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FOSTERING AGILITY AND INNOVATION

SHFC communities, team
members thrive in challenging
times



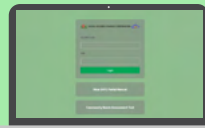


MONTHLY AMORTIZATION PAYMENT THROUGH GCASH

Four steps lang, bayad ka na!

Step 1

Mag-Log in sa SHFC - Zeus Portal at igenerate ang payment Reference Number mula sa iyang account



Step 2

Buksan ang GCash app at i-click ang "Pay Bills."



Step 3

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



Step 4

I-Fill out and required fields, I-click ang "next", at "Confirm"



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#KaagapayNgKomunidad



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ON THE COVER

A CMP partner-homeowner credits SHFC's livelihood assistance, financial training in her flourishing sari-sari store business amid the pandemic.



20



The beginning of the year is always a hopeful time. And while 2020 was undoubtedly a difficult one for all of us because of the COVID-19 pandemic, we managed to endure the hardships and challenges. We have seen how our communities—made stronger by our distinct resilience and signature bayanihan spirit—stepped up to make things better.

Despite the trials and tribulations, the crisis has made us realize the value of our relationship with one another. We realized what it means to be a community. In addition, the pandemic made us understand the crucial role of adequate housing to stop the spread of viruses. This realization made everyone at SHFC work even harder to roll out programs for the improved welfare of our communities during these extraordinary times.

We started the year on a positive note, celebrating the 17th founding anniversary of SHFC in January with

the hope of staying true to our mandate while making it more convenient for our clients to transact business with us. I am talking about our partnership with ECPay for the launch of our electronic payment platforms, which are part of our commitments to improving the delivery of services to our stakeholders.

Providing secured homes has become even more crucial during the time of the pandemic. As such, we continue to forge ties with more local government units (LGU) to ensure that informal settler families are quickly organized into the communities and completion of necessary documentary requirements is immediately facilitated. For the first quarter, we added five new LGU partners—Minalin, Basud, Naawan, Lavezares, and Calamba—bringing the number to more than 100.

These partnerships have been bearing

fruits already. About 1,000 families in Cagayan de Oro City are poised to have their own homes as the P500-million housing project in Barangay Balubal broke ground in February. This is the fruition of our collaboration with the city government and other agencies, highlighting that we can make more efficient shelter solutions for the poor through a shared responsibility.

The establishment of innovative partnerships also took the spotlight at the 2nd anniversary of the Department of Human Settlements and Urban Development in February. One of the highlights of the simple but meaningful celebration was the signing of a pact for the provision of fast and secure community WiFi service to government housing projects. The timeliness of the deal is critical given that internet connectivity during the pandemic has become a fundamental necessity as work, education, and social engagement has moved online.

As part of SHFC's decentralization, we formally opened our office in Iligan City in Lanao del Norte in March. This is an important milestone as we continue to beef up our efforts to bring our services closer to the public, particularly for our clients in Northern Mindanao. We now have more than 20 offices across the nation, with more branches opening up in the near future to cater to more Filipinos who need secured homes.

As the threat of COVID-19 continues to force many of us to stay home, we see this new issue of *Hinabi* as a way to get in touch with our stakeholders. It is my hope that the stories featured in this publication inspire you to become even more resilient as we get through this pandemic. With solidarity and cooperation, I am confident that all our policies and programs for our communities for the rest of the year will be realized as we continue to navigate toward recovery.


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Mga hakbang sa pag-lahok sa Community Mortgage Program (CMP)

1 Mag-organisa ng komunidad.



2 Alamin ang halaga na puwedeng utangin sa SHFC.



3 Kumpletuhin ang mga dokumento para sa CMP loan Application.



4 Isumite ang loan Application.



5 Ipo-proseso ng SHFC ang loan application.



6 I-aaprubang SHFC ang loan application.



7 Pagbibigay ng loan take-out



Para sa mas detalyadong impormasyon tungkol sa CMP, mangyaring bisitahin ang aming website at social media pages.

MILLENNIAL MOM INJECTS INNOVATION TO DRIVE SUCCESS TO BUSINESS

By: Dinia Amil L. Malabanan

Marife Mataba, a 49-year-old “millennial mom” and president of Noah Homeowners Association, Inc. in Marikina City, manages a small traditional sari-sari store in their community. Prior to the pandemic, her store offers just the basic commodities such as canned goods, noodles, bread, and the likes. Restocking it has never been a priority. *“Minimum wage earner kasi ‘yung asawa ko kaya noong pumapasok pa siya walang gaanong laman ‘yung tindahan kasi umaasa talaga kami sa kita niya,”* she admitted.

In February 2020, Fhe, as she is fondly called, tried her luck and decided to apply for the livelihood financial assistance program offered by SHFC. She was hoping to be included in the final list of recipients and thought that she could use the “ayuda” to expand her store. *“Naisip ko nung wala na siyang trabaho kung saan namin kukunin ‘yung gastusin, ‘yung mga bills, pagkain, at bayad sa amortization. Kailangan i-expand namin ‘yung tindahan, dapat hindi lang siya basta tindahan,”* she added.

It seems like luck favors those who pray and work hard. Fhe was surprised when she was chosen as one of the beneficiaries. It was a sigh of relief as she was informed beforehand that the selection process would be thorough and that her application had no assurance to be approved at all. *“Nasa palengke nga ako nung tinawagan ako, tumabi muna ako para lang magkausap kami nang maayos nung nagiinterview saakin,”* she recalled. *“Tapos sinabi na niya saakin na na-approved ako. Parang gusto ko tumalon sa sobrang saya. Dahil hindi ko talaga inexpect na may ganung biyaya.”*

Even before she got approved, the mother of three already had a firm plan in mind. Her routine trip to the market gave her an idea of how to adapt to the new normal and apply it to her store. While some people felt burdened by the strict community restrictions, she saw this as an opportunity and took advantage of it. With P10,000 from the livelihood assistance in hand, Fhe decided to innovate her store and offered digital services. She introduced the use of a barcode scanner to accept payments just like in big stores at the malls. Fhe even offered additional services such as bill payments and money transfers so that her fellow HOAI members will not go farther for their transactions. *“Noong ECQ (enhanced community quarantine) doble ‘yung kita ko dahil siguro nga bawal lumabas, ayaw na din nilang lumabas (kasi) siksikan sa mga banko,”* she

shared. *“Kahit na papaano naman lahat ng hinahanap nila eh meron.”*

For Fhe, being blessed is an understatement. She was amazed by how her unassuming and tiny sari-sari store transformed into an almost convenience store. The overwhelming support and appreciation from her members helped her business to flourish, with her initial investment gaining double-digit gains. She attributed her success to the financial literacy training spearheaded by the Insurance and Community Enhancement Division as part of the requirements for the livelihood grant. *“Natutunan ko kung paano palaguin ang negosyo at ‘yung tamang pagpepresyo or costing. Dati parang hula-hula lang*

kung magkano ko ibebenta yung mga tinda ko,” she said.

Aside from living comfortably in their own house which is under the Community Mortgage Program, Fhe is happy to admit that their financial needs have become more manageable now through the help of their thriving livelihood. And buying a little more than what they need is a nice bonus.

According to her, hard work, determination, and innovation are the key ingredients that one needs to bear success. The last is particularly important as adapting to change is what keeps us relevant in these extraordinary times. *“Hindi talaga ako titigil.*



Kapag naka-online ako at may naikita akong bagong business, tinitingnan ko ‘yun at tinatanong kung paano. In fact, she already has another business venture in mind. “Kagaya ngayon patok din ang (modern) bigasan. Gusto ko siya pasukin. Gusto ko ‘yung basic commodities ng mga tao,” Marife said.

Although admittedly not a techie, she has been fascinated by innovative ideas and has become more open to new things. Her willingness to embrace digital adoption got her the nickname “millennial mom” from one of her daughters. The endearment has a nice ring to it, and Fhe wears it with a badge of honor and pride.



Marife Mataba was among the beneficiaries of the livelihood financial assistance program started by SHFC in October 2020. Through this initiative, the agency was able to assist a total of 69 partner-homeowners who lost their job or whose income was greatly affected by the COVID-19 pandemic.

The Community Mortgage Program: Decent, affordable housing for Filipinos

By: DHSUD Sec. Eduardo del Rosario

*As published in the Philippine Daily Inquirer on 16 January 2021



Home ownership, for a vast majority of Filipinos, remains an elusive dream. For one, ownership of land is considered a prime asset and will cost a family earning minimum income a lifetime worth of mortgage payments. This is true especially to those who choose to live in cities and urban centers. They have to contend with the high cost of land, which is further exacerbated by the rising costs of materials and construction.

Sadly, it forces many to settle along danger zones—often in embankments of waterways, railways and other similarly hazardous, unsuitable and densely populated areas with poor living conditions. But this should not be the case.

Unknown to many, there exists an obscure yet trailblazing housing finance option for informal settler families (ISFs) who desire homeownership but have little means. In fact, it has been serving Filipino households for over three decades already.

I am referring to the Social Housing Finance Corporation's (SHFC) Community Mortgage Program (CMP). SHFC is an attached agency of the Department of Human Settlements and Urban Development (DHSUD) and one of our key partners in fulfilling our mandate of providing access to decent and affordable housing to every Filipino family.

Community ownership

Established in 1988, the CMP is a people-led finance and community development program implemented by SHFC, which assists legally organized associations of low-income groups to acquire and develop a tract of land under the concept of community ownership. Its primary objective is to assist residents of blighted or depressed areas to own the lots they occupy, or where they choose to relocate, and eventually create sustainable and resilient communities. Since its inception, the CMP has enabled over 300,000

households towards homeownership. From inhumane conditions, beneficiaries can now enjoy decent homes in subdivision-like communities. They are also empowered by being deeply involved in the decision-making process, allowing them to determine how their homes will turn out depending on their capacity to pay.

SHFC works in coordination with local government units (LGUs) for the implementation of the CMP. LGUs play a crucial role in the provision of decent housing for low-income families. After all, LGUs are mandated to undertake the provision of housing services for their constituents under Republic Act No. 7279 or the Urban Development and Housing Act of 1992. The agency's collaboration with LGUs includes refinancing housing projects and opening of local offices and branches to bring its services closer to the public.

SHFC has so far teamed up with about 100 LGUs. The agency added 27 partners last year through virtual signing ceremonies amid the COVID-19 pandemic, which had further emphasized the need for adequate housing to ensure enough space for physical distancing and prevent the spread of viruses. Some of SHFC's new partner-LGUs include Taysan in Batangas, Tubigon in Bohol, Roxas in Isabela, and Mariveles in Bataan.

Amid the pandemic, the SHFC is working doubly hard to ensure the delivery of safe, decent, resilient and affordable housing. From January to November 2020, more than P922.5 million in loan assistance through the CMP was released, benefitting over 11,700 families from 32 CMP projects.

CMP modalities

The soaring demand for decent and affordable housing has prompted SHFC to launch new modalities of the CMP with

some of the variants, such as the Vertical CMP, wherein a community of ISFs is accommodated in a multistory building, usually a medium-rise vertical structure, such as condominiums.

Another new modality is Post-Disaster Recovery and Rehabilitation CMP, which provides assistance to community housing projects in times of disaster. The maiden initiative under this modality is the Guadalupe Homeowners Association, which broke ground in December 2019. This initiative allowed SHFC to provide assistance in terms of disaster-resilient housing projects and site development for about 150 families who were rendered homeless by Typhoon Yolanda.

Other modalities include On-Site and Site

Upgrading/Development CMP, which is intended for organized communities of ISFs who are already residing in an area without the consent of the landowner; and Special Projects CMP, which is initiated and funded by a government agency or private entity which comes in the form of relocation and resettlement project for ISFs or project-affected families.

Turnkey CMP, meanwhile, aims to accelerate the socialized housing provision through the development of complete housing projects on a turnkey basis. This will allow developers of housing projects to comply with the provisions of Balanced Housing Development Program by participating in the CMP. Other new modalities include LGU CMP, Sectoral CMP, Farm Lot CMP, Industrial Workers CMP, Housing for Peace Process and Nation Building CMP, Mixed-Use CMP and Culturally Sensitive CMP.

In collaboration with other KSAs in achieving DHSUD's unified vision of Building Adequate, Livable, Affordable, and Inclusive (BALAI) Filipino Communities, SHFC is continuously making the CMP more accessible and relevant to its beneficiaries. The CMP will remain to be people-led and a community development program to provide decent and resilient housing for Filipino families.



Serbisyo para kay Juana: SHFC marks Women’s Month

By: Margeline Kate Moncada

SHFC has always been a staunch supporter of women’s causes and continues to upload the rights of women within the organization and in the communities under its wing. Just like in the previous years, the agency actively participated in the National Women’s Month celebration in March, honoring the invaluable contributions of women in the society.

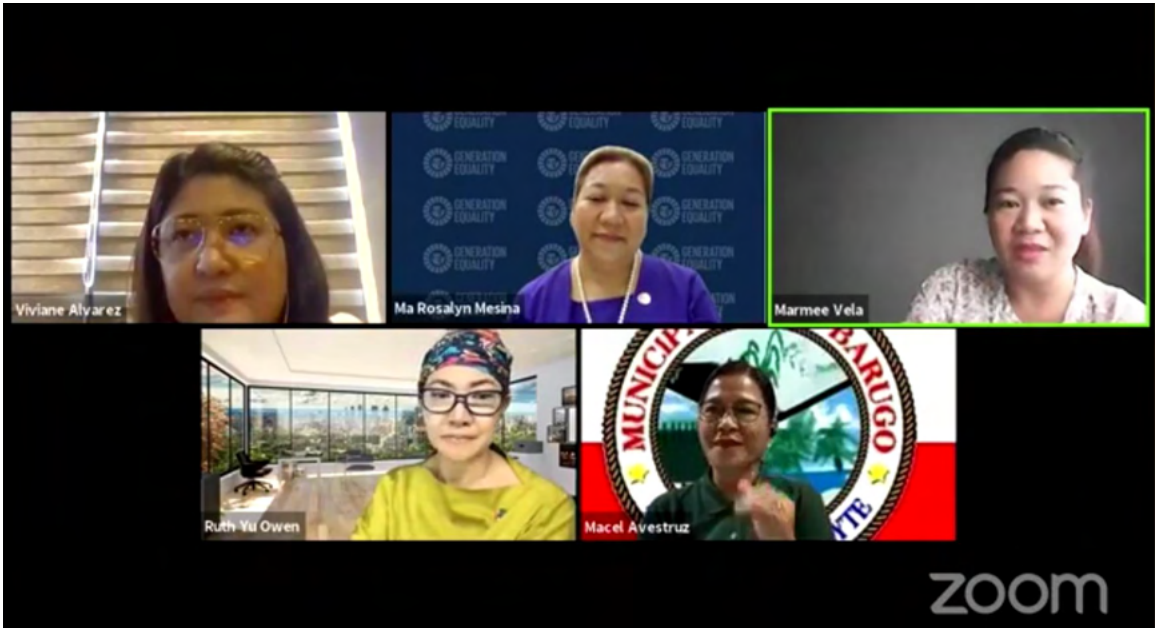
This year’s campaign, which is set in the time of COVID-19, emphasized women’s participation in battling the pandemic as well as tackled gender issues intensified by the pandemic.



Due to the existing COVID-19 restrictions, festivities for the annual event shifted online, with the Philippine Commission on Women (PCW) organizing a series of forum. Team members from various departments and offices attended the five-part webinar series, which kicked off on March 3 with “Juana, Nanguguna Laban sa Pandemya.” Participants learned practical tips in survival and recovery from the virus crisis and government initiatives for women in hard-hit sectors during the “Kumusta ka, Juana?” webinar on March 8. Meanwhile, women’s contributions in addressing the pandemic were highlighted in the “Bida si Juana sa Panahon ng Corona” on March 17. The webinar series continued with “FYI, may FOI” on March 23 and “Juana Cares, We Care, Let Everyjuan Care” on March 31.

SHFC’s National Women’s Month celebration, dubbed “*Serbisyo para kay Juana*,” included the distribution of customized face masks, alcohol spray bottles, and information, education, and communication materials to more than 260 partner-homeowners. For the entire month, clients visiting the head office in Makati were treated with free refreshments such as tea and coffee.

The scale of these activities seemed small but we wanted women to feel appreciated for their hard work and efforts during these extraordinary times. SHFC, a recipient of two GADtimpala citations from the PCW, affirms its commitment to continue upholding women’s rights and working with them in providing safe, affordable, and resilient housing to our communities.



SHFC provides secured homes to over 20,000 ISFs despite pandemic

By: Allan Leandro Merin

The COVID-19 pandemic did not stop the Social Housing Finance Corporation (SHFC) from delivering its mandate of undertaking community-driven shelter programs for low-income families. In 2020, SHFC, provided secured homes to a total of 20,617 informal settler families (ISFs), marking an important milestone as the provision of adequate housing has become even more crucial in mitigating the spread of viruses.

Through its flagship housing initiative, the Community Mortgage Program (CMP), SHFC provided security of tenure to 16,737 ISFs across the country through P1.3 billion in loan assistance. Meanwhile, the High Density Housing, a slum redevelopment strategy wherein ISFs are accommodated in multistory

buildings, benefitted a total of 3,474 families through P270 million in loan assistance. An aggregate of 406 households, on the other hand, received housing assistance through the Marawi Shelter Project, which aims to help families displaced by the Marawi siege in 2017. As of December 2020, SHFC has provided security of tenure to a total of 414,011 ISF's through over P24.4 billion since 1989.

In 2020, there was a significant decrease in the number of ISFs assisted in the National Capital Region and Luzon due to the implementation of strict quarantine restrictions, which limited the movement of SHFC personnel and its partner communities. A total 1,115 ISFs benefitted from SHFC's programs last year compared with 6,885 ISFs in 2019. For Luzon, the number of assisted ISFs went down from

16,099 in 2019 to 4,925 in 2020.

To compensate for the drop, SHFC shifted its focus on Visayas and Mindanao, which were placed on less stricter community quarantine restrictions. For Mindanao, the number of ISFs assisted jumped from 5,647 in 2019 to 9,015 in 2020, while the number of ISFs served in Visayas shot up from 1,087 to 1,682.

To keep pace with the growing demand for safe, resilient, and sustainable housing, SHFC is aggressively building ties with local government units. A total of 31 memoranda of understanding were signed, 22 of which were inked virtually. Some of its new LGU partners are Taysan in Batangas, Jones and Cauayan in Isabela, and Arteche in Eastern Samar.



20,617
Secured Homes
provided in 2020



P1.3
Billion
In Loan Assistance
released in 2020



16,737 Families
Provided with Security of
Tenure with the *Community
Mortgage Program*



3,474 Families
benefitted from the
*High Density Housing
(HDH)*



406 Families
recieved assistance
through the
Marawi Shelter Project

The making of a public servant: Jonsua Ventabal looks back on career journey

By: Richard Paul P. Quizon

Read any inspirational books and you'll see how authors trumpet the value of hard work, perseverance, and education in order to win in life. Jonsua Ventabal, Supervising Accounts Specialist at the Finance and Comptrollership Department, took this to heart and made it a personal mantra en route to achieving personal and professional success.

Born to a farmer and a teacher parents, the youngest of six children had high hopes for himself and his family ever since he was a kid in the small town of Paranas in Samar. Even at a young age, Jons, as he is affectionately called, believes that having a good education will create ladders of opportunity for him later in life.

The self-confessed "study worm," who used to sell ice candy to nearby barangays to support his family, was a consistent honor student from elementary to high school before graduating Cum Laude from Saint Paul School of Professional Studies in Palo, Leyte with a degree in accountancy in 2009.

Jons' impressive educational background landed him an auditor job at a private firm but later became exhausted and decided to find a career that suits his values and perspectives. Through research and peer recommendations, he found an opening at SHFC in 2012 and was accepted for a probationary plantilla position under the Corporate Accounting Department. Fast forward to 2021 and he has now become an integral part of the corporation and is loving every bit of it.

"Nagtagal ako sa SHFC kasi gusto ko 'yung ginagawa ko," he said. "Gusto ko kasi 'yung feeling na in my little way ay naging part ako sa pag-fulfill ng dreams ng mga clients natin." His morals and ethics fit nicely with the agency. "Sa first job ko, kung ano ang gusto ng may-ari kahit against sa values mo kailangan mong sundin. "Sa SHFC, lahat ng gagawin mo ay



maganda ang outcome basta gawin mo lang ng tama at may puso ang trabaho mo."

Just like in any career, his journey at SHFC has its own ups and downs but he is satisfied with how his career in public service is progressing. "Napapagod man ako, pero masaya ako," he said before concluding with words that aptly summed up the true essence of being a civil servant. "Public service is a high calling."

Despite his impressive career, Jons' hunger for knowledge still appears to be a top priority. He shared that he plans to pursue higher education to further expand his knowledge and his skills and deliver top-notch services for the agency and its clients. "Importante ang continuous learning kasi lahat nagbabago. Kailangan mong maka adopt sa changes at maging relevant," he emphasized.

When asked for advice for younger SHFC employees, Jons answered that they should always strive to do their best as success will come naturally for those with heart, passion, and dedication.

Fun Facts about Jons



Jons thinks his hidden talent is swimming and photography.



He always looks forward to the annual sports fest to test his badminton skills.



Bohol, the home of the famous Chocolate Hills, pristine beaches, and friendly locals, tops the list of his favorite travel destinations.



Jons is a fan of journalist Kara David and broadcast anchor Raffy Tulfo because of his entertaining guests.



The latest series that he binged-watched on Netflix was "How to Get Away with Murder" and "The Innocent."

Housing, not just a right but a fight

By: Ely Jelvin R. Rabadam



Eviction and demolition is a constant threat to urban slum dwellers of Antipolo, Rizal. Families rent and built makeshift houses by the riverbank, with pieces of wood and metal hardly raising them over the waterway. Families here really have nothing.

With the endless struggles brought about by living insecurely, pursuing a safe place seemed like the best decision for those living in Barangay Dela Paz. Residents sought help from the Antipolo City Urban Poor Affairs Office (UPAO) to guide them through homeowners association formation and Community Mortgage Program (CMP) application processes. Reynaldo Sabanal, who back then was a renter in the area, recalled the story from 1992. "Sinabihihan po sila dati ng UPAO na itanong sa landowner sa taas kung ipinagbibili niya 'yung lupa doon na pwede naming malipatan. Kaya 'yun po ang ginawa nila at pumayag naman po 'yung may-ari kaya tuwang-tuwa po kami," he said.

Full of hope for a better and brighter future, these informal settler families arranged themselves into a formalized and legalized organization and became Riverside Homeowners Association, Inc. (HOAI). They pushed ahead with their CMP application,

which was then under the National Home Mortgage Finance Corporation. Handling finances proved to be a challenge for the association as it became tainted by fraud and irregularities. Riverside HOAI is not immune to this phenomenon. Access to funds without much liquidity presents an impulse that some former officers couldn't resist. "Puro na lang po panloloko 'yung mga dating nakaupo na opisyal. Puro pera-pera. Naranasan ko po noon na nagbabayad ako pero hindi pala nila ipinapasok sa SHFC. Nagpatalon-talon 'yung record, may buwan na may hulog, may buwan na wala," shared Reynaldo or "Rey" to his co-members and friends.

Unpaid amortizations, fund mismanagement, and other forms of corruption continued on such an enormous scale that by 2011, the HOAI was only left with P1,002 in funds leading to instability and mistrust of members. "Yung iba, hindi na nagtiwala, nagbenta na ng rights o kaya mahirap nang makumbinse na magtuloy ng bayad," uttered Sabanal. Fortunately, 2011 was also a year of change: a time to elect a new set of officers and another chance for their organization to be better.

The HOAI elected Rey as president who swore to reform his association and led with transparency, honesty, and fostering trust. What was once inaccessible, he made certain to reconnect SHFC back to the association officers and members. "Sabi ko noong ako 'yung manalo bilang pang-anim na presidente: wag kayong magalala, kung hindi pinapaalam ng dating opisyaes kung nasaan ang landmark ng SHFC, ngayon pwede kayo magpunta doon at alamin ko kung paano magbayad ng maayos," he shared.

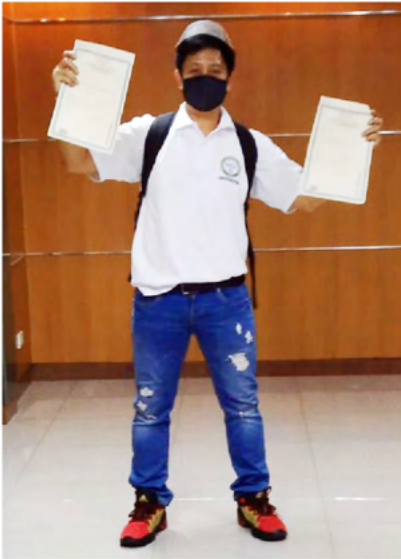
Hope for Riverside HOAI continued to grow as SHFC made available a condonation program for delinquent accounts which the association availed straight away. "Mabuti na lang ang SHFC talaga mabait, binigyan kami ng condonation program. Kung hindi po doon, ang laki po sana ng utang namin. Kaya salamat po sa programa ng SHFC," Reynaldo said.

With the steadfast passion to make their lives significantly better, he also appointed an

auditor, Nelwyn Ocampo, who exercised transparency and disclosed the earnings and expenses of the HOAI. This practice led to a better state of trust from their members. "Gusto mo rin maayos eh. Noong nagkaroon ako ng chance ma-check at mapakita magkano talaga 'yung mga perang pumapasok at ginastos, mas nahikayat pa 'yung iba na nagdadalang isip magbayad," Nelwyn said.

"Nawalan na ng problema," said in chorus by Rey and Nelwyn when asked how things are after all the experiences faced by their association throughout the years. In fact, their success in fighting for honesty and trust over temptation and corruption has been recognized not only by their members but also by SHFC and other neighboring HOAIs as well. "Gumanda 'yung statement namin sa SHFC at 'yung Saint Anthony Ville ng Angono nga po nakikipag-coordinate na sa amin at nagpapatulong kung paano mahihikayat 'yung mga miyembro nila na magbayad ng maayos."

Thanks to the passion, persistence, and discipline of the new leadership towards the betterment of their community, 56 out of 58 Riverside HOAI members have fully paid their accounts. As of March 2021, their Collection Efficiency Rating also rose to 118.09 percent, leading to a more favorable loan standing with SHFC.



Riverside HOAI is composed of 58 partner-homeowners and is mobilized by Home Guaranty Corporation. Its loan of P1.06 million financed under the CMP was approved in August 1992.



The Social Housing Finance Corporation
joins the
2021 National Women's Month Celebration
in support of:



Philippine
Commission
on Women



We Make Change Work for Women
JUANA LABAN SA PANDEMYA: KAYA!
#WomenMakeChange

Agility in adversity: Brenda Amo reflects on pandemic response, rewarding career

By: Ergineil dela Cruz

Time and again, history has shown that crises drive innovation. For Eva Brenda Amo, Laguna Loan Administration Unit OIC-Supervisor, this adage has not been any truer in 2020 when the COVID-19 pandemic changed everything: from how people live, work, and interact. But Brenda, as she is fondly called, did not allow the virus crisis to faze her. Instead, she embraced agility to keep things moving forward amid uncertain times.

Brenda considers doing collection and post-takeout activities as the most challenging tasks of the Operations Cluster during the pandemic. The restrictions on face-to-face events are particularly difficult as stakeholders are accustomed to personal interactions. With strict and health and safety protocols in place, she and her team resorted to doing “text brigade” and videoconferencing to keep community officers and member-beneficiaries updated.

In her 14 years in SHFC, she has learned the essence of building this connection to clients, which comes in very handy during the time of the pandemic. “*Mas naiintindihan natin ‘yung kalagayan nila at mas natutulungan natin sila na ma-address ‘yung pangangailangan nila,’*” she said. Brenda also stressed that open communication is key to finding a remedy for associations dealing with delinquent accounts, noting that doing so is a big fulfillment for an account officer like her.

This pandemic has made work 24/7. And Brenda, who started her career as Supervising Budget Specialist in Finance and Comptrollership Department, is not immune to the new workplace dynamics. She receives messages, emails, and calls from clients after office hours and even during late nights and weekends. Eventually, as the government relaxed the community quarantine restrictions, Brenda and her team



started conducting collection and substitution campaigns onsite while observing strict health protocols.

Even though most of her time is consumed by work, she still managed to take care of her family. Being a member of Couples for Christ, a Catholic lay ecclesiastic movement, somehow helped her manage the extra workload as it influenced her to help and serve other people. “It is challenging but I’m enjoying it,” she said of her job. Brenda is thankful for finding a sense of purpose and fulfillment in touching other people’s lives. “*Iba kasi ‘yung pakiramdam ng simpleng thank you ng simpleng tao na natulungan mo na matupad ‘yung pangarap nilang magkaroon ng sariling lupa at bahay,’*” she explained.

When asked about her vision for SHFC, Brenda expressed hope that the agency will continue to play a major role in the housing sector in the years to come. As for SHFC’s flagship initiative, she envisions the creation of a “green” Community Mortgage Program, which caters to the needs of the vulnerable, such as children, senior citizens, women, and PWDs.

Fun Facts about Brenda



Brenda is a graduate of Accountancy and a holder of a master’s degree in Business Administration.



She is a certified “plantita” even before it became a buzzword during the pandemic.



The mother of two is a big fan of Lea Salonga, Adele, and the Universal Motion Dancers.



The cities of Jerusalem and London are on top of her bucket list.



Brenda is a member of CFC Woodhills Choir.



Cabling expects GSAT to deliver impact to CMP communities

By: Glenda Marie Castro



MANILA, Philippines – The Grassroots Special Action Team (GSAT) is eyed to provide community-based support that entails going to the communities and stirring greater involvement of the beneficiaries in the Community Mortgage Program (CMP).

“[The GSAT] will act as a communication channel, [which will]...convey to the community what the [CMP] is all about,” Social Housing Finance Corporation (SHFC) President Atty. Arnolfo Ricardo Cabling said in an online interview on March 18.

The GSAT was launched when Cabling assumed office in 2017. He initiated the creation of the team, along with other officers, to initially resolve the issues of the member-beneficiaries in the grassroots level.

Build on trust

Cabling said creating GSAT would be more beneficial than outsourcing third-party collectors, which was earlier proposed as a strategy to resolve the issues on collection performance.

“Our trust is different,” he said. “We’re saying na (that) trust is symbiotic in a sense na kaagapay tayo (that we are partners). That’s our tagline: *Kaagapay ng komunidad sa maginhawang pamumuhay* (Helping communities toward convenient life). If you outsource [collectors], the spirit of community [may be lost].”

For Cabling, using a “language” that the

beneficiaries can relate to is critical to building trust and relationships. He said that the special action team would “encourage [the beneficiaries to pay their contribution] rather than demoralize them [when they are not able to pay].” This sets the GSAT apart from the third-party collectors, according to the president.

Closer to community

Creating GSAT is also another way of strengthening partnerships with the local government units (LGUs). The grassroots team will be in tight coordination with the LGUs in reaching more communities, especially in far-flung areas.

“I would work closely with the local governments and engage people coming from the same communities to understand better [the plight] of the poor,” Cabling said. The grassroots team is also positioned as a strategy to collaborate with mobilizers in community organizing and loan processing.

Delivering impact

The first team formed in Mindanao is currently more active in working with the on- and off-site projects in the region. “The first batch of the hired team was already delivering good outputs,” he said. When asked if GSAT would be expanded to other regions, Cabling said “*Plano na ‘yan noon pa.*” “[But] we need to know the standards of hiring them... What [would be] their skills and experiences? We just experimented [with]

those who worked with me—in politics who had experience in community organizing [and] in [empowering] communities and people,” he added.

Three years since its creation, the GSAT has made a significant impact in helping SHFC reach the target number of assisted low-income families, which calls on “institutionalizing” it, according to the president.

He added that the Board of Directors has already approved the GSAT as a part of the corporation’s strategic approach, which in effect, officially institutionalized the grassroots team. However, it still has to be fully integrated into the day-to-day operations to avoid overlapping functions with other departments.

Future hopes

With GSAT as an enabling strategy to make CMP known across the country, Cabling expects it to deliver a different impact. He said he wished that through the grassroots team, the “SHFC will be more recognized, and the program will be better understood by the communities.” He also expects it to “improve our process of selection and validation of our beneficiaries.”

The online interview was held as part of the on-going study of the Settlements Management Group (SMG) about the impact of GSAT on SHFC communities.



What does it take to be a strong woman in the workplace?



Merry Cris Berdin
Caraga Satellite Office

"Life, as we know, is frustrating sometimes, but a strong woman doesn't let it hold her down for as long as she always gets back up on her feet and continues to rise again she will eventually succeed. A strong woman steps outside of her comfort zone and allows herself to dive into the unknown. She is willing to take risks and accept challenges to succeed. She gives a great vibe of self-confidence but this doesn't mean she is perfect; she still commits mistakes but she never allows it to hinder her. So when she falls, she gets up and keeps moving. Showing resilience in the face of adversity is what makes a woman strong."



Jochelle Dianne Ongcay
Southeastern Mindanao Operations

"I don't want to live in someone else's dream. So I took action in knowing my potential, being confident with what I have and starting from there. Confidence is the reason why a woman is considered as the epitome of success in the workplace."

Adona Ramos

Cash Management Division

"She makes decisions based on her own morals and principles and never doubts her self-worth."

Sarah Sharmaine Guiang

Information Communication and Technology Division

"A woman's strength is not measured by her credentials, merits nor her physical attributes. It is measured by the degree to which she inspired and made a difference to the people around her. A strong woman knows herself and the purpose of her existence in the workplace. She is knowledgeable of her strengths, limitations, and flaws and can use all of them to benefit the people she works with."



Mayjelyn Pagdilao-Protasio
Insurance and Community Enhancement Division

"Respectable, consistent in performing her duties, has high regards for integrity, and credible in dealing with peers make a woman strong in the workplace. A woman who will not compromise her values and beliefs in God is also a distinct characteristic of a strong woman who cannot be swayed easily."

Romalyn Aniceto

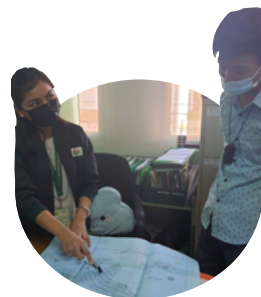
Human Resources Development Division

"Every woman in the workplace is strong. She is a woman who faces her fears about daily challenges, conquers her self-doubts to avoid being trapped in a cycle of non-progression, musters up the courage to continue moving forward, and spreads love and equality to everyone."



Gina Lumbré
Zamboanga Office

"A woman should have a balanced work-family life and workplace for her to be strong in the work place. Because these things will give you positivity that will result in being able to react logically in all situations. She will also be calm and relax in her dealings in all the pressures and challenges in the workplace."



Rachel Joyce Magyawi
Isabela Office

"For me, it takes a lot of confidence and wisdom to be a strong woman in the workplace. So that whenever I talk to clients, colleagues, or department heads I should know what I am talking about or what I share to them. Sabi nga nila you should practice what you preach."

Housing project for 960 Cagayan de Oro families breaks ground

SHFC and the local government of Cagayan de Oro City broke ground on a socialized housing project that will provide decent, resilient, and affordable homes to 960 families in Barangay Balubal on February 3. The ceremony, which signaled the construction of 40 two-story buildings, was led by Atty. Arnolfo Ricardo Cabling and Mayor Oscar Moreno.

SHFC will finance the construction of the more than P500-million project through its flagship housing initiative, the Community Mortgage Program. The loan by members of the Balubal Heights Subdivision Federation Homeowners' Association, Inc. is payable in 30 years with an interest rate of 2 to 4.5

percent per annum, depending on the family's monthly income.

The project is the fruition of a memorandum of agreement signed by SHFC, the Cagayan de Oro city government, the Housing and Land Use Regulatory Board, Vista Land, and Bria Homes in March 2019.

Vista Land and Bria Homes are undertaking the site development as compliance to Republic Act 10884 or the Balanced Housing Program Amendment Act, which requires subdivision 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 of project cost.



Iligan office opens doors for Northern Mindanao clients

SHFC has formally opened its new office in Iligan City, Lanao del Norte in line with its efforts to bring its services closer to the public. Atty. Arnolfo Cabling and Operations Senior Vice President Atty. Ronaldo Saco led the ribbon-cutting ceremony at the Hing Ramiro Building on February 25. The branch is headed by Engr. Felman Gilbang, who is also in charge of the agency's housing projects in Marawi City. SHFC Southeastern Mindanao Operations Vice President

Lawrence Bañiso also graced the occasion.

The opening of the Iligan office is part of SHFC's decentralization, which is aimed at catering to more informal settler families in Northern Mindanao and making it more convenient for the public to transact with the agency. Marking its 17th anniversary this year, SHFC has more than 20 offices across the country. In December 2020, the agency opened its Biñan, Laguna office.

ECPay, which has more than 8,000 affiliated payment centers across the country. These include convenience stores, remittance centers, pawnshops, and rural banks.

The shift to this online scheme is seen to reduce the number of people flocking to SHFC offices to make their payments and avoid exposure to the COVID-19 virus.

"This new offering is part of our continuous innovation to make things easier and safer for our partner-homeowners, especially during this time of the pandemic," SHFC Treasury Vice President Jason Yap said. "We commit to further improve the delivery of our

services to our stakeholders by having both the traditional and digital channels available." For payments to be accurately processed, partner-homeowners must first log in to SHFC's Zeus portal on www.shfcph.com and secure their reference number before going to ECPay partner outlets to complete their transactions.

Aside from ECPay, partner-homeowners may still pay over-the-counter at SHFC offices nationwide and at the nearest Land Bank of the Philippines branches. SHFC will also accept payments via the Gcash mobile app soon.

CMP deal for 'kabalens' in Minalin inked



The town of Minalin in Pampanga has become the latest addition to SHFC's growing list of local government partners in implementing its socialized housing initiatives for low-income families. On February 22, Atty. Arnolfo Ricardo Cabling and Mayor Edgar Flores signed a memorandum of understanding that will allow local residents to avail of affordable housing loans under the Community Mortgage Program.

The deal is the seventh of its kind inked by SHFC with local government units (LGUs) in Pampanga and the first signed virtually since the imposition of restrictions amid the COVID-19 pandemic. SHFC has entered into similar agreements with Guagua, Floridablanca, Magalang, Mabalacat, San Fernando, and Sto. Tomas.

To date, the agency has partnered with about 100 LGUs across the country.

Citing their mandate under the Urban Development and Housing Act of 1992, Cabling stressed the critical role that LGUs play in ensuring adequate housing for their constituents. Priority beneficiaries are those living along danger zones and waterways, and families affected by government projects and facing threats of eviction.

Department of Human Settlements and Urban Development Asec. Leira Buan, SHFC Central Luzon Operation Vice President Atty. Ann Margaret Vista, and SHFC Pampanga Manager Prandy Vergara also attended the virtual signing ceremony.

P14 million awarded for Davao housing project site

The journey of 190 families in Davao City to having their own land got rolling on March 23 with the awarding of a check worth P14.3 million for the acquisition of about 3 hectares of land in Barangay Ula. The said property will be the relocation site for members of the Sr. Sto. Niño Curbada Home Owners Association Inc.

Headed by Jim Berami, the association was formed in 2018 and negotiated with the landowners for the relocation site.

In 2019, SHFC partnered with the local government of Davao City led by Mayor Sara Duterte-Carpio to assist Sr. Sto. Niño Curbada in

availing affordable loans under the Community Mortgage Program.

Southeastern Mindanao Operations Vice President Lawrence Bañiso and Davao City Operations Manager Margo Babao personally handed the check to the landowners in a simple ceremony held at the Davao office.

The awarding was the second of its kind held in March. Two weeks earlier, SHFC Davao made the payment of P17.97 million for the purchase of a site that will benefit more than 200 families from the Greenhills Homeowners Association, Inc.

High-speed Wi-Fi coming to SHFC communities

Communities under SHFC's housing projects are set to enjoy a faster and secure community Wi-Fi service, thanks to the new deal signed by the Department of Human Settlements and Urban Development (DHSUD) and IT services company Alpha-3 Technologies.

Sec. Eduardo del Rosario and Alpha-3 chief executive officer Kristin Bangot signed the pact on February 16 as part of the activities celebrating the second anniversary of the department. Atty. Arnolfo Ricardo Cabling and National Housing Authority (NHA) assistant general manager Vic Balba served as witnesses.

The memorandum of agreement paves the way for the BALAI-Net project, which provides Internet access to families of resettlement sites nominated and selected by

DHUSD, SHFC, and NHA. The project is expected to have a bandwidth of up to 100 mbps per household for every relocation site, a guaranteed 99.99 percent uptime, and a redundant network.

"This pact is part of the government efforts in providing Filipino families with modern housing communities nationwide equipped with necessary infrastructure facilities including information technology," Sec. Del Rosario said.

Carrying the theme "*Tahanang ligtas, abot-kaya at matatag, pamayanang matiwasay at panatag*," the anniversary also included an exhibit participated by key shelter agencies under DHUSD, a webinar series highlighting regulations on land use and real estate development.



SHFC partners with ECPay for contactless amortization payments

SHFC has made it easier for its partner-homeowners to pay their monthly amortization by partnering with Electronic Commerce payments, Inc. (ECPay).

With this development, beneficiaries of the agency's flagship program, the Community Mortgage Program (CMP), may now settle their payments through

EASY NA LANG!

Easy na lang ang pagbabayad ng iyang monthly amortization with

Upang ma-generate ang reference number,

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