

500 Intramuros families to benefit from new housing deal



From left: SHFC OIC-Senior Vice President for Operations Atty. Leo Deocampo, SHFC President Atty. Arnolfo Ricardo Cabling, HUDCC Chair Eduardo del Rosario, and Department of Tourism Assistant Secretary Roberto Alabado III together with IA officials, show the signed MOA that will provide housing for 500 informal settler families living in Intramuros.

The Social Housing Finance Corporation (SHFC), the Housing and Urban Development Coordinating Council (HUDCC), and the Intramuros Administration (IA) entered into an agreement for the resettlement and relocation of about 500 informal settler families living inside Intramuros.

These measures are part of the efforts to revive and preserve the cultural heritage of Intramuros, which is one of the country's top tourist destinations where visitors can experience Spanish-era Manila through its churches, museums, and other historical sites.

To implement the resettlement project, an initial amount of P410 million was made

available to SHFC to cover the costs for land acquisition, site development, and house construction. Aside from the foregoing which will be lent out to the community as loans, the said fund will also cover subsidy grants for livelihood initiatives, road right of way, establishment of settlement management, social preparation, and capacity building of stakeholders. The amount of subsidies shall be at least 20 percent of project costs. Livelihood is particularly important to prevent the usual impact of relocation such as loss of employment, economic displacement, and impoverishment.

For its part, IA, an agency attached to the Department of Tourism, will assist SHFC
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'Very satisfactory' rating attained in initial CSS results

SHFC has received a very satisfactory rating in its pre-takeout services in the 2018 Client Satisfaction Survey (CSS), the tool used by government agencies to evaluate their performance based on their client's experiences.

Initial results of the survey released by the National College of Public Administration and Governance of the University of the Philippines - Diliman on March 12, 2019 show that 91.3 percent of customers interviewed were either "Very Satisfied" or "Satisfied" with the agency's staff, services, and products.

The menu of pre-takeout services assessed in the survey includes background investigation, site inspection, appraisal, title validation, and loan and mortgage examination. They are distributed among various housing programs of SHFC such as CMP, the High Density Housing Program, and Localized CMP.

In 2017, SHFC got a rating of 85.70 percent in its pre-takeout services and 91.90 percent in its post-takeout services, which include creation and maintenance of loan accounts, account monitoring, and payment counseling, among others.

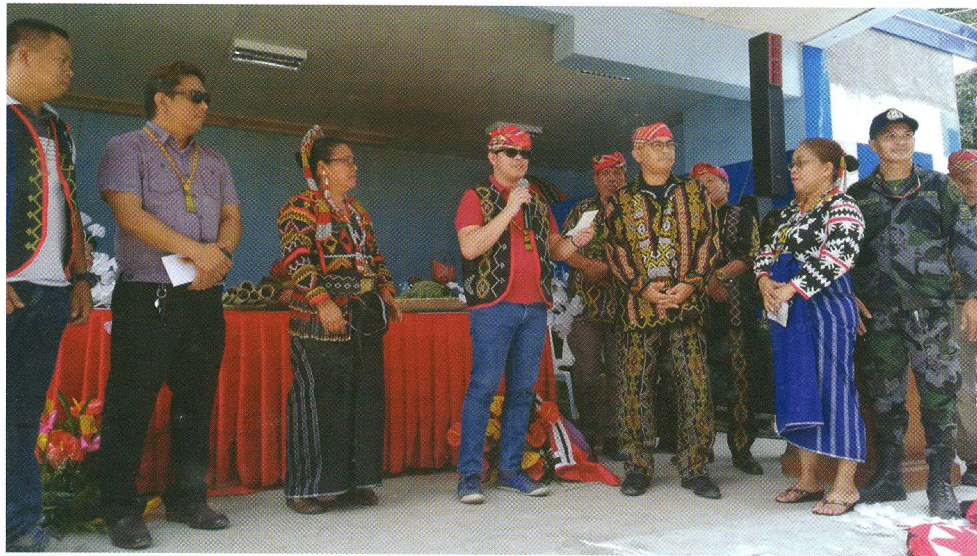
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NEWS

T'boli partner-homeowners look forward to more 'beautiful' future



On March 14, 2019, Atty. Leo Deocampo, OIC-Senior Vice President for Operations, led the awarding of checks totaling P2 million for the benefit of Kenoon Village Homeowners Association, Inc. in T'boli, South Cotabato. The loan, which is funded under CMP, will benefit 70 partner-homeowners of Kenoon, which means beautiful in the T'boli language.

SHFC will allocate a total of P7 million for this Indigenous Peoples (IP) Housing Project, under the culturally sensitive CMP modality, which is intended to improve the living conditions and ensure the well-being of indigenous groups across the country. The initiative is also a testament to the agency's commitment to providing

safe and inclusive housing solutions to underprivileged communities, including those in far-flung areas where many IP communities live.

Mayor Dibu Tuan and City Administrator Salvacio Dagang were also present during the ceremony, along with municipal councilors and barangay representatives. The awarding coincided with the celebration of IP Day in T'boli.

As a show of gratitude to SHFC, the T'boli tribe honored Atty. Deocampo in a ceremony wherein he was given a traditional clothing called "Kegal T'boli"

(continued on page 10)

Title, check awarding marks UDHA anniversary in Naga

March 27, 2019 was an eventful day for SHFC in Naga City, Camarines Sur as the agency held a number of activities in celebration of the 27th anniversary of the Urban Development and Housing Act (UDHA), the law that mandates local government units to undertake the provision of housing services for their respective communities.

SHFC awarded a check worth P20.2 million for the take-out of ISEFA Homeowners Association, Inc. (HOAI) in Barangay San Felipe. Funded under



CMP, the loan will ensure the security of tenure of 238 partner-homeowners led by its president, Edgar Lopez.

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Marawi partner-homeowners get insight on Magna Carta for HOAs

As part of the agency's continuous post-conflict rehabilitation of Marawi City, SHFC participated in the orientation on the Magna Carta for Homeowners and Homeowners' Associations conducted by the Housing and Land Use Regulatory Board (HLURB). Management Services Group Vice President Annicia Villafuerte, who is also the Head of the Technical Working Group of Marawi Shelter Project, represented the agency in the seminar held at the Bagumbayan Hall of Marawi City Hall on March 26, 2019.

Kamaludin Laguia, Jr., Executive Director of HLURB - Bangsamoro Autonomous Region in Muslim Mindanao (HLURB-BARMM), shared salient points of Republic Act No. 9004, which stipulates that every homeowners association shall be required to register with HLURB. This includes memberships in community associations organized through CMP. Mayor Majul Gandamra and UN-Habitat Project Manager Warren Ubongen also attended the orientation, along with 23 community associations and cluster leaders.

After the orientation, Villafuerte joined representatives of HLURB-BARMM, UN-Habitat, and the local government for a site visit and inspection in Barangay Dulay Proper, one of the locations where houses of internally displaced persons will be constructed on. SHFC has allotted P248 million for the land acquisition and site development of two sites under the Rebuilding Marawi through Community-driven Shelter and Livelihood Support initiative.

-Revia Mae E. Sibal

NEWS

SHFC 2nd among KSAs in GCG rating

SHFC has ranked second among key shelter agencies (KSAs) based on the assessment by the Governance Commission for GOCCs (GCG), a testament to its commitment to delivering quality and efficient public service. The agency garnered a score of 59 percent in the appraisal of GOCC performance in relation to the Corporate Governance Scorecard.

Twenty-seven out of 90 GOCCs evaluated in the actual run held in May 2016 are government financial institutions. They were gauged on three key areas — Stakeholder Relationships, Disclosure and Transparency, and Responsibilities of the Board. The Home Development Mutual Fund topped the KSA ranking with a score of 74.50 percent. The Home Guaranty Corporation (50 percent) and the National Home Mortgage Finance Corporation (47 percent) placed

Sections	No. of Items	Weight	SHFC Score
I. Stakeholder Relationships	14	15%	9.50%
II. Disclosure and Transparency	11	35%	24.50%
III. Responsibilities of the Board	37	50%	25%
TOTAL	66	100%	59%

third and fourth, respectively.

The results of the appraisal also show that SHFC is among 48 GOCCs with Corporate Governance Seal, a proof of sound management for adherence to good governance practices. The agency is also included in the list of GOCCs that released annual reports aside from annual financial statements. Designed to raise the standards of GOCCs so they can be at par with state-owned enterprises in the ASEAN region, the Corporate Governance Scorecard is comprised of 66 questions used to rate governance policies and practices of GOCCs.

-Allan Leandro DA. Merin

Former Antipolo councilor brings public service experience to SHFC board



SHFC Board of Directors welcomed a new member in Director Ronald Barcena on March 4, 2019. The former president of the National Movement of Young Legislators is bringing in more than 20 years of public service experience to the agency, including knowledge and expertise in land use planning, housing and resettlement, as well as public finance and local governance.

Director Barcena served as councilor in the first district of Antipolo from

2013 to 2018 prior to his appointment. In his two terms, he helmed the Committee on Planning, Land Utilization, Housing and Settlement, Committee on Education, Committee on Agriculture, and the Committee on Finance, Budget and Appropriation.

"It's rewarding to see the smiles and joy on the face of every family when they finally have a home they can call their own," he said. "I look forward to seeing more of these smiles and joy in my new home in SHFC."

Director Barcena finished Bachelor of Arts in Political Science at the University of Rizal System in 1996. He obtained a Masters in Business Administration degree at International Academy of Management and Economics in 2002 and a Bachelor of Laws degree at the Philippine Law School in the same year.

To further gain advanced knowledge in

(continued on page 10)

Zamboanga communities receive beauty care training, starter kits



SHFC's mission to develop new initiatives for the communities it supports this 2019 continues as members of the Insurance and Community Enhancement Division together with the Technical Education and Skills Development Authority (TESDA) Zamboanga Regional Office conducted a livelihood training for two CMP communities in Zamboanga City on February 18, 2019.

More than 50 partner-homeowners and officers of Tierra Pag-Asa HOAI and San Ramon HOAI participated in the activity, wherein they learned the proper techniques in providing manicure, pedicure, and foot spa services in a demo session led by TESDA Zamboanga livelihood trainer Richard Miguel.

Each participant was given a starter kit to jump-start their own livelihood venture. The beneficiaries consider this assistance a big help to augment the income of families in the community. "Nagpapasalamat kami kay isa mi sa nahatagan ug special livelihood project sa SHFC," (We are very thankful that we are one of those who were given this special livelihood project by SHFC) San Ramon HOAI President Mary Ann Porquillo said. "Dako kaayo kining tabang sa among kalisod." (This is a very huge help to ease our hardship).



(continued on page 4)

INSIDER

Islamic financing pursued to enhance inclusivity, innovation

SHFC is pursuing the development of a Shari'ah-compliant housing finance to further promote inclusive housing and expand its market reach. The move is in response to the call of the HUDCC and the National Home Mortgage Finance Corporation to promote Sukuk (Islamic bonds) in order to harness untapped sources of funds from investors in Islamic countries.

To jump-start the initiative, SHFC senior management led by Atty. Arnolfo Ricardo Cabling, took part in the Islamic Finance Training for the Housing Sector of the Philippines on February 19-21, 2019 at St. Giles Hotel in Makati City. The workshop marked the agency's commitment to ensuring the cultural adequacy of housing finance it offers to partner-homeowners.

Asst. Prof. Dr. Ziyaad Mahomed, Director of Executive Education and Associate Dean of E-Learning at the International Centre for Education in Islamic Finance (INCEIF) in Malaysia, shared his knowledge and experience in Islamic finance, Islamic housing financing, and Sukuk. INCEIF Senior Teaching Fellow Mr. Ezamshah Ismail, on the other hand, discussed Islamic microfinance and microfinance products, and gave an overview of takaful, a type of Islamic insurance. INCEIF is the foremost educational institution on Islamic finance while Malaysia is considered as the world leader in the Islamic capital market.

Under Shari'ah law, borrowed money will not be charged interest or "riba." Instead, Islamic financial institutions use equity participation systems to earn



profit. Since banks in the country charge interest on their loans, many Muslims find it difficult to secure credit for their housing requirements without violating the tenets of their faith.

SHFC also formed the Committee on Islamic Financing and hired a consultant in Mr. Jam Abu Dharr Usman, who gave a briefing session with senior officers on February 28, 2019 at the Makati office.

"In Islam, the fundamental principles of Shariah prioritizes protection of life, faith, progeny, intellect, and wealth. Islamic finance is a significant mechanism in achieving these essential principles. The utilization of Islamic finance in providing housing to our communities is a wonderful manifestation of these principles," Usman said.

The workshop was initiated by the Funds Generation and Institutional Arrangement Division led by Atty. Ann Margarette Vista. These initiatives are part of SHFC's efforts to capacitate its key leaders in line with the thrust of DHSUD on developing innovative housing finance approaches.

-Allan Leandro DA. Merin

ZAMBOANGA COMMUNITIES FROM PAGE 3

This is just a small step towards the more detailed and comprehensive training planned for the beneficiaries, who will undergo the regular Nail Care II Training Program of TESDA to obtain certification as skilled workers. TESDA would then coordinate with the Department of Labor and Employment for job matching and networking.

Through the effort of Gina Lumbre, OIC-Manager of SHFC Zamboanga

Office, a possible partnership with TESDA Zamboanga Regional Office is on its way to provide the necessary livelihood trainings and programs to other CMP communities in the city.

According to Atty. Maria Rosalie Richa Taguian, Vice President for Program Development and Enhancement, the initiative is part of the interventions to help complement the income of partner-homeowners in communities that the agency is supporting.

-Revia Mae E. Sibala

500 INTRAMUROS ISFs

FROM PAGE 1

in the identification and tagging of partner-homeowners, and in the relocation and resettlement of the beneficiaries. IA will coordinate with the receiving local government unit of homeowners associations in securing the needed documents, as well as in the issuance of permits, approved site development, and building plans, among others.

Signing the memorandum of agreement on March 27, 2019 at the HGC Building in Makati were President Atty. Arnolfo Ricardo Cabling, HUDCC Chairman Eduardo del Rosario, and IA Administrator Atty. Guiller Asido. SHFC OIC-Senior Vice President for Operations Atty. Leo Deocampo, IA Finance and Administrative Division Chief Merceditas de Sahagun, Department of Tourism Assistant Secretary Roberto Alabado III, and IA Accountant III Virginia Laserna witnessed the ceremony.

The resettlement of the initial batch of beneficiaries, who are currently living on the property owned by the Trade Union Congress of the Philippines, is targeted to be completed by 2021. Two larger communities composed of about 1,000 families may be included in the second phase of the initiative.

The loan to be provided to each family shall not exceed the socialized housing ceilings approved by HUDCC, which will also supervise and coordinate the implementation of the MOA and adopt basic policies and guidelines to ensure compliance between and among the parties to achieve the desired objectives.

The agreement is an affirmation of SHFC's tried and tested multi-stakeholder and participatory approach to housing. By pooling their resources, government agencies, will be able to provide more families from the marginalized sectors with housing and tenurial security assistance, thus improving their quality of life. As end-user of the project, the beneficiaries, on the other hand, contribute meaningfully to the initiative by voluntarily vacating their structures and participating fully in the whole process of visioning, planning and implementation.

The IA wanted a participatory approach to ensure that the needs of the families are addressed that is why it specifically chose SHFC for the undertaking. It is hoped that the families will leave their present residences as an empowered community, rather than a defeated one.

-Allan Leandro DA. Merin

FEATURES



2 NAPICO partner-homeowners get birthday wish granted

By Allan Leandro DA. Merin

There is a saying that life begins at 40 but for Celestino Centura, Sr. a better life starts at 60. His special birthday wish finally came true on March 8, two days before his birthday, when he and 50 other

members of NAPICO Homeowners Association, Inc. Phase 3 received their respective TCT from SHFC in a ceremony held in Barangay Manggahan, Pasig City.

"Magandang regalo po itong natanggap ko dahil matagal ko nang hinihintay na magkaroon ng sariling titulo," said Centura, who used part of the retirement benefits he received from three decades of working at a local bakeshop chain to settle his remaining balance with the agency. "Masayang masaya ako kasi hindi birong magkaroon ng sariling lupa sa panahon ngayon. Kahit sino sa amin dito sa NAPICO ito ang minimithi."

Tracing his roots in Sagñay, Camarines Sur, the father of two shared that he and his family used to move from one place to another before finally settling in NAPICO. "Sa Mandaluyong kami unang tumira bago kami lumipat sa San Juan," he continued. "Noong nalaman ko itong lugar na ito, pumunta agad kami para makakuha ng kaunting parsela ng lupa. At pagkatapos ay pinatayuan ko naman ng maliit na kubo."

Centura, who acknowledged the hardship, uncertainty, and insecurity that prevail in informal settler communities, is grateful to SHFC for helping create a better living condition for his family and other members of their association. "Sana ay

(continued on page 9)

May forever sa CMP: Davao couple finds love, land security

By Bea Chermaine P. Ranada

When Jonathan Biliran got laid off from his job in a logistics company, he made the wise decision to use his separation pay to formalize his membership and settle his dues in Doña Mercedes Phase 2 Homeowners Association, Inc. In 2005, a year after the project was taken-out, he made another important decision—he married the love of his life, who happened to be his neighbor, Zeal.

Despite the difficulties of living in a community without water and electricity, the couple survived nights and days with the help of a constantly recharged car battery. No doubt it was during those cold dark nights that they conceived their firstborn. Times were tough in their first few years of stay in the community, forcing them to skip payments of their monthly amortization amounting to P425. When they had the chance to fully pay their accounts in 2013, they did not waste time heading off to the SHFC



Davao Office to remit their payment.

For Jonathan, CMP is not simply about housing finance; he realized that more

importantly, it is about growing and building a sustainable community. As the couple shared the story of how deeply

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2019 International Women's Month Celebration

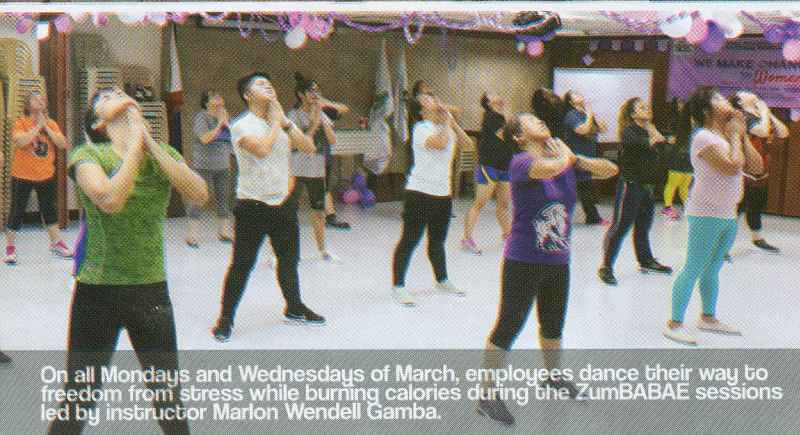
For the entire month of March, SHFC celebrates the achievements, and acts of courage and determination of women by holding activities aimed at increasing awareness on gender sensitivity and empowerment.



Women employees glam themselves up during the free makeover session conducted by cosmetics experts from Mary Kay.



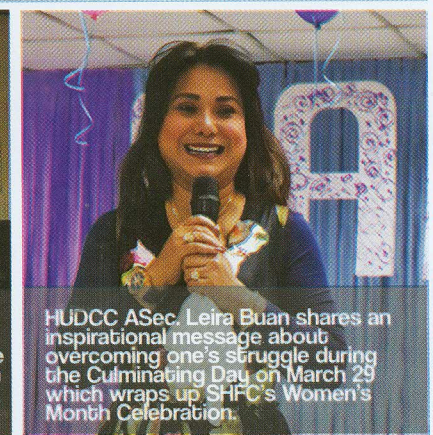
On March 12, newly-hired employees participate in a group workshop during the Gender Sensitivity Training aimed at increasing awareness on gender equality and responsiveness.



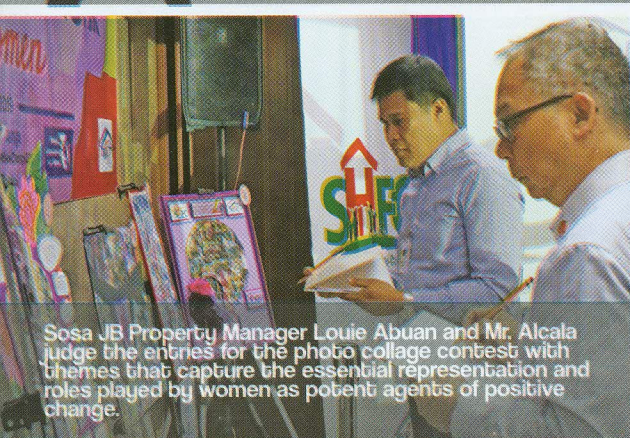
On all Mondays and Wednesdays of March, employees dance their way to freedom from stress while burning calories during the ZumbABAE sessions led by instructor Marlon Wendell Gamba.



Social entrepreneur Tito Alcalá shares his heart-warming mission of donating comfortable rocking chairs for the elderly in public places through the program "Sa Iyo Lolo at Lola."



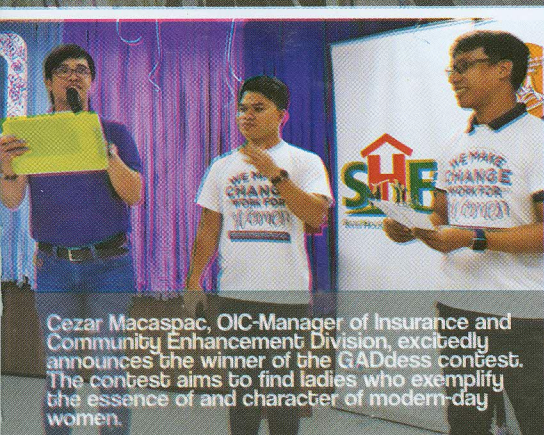
HUDCC ASec. Leira Buan shares an inspirational message about overcoming one's struggle during the Culminating Day on March 29 which wraps up SHFC's Women's Month Celebration.



Sosa JB Property Manager Louie Abuan and Mr. Alcalá judge the entries for the photo collage contest with themes that capture the essential representation and roles played by women as potent agents of positive change.



NCR Operations team members from the mezzanine floor are all smiles as they receive their prize for bagging the photo collage competition.



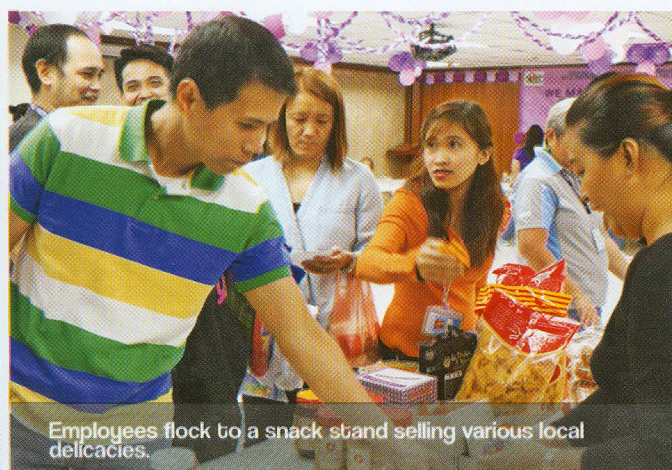
Cezar Macaspac, OIC-Manager of Insurance and Community Enhancement Division, excitedly announces the winner of the GADdness contest. The contest aims to find ladies who exemplify the essence of and character of modern-day women.



Mr. Abuan, ASec. Buan, and Atty. Maria Rosalie Richa Taguian, Vice President for Program Development and Enhancement (PDE), pose with GADdness contestants. The mezzanine floor once again claims victory as Cherry Flores takes home the crown. Jenny Zsarica Mateo and Michelle Bandang finished as runners-up.



Champaca III HOAI from Marikina sustains the needs of its members by selling rags, potholders, and dishwashing liquid made by partner-homeowners themselves, who were given livelihood training by the HOAI.



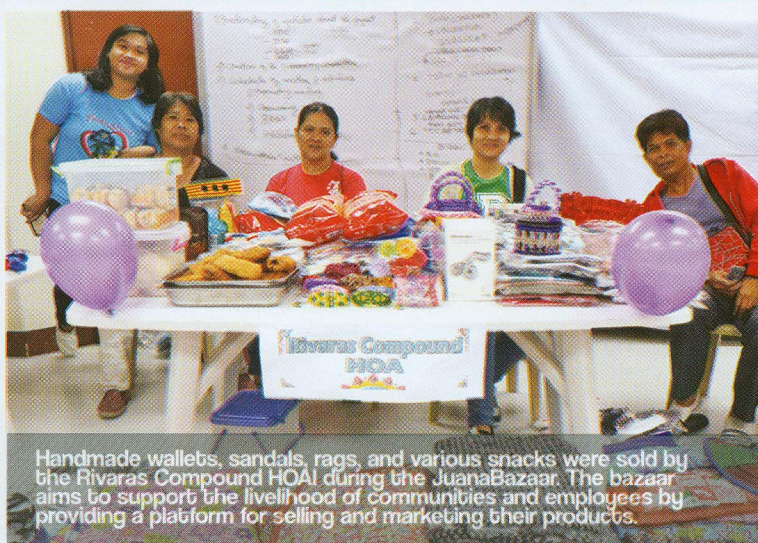
Employees flock to a snack stand selling various local delicacies.



Womenpreneurs from Marikina City, together with team members from the PDE and Partner Relations Division, pose with their souvenir tokens from SHFC to cap off the successful one-day bazaar.



Employees show their sweet smiles as they load their sugar up with products from concessionaires at JuanaBazaar.



Handmade wallets, sandals, rags, and various snacks were sold by the Rivas Compound HOAI during the JuanaBazaar. The bazaar aims to support the livelihood of communities and employees by providing a platform for selling and marketing their products.

FEATURES

Women and housing rights

By Atty. Junefe G. Payot, Executive Vice President

As published in the *Philippine Daily Inquirer*
(May 24, 2017)

I have been privileged to work with women who are passionate with their work, extremely competent and able to forge consensus for reforms, yet unafraid to take the lonely path if they have to. I make these observations without patronizing surprise at their abilities, and only to counter those who doubt women's abilities. At present, I work closely with the president of SHFC who

is as comfortable asserting her pro-poor positions in the boardroom as she is talking to residents of slum communities. Previously, I worked for the Chief Justice, who taught me the power of combining excellence, public service, and steadfastness in holding on to one's principles.

The toughest and most resourceful women I have seen, however, are among the urban poor communities where resources are very limited. There is Aling Menang who led communities along the esteros (waterways) of Manila in obtaining land in a safe area of the city. She asserts that the relocation has to be in-city to preserve access to livelihoods, schools, health and cultural services. There is also Nora, who shepherded her devastated community in Capiz by quickly "building back better" after Typhoon "Yolanda." In Zamboanga City, I met Sitti, a Tausug woman who also led her community in obtaining security of tenure while ensuring that the SHFC housing program respects Islamic tenets.

Some of the women community leaders I have met eventually managed to share their expertise on the international stage. Whenever I check the Facebook pages of Ruby and Ofel of the Homeless People's Federation of the Philippines, I see pictures of them lecturing on community-driven housing solutions before World Bank executives, government technocrats, and academicians in Washington, DC, Geneva, and Nairobi. I used to chat with them about their struggles only in the dingy alleys of Payatas, but now their work is inspiring others in the world.

Working with women has opened our eyes to the linkages between housing and the realization of economic, social and cultural rights, and led us to think of housing multidimensionally beyond mere house structures. They have taught us that housing is a tool for poverty reduction, for building sustainable



communities, and for women empowerment.

Having witnessed how my own mother juggled work in the office and at home, I have asked these women leaders whether their work with communities did not present a double, or even a triple, burden on them. They said it was a challenge indeed to find a balance between their competing duties. One said, for instance, that her husband started being suspicious of her being away too often.

But what has kept these women going is the knowledge that the success of their work in the communities would redound to the benefit of their own families, too. They also said they made the conscious choice to lead their communities and eventually found fulfillment in their work as they discovered skills and power that they never knew they had.

Women have made invaluable contribution to the realization of housing rights toward improving the quality of life particularly in the poorest

communities, where people are stuck in intergenerational cycles of poverty that are extremely difficult to break. With their work in housing, the women I have met were able to help the poorest of the poor escape from the traps into which they were born, traps created by centuries of elitist rule that continues to misappropriate resources, particularly land.

We need to support women's initiatives to provide homes for their families and communities. As a first step, the government must increase the budget for housing as strongly suggested by respected economist Cielito Habito ("Let's do housing right," Opinion, 3/28/17). We also need to make housing affordable and to streamline procedures to lessen expenses and time taken away from work, family and community.

Women have made change that worked for their communities. It is time we made change work for them.

INSIDER

2 NAPICO PARTNER-HOMEOWNERS

FROM PAGE 5



hindi magsawa sa pagtulong ang SHFC sa mga maralitang taga-lungsod na magkaroon ng sariling lupa at bahay," he said.

Flordeliza del Rosario was talking with an inflection of excitement and anticipation on the phone as soon as she got hold of her own TCT. "Ibinalita ko na agad sa anak ko na nasa Australia na nakuha ko na 'yung titulo," she said with a smile. "Maagang birthday gift ito."

The mother of two, who turned 67 on March 22, said the title will be the legacy that she will leave for her children. "Lagi

ko sinasabi sa mga anak ko na mahirap ang nangungupahan," she continued. "Ngayon na nasa amin na ang titulo, wala nang makakapagpalayas sa amin dito."

Del Rosario, a native of Alcala, Pangasinan, still remembers the scenery in the community when they first moved to NAPICO in 1988. "Grabe ang taas ng talahib at makahiya dito noong araw," she said. "Kahit ganun ang sitwasyon noon, nagtiyaga kami dito. Ang tagal kong binuno at pinag-ipunan itong lupa namin."

The awarding ceremony was led by Ofelia Nisperos, OIC-Manager of NCR South Area Operations, and Prandy Vergara, OIC-Chief of Division, NCR South Area Operations' Loan Administration Division. They were joined by team members from the Legal Department and Strategic Communications Division.

NAPICO HOAI Phase 3 is composed of 254 partner-homeowners and is currently led by Mr. Roseller Fortich.

MAY FOREVER SA CMP

FROM PAGE 5

their roots have grown in Doña Mercedes Phase 2, they look with pride at their now 13-year-old son who is a living proof of their journey in love and life in the community.

Jonathan and Zeal were among the 27 partner-homeowners who received their respective TCT from SHFC in a ceremony held on March 2, 2019 in Barangay Panacan, Davao City.

The awarding was led by Atty. Ronald

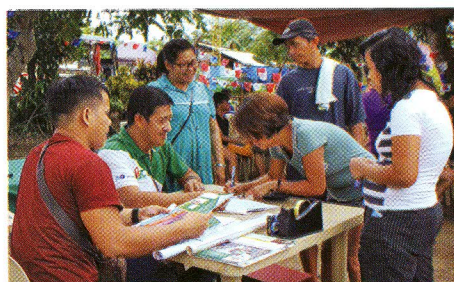
Saco, OIC-Vice President for Mindanao Operations, and Barangay Chairman Doce Apostol. Doña Mercedes Phase 2 is composed of 184 partner-homeowners and is currently headed by Mr. Barry Akut.

As Jonathan and Zeal received their much-anticipated titles, the couple became the manifestation that there is forever, not just in love, but also in land tenure through CMP.



UDHA ANNIVERSARY

FROM PAGE 2



"Lahat kami ay nangarap magkaroon ng lupang sariling amin," Lopez said. "Malaki ang pasasalamat namin sa programa ng SHFC na nagsilbing mga kamay na handang gumabay at tumulong sa bawat isa sa amin. Ngayon, mayroon na kaming maipapamana sa aming mga anak na isang bagay na napakahalaga."

SHFC also recognized five associations in the Bicol Region with the highest collection efficiency rating—Brgy. Igualdad Zone 5 (191.28 percent) HOAI, Lerma Urban Poor Association HOAI (187.48 percent), Santiago Urban Village HOAI (159.75 percent), Cadena de Amor HOAI (130.27 percent), and Masakati Association, Inc. (129.01 percent). Likewise held that day was the awarding of transfer certificate of titles to eight partner-homeowners from Lerma Urban Poor HOAI who have fulfilled their loan obligations to SHFC. Taken out in 2003, the association is headed by Vicente Comota and composed of 78 partner-homeowners.

Capping off the event was an orientation at the Jesse M. Robredo Coliseum for members of 14 associations that would potentially avail of CMP. Grace Reyes and Theresa Aquino of the HLURB talked about the Magna Carta on Homeowners' Association, while Melkyzedek Bien of SHFC Naga discussed the framework and concepts of CMP.

Atty. Ann Margarette Vista, OIC-Vice President for Policy Enforcement, Customer Relations and Complaints, Elvira Inton, OIC-Manager for Customer Relations and Complaints Division, and Engr. Frederick de Real, OIC-Manager of Naga Office spearheaded the activities.

-Revina Mae E. Sibál

NEWS

Justice for 'Yolanda' housing anomaly victims reassured

SHFC will continue to seek justice for partner-homeowners who fell victim to the alleged anomalous housing scheme for Typhoon Yolanda survivors in Tacloban City. Atty. Arnolfo Ricardo Cabling made the vow in a press conference with Presidential Communications Operations Office Undersecretary Lorraine Marie Badoy at the XYZ Hotel in Tacloban City on March 14, 2019.

This development came as SHFC filed similar syndicated estafa and qualified theft charges against the CMP mobilizer involved in the alleged scam. The criminal complaints were first filed in September 22, 2018 but were dismissed on November 21, 2018 under circumstances that the agency is now questioning. Indeed, SHFC is exhausting all means to bring the scam perpetrators to justice.

"We will not stop until justice is served. They have their legal team and millions of money but the government has billions in this legal battle," said Atty. Cabling, who reassured affected

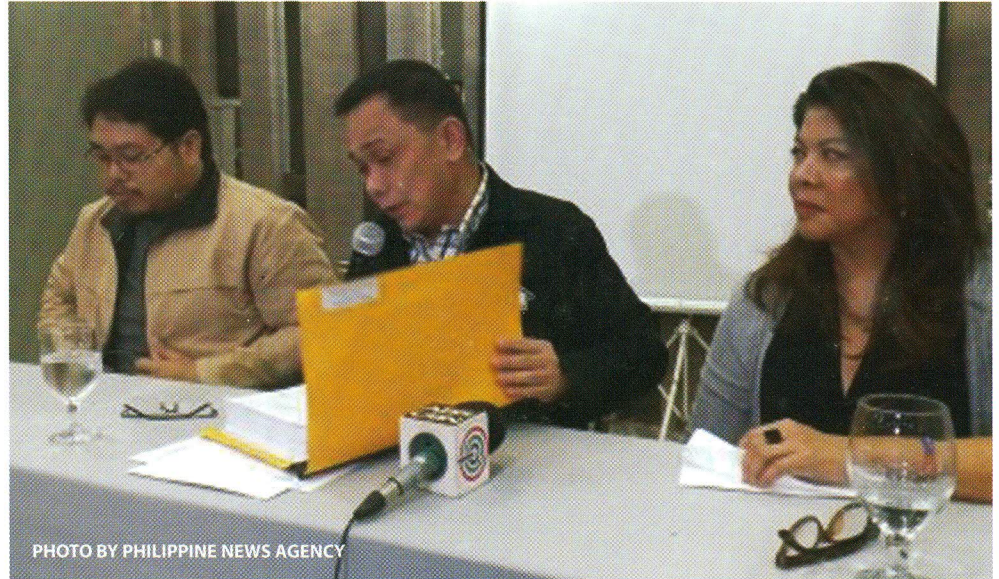


PHOTO BY PHILIPPINE NEWS AGENCY

partner-homeowners that the Duterte administration will mobilize its resources to ensure that justice would be served.

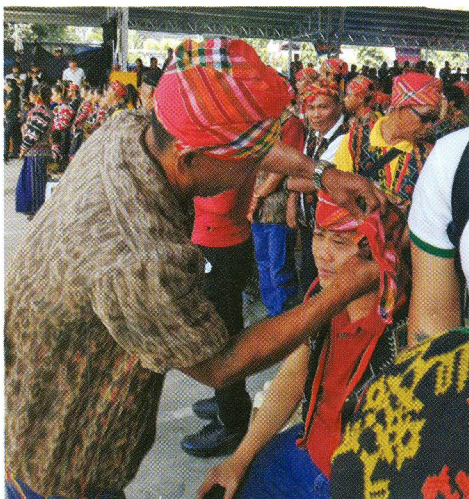
USec. Badoy echoed Atty. Cabling's remarks and called on victims of the housing mess to come forward despite the threat they are facing. "You have to fight since we are here to let your voice be heard," she said. "We have the

government's communications group to air your side. We will not leave you alone."

The mobilizer involved in the alleged scam has reportedly pocketed about P200 million by illegally collecting fees in community associations it handled. More than 20,000 beneficiaries are affected by these illegal transactions.

-Allan Leandro DA. Merin

T'BOLI PARTNER-HOMEOWNERS FROM PAGE 2



as a sign of the tribe's love for the agency. He was also presented with an "ulew," a headpiece mainly worn by men and which symbolizes acceptance to the tribe.

The final design of the houses is still being discussed by the local council to

make sure that it conforms to the cultural standards of the community.

Aside from the Culturally Sensitive CMP modality, the agency has also rolled out new ones to ensure provision of sustainable socialized housing for various sectors in the country. These include Farmlot CMP, Housing for Peace Process and Nation-Building CMP, LGU CMP, Mixed-use CMP, Sectoral CMP, NGA-initiated CMP, among others.

Aside from the Kenoon project, SHFC approved a similar IP housing initiative on April 16, 2018 in La Trinidad, Benguet, which benefitted 235 partner-homeowners from the Villa Montanosa HOAI. The beneficiaries are mostly victims of demolition projects in Baguio City and mostly composed of Igorot and Ibaloi ethnic groups.

-Allan Leandro DA. Merin

FORMER ANTIPOLLO COUNCILOR FROM PAGE 3

good governance, and public policy and administration, he additionally took up Masters in Public Management, major in Local Governance Management, at the Development Academy of the Philippines and earned the degree in 2006.

The Board of Directors is currently composed of nine members, with HUDCC Chairperson Eduardo del Rosario and Atty. Arnolfo Ricardo Cabling as chairperson and vice-chairperson, respectively.



PHOTO BY ANTIPOLLO STAR

-Revina Mae E. Sibal

EMPLOYEE CORNER

Defying destiny: Gina Lumbre embodies women's limitless capabilities

By Abigail B. de Leon

If you have not met Gina Lumbre before and had to look for her in a hushed room full of around 80 other officers, just wait for less than five seconds until you hear bursts of booming laughter. You are most likely to find her there, owning the spotlight and telling stories in an animated way while the listeners are engrossed with her amusing speech. Such was what happened when a SHFC staff had to look for her bringing only a mental image and personality of her, woven from the descriptions of her close colleagues. The employee did not have to search for her long. Gina's positive and radiating personality, as bright as her fuchsia pink scarf, drew the staff to her immediately.



True enough, she was just like how her colleagues had candidly described her: a colorful and exceptional person who could reverse the staid ambiance of an officers' training program into a room full of laughter. Giving balance to this light-hearted character, however, is her competent leadership and reliable decision-making skills. She is a mother not only to her own family, but to her team of eight employees as well. And just like how every mother works wonders, she juggles her parental duties dotting to her two grade school kids while carrying the full responsibilities of a satellite head.

Still, having multiple roles at hand did not make her deliverables any less than exceptional. As they say, if you want something done, give it to a busy woman. Under her influential lead as the OIC-Manager of the Zamboanga office, about 9,000 partner-homeowners were assisted in Zamboanga City and nearby areas. Furthermore, she piloted SHFC's first ever culturally sensitive housing finance consistent with Islamic principles, for a community that is composed of 95% Muslims. "It is really my passion na sana magkaroon ng financing for Muslims," she said. This momentous first step of the agency's journey toward an inclusive housing that aims to enhance cultural adequacy is what Gina considers as the icing of her whole career so far. "This is where I felt that I have a sense of ownership of a mission," she continued.

In relating her accounts of success, she would intersperse it at times with a few of her fascinating experiences. Listening to her life stories that shift from serious to pensive to comical moments would feel like reading through a good book, a page-turner; wherein as you finish one chapter

after another, you find yourself wanting more. But if there is one particular story of hers that would leave the listener inspired and with a changed perspective in life, it would be her colorful roots; because behind her fun, ligh-hearted facade, is a moving story of how a timid girl from an underprivileged family broke through barriers, and emerged into the inspiring woman leader that she is today.

As a girl in her teens, Gina was deeply aware of how it was like to not have a place that their family call their own. "I came also from a very poor family," she said. "*Alam ko kung anong pakiramdam na tumira in a place na hindi sa'yo.*" The uneasiness of waking up with neither a roof above her head nor the secure walls of a home had been a constant company. Owning a home was an elusive dream. In fact, they were so poor that she had to sell boiled corn to make ends meet. She explains that shouting "Mais! Mais!" is the reason she developed a booming voice. Still, she believed that she could turn that aspiration into a reality; and she knew that the only way to achieve it was by finishing her education. But unfortunate turn of events saw her losing both her parents even before she completed high school. Adding to her emotional grief and lack of financial support was the need to up the stakes for her right to education. It strengthened her resolve to defy the expectation that, like her older siblings, she would not manage to get a degree. "*I have five siblings; all of them did not pursue higher education, and inexpect ng lahat na ganun din ako, lalo na't babae ako,*" Gina shared.

Nonetheless, like a real trooper that she was and still is, Gina used her life experiences as inspiration to create a life with meaning

and substance. Driven to succeed and challenged by life's hidden opportunities, she studied hard to earn herself a college scholarship. After years of hardwork, she did not only obtain a Bachelor's degree in Agricultural Economics from the University of Southeastern Philippines, she did so with a special award for academic excellence. As a fresh graduate in 1996, she started her first employment under DBP Service Corporation as an agency-hired clerk assigned to NHMFC. Fast forward to 2007, she joined SHFC as a Senior Accounts Specialist, and was promoted as a Supervising Accounts Specialist in 2011. Since then, she has focused her passion on serving the people. Gina's moving story certainly provides a positive answer to the challenging question of another extraordinary woman, Michelle Obama, who asks "Do we settle for the world as it is, or do we work for the world as it should be?" Yes, instead of sulking over the sad experiences in life, Gina took charge of the situation, made waves of change, and showcased the limitless capabilities of a woman. Still, as if her life achievements were not enough, she is also turning the tables not just for herself, but for other people as well. "*It's a very big fulfillment on my part, na meron na naman kaming families na natulungan. Na makakatulog na sila ng mahimbing, na hindi na sila papaalisin. Nabibigyan sila ng peace of mind, and of course, a start to a better life,*" she emphasized.

And so, in a remarkable twist of fate, the once homeless little girl who just dreamt of having her own home now leads the way towards helping the underprivileged people of Zamboanga acquire houses that they can call their own.

EMPLOYEE CORNER

Of melodies and memories: Jane Melodias looks back on housing career and motherhood

By Zarina Orlane C. Lalatag

Meeting Juana Leonora 'Jane' G. Melodias at the Bayleaf Hotel late in the evening and just a few hours before her early morning flight back to General Santos City (Gen San) was like going home to a doting mom. Even if the late interview meant that she would have very little time to rest, she showed no sign of being inconvenienced. Jane welcomed us to her room with an earnest smile and food to boot. She was about to wind down by then and yet, she prioritized our comfort more than her own. We

would find out that it is the same brand of selfless service she gives to her own family, her SHFC family and the hundreds of urban poor families that her office in GenSan is assisting.

Jane started her career as a secretary for a Taiwanese fishing/export company. Because the company strictly prohibited romantic liaison among its employees, she was put to the test when she fell in love with a colleague who eventually became her husband. Boldly tackling the difficulty, she chose personal over professional bliss. It was a sacrificial choice she never regretted. Despite this hiccup, Jane pushed on and landed a job at NHMFC. But as fate would have it, after eleven years with NHMFC, her employment was again in jeopardy. With the likelihood of a transfer to Davao City, Jane, for the second time had to make a difficult choice. Again, she chose the comfort of family over work security, and stayed put in GenSan. "*Hindi ko pwede i-sacrifice ang family ko.*" The choice proved to be doubly providential as this led her to SHFC.

Jane joined SHFC in 2007, and to say that her beginnings were humble would be an understatement. For one, she started the GenSan Branch all by herself. "*(When) I started, ako lang mag-isa sa opisina. After one month, pinahanap ako ng kasama. Kaya 'yon, si James (Naquita). Kami talaga ni James ang nauna.*" The two even had to share office space with NHMFC. "*Siguro mga naka-one year kami naki-share ng isang lamesa ng National Home. Talagang sit-in lang*

kami doon." For years, the pair would only have each other to share workload in account servicing and collection campaigns.

Add to these challenges her responsibilities as a mother, a role which even at work, Jane continues to discharge full-time. In fact, when asked what her most memorable memories of work are, she reminisced about how two of her kids, at eight and ten years old at that time she started with SHFC, would sometimes go and assist her during fieldwork. "*Minsan lalo na weekend, 'di ko (sila) maiwan sa bahay, (kaya) dinadala ko sila (sa trabaho). Tulong din sila, kahit tagadala o kumatok sa bahay.*" Thus, while Jane was a committed and tireless mother raising her kids, she was simultaneously nurturing another baby - that is the GenSan Branch.

In the face of these odds, she remained steadfast in her values and never wavered in her belief in people. With these firmly tucked under her arms, she soldiered on. For her, there are no small deeds as long as they are dispensed with sincerity and determination. Today, Jane manages an office of eleven people working together on both pre- and post-takeout targets. And deservedly harvesting the fruits of the seeds she sowed throughout the years, The GenSan Branch has consistently placed among the top three performers for the past three years in terms of Collection Efficiency Rating (CER).

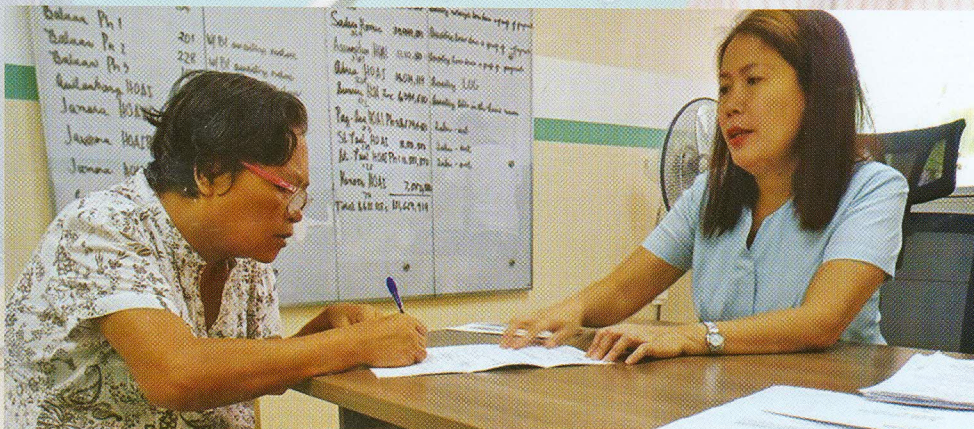
As to her impactful contribution to the countless families assisted through the CMP, Jane considers her work towards



values-formation among the communities to be the most significant. For her, it is of paramount importance to care for the member-beneficiaries (MBs) like her own children, "to give them hope, uplift their morals, and teach them how to be responsible citizens of the community." She is resolute in her belief that "no one should be a squatter in one's own country." Notwithstanding the adversities, Jane is deeply grateful that her work provided her the opportunity to be an instrument of change. Looking forward to helping more of those in the marginalized sector, she is determined and optimistic that in the next five years, the housing backlog in GenSan will have been halved.

The importance of family — that's probably one of the values Jane carried and continues to carry with her in her more than two decades of work in the housing sector. She steadfastly believes that family—and treating co-workers and MBs as such—is vital in achieving success at work. Her innate compulsion to nurture her GenSan team coupled with a fervent desire to excel and serve has allowed her branch to grow to what it is today.

A quintessential family woman, Jane will choose family over anything, at the drop of a hat. Fortunately for her, she does not have to make a choice as she ably replicates a homey environment in the work front, which should be fittingly credited for the remarkable accomplishments that the GenSan Branch is now reaping.



GENDER & DEVELOPMENT CORNER

Humble CMP roots play part in Zamboanga OB-GYN's passion for cervical cancer prevention

By Allan Leandro DA. Merin

In order to ensure the fruition of a dream, one must have a strong desire and an absolute belief in its realization. Dr. Jehada-Inn Misuari Alihuddin still vividly remembers the answer she wrote in a slam book during her high school days about her ambition in life—to be a doctor. Several decades and tons of perseverance and faith later, the proud daughter of a CMP beneficiary in Zamboanga City is now a prominent obstetrician-gynecologist at the West Metro Medical Center.

Aside from her relentless determination and deep drive to succeed, Doc Jeng, as she is affectionately called, credited the attainment of her career goal to the tenurial security they got from SHFC's housing initiative and the values that she learned in the community she grew up in. "We were originally from Jolo, Sulu and we found a second home in Maharlika HOAI. Living there helped us realized our dreams," the youngest of four siblings shared. "More than the house itself, it is the community (that helped us through). Our neighbors are Christians and Muslims. Although they are culturally different, they share the same values and everybody is there for each other."

According to Doc Jeng, their family had moved four times before finally settling in Barangay Baliwasan where Maharlika HOAI is located. "NPA (no permanent address) kami noon," she said, injecting a note of humor to the interview. Turning serious, the University of the Philippines-Cebu alumna shared that their situation in Maharlika was very difficult back then, especially during the rainy season. "Kapag malakas ang ulan, bumabaha talaga sa amin. Pero nagpapasalamat ako sa mga magulang ko kasi ipinaglaban at inayos nila 'yung lugar kahit squatter's area siya," she shared, adding reference to her mother, Aida Usman-Misuari, the

current president of Maharlika HOAI.

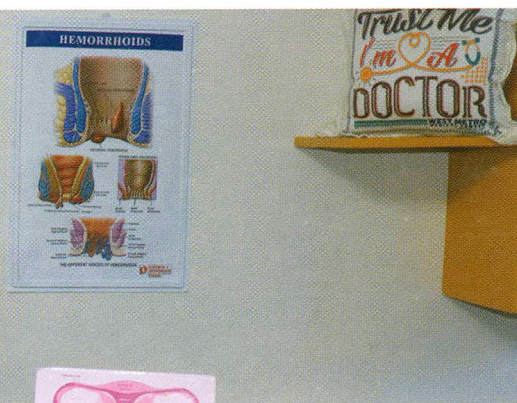
Not only did their early struggles living in the community shaped her perspective in life but also her passion to spread awareness on cervical cancer treatment and prevention. Doc Jeng revealed that her decision to specialize in obstetrics and gynecology has very personal roots. "Yung lola ko namatay dahil sa cervical cancer. Hindi nya sinasabi sa amin na may sakit siya," she said. "When we found out, it was too late. She refused treatment because we don't have money at that time." This particular episode was the driving force for her to do something about the disease, which is the second leading cause of death among women in the country, next to breast cancer.

Admittedly, Doc Jeng said her passion is also fuelled by culturally embedded beliefs of Muslims. "Muslim women are at risk of contracting cervical cancer because polygamy is allowed in Islam," she explained. "I wanted to tell them that they have a choice and that cervical cancer can be prevented, especially if they are properly educated." While she acknowledged that having Muslim women

undergo screening remains a challenge, she expressed happiness and pride that the younger generations are more open to the intervention.

The mother of two has been enjoying an overwhelming sense of empowerment and fulfillment since she started doing lectures about cervical cancer during her time at the Philippine General Hospital in Manila. In January, Doc Jeng, at the request of her mother, delivered a talk before 60 female participants during the SHFC-initiated medical mission in Zamboanga City. It was her way of giving back to her community. One of her grand plans is to have every woman in Baliwasan screened and to bring her cause to more barangays in the city.

Doc Jeng believes that now is the right time to beef up efforts to promote cervical cancer prevention and early detection especially among women in low-income communities. The enormity of the disease can be overwhelming, but passionate people like her and growing support from various partners can make all the difference.



NEWS



Landless no more: 19 Misamis Oriental partner-homeowners get titles

Nineteen partner-homeowners of Molugan Landless HOAI can now finally call themselves landowners. The fulfillment of their dreams came on April 9, 2019, when they received their respective TCT from SHFC in a ceremony held at the Molugan Landless HOAI Basketball Court in Brgy. Molugan, El Salvador City, Misamis Oriental.

Atty. Junefe Payot, Executive Vice President, together with HOAI president Engr. Elmer Labis, led the awarding, along with Region 10 South Operation Area OIC-Manager Janet Lumayag. Team members from the Cagayan de Oro City office and other members of the association witnessed the ceremony.

Taken out on February 7, 1991,

Molugan Landless HOAI is composed of 167 partner-homeowners. Looking back, they feel fortunate that they took a leap of faith and joined the program more than two decades ago. Now that what used to be the municipality of El Salvador has become a city, their properties have become valuable. They acknowledge that had they not exercised foresight, they would be finding it hard to buy property for housing now. In recent years, the provincial government as well as the city government has provided road and concreting in their area.

A total of 93 partner-homeowners have already received their TCTs.

-Allan Leandro DA. Merin



SHFC brings services closer to the public in Kabisig Expo

SHFC participated in the Kabisig Philippine Government Expo held at the Trinoma Activity Center from February 26 to 28, 2019. The three-day event brought together various government agencies, including GOCCs, to showcase their initiatives and accomplishments.

The fair aims to bring government services closer to the people, which is aligned with SHFC's goal of catering to more informal settler families and making it more convenient for the public to transact with the agency.

Elvira Inton, OIC-Manager for Customer Relations and Complaints Division, led SHFC's contingent in the fair. She was joined by team members from the Information and Public Assistance Desk, NCR Operations, and Strategic Communications Division.

Other government agencies that participated in the expo were the Home Development Mutual Fund, Department of National Defense, and Department of Science and Technology.

-Revia Mae E. Sibal

Ang Bagong
KOMUNIDAD

The Official Newsletter of the
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Find the Word Encircle 9 Filipino heroines who changed Philippine history

G	A	B	R	I	E	L	A	S	I	L	A	N	G
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Answers to the previous puzzle
(Locations of SHFC Offices)

1. Makati
2. Cavite
3. Naga
4. Isabela
5. Palawan
6. Cebu
7. Bacolod
8. Iloilo
9. Roxas City
10. Tacloban
11. Davao
12. Tagum
13. Dapitan
14. Marawi
15. Zamboanga
16. General Santos
17. Cagayan De Oro