

SHFC awards land titles to Metro Manila, Rizal families

A total of 141 households from Metro Manila and Rizal Province can finally call themselves landowners as they received their respective transfer certificate of title (TCT) from Social Housing Finance Corporation (SHFC) in a ceremony held at the GSIS Gym in Pasay City on August 28. Led by SHFC President Atty. Arnolfo Ricardo Cabling, the awarding is part of the celebrations for the 31st anniversary of the Community Mortgage Program (CMP), the agency's flagship initiative.

The new title holders, who have fulfilled their loan obligations with SHFC, are now part of more than 300,000 families who have attained land tenure security since the inception of the CMP in 1988. They come from cities which have huge housing needs and which have shown strong support for the program, namely Angono, Antipolo, Caloocan, Las Piñas, Manila, Marikina, Parañaque, Pasay, Pasig, Quezon City, and Valenzuela.

Also gracing the event as keynote speaker was Senator Francis Tolentino, Chair of the Urban Planning, Housing



The long wait is over for 141 title awardees from Metro Manila and Rizal Province as they finally receive their respective TCTs on this unforgettable day. Senator Tolentino (inset) graces the occasion.

and Resettlement Committee of the Senate. "This awarding ceremony today is a testament to the innovativeness of SHFC and other housing agencies prior to the creation of the Department of Human Settlements and Urban Development," he said. *(Please see page 11 for the full speech of Senator Tolentino.)*

In his welcome remarks, Marikina Mayor Marcelino Teodoro cherished the close partnership between the city *(continued on page 9)*

SHFC to continue vital functions under DHSUD

SHFC will remain an autonomous key housing agency according to Republic Act 11201 or the Department of Human Settlements and Urban Development (DHSUD) Law. Under the Implementing Rules and Regulations (IRR) signed on July 19 at Crowne Plaza Galleria in Quezon City, SHFC will be an attached agency, which shall continue to provide affordable shelter solutions for the underprivileged, allowing it to further help the national government in curbing the housing backlog.

The document was inked by SHFC

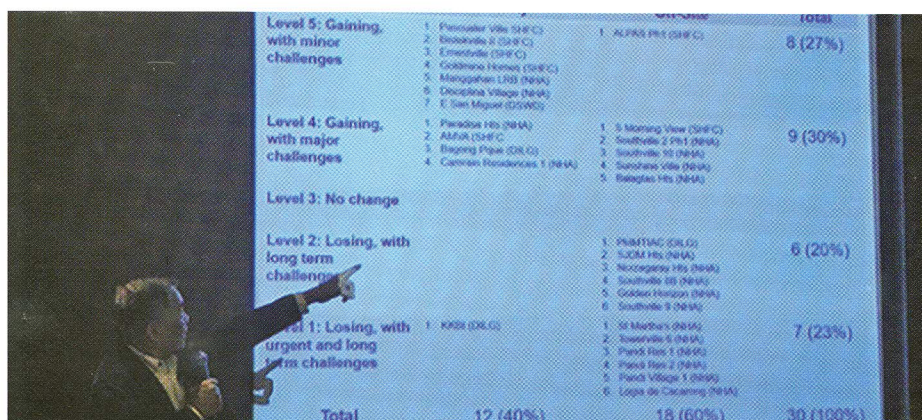
President Atty. Arnolfo Ricardo Cabling, Housing and Urban Development Coordinating Council (HUDCC) Chairperson Eduardo del Rosario, along with Housing and Land Use Regulatory Board CEO and Commissioner Atty. Lloyd Lao, National Home Mortgage Finance Corporation (NHMFC) President Dr. Felixberto Bustos, Home Development Mutual Fund (HDMF) CEO Acmad Rizaldy Moti, Department of Budget and Management Undersecretary Janet Abuel, and Civil Service Commission Chairperson Alicia dela Rosa-Bala. *(continued on page 9)*

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NEWS



HDH projects score high in resettlement study

A study presented at the 7th Asia-Pacific Housing Forum in Makati on July 29 found that communities in seven projects under the High Density Housing (HDH) program are faring way better than other resettled communities. The presentation "Gainers or Losers?: The Resettlement Experience of Metro Manila ISFs" given by Segundo Joaquin Romero, PhD of the Ateneo de Manila University, shows that SHFC-assisted communities are all "gaining" after relocation.

Pascualer Ville, Bistekville, Ernestville, and Goldmine Interior, all located in Quezon City, garnered a Level 5 rating

(gaining, with minor challenges) in the Community Transformability Assessment used in the study. Even its off-city project in Bulacan, ALPAS HOA, obtained a Level 5 rating. Thus, of the eight relocated communities rated Level 5 - the highest possible score - five were undertaken under the auspices of SHFC. AMVA Housing in Valenzuela City, on the other hand, got a Level 4 score (gaining, with major challenges). Of the 13 communities found to be worse off after relocation, none were those of SHFC.

The high rating of SHFC communities
(continued on page 10)



243 Sultan Kudarat families to start new life after P21 million loan takeout

The journey of 243 informal settler families (ISFs) from Tacurong City, Sultan Kudarat to have their own land started rolling as SHFC awarded the check for the purchase of the property where they will relocate to. The P21-million check was handed over by Jane Melodias, OIC-Manager of the General Santos City office, to the landowner in a ceremony on August 17.

The takeout, which came just two months after SHFC awarded the letter of guaranty on June 14, allows the purchase of a 4.78-hectare land in Purok Buenaflor owned by Wilfredo

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Exhibit spotlights teamwork in CMP communities



SHFC unveiled "Together," an exhibit of black-and-white portraits during the launch of the CMP Month on August 2. The 11 photos showcased partner-homeowners and local government partners working together in various activities conducted by the agency across the country over the past years.

Initiated by the Strategic Communications Division, the month-long installation was part of the activities for the celebration of the 31st anniversary of CMP, which carried the theme "Maayos na Pamayanan,

Simula ng Sama-samang Kaunlaran."

Two partner-homeowners featured in the exhibit were invited to share their testimonials of successful collaboration. Cornelia Layosa of Champaca III Homeowners Association, Inc. (HOAI) in Marikina City talked about their photo taken in 2014, when they conducted a workshop on food preparation and handling. She shared that the association has come a long way since that particular occasion as it now runs a livelihood training center that is affiliated with the Technical Education and Skills Development Authority. Layosa offered to pay it forward by helping other communities in their livelihood training needs.

Speaking on behalf of Goldmine Interior HOAI in Quezon City, Marilyn Torrevillas shared the successful sewing livelihood project of SHFC in

their community. Since receiving the sewing machine grants in 2018, their manufacturing capability has greatly improved from producing only rags to supplying T-shirts for SHFC employees this year. "Malaki po ang naitulong ng assistance ng SHFC sa pagbibigay ng hanapbuhay sa amin, lalo na sa mga kababaihang miyembro namin," she said.

In his closing remarks, Executive Vice President Atty. Junefe Payot reiterated the importance of teamwork in achieving common goals, saying that like the stakeholders in the photos, every employee should work together to ensure the delivery of excellent services to SHFC's clientele. He also touched on the possibility of creating a federation of homeowners associations so that they can share their best practices and experiences with one another.

-Allan Leandro DA. Merin

NEWS

700 multi-cultural families to benefit from Mati City housing project

The construction of a housing project that will benefit more than 700 families in Mati City got underway on June 29 in a groundbreaking ceremony jointly led by SHFC and the Davao Oriental provincial government. Projected to be completed by next year, the units will be built on a 15-hectare property in Barangay Don Martin Marundan for members of the Mandaya, Muslim, Bisaya HOAI.

The event took place after Atty. Arnolfo Ricardo Cabling and Gov. Nelson Dayanghirang signed a memorandum of agreement under which SHFC will finance the project, which will house 256, 247, and 240 partner-homeowners from Phase 1, Phase 2, and Phase 3, respectively. Atty. Ronaldo Saco, OIC-Vice President for Mindanao Operations, and Cong. Joel Mayo Almario also graced the occasion.

Each partner-homeowner will pay P2,800 a month for 25 years under CMP, which aims to improve the living conditions of underprivileged



families by providing them affordable financing scheme in which they can borrow as a community to buy the land they occupy or would like to relocate to.

"This is our way of helping our homeless populace. Any local resident can avail of the project as long as he does not own a house and lot," Gov. Dayanghirang said. "We do not want to deprive them of this opportunity."

The collaboration between SHFC and Davao Oriental dates back to May 2018, when the two parties signed a memorandum of agreement for the provision of socialized housing in the province. The local government is targeting to construct a total of 50,000 housing units over the next three years to address its housing backlog.

-Allan Leandro DA. Merin
with a report from Junard M. Amba

Atty. Deocampo confirmed as new VP



SHFC Board of Directors approved the appointment of Atty. Leo Deocampo as Vice President and Officer In Charge (OIC) of the newly created Office of the Senior Vice President for Operations. He took his oath before HUDCC Chairperson Secretary Eduardo del

Rosario during the agency's June 13 board meeting.

In assuming the role of a full-fledged vice president, Atty. Deocampo brings with him an impressive portfolio with his 12 years of service in SHFC. He

started as Attorney IV in the Legal Department, and rose through the ranks with leadership roles and responsibilities assigned to him. He was designated as the acting manager of the Legal Department from 2012 to 2016, when his position was confirmed by the SHFC Board. In 2010, Atty. Deocampo was concurrently appointed as acting Compliance Officer.

With these roles, Atty. Deocampo was able to familiarize himself with the issues of almost every department within SHFC. He worked diligently to institute a sound legal direction and protocols for the agency, with the establishment of the title monitoring system, the first Board-approved Code of Corporate Governance, drafting of the High Density Housing guidelines, the Oversight Administrative/ Disciplinary Rules and Procedures, and other CMP guidelines, which are still

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NEWS

SHFC, CMP earn GADtimpala citations for gender equality efforts



SHFC was recognized as one of the outstanding government agencies that promote gender sensitivity and mainstreaming, winning a GADtimpala citation from the Philippine Commission on Women (PCW) during the 10th anniversary of the passage of the Magna Carta for Women or Republic Act 9710 on August 14. The law aims to make governance gender responsive. The agency's flagship initiative, CMP, was also awarded a citation. It was the only organization to receive two citations.

The awards were in recognition of SHFC's efforts in pursuing gender equality and women's empowerment within the organization and among its clientele. Atty. Maria Rosalie Richa Taguian, Vice President for Program Development and Enhancement, received the plaques during the ceremony held at the Philippine International Convention Center.

"The citations that we got is proof that we are really determined to make an impact on gender equality and women

empowerment," Atty. Taguian said. "It is not just paying lip service, it is more of how can we use the CMP to make sure that we really make an impact in the ground and women have access to financing."

Insurance and Community Enhancement Division, said the citations are a good indicator of what SHFC has done in terms of gender and development. "*Iyong ibinigay ng PCW, ibig sabihin na-mainstream na natin 'yung gender sensitivity sa organization at sa program natin,'*" he said. "We are in the right direction."

GADtimpala stands for "Gender and Development Transformation and Institutionalization through Mainstreaming of Programs, Agenda, Linkages and Advocacies". Qualified agencies undergo rigorous and thorough validation process conducted by PCW.

SHFC was among the more than 20 agencies that were screened for the award and made it to the final 13.

SHFC, as a government-owned and -controlled corporation, adheres to enhancing the role of women in the organization and to promoting gender equality in its housing programs.

-Allan Leandro DA. Merin

Change of fate for Marikina households after receiving own titles



The dreams of 15 partner-homeowners from five community associations in Marikina City have come true after they received their respective TCT from SHFC on July 31. The new landowners are from Hillside HOAI, Irena Tienzo HOAI, Perez Compound HOAI, Villegas Compound HOAI, and Greenhills HOAI.

Held in Victory Hills, Brgy. Fortune, the awarding ceremony was led by OIC-NCR Operations Vice President Josefina Banglagan and Vice Mayor Marion Andres, who represented Mayor Marcelino "Marcy" Teodoro.

One of the title awardees was Joey Soneha, who shared that renting a house is very demanding. "*Mahirap kasi siyempre (ang) nangungupahan, 'yung portion ng sahod mo doon napupunta sa upa,'*" he said. Soneha diligently paid his loan obligation to SHFC for 15 years. "*Proud na proud ako, kasi siyempre kapag pinaghirapan 'yung pagproseso ng title mas masarap 'yung pakiramdam,'*" he added.

Another awardee, Perla Ablania, shared that all her worries turned into happiness when she finally received her own title. "*Hayahay na ang buhay namin kasi hindi ko na iisipin 'yung pambayad namin ng bahay,'*" she said.

-Dinia Amil L. Malabanan

SHFC brings info campaign to Cebu expo



To disseminate information on its various housing programs, SHFC joined the Kabisig Philippine Government Expo and Trade Fair on July 15-17 in Cebu City. With the theme "Kaalaman Tungkol sa

Pamahalaan: Katuwang sa Kaunlaran," the activity sought to heighten public awareness on government services.

The agency's participation is in line with its goal of bringing services closer to the people, particularly to more informal settler families that need housing assistance. It is also in harmony with its decentralization drive, making it more convenient for the public to transact with SHFC.

Team members from the Cebu Office, Customer Relations and Complaints

Division, and Strategic Communications Division attended to the concerns of visitors who inquired about the agency's housing programs.

Daniel Guillen, chairperson of Kabisig People's Movement, hailed SHFC for being one of the 10 government agencies and GOCCs that joined the expo, along with the Government Service Insurance System, HDMF, and the Philippine Postal Corporation, to name a few.

-Allan Leandro DA. Merin

EMPLOYEE CORNER

Weathering the storms of life, Dulce Abusman shares CMP success

By Zarina Orlane C. Lalatag & Ergineil A. dela Cruz

Dulce Abusman, or simply “Dulce” to her colleagues, has weathered life’s storms literally and figuratively. She had to become the breadwinner of her family when her father passed on prior to her entrance to college. Armed with a fighting spirit and deep-rooted dedication to her family, she singlehandedly sent her two siblings to college, and they are now both licensed civil engineers.

“Nakaka-fulfill lang na nakapagpatapos ka ng kapatid mo at successful pa,” Dulce said. “Lahat ng pagod mo nag-paid off, nabawi.” It was such a fulfilling and heart-warming experience for her that it has become inherent for Dulce to help out in whatever way she could. In fact, she unreservedly continues to financially support her nieces and nephews on their college education.

Her dedication not only shines through what she has done for her family but also through her work in SHFC, her other family. After graduating with a degree in BS Commerce (Major in Accounting) and passing the licensure examination for teachers with a specialization in mathematics, Dulce started working with the agency in January 2007 as a Senior Accounts Specialist. She was assigned in the Accounts Management Department and handled Luzon accounts. In the 12 years Dulce had been doing collection and account servicing for CMP, she experienced so many things that seemed to test her will and commitment—from angry mobs of partner-homeowners to calamities.

Dulce shared her most unforgettable experience doing CMP work: her team conducted an orientation to partner-homeowners in Marikina in the middle of the catastrophic

Typhoon Ondoy, which hit Manila in September 2009. They had considered cancelling the activity because of the impending typhoon. But their sense of duty prevailed especially because the homeowners association (HOA) pleaded that their team come and continue with the plan. And so they pushed through with the orientation even at great risk to their lives.

When they got to Marikina, immense rains were falling and roads were swarmed with rushing waters. Despite the situation, Dulce’s team stayed and persevered. *“Tinapos na namin (ang orientation) dahil nandoon na ‘yung mga tao and nag-aantay sila sa programa natin,”* she shared. Unfortunately, due to the pouring rains and heavy flooding, they got stranded in Marikina after the activity. Her team spent the whole night cramped inside the corporate vehicle and was only able to leave the city the next day when the roads were once again declared passable. *“Nakakatakot ‘yung experience noong Ondoy kasi first time kong naka-experience ng ganung ulan at baha.”* Through lots of prayers, the team survived the storm through the night and all of them got home safe to their respective family.

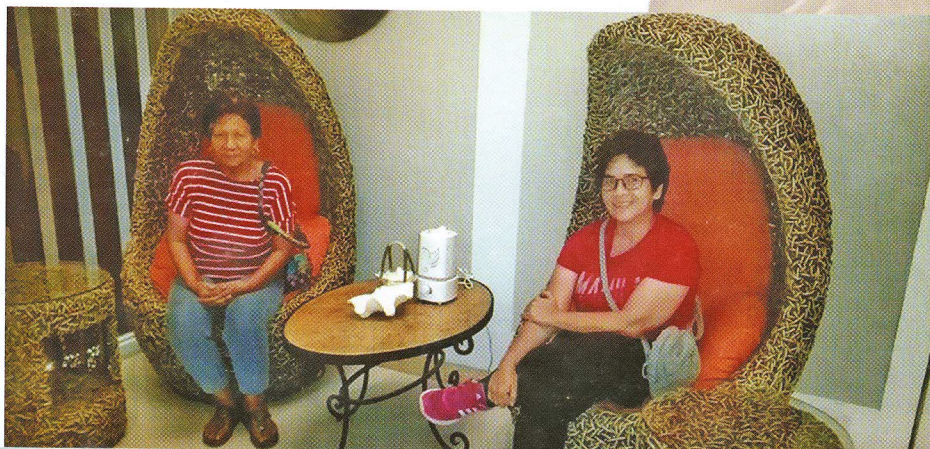
Dulce believes in prioritizing the HOAs with the lowest Collection Efficiency Rating (CER) and on focusing their



team’s visits, orientations, and collection campaigns on those communities who could improve their CER. *“Tiyagain mo lang puntahan at ipaliwanag ang responsibilidad nila bilang miyembro ng komunidad at sa CMP,”* she said. *“Kausapin mo lang at ipaliwanag sa paraang mas maintindihan nila.”* Dulce added that thoroughly explaining the computation of the statement of account (SOA) also encourages partner-homeowners to pay their monthly amortization.

This strategy proved to be effective when her team exceeded their 2017 collection target and reached a 129 percent increase. This success was brought on by their constant follow ups with the partner-homeowners, visits to the sites for the collection campaigns, and teaching sessions with them on how to check and understand their SOAs. Dulce’s team also inculcated a sense of responsibility among partner-homeowners in paying their monthly amortizations religiously. She added, however, that the collection must be improved continuously to help more families secure land tenure.

Dulce is hoping that CMP will expand to more areas in the country in order to serve more marginalized families.



Title Awarding Ceremonies

Title awarding ceremonies, which provided security of land tenure to our partner-homeowners in different parts of the country, mark the 31st CMP anniversary in August.



Abty. Ronaldo Saco, OIC-Vice President for Mindanao Operations, leads the awarding of TCTs to 47 partner-homeowners from Km. 3 Residents Upper Bajada HOAI in Davao City on August 11.



Twenty-six partner-homeowners from Bagong Diwa HOAI in San Fernando, Pampanga proudly show their own land titles during the awarding ceremony on August 28.



Sixteen partner-homeowners from Elfa Ville HOAI receive their respective TCT on August 11 in a ceremony headed by Delia Silvia, Chief of Division, Central Luzon Branch and Jane Duque, Supervising Accounts Specialist.



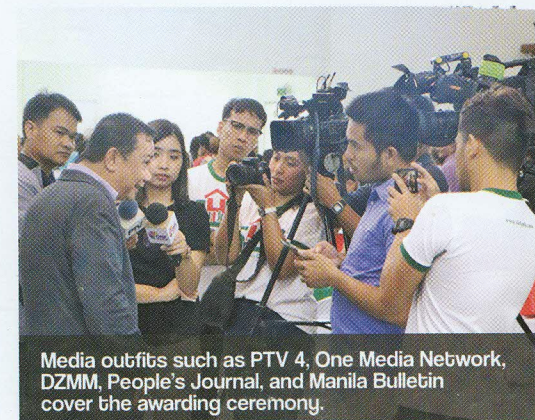
Twenty partner-homeowners from A. Pizarro Village HOAI and five from Panacan 13 Urban Poor Association get their TCTs on August 18 in Panacan, Davao City.



The unity handshake among SHFC senior management and Mayor Marcelino Teodoro and local government representatives during the title awarding in Pasay on August 28 shows the strong partnership between the agency and LGUs in addressing the housing need.



Senator Francis Tolentino and Abty. Arnolfo Ricardo Cabling award letters of guaranty to the landowner represented by former Cavite Congressman Gilbert Remulla for the purchase of lands in Antipolo, Marikina, and Pasay.



Media outfits such as PTV 4, One Media Network, DZMM, People's Journal, and Manila Bulletin cover the awarding ceremony.



SHFC awards a P14-million check for the takeout of the 36-member Villa Umami HOAI in Sampaloc, Manila.



Title awardees take home goodies from Gardenia Bakeries Philippines, which has been supporting SHFC in its various events over the past years.

CMP Month Activities

Meaningful activities both for employees and stakeholders are lined up for the whole month of August in celebration of the 31st anniversary of the CMP.



On August 13, SHFC once again teams up with the Philippine Red Cross for the third annual Blood Donation Drive, which aims to help the humanitarian organization boost its blood stocks.



Partner-homeowners and employees get a refreshing hairdo during the "Gupit mo, Libre Ko" activity on August 22 in cooperation with Reyes Haircutters.



The Program Development and Enhancement Department partners with the Makati Health Office for a free vaccination against Japanese encephalitis on August 9.



On August 16, motivational speaker and author John Velden Lim gives a seminar for employees to heighten awareness and understanding of mental health and disorders.



Fun games and amazing prizes await personnel during the Employee Engagement Day, which aims to connect employees with one another while having fun at the workplace.



SHFC staff get an opportunity to shake their legs and bodies during the post-office hours Zumba session held every Tuesday and Wednesday of August.



A modern folk dance competition, which features three groups showing their grooves, highlights the Employee Engagement Day on August 30. The mezzanine group emerged as champions.

FEATURES

'Basta driver, sweet father': For Pasay octogenarian, enduring hardships for own land title is worth it

By Allan Leandro DA. Merin

There are many things a jeepney driver in Metro Manila has to endure every single day on the road: the never-ending traffic, the scolding from angry commuters, the measly earning, and the frequent grumbling of the stomach. After scrimping and working hard most of his life, Manuel Salamanca, a partner-homeowner from the L. Francisco HOAI, is finally living his dream of having his own land title.

But just like any doting father, his most precious dream still involves his family. "Dugo at pawis ang pinuhunan ko dito," said the 83-year-old after finally receiving his TCT from SHFC in a ceremony held at the Pasay City Hall on June 20. "Para sa mga anak ko ito, pati sa mga apo, kaya nagpakahirap ako talaga."

Even though it took Tatay Manuel nearly 25 years to settle his loan from SHFC, he firmly believes that the long wait is worth it. This was the reason why he could not contain his happiness



that his dream had become a reality before his time on earth is through. "Noong nabubuhay pa 'yung nanay ko, iyan (magsikap para magkaroon ng sariling bahay at lupa) ang palaging sinasabi niya sa amin," he shared. "Kaya ngayon na natupad na, masayang masaya talaga ako."

Tatay Manuel admitted that he could not contain his excitement over this

fateful day.

"Alas tres pa lang ng madaling araw gising na ako," said the father of three, who was among the first awardees to arrive at the venue. "Nagbihis talaga ako para sa araw na ito."

He was one of the 21 partner-

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From under the bridge to over the moon: Bulacan family blissful about being landowners

By Allan Leandro DA. Merin & Jane J. Duque



The occasion in the morning of August 11 was the kind that members of the Elfa Ville HOAI in San Jose del Monte, Bulacan wanted to soak up and remember forever. Families and friends were all present for the special event—the awarding of TCTs to 16 partner-homeowners—which felt like a group hug.

One of the new title holders who could not hide his joy and excitement was Salvador Alcaraz, who finally reaped the fruits of diligently paying his monthly amortization. Mang Salvador and his family were among the 185 households who were relocated from their

shanties under the Tabang-Guiguinto Bridge to a resettlement site in Barangay Kaypian when the structure underwent reconstruction in 2009.

"Masayang masaya po ako dahil tama 'yung desisyon namin na lumipat mula sa tinutuluyan namin dati sa ilalim ng tulay," said the 52-year-old, who is now living comfortably in his humble two-storey abode. "Maraming maraming salamat po sa SHFC sa inyong pagtitiwala sa aming kakayahan at determinasyon para umayos ang buhay ng aming pamilya."

Mang Salvador, who works as a maintenance staff in one of the largest broiler farms in the country, felt

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INSIDER

SHFC AWARDS LAND TITLES

FROM PAGE 1

and SHFC in coming up with solutions to address the housing needs of his constituents. "I am proud to say that Marikina is now squatter-free," he said. "We have 243 settlement areas and 70 percent of which is under the Community Mortgage Program."

Aside from the title awarding, SHFC handed over a check worth P1.4 million for the takeout of the Villa Umami HOAI, which is composed of 36 partner-homeowners from Sampaloc, Manila. In addition, the agency issued letters of guaranty for the purchase of land in Antipolo, Marikina, and Pasay for the benefit of eight community associations.

Ecstatic over the turnout of the event, Atty. Cabling reassured everyone that SHFC will continue to introduce programs to help curb the housing

backlog, which is estimated to be about 6.5 million families. "We are happy and thankful with the success of this activity. But our role does not stop here," he said. "The only way to solve homelessness in the country is for everybody to help." Atty. Cabling added that SHFC is strengthening its ties with local government units to make sure that upcoming shelter interventions are tailored to the needs of the communities.

CMP aims to improve the lives of low-income families by providing them affordable financing options in which they can borrow as a community to buy the land they occupy or would like to relocate to. It has released about P15 billion in loan assistance, translating to more than 2,700 communities built in the last three decades.

-Allan Leandro DA. Merin

SHFC TO CONTINUE VITAL FUNCTIONS

FROM PAGE 1



Under the IRR, the department shall be the main planning and policy-making, regulatory program coordination, and performance monitoring entity for all housing, human settlement, and urban development concerns. It also provided for the creation of the National Human Settlement Board, which shall act as the policy-making body and provide program directions to the attached agencies. Aside from SHFC, these agencies include NHMFC, HDMF, and the National Housing Authority.

In his remarks at the ceremony, which was also attended by the law's principal authors former Senator Joseph Victor "JV" Ejercito and former Negros Occidental Congressman Alfredo "Albee" Benitez, del Rosario said the DHSUD is President Rodrigo Duterte's "whole-hearted gift" to the Filipino people.

The full implementation of the law will commence on January 1, 2020. RA

11201 was passed in Congress in November 2018 and was signed into law by President Duterte three months later.

Community-driven efforts emphasized

At the press conference on the sidelines of the IRR signing, Atty. Cabling stressed that SHFC's housing initiatives will remain community-based. "It is our mandate to build sustainable communities," he said. "In order to build them, we need to consult with the community from planning to house design and construction."

Atty. Cabling added that the agency has also been rolling out livelihood interventions that are tailored to the needs of the community. He shared that SHFC turned over a cashew processing livelihood package for a homeowners association in Puerto Princesa City, Palawan in May. More programs aimed at complementing the income of communities are in the pipeline.

-Allan Leandro DA. Merin

Employees display athletic prowess, teamwork in Sportsfest



After a month of grueling action, the SHFC Sportsfest successfully came to a close on August 23, with the annual event testing the athletic skills of employees in seven sporting events, and at the same time instilling in them the value of teamwork, camaraderie, and discipline.

In his remarks during the awarding ceremony, Executive Vice President Atty. Junefe Payot commended the competitors for their dedication, desire to win with passion, and most importantly for the teamwork that they exhibited. "I am happy that all employees, the most important asset of our organization, gave their best," he said. "I am looking forward to another successful event next year."

The festivities, which kicked off on July 12 at the GSIS Gymnasium in Pasay City, featured fierce but friendly competition in basketball, volleyball, bowling, table tennis, darts, and badminton. The Yellow Team, composed of team members from Finance and Comptrollership, Treasury, Admin and Logistics, Internal Audit, and Procurement, was crowned overall champions with a total of 159 points.

Meanwhile, Krishelle Sarmiento of Cash Management Division was named Best Female Athlete of the Year, while Jethro Teologo of the Finance and Comptrollership Department took home the Best Male Athlete of the Year plum. Camille Allyza Venus of Human Resources, on the other hand, was hailed as Ms. SHFC. The Red Team, powered by team members from the sixth floor of the Makati office, wrested the cheer dance title.

-Allan Leandro DA. Merin

INSIDER

BASTA DRIVER, SWEET FATHER FROM PAGE 8



homeowners who received their respective TCT in the awarding led by NCR Operations OIC-Vice President Josefina Banglagan and Congressman Antonio Calixto. Composed of 41 partner-homeowners, L. Francisco is

currently headed by Mario Flores.

The ceremony also saw the awarding of TCTs to two partner-homeowners from Sta. Clara de Montefalco HOAI.

UNDER THE BRIDGE FROM PAGE 8

relieved that aside from receiving his own title, his two sons, Gerald and Robert, also got their own. He said the titles will be his lasting legacy for his family. "Mabuhay po kayo," Mang Salvador exclaimed. "Di po namin makakamit ito kung hindi dahil sa pagtulon ninyo sa amin."

Partner-homeowners of Elfa Ville are recipients of the tri-party initiative of SHFC, the Manila North Tollways Corporation, and the local government unit of San Jose del Monte. In November 2009, the association, which is currently headed by Raquel Garcia, was taken out through a P7.6-million loan grant from the agency under the CMP.

ATTY. DEOCAMPO FROM PAGE 3

being used by the Operations Group today.

His foray into Operations started when he was intermittently designated as OIC for the Visayas and Mindanao Operations when needed. It afforded him a whole other perspective of SHFC. As OIC for these regional hubs, Atty. Deocampo assumed responsibilities that enabled and necessitated a direct connection with stakeholders. As Legal Manager, he became intimate with SHFC's corporate side.

With Atty. Deocampo at the helm since March 2018, the Operations Group was able to assist 13,905 informal settler families. It was the highest CMP takeout for SHFC since 2014. Consequently, the Operations Group also managed to breach the P1-billion mark in terms of collections.

Aside from diligently accomplishing corporate targets, Atty. Deocampo has a bold vision for SHFC. "It is my hope that in the future, socialized housing will become a concept that will be familiar to every Filipino. I also hope that SHFC will not only be recognized for its Community Mortgage Program but for being an organization that is synonymous with building and transforming communities that goes beyond just housing," he said.

-Phoebe Rose D. Tolete

243 SULTAN KUDARAT FROM PAGE 2

Nacor where the partner-homeowners of the Sariling Atin Homeowners Association, Inc. will begin new chapter of their lives.

The initiative is a collaboration between the agency and the Presidential Commission for the Urban Poor (PCUP), which provided assistance to ensure the adequate relocation of the families affected by an impending demolition. PCUP organized the ISFs to become a legitimate association, a requirement under their application for the CMP.

"We only desire that the commission would be able to help our urban poor and find them a decent relocation," PCUP Chairperson and Chief Executive Officer Alvin Feliciano said. "President Rodrigo Duterte has always asserted the no-relocation no-demolition policy."

SHFC has been advocating an on-site, in-city or near-city resettlement to ensure that affected families maintain their access to livelihood and other basic services which are found in urban areas.

Sariling Atin is currently headed by Robert Rubrico. Its partner-homeowners will make an average monthly amortization of P595.51.

-Allan Leandro DA. Merin

HDH PROJECTS SCORE FROM PAGE 2

is an affirmation of the corporation's participatory and community-driven approach in its HDH program, a slum redevelopment strategy wherein a significant number of informal settler families are accommodated in multi-storey buildings. The agency is a strong advocate of in-city or near city arrangement to ensure the continued access of families to economic, educational, and cultural opportunities that abound in the metro.

Commissioned by the Department of the Interior and Local Government, the study of 30 sites in Metro Manila and Regions III and IV-A seeks to determine the social impact of the Alternative Housing Program and People's Plan Fund. This is designed to provide decent shelters and safer settlements to vulnerable families, particularly those living along waterways and danger zones.

The study looked into seven dimensions of community well-being such as shelter and living space, mobility and access, income and livelihood, social services, social networks and safety nets, community governance, and integration into the receiving local government unit.

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SPEECHES

Sen. Tolentino's keynote speech during the CMP@31 title awarding ceremony

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Sa mga programa po ng gobyerno dapat mayroong guma-graduate, mayroong nagpro-progreso pataas. Halimbawa, kung ikaw ay tatlong taon na sa 4Ps (Pantawid Pamilyang Pilipino Program) at nakapagpa-graduate ng anak na high school papunta ng college, baka pwede naman magkaroon ka na ng sariling lupa. Kung ikaw ay nakapagpatapos ng anak sa kolehiyo, walang na-dengue, walang nagkasakit, sumunod ka sa alintuntunin ng Department of Health at DSWD

(Department of Social Welfare and Development), baka pwede ka nang magkaroon ng pabahay. So what I'm saying is this, panahon nang grumaduate 'yung mga existing social programs ng ating pamahalaan kabilang na 'yung binibigay ng Social Housing Finance Corporation.

Bagama't wala pang charter ang SHFC, isang napakagaling na bahagi at magiging effective attached agency ito ng bagong tatag na Department of Human Settlements and Urban Development. Ang ginagawa naman po namin sa Senado ay inaakay namin ang bagong-silang na departemento, kung ano ang dapat gawin, kung saan sila papunta. Wala pa nga po silang budget. Wala pa silang opisina subalit sa mga susunod na pagkakataon sila na 'yung makakaharap ninyo. This awarding ceremony today is a testament to the innovativeness of SHFC and other government housing agencies prior to the creation of the Department of Human Settlements. After the infancy stage, palagay ko po mas magiging matatag pa ang housing sector ng ating bansa.

Noong ako ay MMDA Chairman pa, wala pong sulok dito sa Metro Manila na hindi ko narating kaya alam ko lahat ang problema ng pabahay. Mayroong isang lugar sa Pasig, malapit sa Manggahan Floodway, naka-park doon 'yung mga sirang fire trucks, backhoe, at bulldozers ng MMDA. Ang sabi ho sa akin: pwede ho ba kami magtayo ng bahay dito? Eh inisip-isip ko hindi naman sa akin 'yun, binigay ko na. Kaya kahapon nagkaroon sila ng isang anibersaryo, inimbitahan po ako. Mayroon silang isang alliance of people's organization kung saan nilabas po nila 'yung kanilang people's plan para pag-ugnayin ang kanilang mga plano sa plano ng pamahalaang lokal at ng pamahalaang nasyonal.

We hope to have more of that. We hope to have more of on-site resettlement areas here in Metro Manila. Mapalad po kayo, mayroon tayong Social Housing Finance Corporation na gusto pong magkaroon ng 530,000 organized, low-income families dun sa ilalim ng proyekto

nilang FAIR (Flexible, Affordable, Innovative at Responsive) shelter solutions by the year 2022. Kahapon bago kami nag-adjourn pinag-usapan na namin ang housing for teachers. Sa palagay ko ang ating mga guro ay magiging napakalaking bahagi ng housing sector. Dahil unang-una, GSIS members sila, pangalawa organisado po 'yan, pangatlo ay napakalaki ang naiambag nila sa ating lipunan, kaya 'yung susunod naming tatalakayin sa committee ay 'yung housing para sa mga guro.

Be that as it may, I would like to thank SHFC President Atty. Cabling at lahat po ng organisadong housing communities na nandito ngayon. Pati kay Mayor Marcy Teodoro. I've seen him work. 'Yung sinabi niya kanina should also be a vital component of whatever program SHFC has. Dapat 'yung disaster resiliency ay maging bahagi ng program ng SHFC. It is not enough that you be awarded individual titles. What should be more effective is that you should have titles that will result in a resilient and sustainable community. Binigyan nga kayo ng titulo eh kapag nag high tide naman hindi na makita tuhod niyo roon, hindi na makita alulod niyo o 'yung bubungan. Kaya dapat 'yung ligtas na lugar na magkakaroong ng isang vibrant community.

Ganun din sa inyong komunidad, sa inyong tahanan siguraduhin po dapat na ang CAs (community associations) ay ligtas kaya tama 'yung sinabi ni Mayor Teodoro. Ito pong ibat ibang organisadong homeowners group, eh magbuo din kayo ng isang rescue team o mag-assign kayo ng kabataan na madaling tumawag sa barangay o sa isang disaster preparedness team.

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Having said that, I would like to congratulate once again Atty. Cabling and the members of SHFC, and the various community associations present here for listening to me. Let me again express my sincere gratitude for inviting me here and I hope in the days ahead, as we guide the newly created Department of Human Settlements, sana maipakita natin na tama ang naging decision na mag create ng department na ito, which is 30 years in the making. Magandang umaga sa inyong lahat! Mabuhay ang SHFC! Mabuhay ang lahat ng community associations na nandito ngayon!

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SPEECHES

Cong. Benitez's inspirational convergence speech

Below is a transcript of the speech delivered by Negros Occidental 3rd District Representative, Francisco "Kiko" Benitez, during the Socialized Housing Convergence held at the Landbank of the Philippines Building in Manila on September 5.

On behalf of Cong. Strike Revilla, chairperson of the Committee on Housing and Urban Development, we would like to congratulate the SHFC family for 31 years of unwavering service to the Filipino people, especially for those who need the basic right to shelter and housing. Let me commend the agency for staying true to its vision to provide flexible, affordable, innovative, and responsive shelter solutions to the homeless and low-income families in partnership with national and local

government, and civil society organizations. Your programs, such as the Community Mortgage Program, which we are celebrating today is a wonderful testament to the "bayanihan" spirit of the Filipino people. This inspires us to believe in the goodness and generosity of our communitarian spirit as Filipinos.

In 1972, the United Nations held its first environmental conference in Stockholm, Sweden. Our representative was Elena Z. Benitez, who brought back the idea that human settlements was the linchpin framework by which people and communities interacted with the environment and the world around them. She was also the representative in 1976 at the First Habitat Conference, which led of course in 1978 to the creation of the UN Habitat and Human Settlements. She brought back the idea of human settlements with the development of UN Habitat in the Philippines and tasked my late father, Jose Conrado Benitez, to study how such a framework might be useful for Philippine development. He had always been an advocate of the right to decent and affordable housing. In fact, he used to say that all development had to have an address, a face, and a home because human settlements is actually the linchpin of social development. It is thus with great joy that I hear the initiative for Socialized Housing Convergence that is being launched today.

Because I believe that human settlements and urban development is a concern for everyone. It is one that provides us not only with shelter and a roof but also a home: a home that must also have not only water and electricity but mobility and transport, access to education and health services, and so on and so forth. It is in fact a foreground for how you should measure the capacity of the Filipino people to be brought up in progress and development. In addition, the establishment of mass housing, my father's initiatives included shelter financing, which

remains relevant today. These include the Home Development Mutual Fund and the National Home Mortgage Finance Corporation, the mother agency, which gave birth to SHFC.

It is not that surprising that for his part, my brother, the former representative of the 3rd district of Negros Occidental Albee Benitez never wavered in promoting the rights of the people to secure housing. He advocated for the establishment of sustainable and safe settlements for every Filipino community that lives on trust and contributes to the development of the nation. It was under his watch and of Sen. JV Ejercito that the Department of Human Settlements and Urban Development Law was approved. Looking at the common legacy that they have passed from Tita Helen, my father, and to my brother, I know we have big shoes to fill.

This is why I would like to assure you [that] we at the House of Representatives, share your vision in addressing homelessness and the inability of our countrymen to afford basic dignified needs. We have pushed for the enactment of the department and we are currently trying to push to make sure that there is more funding given to the housing agencies so that at the very least the reorganization can be properly funded. I have also filed House Bill No. 42 or the Local Government-Led In-city or Near City Settlement Act, which has a provision to make people's planning and consultation very much a part of the process of resettlement. Hopefully, this will ensure the sustainability of resettlement sites by assuring access to services and employment, as well as empowering the informal settler families by making them active partners in the planning and management of these sites to make real the significance of the convergence that we are celebrating today.

If enacted into law, I foresee the active involvement of SHFC not only in providing housing loan under the CMP and the High Density Housing program, but more importantly in helping the families form themselves



"Every Filipino deserves a shelter and a home, which can be a site in which basic dignity and decency can prosper... After all, ang sabi din po ng tatay ko: Higit sa lahat, ang tao."

into associations for accreditation in these housing programs and in helping them design their own produced plans. To create such organizations and to make communities truly empowered, I think it should be a desire that we all aspire for. The House of Representatives is also in the process of crafting the General Appropriations Act. Rest assured, that we will fight for the needs of the department and its attached agencies, including hopefully increasing the budgetary support for SHFC. I have just been informed that there is a proposed bill for the charter of SHFC, which we will review and probably will try to see if we can file next week. At least those are the limits by which the scope of my responsibilities can help.

Indeed, every Filipino deserves a shelter and a home, which can be a site in which basic dignity and decency can prosper. So together, let's work on achieving your vision of convergence and the provision of safe and secured homes to the homeless—a home where opportunities will enable them to rise from poverty in a sustainable and inclusive manner. After all, ang sabi din po ng tatay ko: "Higit sa lahat, ang tao."

GENDER & DEVELOPMENT CORNER

'Brigada Eskwela': Fostering conducive learning spaces for our future leaders

By Margeline Kate D. Moncada

Tidy and well-ventilated classrooms, clean desks, complete learning materials, and new school supplies inspire students to study hard for their bright future.

That is why on July 23 and 24, the agency, through the initiative of the Gender and Development unit of the Program Development and Enhancement Group, conducted a daycare improvement and basic teacher training for the benefit of the local government-run Villarosa Daycare Center in San Pedro, Laguna. The school enrolls children of partner-homeowners from four community associations, namely Septagon St. Joseph HOAI, Samahang Maralita HOAI, Bagong Pag-asa HOAI, and Lupa Sitio Maligaya III HOAI. This is SHFC's way of once again demonstrating the meaning of "Kaagapay ng Komunidad" not only by uplifting the living condition of underprivileged communities but also by ensuring that our youth, our future leaders, will have a chance at good education.

During the activity, a crew composed of 20 volunteer employees from the Operations and Support Group took turns cleaning the school's classroom and painting its walls and ceiling. They also distributed new school supplies and learning materials for the students, who repaid the employees' deeds with warm smiles and warmer hearts.

The involvement of the community

was also very crucial as they would earn a sense of ownership in this kind of project. While team members were busy renovating the physical structure of the daycare center, volunteer parents underwent basic early childhood education training so that they could be directly involved in the learning process of their kids. They also formed committees—food and health, cleanliness, and teacher's aide—to facilitate the smooth flow of the center's everyday operations.

This kind of initiative provided a hands-on learning experience on participatory community development for SHFC employees as they took a break from their daily work to spend time in the community. Titus del Castillo of the Information and Communication Technology Division said that the immersion opened his eyes to the value of SHFC's mandate and the work of employees. "*Hindi lang pagpapautang para magkabahay ang ibinibigay natin, kundi pag-asa sa mga pamilya, lalo na sa mga bata,*" he said.

Close cooperation with communities in this type of initiative is essential as it allows SHFC to work with stakeholders to achieve a common goal. After all, that is the essence of neighborhood and "bayanihan."



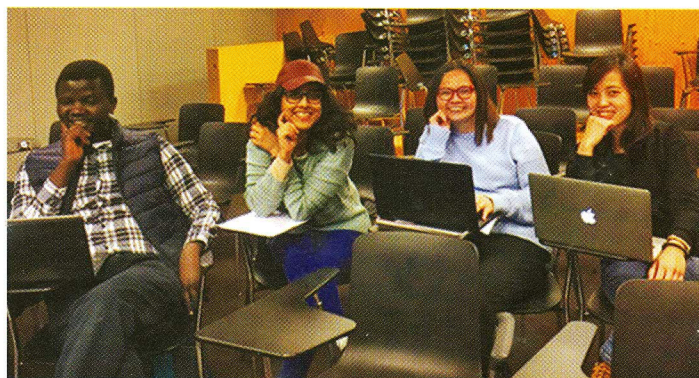
During the distribution of school supplies and the unveiling of the renovated daycare center, the volunteers were greeted with smiling faces and eyes filled with joy and gratitude. SHFC hopes that through this project, more children will be motivated to go to school every day to help ensure a better future for their families.



FEATURES

Achieving housing justice through BALAI Filipino Communities

By Isabella Louise A. Abustan



When I learned that I won a scholarship grant to study at the Institute of Housing and Urban Development Studies (IHS) in Rotterdam, I was confident that the short course I applied for would help me understand and appreciate the complexities of housing at a global scale. I was accepted into IHS' International Course on Housing and Urban Development.

There were several specializations under the short course; some related to economics, climate change, or urban planning. But I chose the field which I could identify with the most: Urban Housing, Equity and Social Justice. The multitude of housing principles, practices, and concepts and the opportunity to learn and work with people of different cultural and professional backgrounds proved to be the most memorable during my three months in the Netherlands.

A study conducted by international consultancy firm McKinsey Global Institute shows that about 330

unsafe shelters.

The 2030 Agenda for Sustainable Development, more commonly known as Sustainable Development Goals (SDGs), lists Sustainable Cities and Communities as one of its goals (SDG 11), which is second to Reduction of Inequality as the most cross-cutting among SDGs. In fact, achieving this goal means having also solved 10 or 20 targets of the different SDGs. Because of this implication, an urban policy called the New Urban Agenda was formulated, with housing and sustainable urban development being recognized to be "intrinsically associated" with each other. Essentially, this means that housing becomes the implementation tool to achieve sustainable cities and communities. Singapore and the Netherlands are examples of countries that have institutionalized affordable housing solutions at scale as such tool.

The bigger challenge was localizing the commitments of the New Urban Agenda through that approach. One

million households around the world are currently living in substandard housing. It added that by 2025, approximately 440 million urban households across the globe or at least 1.6 billion people would occupy crowded, inadequate, and

way that this could be solved is by achieving "housing justice," that is, housing that is "Available, Accessible, Affordable, Acceptable, and Adaptable for all in an equitable, inclusive and sustainable way" (Ayala, et al., 2019). These five inter-dependent principles, or 5As, are crucial components of adequate housing. Upon learning the 5As I thought of how aptly it suited our national housing campaign, BALAI (Building Adequate Livable Affordable and Inclusive) Filipino Communities, which covers all the principles. I've heard about our housing slogan so many times that I have learned the acronym by heart. Needless to say, I am proud that at a national level, we are on the right track. Indeed, during my first few weeks, I recall telling my classmates repeatedly in casual conversations that there is still a lot to do for the housing sector, and honestly, I would often use the BALAI phrase because I have no idea where to start and what to actually do. Social housing is complex. So when I joined SHFC, I had to wrap my head around it through simpler definitions that I easily understood. Over time, I learned about LOGs and takeouts, how CMP is community-driven, and the scale that this program could offer.

Now that my learning has been supplemented and I have gone deep into the rabbit hole of how complex housing is, I go back to the reason why I am in public service and find that I have already put housing at the center of my comfort zone.

Ang Bagong
KOMUNIDAD

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We welcome suggestions, comments and contributions. Address all communications to the Strategic Communications Division, 6th Floor, BDO Plaza, 8737 Paseo de Roxas, Makati City, PHILIPPINES

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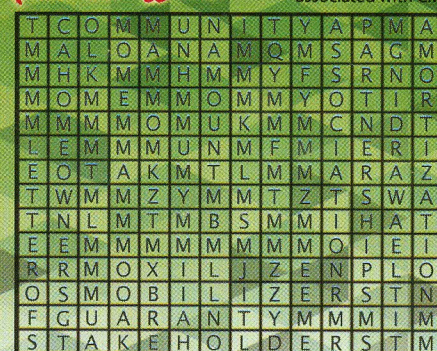
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Find The Word

Encircle 10 words that are associated with CMP.



Answer to the previous Find the Word
8 Provinces that revolted against the Spanish rule

1. Bulacan
2. Pampanga
3. Nueva Ecija
4. Laguna
5. Manila
6. Cavite
7. Batangas
8. Tarlac