. Solidarity and unity will carry us through these extraordinary times.

Atty. Arnolfo Ricardo B. Cabling
President

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tyranny through a heroic display of unanimity and resilience -- values that we've carried on at present as we continue to fight a worldwide pandemic.

As we mark the 122nd anniversary of Philippine independence, we highlight the story of a community in Bacoar (see page 21) and another in Parañaque (see page 09). They have provided relief for their underprivileged counterparts through self-reliance and conviction that the only way to survive the virus crisis is by working together.

The ability to support each other, especially during difficult times, is a form of independence that most of our communities can be proud of, as shown by the brave frontliners of a community in Pasig (see page 15). The volunteers took the risks to protect the lives of their families and the members of their community.

As SHFC transitions to the new normal, we had to be more responsive to the changing needs of our intended beneficiaries. Our EVP, Atty. Junefe Payot shares his insights on how we continue to deliver our mandate amid the COVID-19 pandemic (see page 17).

I've always believed that solidarity has kept us afloat during these trying times. It is this same sense of unity that will make us stronger when the crisis finally comes to an end. As the late Pope John Paul II says it, "No one is so poor that he cannot give. No one is so rich that he cannot receive."

Hanggang sa muling paghahabi!

Lorie Lynn B. Bundoc
Editor-in-Chief




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TEAM HINABI



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 **DONNIE CASTILLO**
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Subtle shades of green are showcased in some of Hinabi's pages for this issue, with Donnie taking inspiration from hope as a cord that binds us all.

UNITY, PROACTIVE LEADERSHIP KEYS TO STAYING COVID-FREE

By Dinia Amil L. Malabanan

San Isidro Labrador Homeowners' Association, Inc. (HOAI), a community in Barangay Moonwalk, Parañaque, took the adage "it takes a village" to the next level, combining unity and effective leadership in mitigating the impact of COVID-19. These traits have been working wonders for the 34-member association as it has zero positive cases reported despite the high number of infections in the city.

As soon as the threat of the pandemic in the country became imminent, Victor Badoles, the HOAI president, felt the urgency to protect the safety and well-being of his members. He immediately coordinated with the local government unit (LGU) to align the community's course of action to the former's programs and projects. "Ang unang-unang ginawa ko ay ang pag-submit ng mga pangalan (ng aking mga members) sa barangay para sa ayuda ng gobyerno at para sa pag-aayos ng quarantine pass ng aking mga kasamahan," he shared. Badoles also made sure that minimum health standards were strictly implemented in the community, such as wearing face masks and practicing social distancing.

Acknowledging the critical role of the LGU in combating COVID-19, he called on his members to support local officials in delivering its services to their community. "Mayroon kaming mga tao para sa Bantay Barangay at Bantay Kalusugan," Badoles said, referring to volunteers who help guard the checkpoints in the area and monitor the blood pressure of partner-homeowners. The volunteers also assist in the distribution of rice and other relief goods from the local government.

For Badoles, they cannot weather the COVID-19 storm without the strong sense of civic engagement of his members. "Gusto namin siyempre makatulong sa aming mga



“Sa panahon ngayon talagang kailangan tulong-tulong at may pagkakaisa.

Victor Badoles

kasama at para na rin mas madaling matugunan 'yung mga pangangailangan ng mga tao," he explained, feeling proud that a good number of people manifested their willingness to become frontliners for their community at the onset of the pandemic.

No one left behind

The pandemic brought out a wave of solidarity and generosity within the community, with the association launching various interventions to ease the burdens of partner-homeowners during the crisis. One of which is the daily feeding program funded by contributions from members, who also volunteered in the preparation and cooking of meals distributed to every household and families living along a nearby creek. They came up with this intervention because of their commitment to treat each member as family, especially now that some of them are financially unstable to sustain their daily needs during the pandemic.

Badoles said selflessness is ingrained in their community that he was not surprised

when his members decided to distribute the sacks of rice initially intended for volunteers among all members. "Sa panahon ngayon talagang kailangan tulong-tulong at may pagkakaisa, tsaka para maiwasan na rin ang samaan ng loob," he emphasized. Badoles also confessed that he even contributed the financial assistance he received from the Department of Labor and Employment to complement the rice distribution program.

To date, Parañaque has more than 200 active COVID-19 positive cases, including 16 in Barangay Moonwalk. But with the stringent health measures implemented by the association, coupled with its united response and action, San Isidro Labrador HOAI remains COVID-free.

San Isidro Labrador HOAI is an onsite project under the Community Mortgage Program. Its P2.7-million loan was approved in June 2011, with assistance from its mobilizer, the city government of Parañaque.

STRENGTHENING VAWC AWARENESS

Pandemic or not, SHFC advocates women, children rights

By Margeline Kate D. Moncada

The Philippines, like most of the countries in the world, has been battling the COVID-19 pandemic since the start of the year, forcing the national government to implement stay-at-home orders to contain the spread of the disease. The lockdown has hit various industries hard, with many workers losing jobs and facing pay cuts. On the other hand, it also presented hurdles for some women and children, who had to endure



violence at home during the quarantine.

Data from the Philippine National Police showed that there are 3,699 recorded cases of violence against women and children (VAWC) as of June 4, with domestic abuse against women accounting for about 53 percent of the total cases. For rights groups, the number is alarming as more cases are yet to be reported to the authorities. It is predicted that once the restrictions are eased, reported cases of violence on women and children will rise further.

There are four kinds of domestic abuse: psychological, economic, sexual, and physical. Statistics from the Philippine Commission on Women (PCW) show that a high number of cases of violence against women and children have been recorded even before the country was placed under community quarantine. It added that 20 percent of violent cases are gender-based violence. Now that residents are implored to stay at home, potential victims are locked in with their abusers. Most of the time, incidents of domestic violence are not reported due to fear, embarrassment, or lack of knowledge on how to file complaints to the police.

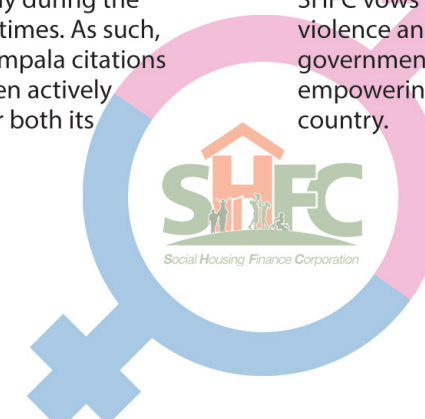
It is crucial to raise awareness on preventing these kinds of violence, not only during the pandemic but also in ordinary times. As such, SHFC, a recipient of two GADtimpala citations from the PCW last year, has been actively providing training on VAWC for both its

employees and stakeholders. These workshops, organized by the agency's Gender and Development Team, seek to equip participants with the right information on gender issues and how these are addressed in the corporate and community level.

SHFC conducted four seminars on VAWC last year, including one participated by 130 partner-homeowners (47 males and 83 females) from various community associations in Dipolog City, Zamboanga del Norte. It also joined different government agencies in a solidarity walk at Camp Emilio Aguinaldo in Quezon City, which highlighted the role of men in addressing VAWC.

To ensure the protection of women and children in SHFC's housing projects, the GAD Team is in the process of creating a committee that will help refer domestic abuse victims' report to the authorities. As the country shifts to the new normal, it is also looking into the possibility of conducting online VAWC training for SHFC communities.

Violence chooses no time or place. Now, more than ever, is the time to continue pushing for the protection of women's and children's rights. SHFC vows never to turn a blind eye to gender violence and it shall continue supporting the government and its partner organizations in empowering women and children across the country.



SHFC doing its share on COVID-19 recovery efforts

In the second quarter of 2020, SHFC launched several measures to assist the national government, its employees, and stakeholders in mitigating the impact of COVID-19.

Aside from realigning about P21 million from its 2020 budget to support the administration's programs against the virus crisis, the agency threw its support behind the *Balik Probinsya Bagong Pag-asa* Program by opening new offices in different parts of the country. This strategy aims to encourage prospective partner-homeowners to return and settle in the provinces, including SHFC employees who wish to be relocated to existing regional offices near their residence.

In order to maintain financial viability during and after the pandemic, the agency adopted austerity measures that will cut maintenance and operating expenses by 10 percent. These include limiting official business travel, canceling cultural



activities, minimizing supplies procurement, and shifting to online learning.

As the government eased quarantine restrictions, SHFC allowed the resumption of construction work in all of its housing projects subject to the contractors' compliance with the safety guidelines released by the Inter-Agency Task Force on Emerging Infectious Diseases. It also granted the extension of completion time to compensate for the reduced

productivity due to the lockdown.

SHFC observed the minimum health standard of the new normal with the reopening of its offices across the country. Employees designated to the skeletal workforce underwent rapid antibody tests prior to continued deployment.

As the fight against COVID-19 continues, SHFC remains committed to its *kaagapay* in navigating recovery towards the new normal.



P21 million
budget realignment to support
programs against crisis



Balik Probinsya Program
was supported by SHFC through the
opening of new regional offices



10 percent cut
on maintenance and
operating expenses



Minimum health standards
were implemented in SHFC's
offices across the country



James Mabulay pays it forward with COVID-19 relief

By Abigail B. De Leon

As the community quarantine forced the majority of people to stay at home, James Albeth Mabulay, took this opportunity to reflect on the blessings he and his family have received and the achievements he has accomplished at SHFC for the past 13 years.

Careerwise, the current Laguna Area OIC-Manager considers himself successful. But what he is most thankful for every day are the blessings that most people take for granted—another day added to his life, good health despite the current situation, and the content yet blissful moments with his wife and two adult children. That is why, when he celebrated his birthday in April, James chose to share his blessings by distributing relief goods for 75 families in Biñan, Laguna, who were greatly affected by the pandemic.

“There is more happiness in giving than receiving,” he said, citing his favorite passage in the Bible when asked about his decision to do charity work to mark his birthday.

Being confined within their house during the quarantine also reminds him that adequate housing provides a sense of security and peace of mind, the very essence of home. And James, by doing his best in his line of work, makes sure that other people have that too.

James is one of the pioneers of SHFC’s Localized Community Mortgage Program, where he was first



assigned as Project Development Officer IV under the Planning Department. Using his vast experience in the housing sector, James, along with his teammates and supervisors, worked on the program. They shuffled their way from marketing and coordination with local government units, to having the proposed projects approved and loans processed.

The entire program has had many turns but seeing the homeless get their land titles, in the end, became fulfilling moments that he looks forward to. As for the program, it has taken flight since then, while James was given bigger responsibilities as the Manager of High Density Housing-NCR in 2018.

Looking back, James considers joining SHFC a wise decision because it gave him the opportunity to be able to help underprivileged families attain security of tenure and, at the same time, build a stable career. For James, there’s no better way to celebrate his successful career and happy family life than to pay it forward, especially during these difficult times.



1

James got his Master’s Degree in Commerce from the University of Queensland under a scholarship.

2

He enjoys badminton as a sport.

4

He loves watching war movies.

3

Traveling with his family is one of his favorite things to do.

5

James is a huge basketball fan.

SOLIDARITY OUTSHINES PANDEMIC: THE BRAVE FRONTLINERS OF CENTENNIAL 1-B HOAI

By Ely Jelvin R. Rabadam

The COVID-19 pandemic has brought unprecedented changes to our lives, with the wearing of masks and social distancing becoming the new norm. As most economic activities grounded to a halt due to the implementation of the enhanced community quarantine (ECQ), the majority started to feel the difference.

However, different does not always mean bad. With the lockdown in place, things ran a different course for the leaders and members of the Centennial 1-B Homeowners Association, Inc. (HOAI) in Pinagbuhatan, Pasig City. Irene Rodriguez Guiquing, the HOAI president, recalled their apprehension at the start of the ECQ. *“Sa napanood po naming balita, medyo kinabahan kami dahil nga ‘yung virus lumalaganap po,”* she said.

Their fears became real as the lockdown dragged on, with most of the members forced to stop working due to the restrictions. To make ends meet, some decided to take the entrepreneurial route of selling ready-to-eat meals within the HOA. *“Humingi sila ng permiso kung pwede silang mag-post sa group chat namin para magbenta. Pumayag naman ako kasi malaking tulong ‘yun sa kanila para makaraos sa araw-araw,”* Guiquing said. This eventually addressed two problems in the community—making a living and minimizing physical interactions to prevent the spread of the virus.

Volunteerism and community involvement

As the government tightened lockdown measures, the HOAI established a systematic security approach to protect the health and safety of its members. Frontline “security volunteers” were called to guard the entrances and exits of the association, monitor curfew hours, and maintain peace and order. A group of 13 volunteers, on the other hand, was formed to be “street leaders.” They were tasked to monitor families residing within their street, assure the organized delivery of announcements, and record the immediate needs of members.



“Nakakatakot po talaga ang COVID-19. Pero ang naisip po namin mas maraming buhay ngayon ang dapat naming iligtas at ingatan.

Irene Rodriguez Guiquing

Before the pandemic, some of these “security volunteers” were employed as construction workers while others are housewives, both of whom are used to putting the health and welfare of their families before theirs. For them, the risks and inconveniences attached to being a frontliner are outweighed by the honor and fulfillment in securing the welfare of more than 700 people residing within the HOAI. *“Nakakatakot po talaga ang COVID-19. Pero ang naisip po namin mas maraming buhay ngayon ang dapat naming iligtas at ingatan,”* Guiquing said.

The systematic approach of the whole community eased the flow of relief goods from the local government to its intended recipients. *“Naka-ready na po ‘yung mga listahan ng pamilya sa bawat street kaya ‘pag dumating na ang ayuda galing sa government, mabilis siyang naiaabot,”* Guiquing said.

Concerned that the quarantine will last longer than the supply of relief goods they received, Guiquing and her family decided to alleviate the situation themselves. *“Napagdesisyonan namin na magcontribute para sa ayuda. Nagkanya-kanyang assignment ang lima kong anak kung ano*

ang bibilhin para sa ayudang iaabot sa aking members,” she shared.

This gesture inspired some members to follow suit. *“Noong nakita po ng mga members na maganda ‘yung naging resulta ng ginawa ko, natuwa sila at nagbigay rin ng pera. Nilikom ko po ‘yun,”* Guiquing said. The funds collected were used to provide allowances to HOAI frontliners as an appreciation for their sacrifices.

The collective efforts made by the officers and members of Centennial 1-B HOAI yielded positive results: to date, the community remains COVID-free. As the pandemic shifts the way of life of many Filipinos, the association took the circumstance as a unique opportunity to shape a resilient community. Armed by their bayanihan spirit, transparent and systematic leadership, they have proven that their community is strong enough to overcome anything.

Centennial HOAI is composed of 172 partner-homeowners and is mobilized by the Makawili Jay C. Foundation, Inc. Its loan of P14.3 million financed under the Community Mortgage Program was approved on July 28, 2015.



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FIGHTING COVID-19 AND INEQUALITY THROUGH ADEQUATE HOUSING

By Atty. Junefe G. Payot

The pandemic has exposed the deep ridges of inequality in our society. It is the already economically vulnerable and socially marginalized who have been pushed deeper into impoverishment that they may not be able to get out of easily even after the pandemic eases. They are the ones who lost their jobs, which were not high-paying jobs to start with. After all, many of them used to hold jobs that could not be saved by working from home – waiters and waitresses, ambulant vendors, tricycle and jeepney drivers, carpenters, plumbers.

Not to mention the fact that many of them are also spatially marginalized. They live in danger areas that do not have basic services. How can you wash your hands as a measure against the spread of COVID-19 if you do not have access to water? They also live in slums that are very crowded and where it is therefore difficult to practice physical distancing.

SHFC can help alleviate this economic, social, and spatial inequalities through the provision of adequate housing. But we need to rethink the ways by which we provide it.

Firstly, we need to ensure the physical adequacy of the housing we provide both in terms of the size and design of the units on the one hand and the provision of open spaces on the other. Even before the pandemic, we already started encouraging units with loft so as to ensure that household members will



have adequate space for doing important household activities, especially spaces for resting which is very important for the maintenance of good health. This approach should be continued.

However, perhaps we need to additionally ensure that our horizontal units have lawns, no matter how small, and that our vertical units have balconies. Lawns can be turned into small home gardens not only for their aesthetic value but also for food security. This is crucial because procurement of food is difficult during lockdowns. Small home gardens can also have a cooling effect that may mitigate urban island heat effect, which can be life-threatening for the elderly. It will also give the household members something to do during lockdowns to improve mental health. Balconies, too, can be used for vertical or hanging gardens for food security. Together with huge windows, balconies can help ensure proper ventilation that will regularly sweep away stale air inside homes. Ventilation is crucial for preventing the airborne transmission of viruses.

Open spaces, on the other hand, can provide a place to hang out in for the elderly and babies who need sunlight (with proper physical distancing of course). For communities who need to meet in order to properly discuss their collective response to the pandemic, open spaces provide a better venue than enclosed areas (again, with proper physical distancing).

Secondly, we need to go back to one of our founding principles and revisit the way it is being practiced now:

community participation. A cohesive community is key to effectively fight a common problem like COVID-19. We need to do honest-to-goodness community organizing and really ensure the organizational development of our communities so that they can fully participate in the improvement of their own communities. That way, they will be ready for any crisis. Through our Settlement Management Department (SMD), we are still in the process of gathering data on the impact of organizational cohesion on the ability of communities to face a crisis like this pandemic; but we can already bet that our CMP communities might be better off in collectively addressing the challenges brought by this crisis because they have been more organized unlike other pockets of non-CMP communities. After all, we require our CMP communities to form and legally register as homeowners' associations. The anecdotal evidence from some of the stories featured in this issue attests to that. But registration is not enough, they need to sustain their social cohesion even after takeout to ensure long-term sustainability. This is why, we have established the SMD. We need to strengthen settlements management, as already recommended in a study on the CMP by the Philippine Institute on Development Studies.

There are many other improvements that we need to undertake but the two discussed above can be a good start since we have already taken steps towards them. We just have to pursue them fully not half-heartedly.

Ariane Roxas: Finding independence, purpose in her mother's life

By Ely Jelvin R. Rabadam & Dinia Amil L. Malabanan

They say the greatest reward for mothers is when their child, despite every attempt to avoid it, becomes the best version of themselves. And Rose Ariane Roxas, Senior Accounts Specialist from the Partner Relations Division, is one such example.

If only her mother could see her now, she would have been proud of what she had become: an independent and hardworking woman who learned and made great life choices based on the sound and able guidance of her "Mama," who passed away in 2010.

Ariane never forgets her faith and relationship with God. After all, it was what her mother instilled in her growing up. But it was in college when her mother made an indelible mark on her life as she was faced with a potentially life-changing question: what course to choose.

When she asked herself whether to become a lawyer or a dentist, her mother had the answer: take up psychology as it opened both ways to what she really wanted and more. And that she did. *"But what's best about it is that I found myself in a place na 'yun pala 'yung gusto ko at ito na ang ginagawa ko ngayon na na-influence naman ng mama ko,"* Ariane quipped.

Among her four siblings, the Philippine Normal University alumna followed the path of her late mother into public service. When Ariane started her work



at SHFC in 2016 as Gender and Development Officer, she felt immense joy and pride as the job advocated a cause that is too close to her and her mother's hearts. As such, Ariane used her advocacy to teach the importance of gender values both in the workplace and in public service.

In her current position, she uses technology to make sure that the Community Mortgage Program continues to move forward despite the COVID-19 pandemic. Ariane, along with her teammates, has been teaching mobilizers how to use videoconferencing apps such as Zoom to go about their meetings as though it was business as usual.

Now, Ariane feels at home in SHFC, and she is glad that she took her mom's advice and shared her ideals. After all, parents aren't raising children; they're raising adults, who will eventually make their own choices based on the wisdom bestowed upon them.



1

Ariane was born in her mother's hometown of Manaoag, Pangasinan.

2

She considers herself an introvert who has learned how to overcome her shyness.

4

The former college pageant contestant won SHFC's Best Muse in 2017.

3

Ariane enjoys writing, scuba diving, and mountain climbing in her free time.

5

She loves dry food but could make an exception for anything "saucy."

BAYANIHAN HOAI EXEMPLIFIES COMMUNITY SPIRIT DURING COVID-19 CRISIS

By Allan Leandro DA. Merin, with reports from Ma. Teresa S. Yasis & Jonas M. Patricio

As the country grapples with the COVID-19 pandemic, Bayanihan Homeowners Association, Inc. (HOAI), a community in Salinas I, Bacoor, Cavite, aptly embodied the essence of the famous Filipino trait of communal unity. Showing collaborative effort, the officers took the lead in devising preventive measures against the disease while members demonstrated enhanced cooperation to implement the strategies successfully.

The virus crisis took its toll on the health and socio-economic well-being of the 109-member association. With the lockdown restricting mobility and transportation, some partner-homeowners were not able to go to hospitals for their checkups and medication needs. Others lost their jobs either permanently or temporarily, while several entrepreneurs saw their profits drop.

These difficult circumstances, however, brought out the *bayanihan* spirit in the community, which was manifested in various acts of kindness and generosity. According to Ruelito Garcia, the HOAI president, some of their members donated relief packs for their disadvantaged counterparts. Several individuals volunteered to guard the checkpoints set up in their village while others offered to buy food and medicines despite the long queues in groceries and local markets in the area. *"Mas masarap kasing tumulong kesa ang tulungan ka, ika nga,"* said Garcia, who also



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Kahit sa maliit na paraan ay nakatulong kami upang mapagaan ang dinaranas ng aming mga kasamahan dito.

Ruelito Garcia

inspired his fellow officers to do the same.

Bayanihan HOAI treasurer Elizabeth Palmero and her sister, who was left stranded in the area due to the lockdown, distributed canned goods and instant coffee for the community. *"Kahit sa maliit na paraan ay nakatulong kami upang mapagaan ang dinaranas ng aming mga kasamahan dito,"* she said. Palmero added that they would continue to help their members to make sure that they survive these uncertain times.

When the barangay where the association is located recorded its first positive case, the *bayanihan* spirit burned even brighter in the community. Bottles of alcohol purchased from their funds were distributed to every household, and roads and alleys were frequently disinfected. Officers and volunteers took turns in checking entry and exit points, and the imposition of stay-at-home orders and curfew hours was strictly enforced. These measures proved effective in preventing anyone in the association from contracting the virus.

As the community is still COVID-free, the only things that remain contagious at Bayanihan HOAI are the communal unity and solidarity of officers and members to face and overcome adversity.

Grateful for loan moratorium

The entire Bayanihan HOAI expressed its gratitude to SHFC for the implementation

of the three-month moratorium on loan amortizations, saying the payment freeze unburdened them financially and allowed them to save their resources for more immediate needs.

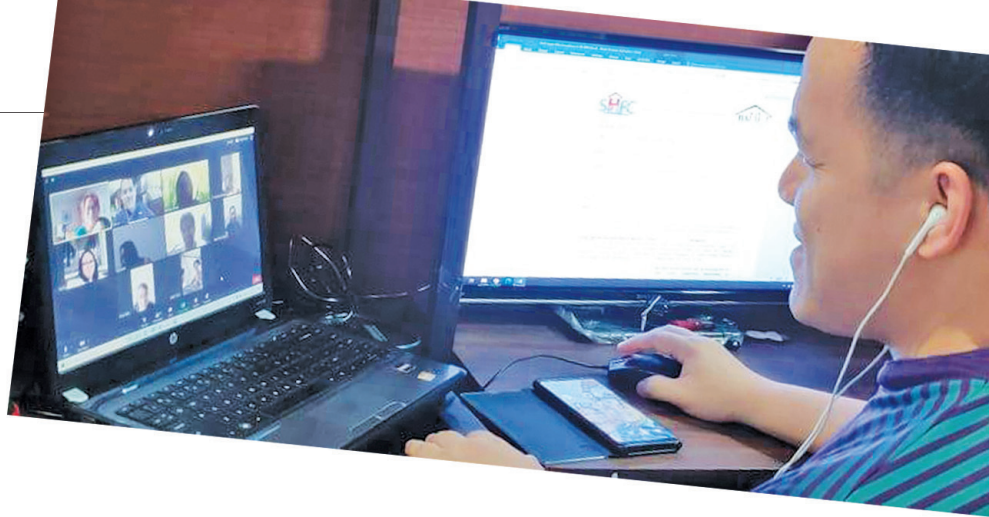
"Napakalaki po ng naitulong nito sa aming mga miyembro bilang konsiderasyon sa mga ganitong panahon lalo't marami po ang walang hanapbuhay at walang kakayanang magbayad," Garcia said. *"Kami ng aking mga officers at members ay taos-pusong nagpapasalamat sa SHFC. Mabuhay po kayo!"*

For Palmero, the moratorium was such a big help to the community in easing the emotional and psychological impacts of COVID-19. *"Napakaganda po ng tulong na ibinigay ng SHFC upang di mai-stress ang mga miyembro para isipin na magkakaroon sila ng penalties kapag hindi nakabayad,"* she said. *"Kaya nagpa-pasalamat kami ng marami."*

Bayanihan HOAI was established in 1999 under the leadership of its first president, Bong Nolasco. Through the efforts of the current set of officers, the association saw its collection efficiency rating jump from 25 percent in 2009 to 159.22 percent as of October 2019, one of the highest in the entire Cavite area. Almost 70 percent of its members have fully paid their accounts with SHFC.

Life lessons from COVID-19

SHFC team members share their learnings and realizations as they adapt to the new reality in all aspects of life amid the pandemic.



Maricris Protomartir-Delo

Office of the Executive Vice President

"Trust the efforts of the government in its endeavor to fight the pandemic and extend a hand when needed. Bayanihan never fails."

Naden Kristinezen Ortega

Planning Department

"I realized the importance of our work at SHFC. We provide not only security of tenure but also a place where our partner-homeowners can feel safe amid the COVID-19 pandemic."



Maica Martinez

Office of the President

"Cherish life and the people you love. It is appreciating the positive in every situation that leads to being resilient to whatever challenges."

Erica Duman

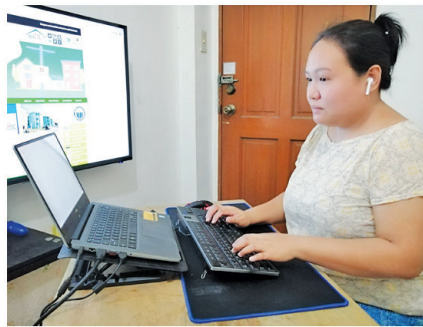
Central Luzon Operations

"We should prioritize ourselves and our families' well-being. We need to be mentally and physically ready for anything."

Mica Eliza Masanguid

Internal Audit Department

"It made me realize how precious simple things are, particularly the things that we usually take for granted. I'll make sure to take this realization as my driving force to do my job as best I can."



Romalyn Aniceto

Human Resource Development Division

"I discovered that sharing is teaching people to still believe in humanity, so I started donating online to help the poor and buying food packs for the homeless."

Wyndee Grace Peña

Legal, Partners and Enforcement Group

"I learned to put my complete faith and trust in our Almighty God and to surrender all my worries and doubts because He is indeed, the one in control of everything."

Justin Tolentino

HDH Luzon Operations

"Everything is temporary. And as we adapt to the new normal, I promise to do my best at work to serve more people with satisfaction."

Felix Caña, Jr.

South Luzon Operations

"Earthly things have no value at all since you are just stuck at home, waiting for the coast to be clear. God really made it clear that material things are worth nothing when you attach yourself to them."

Joan Berdul

Office of the Senior Vice President for Operations

"I need to look after myself and to be conscious of my health. In this way, I am not only sparing myself from the virus but also those around me, most especially my family and co-workers."



Emerson Gello-agan

Customer Relations and Complaints Division

"I have learned to value my time and others' too and act immediately if possible. When things get back to normal, I promise to spend more time with my family and live each day to the fullest."



P21 MILLION REALIGNED FOR PH'S COVID-19 FIGHT

SHFC suspended some of its ancillary events for 2020 worth about P21 million in compliance with the directives of the Department of Budget and Management to defer non-essential spending and realign the budget of respective government agencies to respond to the COVID-19 crisis. Included in the belt-tightening were P9.3 million and P8 million allotted for activities and projects of the Human Resources Department and the Insurance and Community Enhancement Division, respectively. Also part of the budget cuts were P2 million for the Partner Relations Division, P1.1 million for the Customer Relations and Complaints Division, and P650,000 for the Strategic Communications Division.



HOAs TAPPED TO BOOST COVID-19 INFO DRIVE

The Customer Relations and Complaints Division in partnership with the Strategic Communications Division launched "USAPang (Ulat sa Pamayan) COVID-19 Bulletins" in May in support of the directives of the Department of Human Settlements and Urban Development to tap homeowners' associations (HOAs) in the dissemination of accurate information about COVID-19. The bulletins contain key announcements and new normal social cards that were posted on SHFC's official Facebook page. Pocket group chats with the Operations Group and HOAs from different regions were also created for cascading of information to the communities. As of 2019, SHFC has a total of 3,017 HOAs nationwide.



SAFER HOMES AWAIT 209 DAVAO FAMILIES

On April 30, SHFC approved about P20 million in loan for the resettlement of 209 families previously living along the Davao River, upholding its mandate to administer socialized housing programs amid the COVID-19 pandemic. The loan will be used for the acquisition and development of around three hectares of land in Barangay Talomo River for the Green Hills Homeowners Association under the Community Mortgage Program. Each unit in the resettlement site will have a floor area of 33 sqm, with two bedrooms, a living room, and a bathroom. Common-use amenities such as a basketball court, a multipurpose hall, and a chapel will also be built.



SHFC COMPLEMENTS BALIK PROBINSYA PROGRAM

SHFC threw its support behind the Balik Probinsya Bagong Pag-asa Program by establishing offices in various parts of the country. Aside from bringing its services closer to the communities, the expansion aimed to empower regional personnel and shorten the processes through delegation of authorities.

The agency's own version of the Balik Probinsya program also seeks to entice prospective partner-homeowners to settle in their home provinces. To complement this initiative, SHFC introduced farm lot and local government unit-(LGU) initiated CMP modalities. The former will benefit partner-homeowners who will venture into agricultural activities while the latter will come in the form of a resettlement plan spearheaded by the LGU.



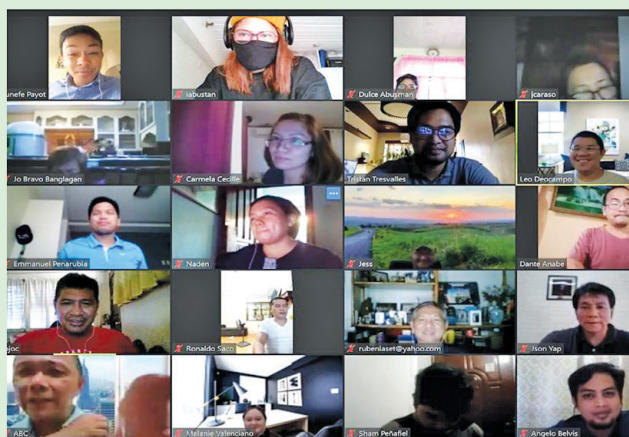
WEBINARS KEEP EMPLOYEES SHARP WHILE WORKING FROM HOME

SHFC team members participated in free webinars outsourced by its Human Resources Development Division as part of their continuous growth and learning while working from home since mid-March due to the COVID-19 threat. One of the 50 webinars conducted was “Leadership Storytelling in Difficult Times,” which tackled ways on how to communicate more effectively as a leader through an authentic and compelling narrative. Other topics included digital learning, virtual coaching, and stress management. SHFC also conducted its own webinars on insurance management and quality management system initiated by the Insurance and Community Enhancement Division and the Strategic Communications Division, respectively.



BACOLOD LACTATION STATION OFFERS COMFORT FOR NURSING MOMS

The Gender and Development (GAD) team formally opened the lactation station in the SHFC Bacolod office on March 12 for the use of female staff members and visiting clients. Apart from highlighting the importance of breastfeeding, the unveiling of the facility was done to protect women by providing safe working conditions. Studies show that a breastfeeding-friendly workplace increases the rate of continued breastfeeding. A gender sensitivity training attended by 37 participants—27 women and 10 men—was conducted the day after at the Acacia Hotel to raise awareness and understanding of GAD concepts and how these can be translated into everyday life to make communities more gender-sensitive.



2021 CORPORATE PLANNING CONDUCTED VIA ZOOM

The unexpected changes triggered by the COVID-19 pandemic did not stop SHFC from making important decisions even with the imposition of the nationwide lockdown. Its Advisory Council members participated in virtual planning sessions on April 2 to 7 through video conferencing technology to layout strategies in meeting the commitments for 2021. With the agreed target of 60,000 ISFs and P900 million collection, the SHFC management urged officers and employees to take innovative approaches and exploit technology to ensure the agency's continuous operation and serve its clients who are among the most vulnerable during this time of the pandemic.



SHFC SENDS VOLUNTEERS TO MEGA COVID-19 SWABBING CENTERS

Fifteen SHFC personnel joined the pool of volunteers organized by the Department of Human Settlements and Urban Development who will assist in four mega swabbing centers to boost COVID-19 tests in the country. Working as encoders and bar coders, the volunteers will be assigned in Palacio de Manila Tent in Manila, Enderun Colleges in Taguig, Mall of Asia Arena in Pasay, and the Philippine Arena in Bulacan. “There were no second thoughts when I signed up because I wanted to become part of the solution in containing the spread of COVID-19 despite the risks involved,” said Technical Staff I Brandon Perez, one of the volunteers.



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