

P248M allotted as Marawi community-driven housing breaks ground

The Social Housing Finance Corporation (SHFC) co-led the groundbreaking and capsule-laying ceremony in Marawi on February 4, 2019, marking a significant milestone in the post-conflict rehabilitation of the city. The agency is allotting P248 million for the land acquisition and site development of two locations under the *Rebuilding Marawi City through Community-driven Shelter and Livelihood Support* initiative.

A joint effort with the United Nations Human Settlements Programme (UN-Habitat), the project broke ground in Dulay Proper, one of the sites where the houses of internally displaced persons will be constructed on. SHFC President Atty. Arnolfo Ricardo Cabling and Management Services Group Vice President Annicia Villafuerte took part in the ceremony, along with Housing and Urban Development Coordinating Council (HUDCC) Assistant Secretary Felix Castro, Jr. of Task Force Bangon Marawi, Japan Minister for Economic Affairs Makoto Iyori, and UN-Habitat Country Programme Manager Christopher Rollo. Mayor Majul



Atty. Cabling (second from left) joins other heads of agencies involved in Rebuilding Marawi initiative for the groundbreaking of the housing project.

Gandamra, City Administrator Camid Gandamra, Dulay Proper Barangay Chairman Minsoari Ala, Marawi Sultanate League President Sultan Nasser Sampaco, Ulama Council President Aleem Abdulmalik Angnie, and representatives from homeowners associations were also present in the activity. Operations OIC - Senior Vice President Atty. Leo de Ocampo,

(continued on page 4)

2018 collections hit historic P1B mark



The year 2018 was a banner year for SHFC in terms of collections as the agency raised a total of P1.03 billion. It was the first time the agency's collections breached the P1 billion mark. The figure was 7.67 percent higher than the P958 million recorded from January to December 2017.

"This achievement is attributed to the diligence of our people," SHFC President Atty. Arnolfo Ricardo Cabling said. "The agency remains committed in its drive to boost revenues in the years to come."

Meanwhile, the collection efficiency rating of 68.61 percent for 2018 was almost the same as 2017. Both, however, are higher compared to the previous two years.

In terms of dividends remitted to the national government, SHFC contributed

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SHFC, GenSan sign deal for socialized housing tie up

SHFC has forged a partnership with the local government of General Santos City for the implementation of housing projects under the Community Mortgage Program (CMP).

The memorandum of understanding (MOU) was signed by SHFC President Atty. Arnolfo Ricardo Cabling and Vice Mayor Shirlyn Banas-Nogralles in a ceremony held at the General Santos City Hall on January 17, 2019. Atty. Ronaldo Saco, OIC-Vice President for Mindanao Operations, and Mary Ann Bacar, Head of City Housing and Land Management Office Department, were present to witness the signing.

The MOU outlines the plans that SHFC and the local government of General Santos City will implement in providing decent and livable housing to informal settler families in the city. CMP, the agency's flagship program, intends to improve the living conditions of low-income families by providing them affordable financing scheme in which they can borrow as a group to purchase the land they occupy or would like to relocate to.

In the same ceremony, Atty. Cabling led the awarding of checks worth



P19.2 million and P8.5 million for the take-out of Pag-asa Village Homeowners Association, Inc. (HOAI) Phase 1 and Pag-asa Village HOAI Phase 3, respectively. In addition, Atty. Cabling handed over checks each amounting to P9.3 million for the purchase of land for the benefit of St. Paul HOAI and St. Paul Phase 1 HOAI.

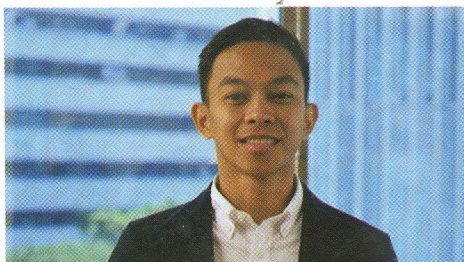
Atty. Cabling likewise presided over the awarding of transfer certificate of titles to 10 partner-homeowners of Antonio Village United HOAI in Barangay Calumpang, General Santos City.

- Allan Leandro DA. Merin

Atty. Payot confirmed as SHFC Executive Vice President

On December 27, 2018 the Board of Directors approved the appointment of Atty. Junefer Payot as Executive Vice President of SHFC during its 14-2018 Board meeting. He took his oath before Secretary Eduardo del Rosario, Chairperson of the Housing and Urban Development Coordinating Council as well as of the SHFC Board.

SHFC President Atty. Arnolfo Ricardo Cabling, Corporate and Legal Affairs Department Vice President Atty. Jose Melgarejo, and National Home Mortgage Finance Corporation President Dr. Felixberto Bustos, Jr., witnessed the oath-taking ceremony. Also present during the occasion were Board Members Atty. Emiliano Reyes, Lyndon Catulong, Sr., and Atty. Ryan Lita of the Department of Budget and Management.



challenge - to steer SHFC towards making a more meaningful contribution to the very important work of nation-building. I shall work with the hardworking men and women of the corporation to uphold the dignity and potential of every person through the provision of adequate housing," Atty. Payot said.

Before his appointment, Atty. Payot served

(continued on page 9)

7 Daet partner-homeowners receive TCTs



Christmas just became merrier for Magang Homeowners Association, Inc. (HOAI), as seven more partner-homeowners received their respective transfer certificate of title (TCT) from SHFC on December 22, 2018.

Engr. Frederick de Real, OIC-Manager of SHFC Naga, and Joherbert Matucad of Bicol Loan Administration Division, led the ceremony held at Barangay Magang, Daet, Camarines Norte. Ms. Emma Amor, president of Magang HOAI, and several members of the association were also present during the awarding.

Out of the 307 partner-homeowners from the association, 107 are already fully paid. Seventy partner-homeowners have already received their respective titles. Magang HOAI was taken out on June 27, 1997, with assistance from its mobilizer, Ekistics Realty Management Corp.

- Revia Mae E. Sibal

SHFC earmarks P15M for Real Ville take-out

SHFC awarded a check worth Php14.9 million for the take-out of Real Ville Homeowners Association, Inc. Phase 1 in Bacoor City, Cavite on January 15, 2019. The amount will be used to purchase about 8,200 square meters of land in Barangay Real I owned by the Ignacio family.

The ceremony was led by Ms. Julita Parreño, South Luzon Area Manager, and Mr. Jimmy Manes, OIC-Chief of Division, along with guest of honor, Bacoor Mayor Lani Mercado-Revilla.

(continued on page 4)

"I see this mandate as a privilege - and a

NEWS



Apokon SHFC's first take-out in Tagum City

On January 24, 2019 SHFC awarded a check worth P2.86 million for the acquisition of a site in Tagum City, Davao del Norte that will benefit 41 partner-homeowners from Apokon Homeowners Association, Inc. (HOAI). In a ceremony held in the agency's head office in Makati, Atty. Arnolfo Ricardo Cabling made the payment to landowner Roberto Dawis for his property.

This is the first take-out in the city since

SHFC signed a memorandum of understanding (MOU) with the Tagum City government led by Mayor Allan Rellon in October last year. The deal was aimed at solving housing problems in the city through CMP.

The said partnership also granted SHFC the privilege to establish a satellite office within the City Hall premises in order to bring services closer to the Tagumwenyos. - *Lawrence N. Baniño*

Kidapawan finds housing partner in SHFC

SHFC solidified its partnership with the local government of Kidapawan City, North Cotabato with the signing of a memorandum of understanding (MOU) on January 18, 2019.

The MOU was inked by SHFC President Atty. Arnolfo Ricardo Cabling and Mayor Joseph Evangelista in a ceremony held at the Kidapawan City Hall.

Under the deal, SHFC will finance two shelter projects initiated by the local government: the Housing for Kidapawan City Resettlement Project IV and the Housing for the Homeless and Landless



OFW residents of Kidapawan City.

Atty. Ronaldo Saco, OIC-Vice President for Mindanao Operations, and Ms. Phyllis Daswani, Area Field Coordinator of the Presidential Commission for the Urban Poor, served as witnesses in the signing of the MOU. - *Revia Mae E. Sibal*

2018 COLLECTIONS

FROM PAGE 1

roughly P102 million to the Bureau of Treasury in 2018, highlighting not only its relentless drive for efficiency and remarkable financial achievement but also its strong commitment to national development. Even though the figure was lower compared to the P113 million handed over by the agency in 2017, these amounts of dividends paid under the Duterte administration are the two highest ever.

Since 2005, SHFC has remitted P804 million in dividends. The agency's contributions to the national coffers are part of the P40.17 billion remitted by 55 Government-owned and Controlled Corporations (GOCCs) in 2018.

"SHFC's commitment to nation building is stronger than ever. We are proud of the fact that while we are forging resilient communities, we are also contributing to the national coffers. Indeed, as a GOCC, it is our responsibility to continue strengthening our financial sustainability so that we can continue helping more marginalized families," Atty. Cabling said.

Take-out accomplishments

A 45 percent increase in the total number of partner-homeowners assisted through its CMP and High Density Housing (HDH) program was recorded in 2018 compared to the previous year's.

Surging from the 10,468 ISFs accommodated in 2017, a total of 15,202 partner-homeowners received housing aid from SHFC last year. Out of 15,202 partner-homeowners, 13,906 were assisted through CMP while the remaining 1,296 were given support through HDH. Notably about a quarter of these were realized because of the president's visits to communities and LGUs in order to address bottlenecks in the processing of loans as well as to market our programs.

Overall, 105 projects were implemented in 2018. A total of 42 projects were completed in the National Capital Region, with 4,030 partner-homeowners while 3,751 partner-homeowners benefitted from 21 projects in Luzon. Twenty-two projects were completed in Visayas with 2,467 partner-homeowners assisted. Fourteen projects with 2,218 partner-homeowners were implemented in Mindanao. Meanwhile, HDH-NCR and HDH-Luzon have four and two projects, respectively.

- *Allan Leandro DA. Merin*

INSIDER

P248M ALLOTTED FROM PAGE 1

Mindanao Region OIC-Vice President Atty. Ronaldo Saco, and Iligan and Marawi Area Resettlement Project Manager Engr. Felman Gilbang were part of the SHFC contingent.

Building together

In his speech, Atty. Cabling shared the importance of the tried and tested multi-stakeholder and participatory People Plan's approach that SHFC is adopting for the program to be successful. "This is a community-driven project," he continued. "Along with our partners, we should help one another to accelerate the completion of the project."

Atty. Cabling vowed that the construction of houses will conform to the religious and cultural standards of the community. He added that SHFC, as one of the key shelter agencies under HUDCC, will fulfil its role to realize the collective vision of BALAI (Building Adequate Livable Affordable and Inclusive) Filipino Communities scheme.

The construction of the houses, to be led by UN-Habitat, is expected to be completed by March 2020. To cost around P200,000 per unit, the structures will be two storeys high and can accommodate up to eight family members. The beneficiaries can stay in the land where their houses will be built for a certain number of years under a usufruct agreement. This means that they will not have to pay for the land during that period. But they can also opt to purchase the lot where their house will stand when they gain the capacity to do so.

To jump-start the project, SHFC awarded checks amounting to

P7.6 million and P1.1 million to purchase a 133,870 square-meter lot in Dulay West and a 22,625-square meter land in Dulay Proper, respectively, for the benefit of 900 partner-homeowners. The payment, which represented an initial 20 percent of the total proceeds, was made in a ceremony led by Atty. Cabling to landowners Paisal Rodi and Lacsaman Ampuan in Makati on January 11, 2019.

"This is in line with our mission of putting a roof over the head of families affected by the crisis. In SHFC where community-driven approach is the norm, we make sure that this initiative promotes participation from each and everyone involved," Atty. Cabling said.

A total of 800 houses will be built on Dulay Proper, while another 100 will rise in Dulay West. SHFC is procuring an additional property in the city to build the remaining 600 houses to meet the target of providing security of tenure for 1,500 partner-homeowners affected by the Marawi siege.

Aside from developing a project site with roads, drainage, and basic facilities, the initiative intends to extend livelihood and community development support for the beneficiaries, build structures for sustainable peace and progress, and create geographic information system-based map of tenurial rights of partner communities.

The memorandum of agreement between SHFC and UN-Habitat was signed by Atty. Cabling and Mr. Rollo on May 24, 2018, and was witnessed by HUDCC Chairperson Eduardo del Rosario and Mayor Gandamra. The other components of the project are funded by the government of Japan and implemented through the UN-Habitat.

- Allan Leandro DA. Merin



SHFC EARMARKS P15M FROM PAGE 2



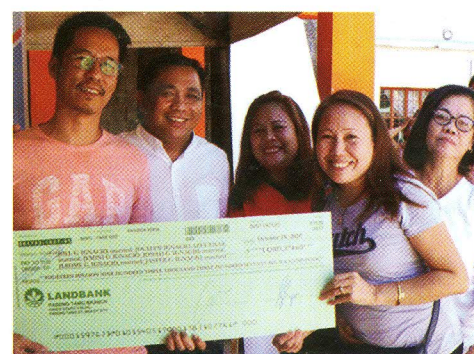
Also present were Dr. Jasper Ignacio, one of the landowners, and Barangay Captain Luisito Manlapas.

In his speech, Mr. Manes congratulated the association for the successful take-out of the project and reminded everyone to embrace what a community is all about. "*Alam ko madami kayong balakid na pinagdaanan, ngunit hindi kayo sumuko kaya naging matagumpay ang inyong partisipasyon sa Community Mortgage Program (CMP),*" he said. "*Kailangan bilang isang komunidad ang pamantayan natin ay ang pagtitiwala at pagmamahal natin sa kapwa.*"

Ms. Parreño reminded partner-homeowners of their obligations as loan recipients and encouraged them to religiously pay their dues. "*Sa inyo pong pagbabayad ay mas madami pang komunidad ang matutulungan ng aming ahensya para magkaroon din sila ng kasiguruhan sa palupa,*" she said.

Composed of 200 partner-homeowners, Real Ville Phase 1 is currently led by its president, Ms. Cherryvie Juaman. It was taken out on October 18, 2018 and organized through the effort of its mobilizer, Welfare for the Community Foundation, Inc.

- Allan Leandro DA. Merin



FEATURES

Filipino transformers and the right to adequate housing

By Atty. Junefe G. Payot, Executive Vice President

A call for spatial and cultural adequacy in housing

At the launching of the joint housing and livelihood project of SHFC and the UN-Habitat for families displaced by the conflicts in the Islamic City of Marawi, Secretary Eduardo del Rosario of HUDCC urged that we construct bigger housing units because in a clan-oriented culture like that of the Maranaos – where multiple families may share one house – the usual 20 to 25 square meter area of government housing units would not suffice. The concern was also echoed by SHFC President Arnolfo Ricardo Cabling, himself a long time advocate of the right to adequate housing. Thus, UN-Habitat architects led by their Country Program Manager Christopher Rollo – together with representatives of the displaced families, traditional local leaders and the local government – designed units with lofts, which resulted in a total floor area of more than 40 square meters per unit.

I fully agree that culture should always be considered in housing. And I would go even further to say that it is about time we adopt a higher minimum floor area for all housing projects because such would be more attuned to the general Filipino culture, as will be illustrated later. I would add too that housing for Muslim communities – like that for Maranaos – ought to strive for a housing finance that is consistent with Islamic principles. Aside from enhancing cultural adequacy, such effort would open the door to Islamic securitization (i.e. issuance of asset-back sukuk or Shari'ah-compliant bonds), which could generate funds to build more communities.

Self-help efforts of Transformers to address inadequacy of government housing units

The inadequacy of public housing units in the Philippines is born by the study of architect Alonso Ayala, a development planner at the Institute for Housing and Urban Development Studies of Erasmus University in Rotterdam. His study in a government resettlement site in the province of Laguna showed that after resettlement, the families who received housing units went on to incrementally extend their 20-square meter houses to as much as 72 square meters, doubling habitable space per person from around 4 square meters to 8 square meters. This phenomenon illustrates powerfully that, in many cases, the current small-sized housing units provided by the government



Representatives of internally displaced persons (IDPs), sultans, and officials of SHFC, UN-Habitat and Islamic City of Marawi, checking out the model house designed with a loft to increase habitable space. The design was made with the participation of the stakeholders, especially the IDPs and sultans to ensure cultural adequacy as well.

need to be enlarged.

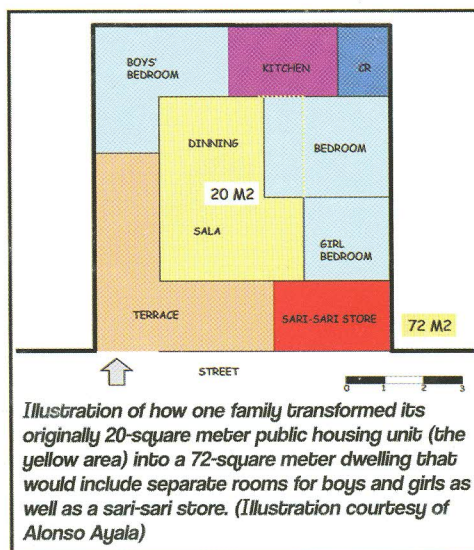
Ayala found that the extensions were made not only for physical comfort but also for cultural reasons such as to provide separate rooms for boys and girls, to make room for visiting relatives, and to add a “dirty kitchen.” (Before my non-Filipino friends could start imagining cockroaches crawling everywhere, I would explain that a “dirty kitchen” is an exterior kitchen where all the cooking – and the gossiping! – happens). Other reasons for

the extensions were economic in nature such as to put up a carpentry shop or a sari-sari store.

Amusingly, these families who make changes on their units are called “transformers” in academic parlance. But unlike the very quick transformation of robots we see in sci-fi movies, theirs are incremental changes that happen gradually over the years, depending on their changing needs and financial situation. It is no less fantastic though, seeing how these families manage to improve their lives after resettlement as manifested in the transformation of their dwellings. As Ayala eloquently puts it, the extensions enabled the low-income transformers to “find their own way to a better quality of life and therefore fulfil their housing needs and aspirations to a greater degree than compared to the original situation.”

Rethinking size and designs

This phenomenon clearly urges us to rethink the size and the design of the social housing units that the government currently provides. It also makes the



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The Year That Was

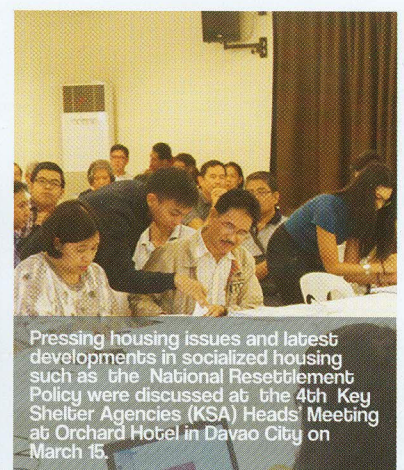
Social Housing Finance Corporation (SHFC) has been graced with another year marked by significant events and filled with fond memories. Let's look back on what 2018 looked like for us.



In a ceremony held at St. Giles Hotel in Makati on January 25, six mobilizers took their oath to formalize their accreditation, which would authorize them to organize and assist communities for participation in CMP.



On February 1-2 SHFC held a learning exchange activity and site visits to communities in Metro Manila for the agency's local government unit partners from the Mindanao Region, namely Zamboanga City, Zamboanga Sibugay, Pagadian, Dapitan, and Barangay San Roque, Zamboanga City.



Pressing housing issues and latest developments in socialized housing such as the National Resettlement Policy were discussed at the 4th Key Shelter Agencies (KSA) Heads' Meeting at Orchard Hotel in Davao City on March 15.



Atty. Cabling met with Alegria, Surigao del Norte Mayor Rene Esma on April 19 for the planned implementation of CMP projects in the municipality.



On May 15, SHFC and Davao Oriental, represented by Governor Nelson Dayanghirang signed a memorandum of understanding for the delivery of community-driven shelter initiatives in the province.



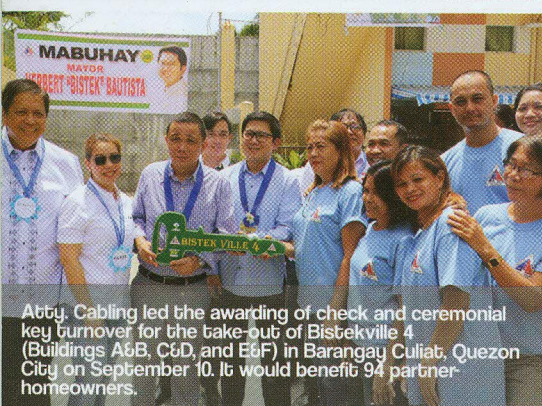
SHFC senior management took part in the Ninth World Urban Forum in Kuala Lumpur, Malaysia, on February 7-13. The biennial forum was convened by the UN-Habitat in an effort to enhance the promotion of sustainable urban development and "Cities for All" especially for marginalized groups, principles consistent with SHFC's mandate.



On July 19, NCR Operations OIC-Vice President Josefina Banglagan represented SHFC in the ribbon cutting of the 5th Subdivision and Housing Developers Association Housing Expo at Robinsons Place Manila in Ermita. Also gracing the event was Asec. Leira Buan of HUDCC.



On August 1, SHFC kicked off a month-long celebration of the 30th anniversary of CMP. Part of the activities was the awarding of employees who topped the Stakeholder Satisfaction Index. Janice Balisi (second from left) was one of the 12 awardees. OIC-Vice President for Internal Audit Lourdes Panaligan, OIC-Executive Vice President Atty. Junefe Payot and OIC-Vice President for NCR Operations Josefina Banglagan, handed out the award.



Atty. Cabling led the awarding of check and ceremonial key turnover for the take-out of Bistekville 4 (Buildings A6B, C6D, and E6F) in Barangay Culiati, Quezon City on September 10. It would benefit 94 partner-homeowners.



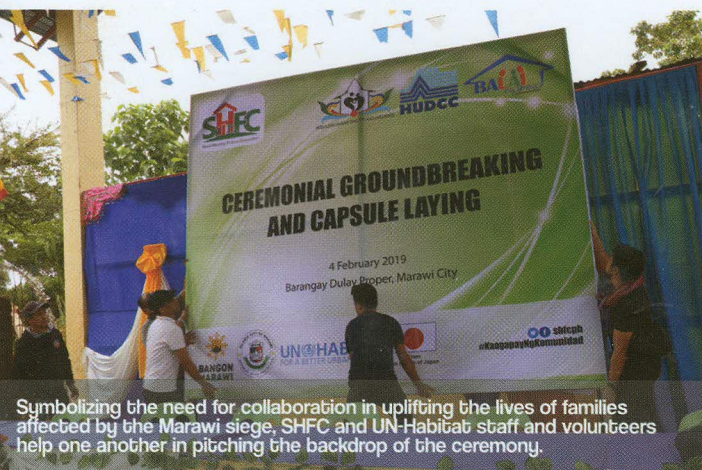
On October 4, Atty. Cabling held a dialogue with former President Speaker Gloria Macapagal-Arroyo for SHFC to help provide security of tenure to low-income communities in Barangay Baesa, Quezon City. Notably, it was the former President who signed Executive Order 272, which created SHFC.



Senior officers and managers gathered at Hotel Jen in Pasay on November 7-9 for the Annual Corporate Planning. Highlights of the activity were the finalization of the Corporate Work Plan and the revised SHFC Core Values.

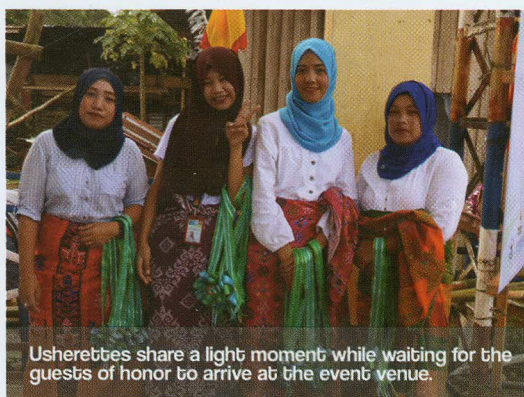
Marawi Groundbreaking & Capsule-laying

The groundbreaking and capsule-laying ceremony for the Rebuilding Marawi City through Community-driven Shelter and Livelihood Support, a joint project of SHFC and United Nations Human Settlements Programme (UN-Habitat), was a success.



Symbolizing the need for collaboration in uplifting the lives of families affected by the Marawi siege, SHFC and UN-Habitat staff and volunteers help one another in pitching the backdrop of the ceremony.

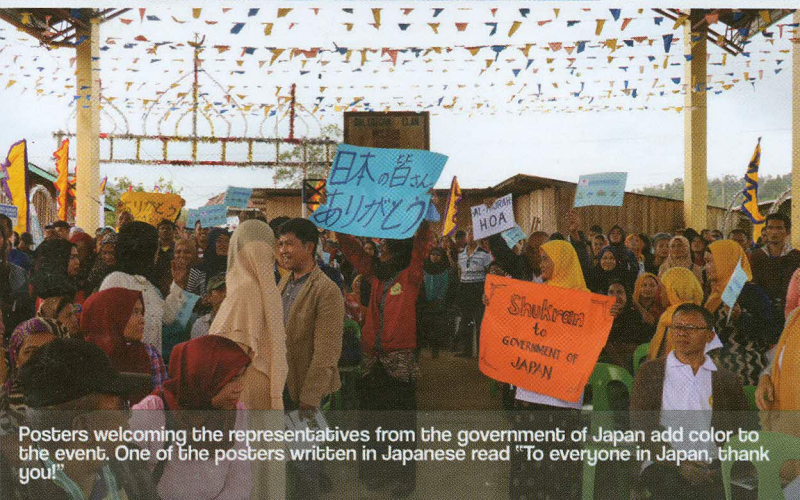
While looking at a model of the houses that SHFC and UN-Habitat will help build, a little kid imagines a hopeful future for his family after the Marawi siege left them homeless.



A local resident with her child browses through SHFC's newsletter *Ang Bagong Komunidad* while waiting for the event that will forever change their lives.

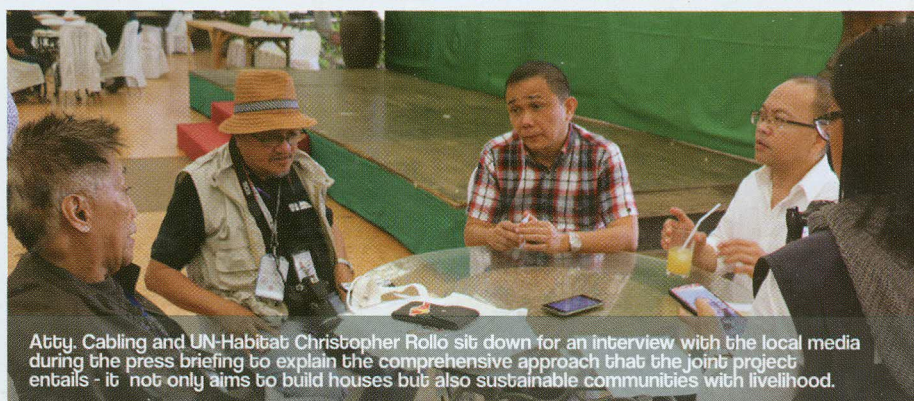
Usherettes share a light moment while waiting for the guests of honor to arrive at the event venue.

Atty. Cabling extols SHFC's community-driven approach in delivering shelter solutions in Marawi City.



Posters welcoming the representatives from the government of Japan add color to the event. One of the posters written in Japanese read "To everyone in Japan, thank you!"

Guests of honor ask for divine guidance during the opening prayer offered by Ulama Council President Aleem Abdulmalik Angnie. However diverse our religious beliefs are, we are united in fulfilling our moral responsibility to help each other in times of need.



Atty. Cabling, together with UN-Habitat, partners from Japan, TFBM and the Marawi City government, encloses project-related documents into the capsule that will be used for the ceremonial groundbreaking.

Atty. Cabling and UN-Habitat Christopher Rollo sit down for an interview with the local media during the press briefing to explain the comprehensive approach that the joint project entails - it not only aims to build houses but also sustainable communities with livelihood.

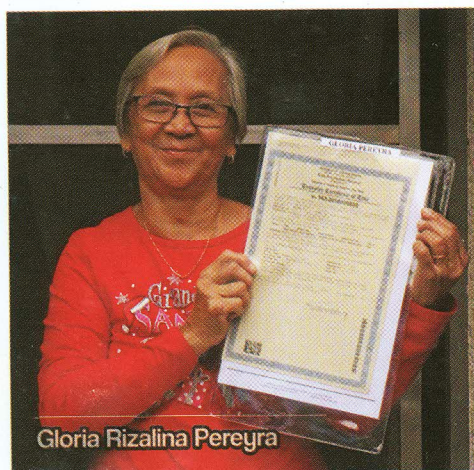
FEATURES

Blessings come in the form of TCTs for 25 Sandigan partner-homeowners

By Allan Leandro DA. Merin

For members of Sandigan Homeowners Association, Inc. (HOAI) of Antipolo City, the saying “when it rains, it pours” is both literally and figuratively true. The weather on December 21, 2018 in Barangay San Jose was not outstanding, but the scenes at the awarding of transfer certificate of titles (TCTs) were. Everyone was smiling and glowing, as if the rains really spoke of blessings.

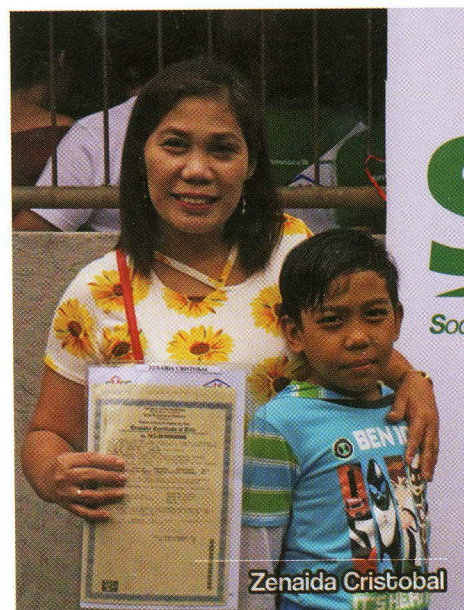
As the downpour soaked the venue of the activity, tears welled up in the eyes of Gloria Rizalina Pereyra as soon as she received her own land title. “Talagang nanginginig ako ngayon sa tuwa,” she said. “Masayang masaya ako kasi pagkatapos ng matagal na paghihintay ay may titulo na kami.”



Gloria Rizalina Pereyra

Affectionately called Nanay Lily, the 66-year-old remembered how hard life was before availing of the CMP about 25 years ago. “Squatter kami noon sa (Sitio) Kamatisan. Nakipagsapalaran kami dito mula noong lumuwas kami galing ng Negros,” Pereyra shared. “Kaya talagang nagpapasalamat po ako sa Social Housing dahil sa inyong tulong na mapabuti ang aming kalagayan.”

Zenaida Cristobal would not trade this day for any other, not even for an important meeting at the Antipolo National High School where she has been teaching for the past 25 years. “May planning session talaga kami ngayon, pero pinili kong pumunta dito kasi ang tagal ko nang hinihintay ang araw na ito,” the mother of three said. “Hindi pwedeng hindi ako maka-attend sa awarding, kaya nagpaalam ako sa officer namin.”



Zenaida Cristobal

A native of Quezon Province, Cristobal could not contain her happiness and

(continued on page 10)

Dreams come true for Loakan Green Meadows

By Allan Leandro DA. Merin



Dominga Tibingen is now a landowner. For her, the title has a nice ring to it. For more than 15 years, she has been waiting for the time when her dream of having her own land will come true. That dream was finally realized on December 13, 2018 when she received her transfer certificate of title (TCT) from SHFC during the Urban Poor Solidarity Week Celebration at the Bell House, Camp John Hay, Baguio City.

“Sino ba ang hindi matutuwa na magkaroon ng sariling titulo?” asked the mother of four, who was flooded with happiness. “Ang tagal na naming naghihintay at ngayon dumating na ang araw na natanggap namin ang katunayan na sarili na namin ang

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INSIDER

FILIPINO TRANSFORMERS

FROM PAGE 5

case for a participatory approach to housing in order to ensure that what families actually need and aspire to are incorporated in the building of their homes.

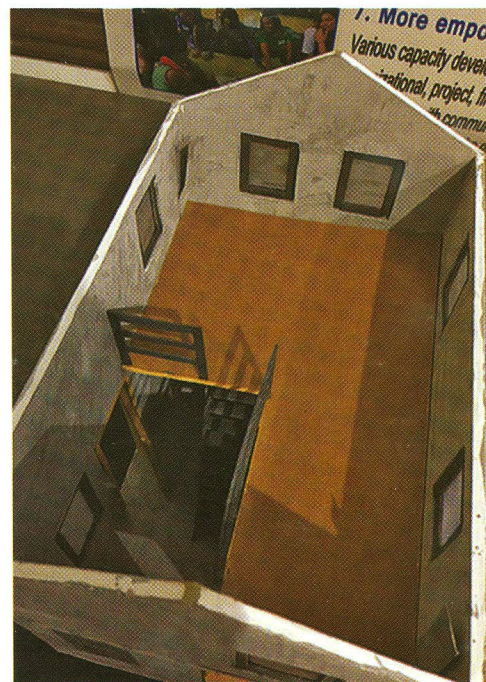
SHFC efforts to promote the right to adequate housing

That is why we in SHFC encourage families to design their own houses. Thus, those in highly urbanized cities, where residential land is scarce and expensive, are often inspired to include lofts in their designs in order to increase habitable space in their small plots. In less urbanized areas, families may design their bungalow houses with larger floor areas and with sturdy foundations to allow for a second floor should they need to expand ("Nakaabang na" as hopeful community members like to put it). Consequently, SHFC has

increased its loan ceilings to enable families to build bigger housing units.

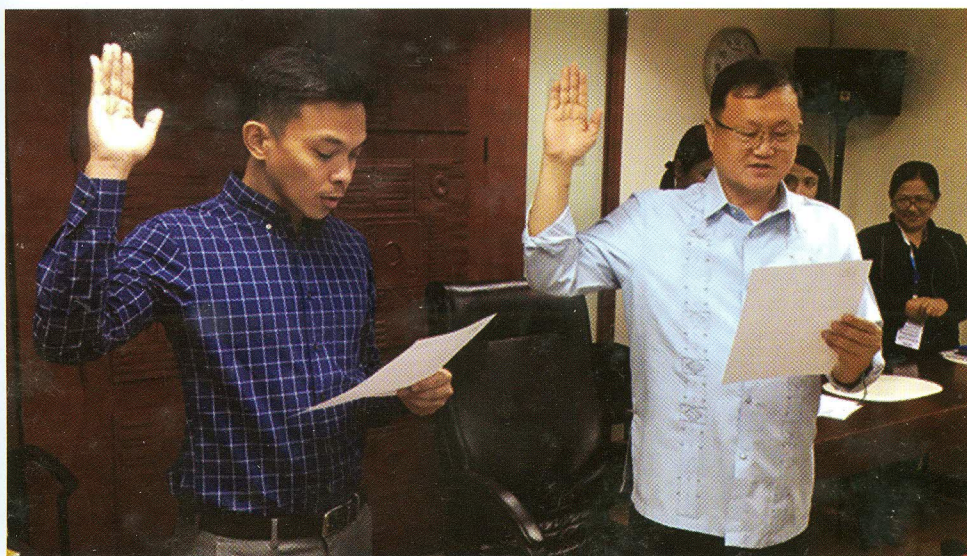
As for ensuring the cultural adequacy of our housing finance, we have sent staff abroad to learn about Islamic finance and have already procured the services of an Islamic housing finance expert. We also studied the opinion of respected Filipino banking law experts who say that it is already feasible to adopt Islamic finance even now because it does not contravene existing Philippine laws on contracts. Once we successfully roll out our Shari'ah-compliant housing projects, we can have the said accounts securitized and issue asset-backed sukuk bonds. This can generate much-needed housing funds.

We must provide adequate housing. Doing so means safeguarding culture, aspirations, and dignity – none of which you can put a price tag to.



ATTY. PAYOT

FROM PAGE 2



as OIC-EVP beginning April 17, 2018. He was the Vice President for Operations of Mindanao Region and was Corporate Executive Officer IV at the Office of the President before that. Prior to working with SHFC, he worked as Attorney VI at the Supreme Court. Atty. Payot was also an associate of SyCip Salazar Hernandez & Gatmaitan Law Offices, the largest first-tier law firm in the country.

While finishing his Juris Doctor degree at the University of the Philippines (UP) College of Law, where he was awarded

the Dean's Award for Academic Excellence, he juggled responsibilities teaching at the Japanese Studies Program of Ateneo de Manila University and doing social development work. He also joined UP College of Law's Institute of Human Rights and did work on rights-based development planning for local governments.

He brings with him more than a decade's worth of experience in urban social development including urban socio-political research, policy-making

advocacy, project management and capacity building work among civil society organizations, peoples organizations, local governments, national government agencies, and multilateral organizations.

As a strong advocate of people's participation, he was involved in the development of programs to train urban poor communities to undertake participatory urban socio-economic research and social analysis. His discussion of participatory survey tools and how to use them was published as a chapter in the book "Promoting Civil Society Understanding of Cities and Participation in City Development Planning" with assistance from the Department for International Development of the UK.

To share lessons from his work with grassroots urban poor organizations, and to advocate inclusive urban development, he has been writing op-ed articles for the Philippine Daily Inquirer since 2002.

Atty. Payot earned his Master of Science in Poverty and Development degree from the University of Manchester under the Chevening Scholarship Award and graduated with Merit.

- Allan Leandro DA. Merin

INSIDER

BLESSINGS COME

FROM PAGE 8

acknowledged how fortunate she was for being a CMP beneficiary, adding that it is not easy to own a piece of land in the metro even if you had a steady income. "Very thankful po ako sa SHFC dahil isa

ako sa mga natulungan ng inyong programa," Cristobal said. "Kahit may trabaho ako, hindi naman kami basta-basta makakabili ng lupa dahil sa hirap ng buhay ngayon."

As the rains slowly waned, the excitement at the venue had heated up to a full boil

by the time another partner-homeowner got there.

Accompanied by three of his four daughters, Joel Alonzo came in late for the ceremony but was clearly enthusiastic to speak for an interview right after he got his TCT. "Isa ito sa pinakamasaya at pinaka-importanteng araw

kasi nakuha ko na at ng aking mga kasama 'yung titulo namin," said the 50-year-old, who previously served as the association's president.

Alonzo, who worked in the engineering department of a major fast-food chain, shared that he used part of the money he received from his early retirement to settle his loan obligations at SHFC. "Salamat sa Social Housing sa ibinigay ninyong pagkakataon sa amin para makapag may-ari ng sariling lupa."

Pereyra, Cristobal, and Alonzo were just three of the 25 partner-homeowners who were awarded with their respective TCT in a ceremony led by Engr. Elsa Juliana Calimlim, OIC-Vice President for Engineering Department and concurrent Manager of NCR North Operations, and Mr. Armando Masangkay of the Antipolo-Urban Settlement and Development Office.



DREAMS COME TRUE

FROM PAGE 8

lupang kinatatayuan ng aming bahay."

Tibingen expressed gratitude to SHFC for helping low-income families avail of affordable housing financing through CMP "Malaking bagay po na sa maliit na halaga ay nagkaroon kami ng pagkakataon na magkaroon ng sariling lupa," added the 60-year-old, who vividly remembered paying a monthly amortization of P200 in the 1990s.

The thought of bringing home her own land title gave another partner-homeowner a jolt of energy a few minutes before her graveyard shift ended. On most mornings, Conchita Balagot goes straight from her work to her home to attend to her daughter before she goes to school. But on that fateful Thursday morning, the 50-year-old took a different route. She hurried to the venue of the activity to get her TCT, the proof that her years of hard work finally had paid off.

"Masayang masaya po ako kasi sa wakas ay nakuha ko na ang titulo," said Balagot, who works the night shift at an international semiconductor company. "Para talaga ito sa anak ko, kaya kahit walang tulog ay pinilit ko talagang

makarating dito. Maraming salamat po sa Social Housing. Sana po ay mas marami pa kayong matulungan."

Tibingen and Balagot were just two of the 10 partner-homeowners of Loakan Green Meadows Homeowners Association, Inc. (HOAI) who received their respective TCTs in the ceremony, which was led by Atty. Ann Margarette Vista, OIC-Vice President for Policy Enforcement, Customer Relations and Complaints, and Atty. Ronald Paul Cajucom, Planning Officer IV. Jones

Tomas, OIC-Manager for North Luzon Area, and Elvira Inton, OIC-Manager for Customer Relations and Complaints Division were also present during the summit, which carried the theme "Building Partnerships for Climate Resilience and Good Governance."

Helmed by Ms. Josephine Paulino, Loakan Green Meadows is composed of 110 partner-homeowners. The association, which was mobilized by Baguio Benguet Green Meadows, Inc., was taken out on April 11, 2005.



SOCIAL HOUSING FINANCE CORPORATION



311,914 ISFs Provided with
Households Security of Tenure



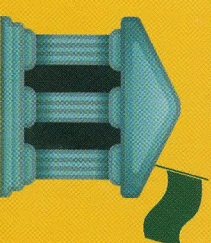
2,723
Communities Built



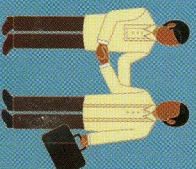
₱14.81 Billion
Loan Assistance Granted



74.31%
Collection Efficiency Rating
(Five-year average; 2014-2018)



₱1.03B Total Collections
₱102M Total dividends remittance
For 2018



56 LGU Partners

SHFC builds resilient communities through its affordable social housing programs for low-income families. It adopts a community-driven and multi-sectoral approach. The agency's flagship housing initiative, the Community Mortgage Program (CMP), enables legally organized informal settler families (ISFs) of blighted areas to own the land they occupy or have chosen to be relocated to.



GENDER & DEVELOPMENT CORNER

Zamboanga medical mission provides care for CMP communities, humbling experience for ICED staff

By Allan Leandro DA. Merin



The medical and dental mission conducted by SHFC created an opportunity for the agency to extend healthcare aid to partner-homeowners under CMP in Zamboanga City. The mission, which was conducted on January 11, 2019 at the Grand Astoria Hotel, also provided team members from the Insurance and Community Enhancement Division (ICED) an experience that offered personal growth and a humbling reflection.

Not many people would place a working visit to Zamboanga City in their priority list, particularly in the light of tensions in the city. But for Emilia Consuelo Duque, Executive Assistant II, having served on a medical mission, which treated a total of 103 patients—76 females and 27 males—was something she cherished. “Besides being my first major activity as a new employee, the trip was also a lot of firsts for me: first time to take part in this kind of activity and first time to set foot in the city,” she shared. “I am humbled by the experience, especially after seeing the people from the communities SHFC has helped and how their lives have been genuinely improved with the assistance that we gave.”

For Technical Staff VI Margeline Kate Moncada, who helped distribute first aid kits to the beneficiaries, the activity opened her eyes to the needs and struggles of the poor. “The experience is both rewarding and humbling because I realized that there are things that I take for granted everyday that other people can’t,” she said. “I learned that some of them earn so little

money that they cannot buy medicine when they get sick.” This was the reason why Moncada was proud that SHFC, together with the doctors and volunteers, was able to make a difference in the community with this kind of endeavor.

Duque and Moncada, both gender and development advocates, felt fulfilled that they contributed to the success of the medical mission, which included a seminar on cervical awareness. The talk, which was attended by more than 60 female participants, was given by Dr. Jehada Inn Misuari-Alihuiddin, an obstetrics and gynecology practitioner. She is a proud daughter of a CMP beneficiary in the city.

According to Atty. Maria Rosalie Richa Taguian, Vice President for Program Development and Enhancement, this initiative, a collaboration with the city government of Zamboanga and the Department of Health-Zamboanga Chapter, is proof that SHFC’s mission goes beyond providing security of tenure to low-income families. “This first-ever

medical mission is a good start in the sense that we are slowly but surely adding dimensions to our programs—from introducing livelihood and education components to promoting health and disease prevention,” she said.

With the success of the medical mission, the department is looking forward to holding similar activities in the future, including offering Pap smear and breast examination for female partner-homeowners. “These interventions are a step in the right direction in making communities more sustainable,” Atty. Taguian continued.



FEATURES

Doing good is good business: Goldmine reaping rewards of good stewardship

By Allan Leandro DA. Merin

Merriam-Webster defines stewardship as “the conducting, supervising, or managing of something, especially the careful and responsible management of something entrusted to one’s care.” Embracing this principle as one of its core values, SHFC recognized a community in Novaliches, Quezon City for its commitment to sustainability and proper use of resources.

On December 17, 2018 Goldmine Interior Homeowners Association, Inc. (HOAI) received two additional sewing machines (piping and edging) and sewing materials from SHFC. The equipment were part of the supplemental livelihood assistance extended to the community for putting premium on accountability and responsibility in the use of livelihood equipment previously granted to them.

“Ito ay bilang pagkilala sa kanilang pagtugon sa ating hamon na paunlarin at pagyamanin ang naunang tatlong makina na ipinagkaloob noong nakaraang taon,” said Insurance and Community Enhancement Division OIC - Manager Cezar Macaspac. *“Nakakatuwa kasi naging successful ‘yung project natin sa Goldmine at nakatulong tayo sa pagbibigay ng livelihood sa kanila. Iyon naman talaga ‘yung goal natin, ang tulungan ang mga communities na maging sustainable pagkatapos nating mai-turnover ang mga units at maibigay ang mga titulo.”*

Grateful heart, bigger goals

Finding a steady source of income in urban poor areas used to be a major concern for the majority of 104 partner-homeowners who evacuated from the flood-prone banks of Tullahan River. Before transferring to the High Density Housing project in Barangay Nagkakaisang Nayon, a good number of them covered their daily expenditure by selling food and other goods on the street, which did not regularly produce a steady return.

“Napakalaking bagay ang ipinagkaloob sa amin ng Social Housing. Nagpapasalamat kami sa magandang oportunidad na ito,” said the HOAI’s president, Mr. Ric Edaniel, who proudly shared that they have started manufacturing children’s pajamas and caps since they received the additional assistance from SHFC. The association’s seamstresses, now eight-person strong, used to produce only cleaning rags and pillowcases due to limited equipment availability.



With this development, Goldmine checked off another box in its livelihood enhancement project list. But loftier goals lay ahead: according to Mr. Edaniel, they are now seeking to seal a deal with a neighboring school to make uniforms and jogging pants for its students. In addition, they are bidding to supply T-shirts for SHFC employees.

One of the objectives of ICED’s livelihood project is to help complement the income of partner-homeowners in communities the agency is supporting. As a pilot recipient of this initiative, Goldmine does not disappoint. From January to December last year, the association boasted a collection efficiency rating of 100 percent.

It is nearly impossible not to commend Goldmine as a perfect embodiment of a model community, but Mr. Edaniel is quick to brush off the notion. *“Ang iniisip ko lang at ng aking mga kasamang officers ay pagbutihin ang aming proyektong ito,”* he said. *“Balang araw, hangad din namin na makatulong sa iba pang komunidad.”*

Atty. Maria Rosalie Richa Taguian, Vice President for Program Development and Enhancement, said that the next course of action is to further enhance this intervention. “Now that we have given them the basic tools, the next step is to help them in marketing,” she continued. “We hope to link them with buyers to optimize the result of this project.” Atty. Taguian shared that more livelihood programs for more communities are in the works for the rest of the year. These include conducting manicure and pedicure training and distributing starter kits to partner-homeowners in Zamboanga City.



INSIDER

VP Villafuerte's message of hope through CMP in Marawi

Below is a transcript of the speech delivered by Annicia Villafuerte, Vice President for Management Services Department, during the Groundbreaking and Capsule-Laying Ceremony in Barangay Dulay, Marawi on February 4, 2019. VP MUN is also the Head of the Technical Working Group of Marawi Shelter Project.

A pleasant day to everybody, to our distinguished guests, and to our IDPs (internally displaced persons). Today marks a very momentous event for SHFC and for all of our homepartners because finally, we were able to find and buy a land for the Rebuilding Marawi through Community-Driven Shelter and Livelihood Support project.

Hindi naman lingid sa kaalaman ng marami sa inyo na napakahaba ng prosesong pinagdaanan natin para makamit natin ang lupang ito. Simula sa paggawa ng site selection criteria, hanggang sa aktuwal na pag-evaluate ng mga lupa na isinumite sa amin. Thirty-five landowners ang nag-submit ng titulo nila at ang kabuuang bilang ng titulo ay mahigit 60. Lahat iyon ay inikutan at tinignan natin, at inevaluate base sa criteria na ibinigay ng Project Steering Committee. Ito rin ay vinerify natin sa Land Registration Authority. Karamihan sa mga titulo nasunog. Kung hindi naman nawawala ay hindi naman nakapangalan sa heirs ng mga ninuno nila. Kaya pumili kami ng lima, hanggang aprubahan ito ng Board of Directors. Ngayon ay mayroon na tayong 13.6 ektarya na pwedeng pagsimulan ng proyekto.

Ang ating gobyerno, sa pamamagitan

ng SHFC ay naglaan ng kulang-kulang 250 million pesos. Ang perang ito ay gagamitin sa pagsasaayos ng nasabing lupa tulad ng paglalagay ng mga kalsada, tubig, kuryente, at iba pang pangangailangan.

Marami ang nagtatanong kung sino nga ba si SHFC? Kami ay isa sa mga ahensya ng gobyerno na nagpapatupad ng social housing programs para sa mga low-income families, kasama na ang mga IDPs na naapektuhan ng Marawi siege. Ang Community Mortgage Program o CMP ay isang programang pabahay ng SHFC na nagbibigay ng tulong pinansyal upang bilhin ang lupang kinatitirikan ng kanilang bahay na pagmamay-ari ng pribadong indibidwal o korporasyon. Ito ay ginagamit din sa mga relocation site ng mga displaced families.

Sa loob ng halos 31 taon, mahigit 300,000 beneficiaries na ang natulungan ng SHFC. Tulad ninyo, ang mga benepisyaryo ng CMP ay bumubuo ng homeowner's association upang sama-samang mag-apply ng financial loan sa aming opisina. Binabayaran nila iyon sa loob ng 25 years. Ang kaibahan 'nung sa inyo, kayo ay patitirahin o papayagang magtirik ng bahay sa lupang ito ng SHFC nang libre sa loob ng 99 years. Ito ay isang paraan upang makatulong kami sa inyong pagbangon pagkatapos ng



Marawi siege.

Sa pamamagitan ng proyektong ito, mabibigyan ng panibagong bahay at buhay ang 1,500 na pamilyang Maranao na nakatira malapit sa Lanao Bay at Agus River. Ang SHFC ang mangunguna sa pagbili ng lupa at site development. Samantalang ang pabahay, livelihood, at iba pang component ay gagawin ng UN-Habitat sa pamamagitan ng donation ng Government of Japan.

Sa pag-ikot namin ay marami ang lumapit na nagsasabing sana sila ay mabigyan din ng pabahay ng gobyerno. Huwag kayong mag-alala, 'yung ibang kapatid nating Maranao na hindi mapapabilang sa proyektong ito, ang SHFC ay kasalukuyang nagsasagawa ng pag-aaral upang maipatupad ang Islamic Housing Finance sa Marawi, na kung saan ang ibang pamilyang Maranao ay matutulungan din namin sa kanilang pangangailangang pabahay. Asahan ninyo na ang inyong mga adhikain ay isinasaalang-alang ng pamahalaan. Maniwala kayo.

Muli, ang SHFC ay inyong kaagapay tungo sa isang maunlad na Marawi City. Maraming maraming salamat po!

Ang Bagong KOMUNIDAD

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Find the Word

Encircle all 17 locations
of SHFC offices!

M	A	K	A	T	I	E	S	S	A	O	I	F	Z
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