

# Finabi

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## BAYANIHAN SPIRIT SHINES AMID PANDEMIC

SHFC stands one with the nation in the fight against COVID-19



SHFC 2019  
Accomplishments

Women Shaping  
Communities







## WEAVING STORIES OF HOPE THROUGH **HINABI**

The word **hinabi** encapsulates the principles that form the secret to SHFC's success.

In Visayan languages, **hinabi** means to have a conversation, not so much with words but with the heart and mind. It speaks of empathy and respect for the other person's dignity. This is what we do in SHFC with each housing project we undertake. We engage the communities in a respectful dialogue. We listen to their stories and get to know their needs, problems, as well as their own ideas of solving them.

We then help them weave together their dreams and ideas into reality. And this is where the other meaning of **hinabi** comes in. For in Tagalog, **hinabi** means "woven together." Indeed, in SHFC, we don't just provide houses: we weave families together into strong and sustainable communities.

Thus, the Visayan meaning of **hinabi** captures the process of our work with communities while its Tagalog meaning captures the product of our work for them. It covers both the means and the end.

Because of its bilingual meaning, **hinabi** also speaks to the inclusive approach of SHFC. We work with communities in every corner of the country regardless of their language, religion, or ethnic grouping, but always with a view to prioritizing the underserved and low-income communities in neglected regions.

Finally, **hinabi** celebrates Filipino values and traditions. Its Visayan meaning of conversing and listening with the heart celebrates the value of *pakikiramay* while its Tagalog meaning of being woven together celebrates the value of solidarity and *bayanihan*.



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### ON THE COVER

SHFC redefines bayanihan with initiatives to mitigate the impact of COVID-19.



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## FROM THE PRESIDENT



The year 2020 marks a very significant milestone for the Social Housing Finance Corporation and its partners as we celebrate our 16th founding anniversary. From a mere task force unit, we have grown into a full-fledge corporation that serves as the sole key shelter agency that administers the Community Mortgage Program, which is recognized as one of the most innovative shelter programs for low-income communities in the world.

On a sobering note, the ongoing COVID-19 pandemic has tempered our celebration. But it has not dampened our zeal. On the contrary, the crisis has made us realize the indispensable role of adequate housing to the health of communities. This realization only serves to fuel our passion to explore innovations in building more sustainable and vigorous communities. With new

branches in key areas across the archipelago, a beefed up workforce united in its mission, and with committed local government partners, we are prepared more than ever to take this journey through these challenging times.

In order for us to better support each other in this journey, we intend to engage more deeply with you in formulating strategies that are tailored to your needs. This is the reason why we are launching this new publication, “Hinabi,” which means “to converse with the heart and mind” in the Visayan language, and “woven together” in Tagalog.

Hinabi features content presented in reader-friendly, magazine-like, journalistic style that engages readers with triumphant stories of empowered communities overcoming homelessness and helplessness.

You can be assured that amid the volatile circumstances, the families around the country that need decent, affordable, safe, and sustainable housing, remain central to everything that we do. And we shall continue to honor the work of our personnel who assist the families.

Heeding the call of President Rodrigo Duterte to our countrymen to “do better” and “aim higher” this year, we will remain deeply committed to public service and go the extra mile to shelter the nation.

Join us as we carry on with our journey in 2020.

**Atty. Arnolfo Ricardo B. Cabling**  
President



## FROM THE PUBLISHER



Dear partners, at the beginning of 2020 we celebrated our founding anniversary for only the first time in our 16-year history. It seemed that in our selfless dedication to our mission, we have forgotten to celebrate our own success! However, we could no longer hide in modesty, especially after a breakthrough performance in the past year, which saw the number of families we assisted soar to levels unheard of before. We had to tell our story. And so we had our first Gala Night where we honored our partners and outstanding employees.

But we needed a platform where we can all more frequently celebrate our joint achievements and inspire each other to do more throughout the year. That is why we came up with this new publication,

"Hinabi," to regularly feature inspiring stories that speak to our shared core values, strengths, and dreams. We hope that by providing a venue for sincere, open, and heartfelt conversations, this publication will further strengthen our partnership, which has been the key to our success. After all, "Hinabi" means "to converse with the heart and mind" in major Visayan languages.

And we do not lack for moving stories. The COVID-19 pandemic, for example, has brought out the best in each one of us. We showed our solidarity – of heart and mind – within SHFC and with the communities we work with. President Cabling and I could not be more proud of how we all dealt with this crisis individually and collectively. (Check out on pages 20-22 how we responded to the call of President Rodrigo Duterte for *bayanihan* amid these volatile circumstances.)

Instead of undermining our spirits, the pandemic strengthened our resolve to provide adequate housing. More than ever, we need spacious and sturdy homes in clean neighborhoods to prevent the spread of diseases. Our work has been cut out for us and we are ready to take on this challenge. And so there will be more conversations to be had and more stories that need to be told. "Hinabi" will ensure that the world will know about them and be inspired.

No pandemic can stop us from weaving more stories of hope and triumph as we have done in the past 16 years. So let me invite you to come along with us on this new voyage beginning with this maiden issue of "Hinabi" that our Strategic Communications team has painstakingly put together for all of you.

**Atty. Junefe G. Payot**  
Executive Vice President





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## Women leaders provide a solid foundation to the success of our housing programs. They are

catalysts of transformation who lead the way for communities to grow and embrace opportunities that tenurial security brings.

To mark Women's Month in March, we highlight the story of a female leader (see page 13) who organized her community so they could provide themselves with safe and habitable shelter, an achievement that would change their lives.

I always thought that women are endowed with a natural impulse for inspiring change. This idea finds support in the insights shared by our EVP

Atty. Junefe Payot at the 10th World Urban Forum held in Abu Dhabi (see page 15), where he gave a presentation highlighting the vital role of women in urban development and socialized housing.

Another story on empowerment takes the form of a senior citizen-PWD (see page 9) who dedicated his life to prepare a brighter future for his family. His struggles did not deter him from traversing a straight path toward land ownership.

As we approached the completion stage of this maiden issue, SHFC had to respond to the call for bayanihan to address the COVID-19 pandemic. We immediately provided support to our key stakeholders (see page 20).

The editorial team welcomes you to the new shape of our publication. It speaks volumes of how we aim to consistently improve the work that we do. **Hinabi** underscores our shared vision of forging lifelong transformations in the communities we serve.

Hanggang sa muling paghahabi!

**Lorie Lynn B. Bundoc**  
Editor-in-Chief



**Publisher** Atty. Junefe G. Payot / **Editor-in-Chief** Lorie Lynn B. Bundoc / **Associate Editor** Allan Leandro DA. Merin / **Creative Director** Donnie V. Castillo / **Contributors** Dinia Amil L. Malabanan, Ely Jelvin R. Rabadam, Abigail B. De Leon, Richard Paul P. Quizon, Leila D. Cinco, Maricris Protomartir-Delo

We welcome suggestions, comments, and contributions. Address all communications to the Strategic Communications Division, 6th Floor BDO Plaza, 8737 Paseo de Roxas, Makati City, PHILIPPINES / Email [shfc.stratcomm@gmail.com](mailto:shfc.stratcomm@gmail.com) or call (+632) 7750-6337 Local 821.



## TEAM HINABI



**ATTY. JUNE FE PAYOT**

*World Urban Forum, page 15*

*June Fe shares the CMP success story at WUF 10 with women as key players in urban development and socialized housing.*



**ALLAN LEANDRO MERIN**

*2019 Breakthroughs, page 18*

*Allan looks back at SHFC's impactful breakthroughs in 2019, including recording the highest takeout ever.*



**ELY JELVIN RABADAM**

*Bulakenya mom, page 13*

*Ely profiles Ningning Salcedo and along the way uncovers a different perspective leading to a higher level of regard for women.*



**RICHARD PAUL QUIZON**

*Arben Pandac, page 19*

*Paul learns how small things lead to big results in the long run as depicted in his piece on the head of the Data Management Division.*



**DINIA AMIL MALABANAN**

*Title rejuvenates, page 9*

*Persistence defies life's challenges with Dinia's story on a senior citizen-PWD of Bagong Silang HOAI in Pampanga.*



**ABIGAIL DE LEON**

*Charito Lontayao, page 23*

*Charito Lontayao personifies the meaning of her name in Abigail's inspiring story about the Operations veteran.*



**DONNIE CASTILLO**

*Creative treatment*

*Hinabi's fresh look is inspired by a seamless, reader-friendly design that Donnie has co-developed with the EIC for the maiden issue.*

*Hinabi*



## GETTING LAND TITLE REJUVENATES SENIOR KAPAMPANGAN

By Dinia Amil L. Malabanan

Feliciano dela Cruz, Jr., a person with disability, embodies perseverance. Having poured his energy, time, and resources to do whatever it took to secure his own piece of land, the 66-year-old member of Bagong Silang Homeowners Association felt rejuvenated when he finally got hold of his transfer certificate of title (TCT) on the morning of January 26. *"Swerte na talaga ako nito, kasi hawak ko na 'yung titulo ng lupa ko,"* he said.

Even though he had difficulty walking, Feliciano mustered the strength to climb the stage and participate in the title awarding ceremony, which he considered as one of the most memorable moments in his life. *"Hindi nga ako nakatulog eh. Gising na ako ng alas-tres ng umaga. Pero nagsimba muna ako. Pinagdasal ko na sana totoo na talaga ito. Kahit na nahihirapan akong maglakad pipilitin ko,"* said the senior citizen, who drew loud cheers and thunderous applause when he received his TCT. *"Excited ako kasi malaking regalo na ito para sa akin."*

Feliciano had reason to be excited as he had known nothing but insecurity for the longest time. He used to rent a plot in a property that was being eyed by prospective buyers who would come to check the property. *"Lagi kong naiisip noon kung kailan kukunin 'yung lupang kinatitirikan namin, kakaba-kaba ako,"* he shared. When the owner finally decided to sell the property, Feliciano and his family got evicted.

In that difficult time Feliciano realized the need to have his own land. *"Gusto ko*



“  
Lagi kong naiisip noon  
kung kailan kukunin 'yung  
lupang kinatitirikan namin,  
kakaba-kaba ako.

Feliciano Dela Cruz, Jr.

*pagtanda ko may sarili akong lupa. Hindi 'yung paikot-ikot ako sa mga kapatid at pamangkin ko,"* he shared as he looked back to the times when they needed to transfer from one place to another, when a good night's sleep was also difficult to achieve for Feliciano and his family. *"Kapag squatter ka at walang titulo ang bahay mo, madalas hindi kami makatulog. Kasi iniisip ko lagi kung kailan na naman kami palalayasin dito,"* he added.

Although he initially doubted the authenticity of the Community Mortgage Program (CMP), he eventually became a believer and started paying his monthly amortization religiously. *"Minsan nga kapag kinakapos ako ng pera panghulog, nanghihram muna ako sa mga kapatid ko para tuluy-tuloy ang aking pagbabayad,"* he said shyly.

A single man, Feliciano dedicated his life to helping his family. When his time on earth is through, he vows to leave the land at Bagong Silang for his nieces and nephews.

*"Para sa kanila talaga ito, baka nga mag away-away pa sila eh,"* joked Feliciano, who is a living testament that you can be a parent to another person regardless of your legal or biological relationship as long as you love and care for them.

Feliciano considers himself blessed for the chance to become a CMP beneficiary. *"Buti na lang mayroong ganitong programa sa Social Housing na pwedeng hulugan ang lupa,"* he said. *"Ibibida ko ang SHFC sa lahat."*

Aside from Feliciano, 47 other Bagong Silang partner-homeowners received their TCT that day in a ceremony led by SHFC Central Luzon Chief of Division Delia Silvia. Composed of 68 members, the association boasts a collection efficiency rating of 151.41 percent as of September 2019. It was formed through the assistance of its mobilizer, the National Housing Authority.



## ENHANCING CAPACITIES

# SHFC making change work in offices, communities

By Allan Leandro DA. Merin

When it comes to achieving gender equality and promoting women empowerment, company culture is key. That is why SHFC, a recipient of two GADtimpala citations from the Philippine Commission on Women last year, is actively enhancing the role of women and upholding their rights within the organization and in the communities it supports.

In January, the Insurance and Community Enhancement Division facilitated three batches of gender sensitivity training (GST) in the cities of Makati,



Cebu, and Davao for employees based in SHFC offices in the National Capital Region, Visayas, and Mindanao, respectively. About 100 participants learned concepts and underwent group sessions that sought to bring mutual understanding of and respect for each gender's roles.

The GST tackles how gender stereotyping undermines team dynamics, weakens morale, and reduces productivity in the workplace. It also provides a venue for participants to identify specific gender issues that affect them and their teams as well as their clients. It likewise aims to familiarize employees with gender-related laws and with the commitments made by SHFC to uphold them.

Aside from making change work internally, SHFC is empowering its stakeholders, particularly women in the communities who are left at home when their husbands work. In March, a total of 45 partner-homeowners (41 females and 4 males) from Zamboanga City completed their training on Hilot Wellness and Beauty Care, a collaborative effort of SHFC and TESDA-Zamboanga to capacitate them with skills that they can use to augment their income.

One of the Beauty Care graduates, Jessza Armada, said her life was transformed after completing the training. Being a housewife, she used to spend all her time doing domestic chores while waiting for her husband to come

home. *"Ngayon ay nakakapag home service na ako,"* said Armada, feeling empowered. *"Dahil sa SHFC, nagkalaman na rin pati ang aming bulsa."*

Antonio Miranda, a graduate of Hilot Wellness course, was also thankful for the opportunity, saying that the training was very timely as he and his wife had been planning to put up a massage business. *"Pag mahal mo ang isang tao, handa kang bigyan siya ng pakpak upang makalipad at maabot ang kanyang pangarap,"* he said. *"Ito ang pagmamahal ng SHFC at TESDA na aking nadama."*

These testimonials validate SHFC's mission to help communities beyond provision of tenurial security. Last year, the agency provided technical training on cashew processing and gave out livelihood starter kits for female members of a community in Puerto Princesa, Palawan. They also received a workshop on proper food handling and sanitation practices to ensure the quality of their finished products, especially since they intend to sell them to complement their income.

Through its GAD initiatives, SHFC affirms its commitment to uphold gender equality by providing fair opportunities for both its employees and stakeholders. Acknowledging that women have made change that worked for their communities, the agency has been proactive in making change work for them.





## BULAKENYA MOM THRIVES IN SHAPING COMMUNITY, RAISING KIDS

By Ely Jelvin R. Rabadam

Juggling responsibilities as a mother, wife, and an officer of an organization can be very taxing. The many varied social expectations coming from all directions can take its toll. But Ningning Salcedo, an OFW's wife who is single-handedly raising two daughters, is able to manage them all.

Along with 167 other families, Ningning used to live in a community in the highlands of San Jose Del Monte, Bulacan, without land title, access to water, and electricity. Moreover, the lack of decent road networks made it difficult for them to move around. *"Talagang sa una, napakahirap kasi ang daming kulang. Bundok kasi siya at bukirin. Hindi mo iisipin na dito ka titira,"* she explained as she looked back at their previous situation.

In 2005, the residents decided to come together and formed the Partida Heights Homeowners Association in order to collectively address their communal problems. To achieve their dream of creating a secure and habitable community, they decided to join the Community Mortgage Program (CMP). Although it was a step in the right direction, their journey together as a community was not without bumps along the way.

In the early stages of the community's application to the CMP, some members raised doubts about the authenticity of the program because its affordable rates were too good to be true. *"Siyempre sa mura ng hulog akala po nila talagang baka daw fake,"* Ningning said. Fortunately, the members would come around from their distrust and place their confidence in their officers, especially in



“

*Ngayon, na talagang hawak na namin 'yung titulo, napatunayan po natin na totoo talaga siya.*

**Ningning Salcedo**

Ningning whom they elected as treasurer. *"Siguro meron silang naging tiwala sa akin na hinuhulog ko nang tama ang ibinabayad nila sa monthly amortization,"* she explained.

In 2012, the determination of Ningning and her community led to their being awarded one of the outstanding community associations of SHFC with a collection efficiency rating of 93.96 percent. *"Kahit na maraming issues dati, dahil sa pagtutok at pag-obliga natin bilang treasurer sa mga miyembro, nagawa naming mapanalunan ang award,"* she said. So far, 26 titles have been awarded to Partida Heights, including Ningning's. *"Ngayon, na talagang hawak na namin 'yung titulo, napatunayan po natin na totoo talaga siya,"* she said, feeling proud that she has helped transform the community.

On top of her responsibilities in the community, Ningning is busy with her never-ending parenting duties. *"Ang panganay ko po ay first-year college tapos 'yung bunso ko po naman ay Grade 8,"* she shared. *"Kaya din naman po natin araw-araw sinisipagan dahil rin po sa kanila."*

The story of Ningning and Partida Heights is proof that despite hardships, obtaining security of tenure by owning a piece of land is possible. Through the CMP, the members were able to settle in a community where they felt most at home. Tenurial security enabled Ningning and her community to gain access to basic facilities that are scarce in informal settlements.

Nowadays, it is the little things that make Ningning happy. Coming home to her family, washing her hands with clean running water, and turning the lights on. While these sound commonplace to most people, Ningning takes none of these for granted because her community worked hard to get them. *"Nakakataba po talaga ng puso,"* she said, knowing that they have come a long way.

*Out of 168 Partida Heights partner-homeowners, 49 have already fully paid their account. The association is led by Lito Sarmiento and is mobilized by the city government.*



## CELEBRATING AND LEVERAGING LOCAL CULTURE FOR ADEQUATE HOUSING

By Atty. Junefe G. Payot

I had the rare opportunity to give a presentation and speak a few Tagalog and Cebuano lines (to illustrate how culturally diverse the Philippines was) at the Tenth Session of the World Urban Forum (WUF10) in Abu Dhabi. My panel tackled the topic “National Urban Policy and the Sense of Place: Integrated Culture as a pillar for Sustainable Urban Development.” There were panelists from Egypt, Colombia, Morocco, Cities Alliance, and the Organization for Economic Co-operation and Development. I shared my views using SHFC’s experience, which illuminates the indispensable role of culture in sustainable urban development, particularly in the social housing sector.

In our work across the Philippine archipelago, we have to deal with people from diverse cultural backgrounds, history, and beliefs. And so, we always nuance our approach with each unique community that we work with: we start with what people value and the resources they have whether physical, cultural, or human resources. We prioritize aspects of housing and urban community development that actually improve their sense of well-being in accordance with their values and existing resources.

Our agency’s experience shows that respect for diversity and local culture

facilitates the participation, integration, and inclusion of marginalized communities in the urban development process through housing. We know from our work with multi-cultural communities that when you respect and celebrate the culture of a community, it can become a rallying point that expedites the organizing of communities and sustains their enthusiasm.

Moreover, incorporating local culture into the housing design and process gives them a sense of place, identity, and pride. It also strengthens our communities’ sense of ownership over and responsibility for a housing project. It can therefore translate to higher repayment rates, which is good for us as a financing institution because it allows us to easily recoup our investment and use them to provide affordable housing to more low-income communities.

But more importantly, cultural awareness on the part of development agencies – whether government or non-government – can lead not only to socio-cultural inclusion but also to economic and even political inclusion. As our Philippine Development Plan 2017-2022 itself says, culture is about capabilities and it is empowering.



*The Huairou Commission invited SHFC Executive Vice President Atty. Junefe G. Payot to talk at the Women’s Caucus of the Tenth Session of the World Urban Forum (WUF10) in Abu Dhabi. The WUF is the premier international gathering for exchanging ideas on how to make our cities inclusive, resilient, and sustainable. Below is a brief summary of his presentation.*

## WOMEN POWER FOR ADEQUATE AND INCLUSIVE HOUSING

In the Philippines, women have made invaluable contribution to inclusive urban development through the realization of the right to adequate housing. In SHFC’s housing programs for example, most of our community leaders have been women; so much so that our Community Mortgage Program would not have enjoyed the longevity and

success it has had without them. Culturally, this might be because women, as mothers, take it upon themselves to ensure the welfare of their children by providing them homes. They also seem to be good at negotiation, a skill that is crucial when undertaking housing, which involves many stakeholders.

Working with women has enlightened us about the crucial role of housing as a tool for poverty reduction, for women empowerment, and for upholding children’s rights (right to a home, right to play and study), especially when done in a participatory manner. They have shown us that upholding housing rights facilitates the acquisition of economic, social, and cultural rights as well. Our women community leaders have also taught us about the centrality of adequate housing in building sustainable urban communities and inclusive cities.

### Making change work for women

In its desire to help women who have been its crucial partners in social housing, SHFC has been



streamlining its processes. The less steps and requirements we have for our loan application process, the less time and resources community women leaders will have to spend outside of home, work, and community. Thus, lessening their triple burden. Recently, we also reduced our interest rates from 6 percent to 2 percent, which cut monthly amortization by half. This makes adequate housing more accessible to communities, especially women.

We have also intensified our capacity building intervention in order to further equip our women leaders with the necessary know-how in dealing with community challenges. We have strengthened our livelihood programs in communities as well, a development that is also expected to benefit women the most.

We are grateful to all our women community leaders and we shall continue to work with them in providing adequate housing to our communities.



## World Urban Forum insights

Members of the SHFC contingent at the 10th WUF held in Abu Dhabi share their learnings

### Jimmy Manes

Vice President, South Luzon Operations

*"Tim Stonor, one of the speakers, said that a street is the most important part of cities because it is where culture is created. I found that very logical and relevant. I hope the local authorities recognize the significance of streets in urban development and culture preservation."*



### Chat Lontayao

Chief of Division, Cavite Area Operations

*"I was able to understand and relate culture with innovation; that cities can possibly be revitalized for sustainable urban development without sacrificing the preservation of their urban heritage."*

### Allan Romero

Manager, NCR North Operations

*"Housing funding is a global problem. To address this, private and public cooperation should be fostered, with assistance from international financial institutions."*

### Eric Galang

Manager, Regional Coordination

*"What struck me the most is the statement 'take action.' Yes, it is important to have an action plan, but more importantly we have to take action on those plans or they will be useless. And that is what we are doing at SHFC."*



### Emmanuel Peñarubia

Vice President, Western Visayas Operations

*"Land-based financing can help resolve issues of urban housing and city planning. Specific infrastructure must be identified to help our private sector partners provide viable financing for low-income communities."*



### Ofelia Nisperos

Manager, NCR South Area Operations

*"During the Women's Assembly, it was wonderful hearing the emphasis on the role of women in the community and the importance of nurturing the leadership capacity of women through peer-to-peer learning. The enhanced communication skills of women leaders to speak in one collective voice serve as a key to successful transformation to do things differently."*



### Margo Babao

Manager,  
Mega Davao 1 Operations

*"Providing safe and sound public spaces in urban communities is an essential part of the development of children in terms of physical and emotional well-being, cognitive development, and improved cardio-metabolic functions."*

### Paulo Sherwin Duman

Manager, Procurement

*"Adequate housing is the right to live somewhere in peace, safety, and dignity, with access to basic infrastructure, in a location that allows adequate access to jobs and opportunities and urban services, all at an affordable price."*



## 2019 Breakthroughs

2019 was a banner year for SHFC. Through over P2.58 billion in loan assistance, the agency benefited more than 32,000 partner-homeowners last year, which is 134 percent higher than the 2018 accomplishment and 31 percent more than the 2019 corporate target of 25,000 informal settler families.

Meanwhile, collections reached P1.12 billion in 2019, up nearly 7 percent from

the year prior. This marks the second-straight year that collections have breached the P1 billion mark. The current collection efficiency rating of 72.32 percent is significantly higher than the 69.05 percent it posted in 2018. These achievements can be attributed to the decentralized approach of SHFC, which saw the opening of several branches nationwide, and to its strategy of working closely with local governments.

Initial estimates have pegged the operating income for 2019 at P224.20 million, up 60 percent from the 2019 corporate target of P140 million. These financial breakthroughs prove that SHFC is a sound financial institution.



**P2.58 billion**

Loan assistance granted through CMP and HDH



**72.32%**

Collection Efficiency Rating



**P1.12 billion**

Loan amortization collections



**P224.20 million**

Net operating income

**32,797 households**  
Partner-homeowners provided with security of tenure

**14,025 households**  
(Year 2018)



**2019**



## Success for 'Data Man' Arben Pandac is sum of small things done well

By Richard Paul P. Quizon

Sometimes the little things are the ones that matter to be triumphant in life. Arben Pandac, Manager of Data Management Division, was inspired by this perspective and subscribed to the mantra that success is the exponential effect of small efforts exerted consistently over time. He started his career in public service as a clerk in the Records Division of the National Home Mortgage Finance Corporation in 2002. Despite the appeal of working in the private sector for greener pastures, Arben decided to stay in government because of the satisfaction he gets from serving the people.

In 2005, Arben joined SHFC as a bookkeeper of the Finance and Comptrollership Department under the mentorship of his supervisor, Dante Anabe. His new role at the agency, which included general ledger entries and record payments and adjustments, was very taxing but he took it as a challenge. *"Hindi ko iniisip kung bakit laging ako ang gumagawa,"* Arben shared. *"Sabi ko okay lang 'yun kasi marami akong natututunan."*

His diligence in everyday work did not go unnoticed as he was promoted to Accounts Specialist after five years and again as Supervising Accounts Specialist two years after. Now as a manager, Arben is leading by example and is making sure that his staff fully understood the importance of their job. *"Tinutulungan ko sila sa mga*



*tasks nila at pinapaliwanag ko nang mabuti,"* he said. *"Galing ako doon kaya alam ko ang pakiramdam."*

When asked for advice on how starting team members can climb the corporate ladder, Arben emphasized dedication and hunger for success as the two things that can make the difference. *"Dapat ipakita nila 'yung best nila at huwag maliitin ang role at sweldo mo ngayon dahil makikita naman ang kontribusyon mo sa korporasyon,"* he pointed out.



1

Arben met his wife, Rubie, in Quezon City through his cousin and they are blessed with a beautiful daughter, Miracle.

2

He graduated with a degree in Bachelor of Science in Accountancy from Agusan del Sur College.

4

Arben loves crab dishes.

3

His hometown of Cagwait in Surigao del Surigao is famous for Kaliguan Festival, which is held in June as a tribute to St. John the Baptist.

5

Singing Westlife and Backstreet Boys songs brings back a lot of memories for the computer programming enthusiast.



## Keeping the bayanihan spirit alive amid COVID-19

There is a silver lining to the pandemic that is gripping the whole world now: it has made us understand that we must take care of each other if we are all to survive the virus. For us Filipinos, this means living out the spirit of *Bayanihan*. That is why the SHFC Advisory Council and Management Committee have been working round the clock since the pandemic started to come up with measures that ensure the protection and welfare of both its partner communities and employees. It has also provided support for the frontliners who are risking their lives in fighting COVID-19. These measures are outlined below.



### FOR SHFC PARTNERS

#### Three-month moratorium on loan payments

*Fast facts*

**Objective:** The moratorium is intended to unburden families financially so that they could save their meager resources for more immediate needs such as food, medicine, and other supplies necessary to deal with the impacts of COVID-19.

**Duration:** March 16 – June 16, 2020

**Geographic scope:** Nationwide

**Projects covered:** Projects under the Community Mortgage Program (CMP) and the High Density Housing Program (HDH), including newly-taken out projects and those who have applied for one-year updating and restructured loans.



For more information on the moratorium, visit [facebook.com/shfcph](https://facebook.com/shfcph).

SHFC also implemented a 30-day extension on the filing of necessary documents to claim death benefits. This is in relation to the temporary suspension of death claims or mortgage redemption insurance acceptance in all of its offices nationwide while the enhanced community quarantine (ECQ) is in effect.

To facilitate ease of doing business, SHFC relaxed the procedures on the filing of its pre-take out requirements as well. For the duration of the ECQ, all application documents secured from government agencies are considered proof of substantial compliance for purposes of initial evaluation and to enable continued processing. Submission of soft copies of the required paperwork to project officers has also been allowed.

#### Flexibility granted to contractors

In compliance with applicable quarantine guidelines, SHFC has also advised accredited contractors to suspend work in all CMP and HDH projects to ensure the

safety and security of communities. Given the situation, contractors are entitled to an extension of contract time or completion date but are prohibited from imposing contract price adjustment as a result of the work suspension.

To keep things moving, a mechanism was devised by SHFC's Department of Engineering allowing contractors to continue submitting compliances with findings and to clarify project-related concerns. They were also required to submit weekly status reports.

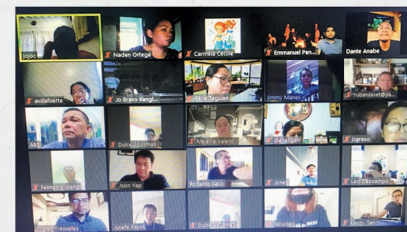
For more information on the above mechanism, visit [facebook.com/shfcph](https://facebook.com/shfcph).

*By Allan Leandro DA. Merin & Dinia Amil L. Malabanan*

### FOR THE HOMEFRONT

*By Leila D. Cinco & Maricris Protomartir-Delo*

#### Work-from-home arrangements for employees



SHFC personnel are the backbone of the Corporation. To safeguard their well-being, the agency immediately adopted a work-from-home arrangement for all its offices across the country while ensuring the continuous delivery of services to stakeholders.

The Human Resources Department also created a chat group for all employees to disseminate crucial information fast while SHFC branches nationwide came up with their own channels to ensure constant communication with the communities served by the agency.

SHFC officers and top management also devised an effective mechanism for real-time consultation and decision-making.

#### Moratorium and emergency loans from the Provident Fund

Employees with outstanding loans benefitted from the imposition of a three-month moratorium on amortization payments for General Purpose and Emergency loans from the SHFC Provident Fund. The moratorium is effective from 16 April 2020 to 16 July 2020.

The deferment of payments was made to support SHFC employees whose income, health, and safety are being undermined by the COVID-19 pandemic.





It was also SHFC's compliance to the Bayanihan Act, which enforces a minimum of 30 days grace period for loan payments.

Because of the danger to health posed by this pandemic, the Fund also opened an additional window for Emergency Loan that members can avail of should they or should a member of their immediate family or household be infected with COVID-19.

### Financial assistance for agency-hired personnel

SHFC provided financial assistance for agency-hired personnel to help them cope with the economic impact of the pandemic and tide them over the month-long quarantine of Luzon.

Notably, the funds for the said assistance were sourced from budget allotted for the annual corporate team building. Going beyond their own interests, SHFC's management and the employees' association unanimously decided to realign the said funds in a meaningful show of solidarity with contractual personnel. Thus, SHFC was still able to accomplish the objective for which the funds were originally allocated for: build solidarity among plantilla employees and contractual partners.

This also reinforces the social amelioration program of the national government for low-income families, where many of our contractual partners belong.

## FOR FRONTLINERS

### Assistance to health workers

By Allan Leandro DA. Merin & Dinia Amil L. Malabanan

“

*Everyone is called to do their share in helping the country triumph over this pandemic.*

**Atty. Maria Rosalie Richa Taguian**

Amid the reported scarcity of personal protective equipment in hospitals treating COVID-19 patients, SHFC joined the *bayanihan* drive by donating N95 and surgical masks, and alcohol worth more than P40,000 to the Philippine General Hospital on March 25.

"Everyone is called to do their share in helping the country triumph over this pandemic," said Program Development and Enhancement Vice President Atty. Maria Rosalie Richa Taguian. "SHFC wanted to come in and help respond to the very real dangers facing our modern heroes—our frontliners in the healthcare industry."

No initiative is too small in SHFC's efforts to help its partners weather the impact of COVID-19. Its *kaagapay* battle cry is more than just a statement for it carries with it SHFC's fervor in upholding the *bayanihan* spirit.





## Charito Lontayao aptly embodies name with heart for giving, building connections

By Abigail B. De Leon

Charito Lontayao, whose nickname perfectly suits her distinguished trait of being approachable and easy to strike a conversation with, is the manager of the NCR Central Area Operations. A Caviteña since birth, with roots that can be traced to Iriga City, from her father's side, Chat graduated from the Makati College (now University of Makati) with a Bachelor of Science in Business Administration degree (major in Marketing), a course that she chose primarily because of her love of talking and connecting with people.

As one of the pioneer employees of SHFC, she started in January 2007 as Division Chief III, just as the corporation was still taking roots as the newest member of the key shelter agencies. Formerly a Senior Mortgage Loan Specialist of the National Home Mortgage Finance Corporation, her first-ever employer, she got interested in working at SHFC because of its mandate to serve the informal settlers. She also found that the Community Mortgage Program (CMP) would allow her to impact the lives of more beneficiaries. She felt then, and still feels now, that her service was needed most in the CMP.

Although she has been with SHFC for 13 long years now, she feels that the years went by like a breeze because of the fulfillment she gets. She particularly cherishes sharing the joy with partner-homeowners during awarding of titles. *"Masarap sa pakiramdam na*



*nakakasama sila sa awarding, ang saya-saya nila habang hawak-hawak 'yung mga titulo nila, parang dream come true na for them,"* she said. Chat realized that the CMP provides security of tenure not only to the current generation but also to the succeeding ones. Furthermore, it creates communities and an environment that is conducive for developing brilliant individuals of the future.

Chat is grateful for the impact that her work has had not only on her professional growth but more importantly on her personal life as well. With SHFC, she grew into a person of perseverance, patience, and understanding, especially for marginalized people. She works not only to earn a living, but also to serve and help others. Thus, Chat remains always true to her name, Charito, the Spanish word for "charity" which means helping those in need to improve their well-being.



# 1

Chat was a bright student, graduating cum laude.

# 3

For her, making new friends and learning from them are the best parts of traveling.

# 5

Chat never fails to buy refrigerator magnets during her travels inside or outside the country.

# 2

She is fond of rubbing her feet with an old mosquito net before sleeping at night.

# 4

Her father's hometown of Iriga City is known for the Tinagba Festival, which is celebrated every February during the feast of Our Lady of Lourdes.



## SHFC TURNS 16: PRESSCON, GALA NIGHT MARK FOUNDING ANNIVERSARY

By Allan Leandro DA. Merin

Get a glimpse of SHFC's celebration of its 16 beautiful years with weeklong activities through which it reminisced its humble beginnings and basked in the success it has now.



### HIGHLIGHTS

#### • Kickoff ceremony

Atty. Cabling led the opening of the weeklong activities on January 20. One of the event highlights was the presentation of the new CMP modalities.

#### • Photo exhibit

Strategic Communications launched 'SHFC in Retrospect' which looked back at SHFC's milestones and how it has transitioned to an independent key shelter agency.

#### • Pinoy Olympics

Employees from the head and regional offices enjoyed some friendly competition in fun-filled Pinoy games held at the GSIS Gym in Pasay on January 23.

SHFC celebrated its 16th anniversary with two major events on January 24: the Ulat sa Pamayanan and the Gala Night. During the press conference, Atty. Arnolfo Ricardo Cabling announced that the agency is adopting reduced interest rates for full package availment of loans under the Community Mortgage Program (CMP). Under the socialized approach, households within the lowest two income deciles—including those with incomes below the poverty threshold based on the results of the latest Family Income and Expenditure Survey—will pay an interest rate of only two percent from the original rate of six percent.

SHFC is also offering the loan restructuring program under Republic Act 9507 to alleviate the burden of partner-homeowners and get them on track by regularizing their monthly amortization through a restructured loan payment schedule. The restructuring scheme covers partner-homeowners with accumulated arrearages equivalent to at least three months amortizations, except those who have previously availed of the benefits.

"This is our gift to our low-income clients on the occasion of our anniversary," Atty. Cabling said.

The occasion culminated with an evening of celebration during the Gala Night at One Canvas Events Place in Makati. The event served as a reunion for past senior officers, with former SHFC presidents Atty. Fermin Arzaga and Ma. Ana Oliveros, and former Executive Vice President Eduardo Manicio joining present management. Asec. Leira Buan, who represented DHSUD Sec. Eduardo del Rosario, also graced the occasion.

Employees who have served SHFC for 10 and five years were recognized for their loyalty, as well as the first 115 employees of the agency. Branches that have exceeded their 2019 targets received plaques for their accomplishment. The top five branches with the highest number of taken-out projects, collection rates, and number of informal settler families served were also acknowledged. SHFC likewise recognized the top CMP mobilizers for their contributions to the program.





### CAGAYAN OUTREACH BENEFITS OVER 400 FAMILIES

In cooperation with TV5 Alangang Kapatid Foundation, Inc., SHFC held a community outreach program in two municipalities in Cagayan Province on February 27. HR Vice President Jessica Caraso and Recovery Projects Department Vice President Annicia Villafuerte led the relief mission, which benefited more than 400 families from Minanga Aparri Homeowners Association in Barangay Minanga, Aparri and Tabacalera Homeowners Association in Barangay San Jose, Lal-lo. Apart from blankets, mosquito nets, solar lamps, and hygiene kits, they took home vegetable seeds for sowing to support their continuous recovery from the effects of Typhoon Quiel which hit extreme northern Luzon in November last year.



### CMP BALAI BONDS TO HELP EXPAND SOCIALIZED HOUSING PROGRAMS

SHFC President Atty. Arnolfo Ricardo Cabling led the signing of agreements with partner-agencies for the issuance of the CMP BALAI Bonds in a ceremony held in Makati City on February 20. In securitizing its mortgage portfolio, the agency is set to generate additional funding for the implementation of the CMP. The undertaking will also give property developers more options to comply with the mandatory 15 percent balanced housing requirement. The ceremony came after SHFC signed a memorandum of agreement with the Land Bank of the Philippines and NHMFC in May 2019 to be the CMP BALAI Bonds sole arranger, and advisor and program manager, respectively.



### SHFC, SAN FERNANDO TEAM UP FOR SOCIALIZED HOUSING IN PAMPANGA CAPITAL

On February 11, SHFC entered into an agreement with the local government of San Fernando, Pampanga for the provision of socialized housing projects in the city. SHFC President Atty. Arnolfo Ricardo Cabling and Mayor Edwin Santiago signed the memorandum of understanding, which calls on the two parties to collaborate in the implementation of the CMP in the provincial capital. In his speech, Atty. Cabling announced that SHFC, which has also signed similar deals with the municipalities of Magalang, Floridablanca, and Guagua, will soon open an office in Pampanga as part of the agency's decentralization.



### DIPOLOG FUN RUN PROMOTES ADEQUATE HOUSING RIGHT

On January 25, SHFC Region 9 North Operation, in partnership with the Zamboanga del Norte Homeowners Association Federation, organized a fun run in Dipolog City with the theme "Dagan para Balay" (Run for a Home). Led by Executive Vice President Atty. Junefe Payot and Manager Phillip Robert Flores, more than 500 partner-homeowners, including their children, participated in 5K and 10K runs. The event — a first of its kind for the agency — was part of the celebrations for SHFC's 16th founding anniversary. It aimed to strengthen the sense of community among the members and to rally them around the idea that every individual has a right to adequate housing.





### SHFC COMMENDED FOR EFFICIENT GAD BUDGET USE

With a shared vision toward gender equality, the Commission on Audit commended SHFC for its implementation of Gender and Development (GAD) activities in 2019. According to the Audit Observation Memorandum of 2020, SHFC merited several noteworthy observations, including the attribution and utilization of P2.52 billion or 76 percent of its 2019 GAD Budget. State auditors also noted that 88.9 percent of the agency's client-focused and organization-focused activities were implemented. Last year, SHFC and the CMP received two GADtimpala citations from the Philippine Commission on Women for enhancing the role of women in the organization and promoting gender equality in its housing programs.



### CAIS KIOSK DEPLOYED IN REGIONAL OFFICES

SHFC Davao, Cebu, General Santos City, and Cagayan de Oro offices are now equipped with Community Association Information System (CAIS) kiosks, allowing partner-homeowners to do their payment-related transactions in just a few taps. Piloted in the Makati office in March last year, the system developed by the Information and Communication Technology Division features an interactive touch-screen interface that enables SHFC clients to view their account statement and generate their abstract of collection, a requisite for the processing of monthly amortizations. The CAIS kiosk, which is expected to shorten the time it takes to post payments, will soon be available in other regional offices.



### FORMER MARINDUQUE VICE GOV TAKES SEAT IN SHFC BOARD

Former acting Marinduque Vice Governor George JT Aliño II has joined the SHFC Board of Directors, making him the agency's newest *kaagapay*. He brings with him a decades-long experience in public service, having served as Marinduque senior provincial board member and Barangay Murallon captain. He was also formerly a director of the National Household Targeting Office under the Department of Social Welfare and Development. "I believe that having their own house is a basic need and right of every Filipino" said Aliño, who took his oath in November last year before Sec. Eduardo del Rosario of the Department of Human Settlements and Urban Development.



### SELF-CARE TALK, POETRY CONTEST HIGHLIGHT VALENTINE'S DAY

SHFC celebrated Valentine's Day with a series of HR-led activities that included a talk on self-care given by Ma. Aurora Nuñez of Natasha Goulbourn Foundation, a nonprofit organization dedicated to raising awareness of depression and mental health issues. In the "*Tula at Pag-ibig sa SHFC*" spoken poetry contest judged by Titik Poetry artist Kit Leviste, Gerald Arawag of High Density Housing-NCR took home first place with his piece, "*Ang Tula ni Jordan*," which touched on same-gender relationship. The day-long event concluded with a trivia game and distribution of sanitizing products and plantable gift tags to encourage employees to contribute to a greener environment.





BDO Plaza 8737 Paseo de Roxas  
Salcedo Village, Makati City, PHILIPPINES

(+632) 7750-6337

