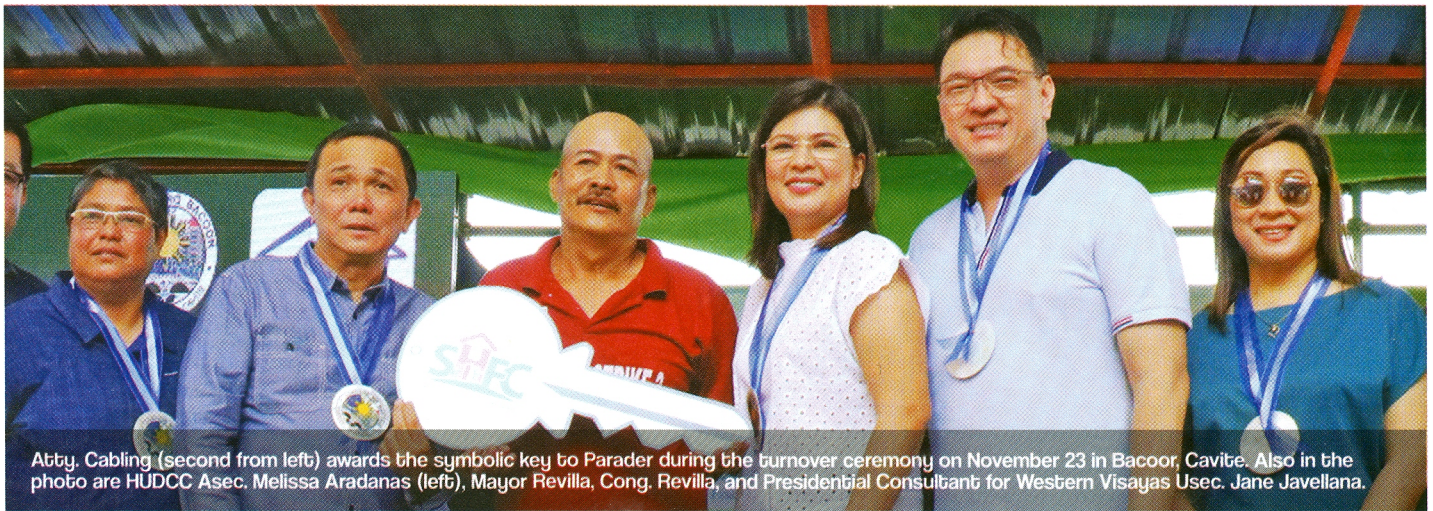


## Multistory housing for over 1,400 families opens doors in Bacoor



Atty. Cabling (second from left) awards the symbolic key to Parader during the turnover ceremony on November 23 in Bacoor, Cavite. Also in the photo are HUDCC Asec. Melissa Aradanas (left), Mayor Revilla, Cong. Revilla, and Presidential Consultant for Western Visayas Usec. Jane Javellana.

On November 23, Social Housing Finance Corporation (SHFC) held a ceremonial turnover of housing units at Ciudad de Strike 2 Homeowners Association, Inc. in Bacoor, Cavite, which will benefit a total of 1,440 families. The fruition of the P648-million project came two years after SHFC and the local government of Bacoor signed a memorandum of understanding (MOU) that called for the delivery of quality and community-driven shelter solutions in the city.

SHFC President Atty. Arnolfo Ricardo Cabling, along with Mayor Lani Mercado-Revilla and Cong. Strike Revilla, presented the symbolic key to Florencio Parader, president of Ciudad de Strike 2. Beneficiaries of the project were families who relocated from waterways and danger areas in the cities of Las Piñas and Parañaque.

Speaking on behalf of the association, Parader expressed his gratitude to SHFC and the city government for  
(continued on page 4)

### SHFC retains ISO 9001:2015 certification

Accredited ISO-certifying body SOCOTEC Registrars Philippines, Inc. (formerly AJA Registrars, Inc.) recommended the re-certification of SHFC's ISO 9001:2015 standards after successfully completing its audit of the agency's head office on November 6. The audit was conducted to assess SHFC's conformity to international quality standards in its core processes and in its Quality Management System (QMS), following the issuance of its ISO 9001:2015 certification in 2018.

SHFC's ISO Core Team headed by its Quality Management Representative (QMR) Ernesto Leynes, vice president of the Treasury Department, together

with managers and select personnel trained in ISO 9001:2015 standards and internal quality audit, ensured cooperation among all head office employees in the audit process.

In its audit report, SOCOTEC commended the corporation's organized documentation and well-maintained facilities. It also lauded the Procurement Division and the Loan Administration Operations for their excellent recordkeeping as well as the staff's deep familiarity with SHFC's operational processes.

Only two minor non-conformities  
(continued on page 4)

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## NEWS



The bronze marker installed at Bistekville II highlights the joint efforts of SHFC, Quezon City LGU, and DILG in tackling urban homelessness.

### Bistekville II marker unveiling highlights HDH inspections

Atty. Arnolfo Ricardo Cabling, together with the SHFC Board of Directors and senior management, conducted site inspections in four High Density Housing (HDH) sites in Metro Manila on October 22, culminating with the unveiling of a project marker at the Bistekville II HOAI in Barangay Kaligayahan, Novaliches, Quezon City.

The bronze marker memorialized the collaboration among SHFC, the Department of the Interior and Local Government, and the local government of Quezon City, which has partnered with SHFC for 10 Bistekville projects. Totalling nearly P213 million, the refinancing agreement between the two parties have benefitted more than 500 families previously living in danger zones around the city.

Atty. Cabling and the SHFC

contingent, which included Executive Vice President Atty. Junefer Payot and Legal Department OIC-Vice President Melanie Valenciano, also carried out inspections at Pascualer in Quezon City and Genesis Ville in Caloocan City. They also visited Malinta Waterways Alliance Housing Cooperative in Valenzuela City.

The assessments are part of SHFC's strict monitoring and enforcement efforts to ensure that appropriate safeguards are met in the implementation of the projects. Similar inspections were conducted in South Morning View and Ciudad de Strike II in Cavite in September, and in ALPAS HOAI, Gumamela, and Sandigan ng Maralitang Pilipino HOAI in San Jose del Monte, Bulacan in July.

-Allan Leandro DA. Merin

### SHFC awards P13 million for Davao City community takeout

SHFC awarded a check worth P13.3 million for the takeout of Sr. Sto. Niño Settlers HOAI in Barangay Marapangi, Toril, Davao City on November 10. The payment allowed the purchase of about 4 hectares of land for the benefit of 264 partner-homeowners, the majority of whom were affected by the development of a fish port complex in the coastal area of Daliao.

More than 200 community members and their families attended the ceremony presided over by SHFC President Atty. Arnolfo Ricardo Cabling. He congratulated the association for their successful participation in CMP and extolled SHFC's community-driven approach in delivering shelter solutions for the underprivileged.

Organized in 2002 through the effort of the Assumption Parish Socio-Economic Development Foundation, Sr. Sto. Niño Settlers HOAI is currently headed by Meriam Alvarado. Its members will pay an average of P343.86 a month for 25 years under CMP.

-Allan Leandro DA. Merin

### Maiden post-disaster housing breaks ground in Palawan

The first housing project supporting the survivors of "Yolanda" officially broke ground in Palawan on November 28, six years after the super typhoon struck the province. The initiative, financed under the CMP Post-Disaster Recovery and Rehabilitation modality, will benefit a total of 143 families from Guadalupe HOAI who live along the coastal areas of Coron municipality.

Held in Brgy. Guadalupe, the groundbreaking ceremony was led by Atty. Arnolfo Ricardo Cabling and Mayor Mario Reyes. Also gracing the event were the SHFC Board of Directors, Recovery Projects Vice President Annicia Villafuerte, Visayas Operations OIC Vice-President Jesus Eden Cidro, Provincial Information Officer Winston Arzaga, who



represented Governor Jose Chavez Alvarez, and community members.

In his speech, Atty. Cabling highlighted the importance of community effort in reducing coastal disaster vulnerability. "Sa patuloy na pagtutulungan at pagkakaisa natin, ng local government, barangay, probinsya, parokya, at iba pang miyembro ng ating komunidad, masisiguro natin na malulutas ang suliraning pabahay para sa mga

The Guadalupe housing project that will benefit a total of 143 'Yolanda' survivor-families in Coron is the first under the CMP Post-Disaster Recovery and Rehabilitation modality.

communities sa coastal areas ng

Coron," he said.

The Post-Disaster Recovery and Rehabilitation is one of the new modalities of CMP which provides immediate assistance through disaster-resilient community housing projects after a disaster.

Taken out in June 2018, Guadalupe HOAI is headed by Enrico Sadang and was mobilized by the provincial government of Palawan.

-Ely Jelvin R. Rabadam



## NEWS

# Construction of houses for over 100 Marawi families starts



The design and structural integrity of the 1,500 houses that will rise in Brgy. West Dulay will be built according to the religious and cultural standards of the community.

On October 17, SHFC officially started the construction work on houses for 101 families displaced by the Marawi siege, coinciding with the second anniversary of the liberation of the city. Kicking off the development was a groundbreaking ceremony in a 1.8-hectare site in Barangay West Dulay, one of the two properties acquired by SHFC in January to jump-start the "Rebuilding Marawi City through Community-driven Shelter and Livelihood Support" initiative.

Atty. Arnolfo Ricardo Cabling led the groundbreaking and capsule-laying ceremony, along with Department of Human Settlements and Urban

SHFC Board of Directors and the Project Steering Committee.

Beneficiaries of the project are the 1,500 Internally Displaced Persons (IDPs) living along the three-meter easement of the Agus River and Lake Lanao who formed themselves into homeowners associations. Initially, members from the Saduc Riverside HOAI and Agus Malangas HOAI will benefit from this initiative. With emphasis on the People's Process approach, they have actively participated in site selection, house design, and house construction.

Atty. Cabling assured IDPs that SHFC

and the national government will continue to support them. "It has been two years since the liberation of Marawi and the government reaffirms its commitment to its rehabilitation," he said. "We encountered problems but finally we are here as we remember and commemorate the liberation of the city." Atty. Cabling also vowed to speed up the completion of the project and guaranteed that the design and structural integrity of the houses will be built according to their needs.

In February, SHFC held a groundbreaking ceremony in Dulay Proper, another area where a total of 800 permanent houses of IDPs will be built.

SHFC and UN-Habitat signed a memorandum of agreement in May 2018 for a shelter project in Marawi which includes livelihood and community infrastructure support for the beneficiaries. The government of Japan has extended P500 million to fund other components of the project.

-Allan Leandro DA. Merin

## First Mindanao Vertical CMP work to continue

Construction work at Sulangon Heights HOAI, the first Vertical CMP project in the entire Mindanao region, will continue with the awarding of a check worth P7.5 million to the project contractor in a ceremony in Dapitan City, Zamboanga del Norte on November 29.

Representing the 15 percent mobilization fee, the check was presented by Atty. Arnolfo Ricardo Cabling to Siliman Avenue Construction and Supply and Mayor Rosalina "Nene" Jalosjos at the Dapitan City Hall. Cong. Romeo Jalosjos, Jr., Executive Vice President Atty. Junefe Payot, Region IX North OIC-Manager Philip Robert Flores, and Sulangon Heights HOAI president Renante Bala also graced the occasion.



In his speech, Atty. Cabling lauded the Dapitan city government for its support for the project, which broke ground in September 2018. He urged partner-homeowners to embody the *bayanihan* spirit and collectively contribute to the success of the project by religiously settling their monthly obligation with

SHFC.

Sulangon Heights, a product of an MOU between SHFC and Dapitan City, will benefit a total of 616 families. An initial batch of 160 two-story medium rise housing units will be constructed and will cost P52 million.

-Allan Leandro DA. Merin



## INSIDER

### MULTISTORY HOUSING

FROM PAGE 1



helping them fulfil their dreams of having their own home. “Sana ay mas marami pa kayong matulungan para magkaroon ng disenteng pabahay,” Parader said.

The construction of the project started in July 2016 and finished in September 2019. Ciudad de Strike 2, which is under the High Density Housing (HDH) program, has 20 three-story buildings, accommodating 72 families each. Every household will occupy a 30-square meter unit with a room for a loft.

In his speech, Atty. Cabling congratulated the partner-homeowners for their successful participation in

the program. He stressed the importance of a sense of neighborhood to ensure the sustainability of the community “Kami po ay umaasa na patuloy kayong magkakaisa at magtutulungan,” said Atty. Cabling, extolling the agency’s participatory and community-driven approach.

SHFC also broke ground on Ciudad de Strike 1, which will benefit another 1,440 families from Bacoar. In November 2017, the agency approved the loan for the acquisition of a 3-hectare lot where the project under vertical CMP housing modality will rise.

CMP, which aims to improve the living conditions of underprivileged families by giving them affordable financing scheme wherein they can borrow as a community to buy the land they occupy or would like to relocate to, has provided security of tenure to more than 310,000 families and has released about P15 billion in loan assistance since it was launched in 1988.

-Allan Leandro DA. Merin

### SHFC RETAINS ISO 9001:2015

FROM PAGE 1

(NC), one observation, and eight opportunities for improvement (OFIs) were cited. SHFC is required to submit their corrective action on the NCs within 30 days after the audit.

During the audit’s closing meeting, Deputy QMR and Planning and Policy OIC-Vice President Florencio Carandang, Jr. welcomed these findings and saw them as a challenge to SHFC. “It’s good (to be reminded of these lapses) to emphasize the need for the management to address them,” he said.

SHFC first received certification for ISO 9001:2008 in 2016, with a record-breaking feat of only less than six months preparatory work. It transitioned to the 2015 version two years after.

#### Outgoing QMR honored

The recommendation coincided with the last day in office of Leynes, who retired after 13 years of service in SHFC. “With all sincerity, I would like to thank everyone at the corporation who I have worked with,” said Leynes, who is considered as one of the pillars of the agency.

-Isabella Louise A. Abustan

### EVP Payot talks CMP in slum upgrade forum

Executive Vice President Atty. Junefer Payot was among the key speakers in the “Slum Upgrade: An Opportunity towards the Success of the Sustainable Development Goals (SDGs)” forum held at the College of Architecture of the University of the Philippines-Diliman in Quezon City on October 18. He discussed SHFC’s initiatives in addressing homelessness in the country and how the agency, through CMP, contributes to the achievement of SDG 11 (sustainable cities and communities).

“For the longest time, we have been providing housing support through CMP. We make sure that projects are affordable to the communities through highly subsidized rates and long payment terms,” Atty. Payot said. On top of its flexibility and affordability, an additional assistance is made available for families who are unable to afford the mortgage. “Usually there is around 20 to 30 percent in a community who cannot afford our program. If there is a segment of the community who cannot afford, that is where we plan for a livelihood program,” he added.

Atty. Payot stressed that adequate housing is a right and noted that SHFC



Atty. Payot talks about the programs that SHFC is implementing to ensure the sustainability of communities and consequently of cities.

is making certain that it implements programs to ensure the formation of inclusive, safe, resilient, and sustainable cities and human settlements. He also emphasized that housing should be at the center of any development because it impacts on economic development, employment generation, poverty reduction, and climate change adaptation.

The forum also featured UN-Habitat

Philippines Country Manager Christopher Rollo and HLURB Housing and Homesite Regulation Officer Emma Ulep. It was part of the Tahanan Summit series, a joint initiative of UN-Habitat, Technical Assistance Movement for People and Environment, Inc., Global Land Tool Network, and Homeless People’s Federation Philippines, Inc.

-Ely Jelvin R. Rabadam



## FEATURES

### From CMP doubters to homeowners: Bulacan couple secures kid's future with own house

By Ely Jelvin R. Rabadam

Owning a house felt like a distant dream for Von Edward Marquez and his wife, Ann, partner-homeowners from Policarpio Ville HOAI of San Jose del Monte, Bulacan. But they were determined to turn it into reality for the future of their child. That dream finally came true on October 9 when they received their TCT from SHFC.

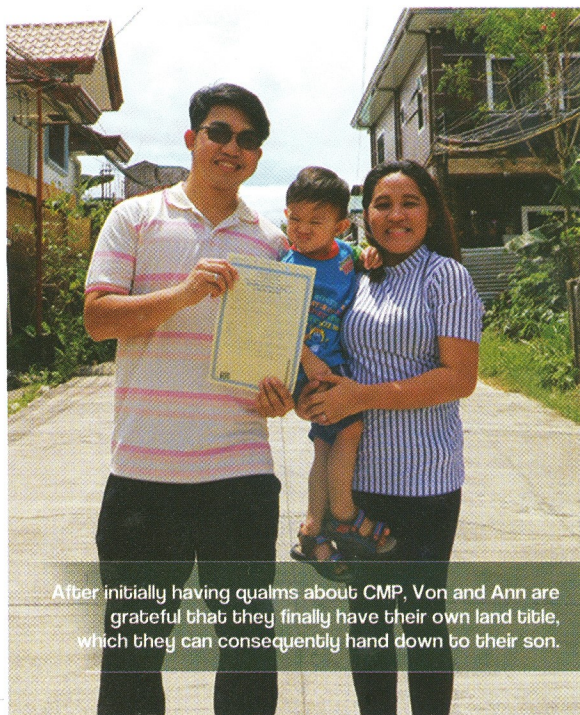
Ann vividly recalled the struggle of renting while starting their family back in 2016. *"Dati sa Quezon City po kami nakatira. Kakakasal lang po namin noon at nangungupahan lang kami,"* she shared. Edward echoed the sentiment, noting that they spent P4,500 per month for a small apartment. *"Grabe po ang hirap. Imbes na ipunin namin para sa anak namin 'yung binabayad namin, sa renta lang napupunta 'yung pera."*

It was in that same year when the young couple found out about CMP. After the local government and

original landowners decided that the lot is best suited for CMP due to the existing presence of informal settler families, those who were living within one kilometer from the project reached out, including Edward and Ann.

*"Sa totoo lang po, noong nabanggit sa amin ang CMP, medyo nag-doubt kami pero ang sabi namin, wala namang masama kung susubukan mo 'di ba?"* Ann asked. Given the soaring prices of land nowadays, the mother of two feels extremely lucky that they are only paying about P300 a month for their lot in Barangay Mulawin.

Edward, out of gratitude, could not help but recognize the extra effort, concern, and passion shown by SHFC employees in dealing with them



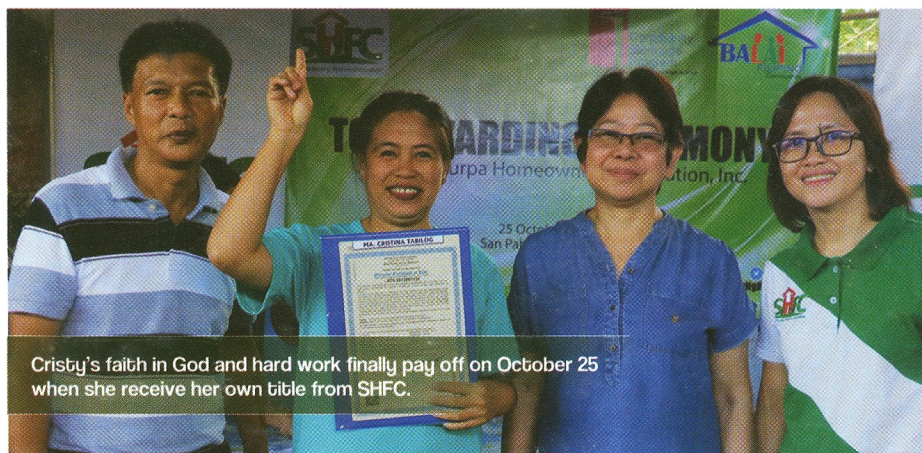
After initially having qualms about CMP, Von and Ann are grateful that they finally have their own land title, which they can consequently hand down to their son.

*"Salamat sa malasakit ng Social Housing at nakita namin na talagang tutok sila sa mga-beneficiaries, talagang*

*(continued on page 9)*

### Answered prayer: Laguna mom gets own land through God's grace

By Dinia Amil L. Malabanan



Cristy's faith in God and hard work finally pay off on October 25 when she receive her own title from SHFC.

The moment Ma. Cristina Tabilog of Sto. Niño Nurpa HOAI got hold of her own TCT on October 25 in San Pablo, Laguna, she immediately pointed to the sky and whispered a silent prayer of thanks. *"Napatunayan ko po talaga na sapat at mabuti ang Diyos sa buhay ng mga taong nagtitiwala sa kanya,"* she said, with

emotions effusing from her voice.

It is normal for mothers to take risks for the betterment of their family. Cristy, as she is fondly called, still remembers the time when they made a gamble in 2006, when her family left their rented apartment in Bicol in search of a better life in Laguna. *"Noong lumipat kami*

*dito, walang-wala talaga kami,"* she shared. *"Ang dala lang talaga namin ay kapisang damit, isang kaldero, at isang kalan."* But with her and her husband's hard work and a strong belief in God, their family is now blessed with a small sari-sari store and a buko pie business, which are their primary sources of income that support their daily needs and pay their bills, including their monthly amortization with SHFC.

According to Cristy, she did not think twice to grab the opportunity to own a piece of land in Barangay Sto. Niño under CMP. Like any doting mother, she always wanted the best for her five children. *"Iniisip ko po kasi 'yung mga anak ko. Wala akong maipamamana sa kanila, kaya kaming mag-asawa nagsikap talaga na magkaroon kami*

*(continued on page 9)*

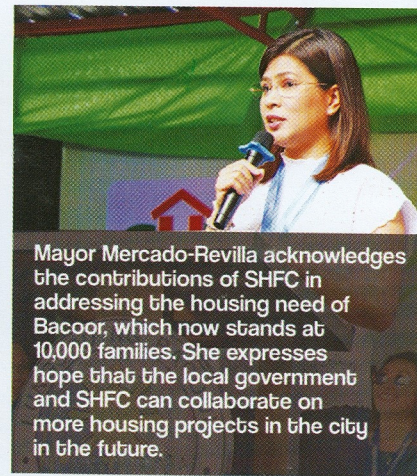


## Ciudad de Strike 1 & 2 Turnover & Groundbreaking

On November 23, Atty. Arnolfo Ricardo Cabling, along with Bacoor Mayor Lani Mercado-Revilla and Cong. Strike Revilla, leads the turnover of Ciudad de Strike Phase 1 that will provide safe and decent housing to 1,440 families previously living in danger zones in Las Piñas and Parañaque. SHFC also breaks ground on Ciudad de Strike 1, which will benefit 1,440 families from Bacoor.



SHFC management, local government officials, and guests do the unity handshake on stage, promising to work together for more socialized housing initiatives for the homeless.



Mayor Mercado-Revilla acknowledges the contributions of SHFC in addressing the housing need of Bacoor, which now stands at 10,000 families. She expresses hope that the local government and SHFC can collaborate on more housing projects in the city in the future.



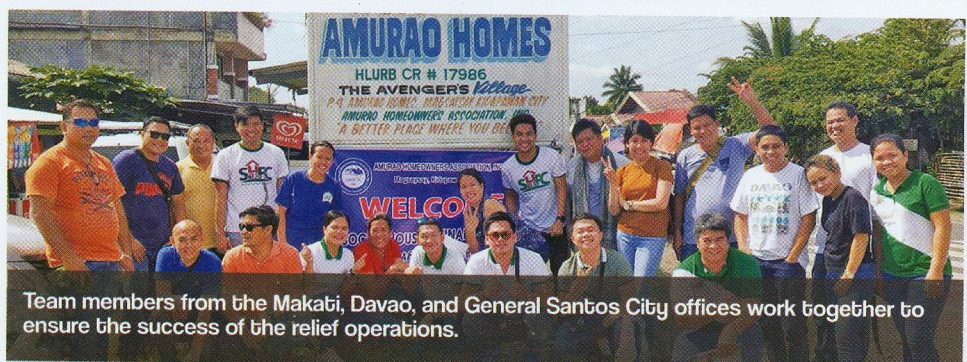
Cong. Revilla vows to work with SHFC for the construction of a health and daycare center, a covered court, and an integrated school within the premises of Ciudad de Strike.



The hardworking women and men of SHFC play an important role in the success of the event.

## Kidapawan Relief Operations

Headed by Recovery Projects Department Vice President Annicia Villafuerte, a relief operation is conducted in Kidapawan City on December 7 for the benefit of a total of 923 families from Upper Singao, A. Delima, Amurao, Llanderal, and Belarmino HOAs who are affected by the recent earthquakes in Kidapawan City.



Team members from the Makabi, Davao, and General Santos City offices work together to ensure the success of the relief operations.



Villafuerte helps in the sorting of relief goods a day before the event at the Amurao HOAI in Brgy. Magsaysay.



Partner-homeowners are all smiles after receiving rice, water, and canned goods to support their daily needs while recovering from the earthquake.



## Stakeholder Events & Activities

*From title awarding ceremonies in Daet, Bacoor, and San Pablo, Laguna to MOU signing in Digos and Angono, and service caravan in San Pedro, Laguna to housing expo in Makati, SHFC team members are all over the country to provide service and assistance to the agency's clients and stakeholders.*



Partner Relations Division OIC-Manager Jeannie Furiscal attends to the queries of walk-in visitors to the SHFC booth at the 6th Subdivision and Housing Developers Association, Inc.'s Expo at Glorietta Activity Center in Makati on November 18.



On October 30, Atty. Arnolfo Ricardo Cabling and Davao del Sur Gov. Douglas Cagas sign an MOU at the Provincial Capitol in Digos City for the implementation of socialized housing programs in the province. OIC-SVP Ronald Saco was also present during the activity.



On November 18, Operations OIC-Senior Vice President Atty. Leo Deocampo and Angono Mayor Jeri Mae Calderon sign an MOU affirming the commitment of the two parties to conduct community-driven housing initiatives. The event was witnessed by Mega Manila II OIC-Vice President Josefina Banglagan and Engineering OIC-Vice President Engr. Elsa Juliana Calimlim.



HDH-NCR Pre-takeout OIC-Manager James Mabulay and personnel from Systems Control and External Affairs and Grassroots Special Action Team discuss SHFC's various housing programs in the "Kabahagi Ka sa Kalusugang Pangkaunlaran at Kagalingang Panlipunan" service caravan in San Pedro, Laguna on November 16.



Naga OIC-Manager Engr. Frederick de Real awards TCT to one of two partner-homeowners of Pamorangan HOAI who successfully completed their loan obligations with SHFC in a simple ceremony on October 12 in Daet, Camarines Norte.



Mega Manila I OIC-Vice President Julita Parreño leads the awarding of title to 38 partner-homeowners from Salinas Ville Phases 1 & 2 HOAI, Samahang Maralita ng Taga-Salinas HOAI, Ilaya-Salinas HOAI, Isla Verde HOAI, and Samahang Pinag-isa ng Maliksi II in Bacoor, Cavite on November 28.



Nineteen partner-homeowners from Sto. Niño Nurpa HOAI receive their respective TCT in an awarding ceremony led by Mega Manila I OIC-Vice President Julita Parreño in San Pablo, Laguna on October 25.



On 22 October, the SHFC Board of Directors inspect the ongoing construction of Genesis Ville in Camarin, Caloocan City. Headed by Atty. Melanie Valenciano, SHFC Legal Affairs OIC-Vice President, the site visit ensured the habitability, stability, and safety of the said HDH project that will benefit more than 700 families.



## FEATURES

# Building sustainable communities in the Philippines

By Atty. Junefe G. Payot, Executive Vice President

(Part 2 of 2)

As published in *Impolitikal.com*, a media platform and network with a focus on social, political, and economic issues. (May 15, 2016)

Beyond the dancing, the sense of community could be seen in how clean, orderly, and peaceful the settlement was. The president of the association, Ate Noemi ("Ate" is the Filipino honorific for older sister) explained that the St. Hannibal community had come up with a set of rules to keep it tidy and peaceful. Each household representative then signed a document to signify his or her agreement. The community has also assigned tasks and obligations to keep it peaceful and safe. At the entrance gate, for instance, I saw a chart listing the names of pairs of individuals assigned to watch the gate at particular hours.

One of the fathers proudly shared that they have also managed to keep drugs out of the community, despite the fact that drug use was a huge problem in surrounding areas. He attributed the community's maintenance of peace and their ability to keep drugs out to their strong organizational and governance structure, which includes a Peace and Justice committee that enforces the community rules and mediates among families to resolve conflicts. The regular sports activities, which include basketball tournaments, also help foster camaraderie among the members of the community, especially the young boys.

Even before they transferred to the new location, the community members underwent values formation, visioning and leadership workshops, among other social preparations. They were assisted by the St. Hannibal Empowerment Center, which was founded by a group of Catholic priests belonging to the Rogationists of the Heart of Jesus. As a result, the community knows its shared goals and dreams and what they need to do to achieve them. This is reflected in their repayment rate, which at 103% is very high. This high rate is partly because of the values formation workshops, which among other things emphasize the need to repay loans for the good of the community. It is also partly because of financial literacy seminars.

This achievement of forming a sense of community becomes even more remarkable if one looks at the diversity of the members, in terms of their varied occupations, faiths, regional origins, and languages – even accents. It is really the continuous values formation workshops that helped them to develop unity. It is also testament to their strong sense of community that residents were able to agree on an arrangement that remains unusual in the Philippines: each family lives in units they own, in several two-story buildings – but the land on which the buildings are located is commonly owned. In most other projects, families opt for individual houses with individual land titles, so they can dispose of them or use them as collateral for loans. It takes a tight community to give up these conveniences.

All of this highlights the crucial role of social preparation, community development and community organizing in housing interventions. Many housing projects in the Philippines focus only on project development or the physical development of a community. In many projects, there is not even a real sense of community to speak of, but rather individual families who relocate and then have to fend for themselves individually. To build truly sustainable communities, however, project development must go hand-in-hand with community development. This is the only way to ensure the unity and viability of communities and enable them to resolve whatever challenges they will face in the future.

It may seem intuitive that housing projects should happen this way. But the case of St. Hannibal offers a stark contrast to most government-run housing initiatives in the Philippines. Firstly, many government initiatives involve off-city relocation. The St. Hannibal project involved in-city relocation to an area near the murky waterways where community members used to live. In-city relocation is the ideal approach because it minimizes disruption in the livelihoods



of the families, their social networks, access to education of the children, and access to economic, social, cultural, and political opportunities in the city.

To enable communities to organize themselves properly, they need support for various capacity-building needs. This used to be done by NGOs, but with a dearth of international funding need arose for the government to take charge of what should have been its responsibility in the first place. The government, however, cannot do it alone. It will have to enlist the assistance of other resource organizations. At the 2015 People's Housing Summit, organized jointly by people's organizations and the Philippine Congress, one of the things the POs and homeowners' associations demanded of the government was a program, and funding, for capacity-building. They hoped that the new Philippine president, elected earlier this month, will prioritize a holistic approach to housing, and go beyond providing physical housing structures only.

After the mothers' dance, it was the turn of the youth to strut their stuff. They first danced to Little Mix's "Salute," as if to salute their parents who danced before them. The mothers were trying to dance along at the side of the tent, even though it was no longer their turn. They really liked to dance. In them, I think I saw a glimpse of the future—a community that will continue to be united and living harmoniously with each other as the young take on the challenge of preserving what their parents have fought to build.



## NEWS

# With 44 new graduates, SHFC impresses in UP paralegal training



For the 44 new paralegals, the graduation ceremony on October 25 is the culmination of their hard work and dedication in becoming better and well-rounded public servants.

SHFC, in partnership with the UP Law Center (UPLC), designed a paralegal training program that produced 44 new paralegals in a two-part session conducted last October 7 to 11 and October 21 to 25 at the University of the Philippines-Diliman.

Aimed at giving participants a fundamental legal knowledge focused on better understanding and appreciation of laws and legal procedures especially as they relate to housing, the training was facilitated by Justice Raul Villanueva, Justice Oswaldo Agcaoili, and Agrarian

Reform Usec. Luis Pagulayan. The course tested the students' legal competency through short quizzes, preparation of case summaries, and graded group workshops.

UPLC Paralegal Director Atty. Elizabeth Pulumbarit praised SHFC for recording a passing rate of 100 percent, the highest ever since the start of UP paralegal training in 2013.

The top scorers—Joseph Eisma and James Naquita (Pop Quiz 1), Will Peran (Pop Quiz 2), and Engr. Elsa Juliana Calimlim (Pop Quiz 3)—were

recognized on graduation day on October 25. Also awarded as best speakers in the group presentations were Eisma, Naquita, Junard Amba, Philip Robert Flores, Florencio Carandang, Jr., Janet Lumayag, and Engr. Randolph Librando.

Human Resources OIC-Vice President Jessica Caraso, who was elected as class president, was pleased with what they have achieved. "I am really proud of the accomplishment. I've never seen everybody worked that hard," she said. "We are now empowered paralegals."

**-Romalyn B. Aniceto**

## ANSWERED PRAYER FROM PAGE 5

ng sariling bahay."

Evidently, Cristy's strong faith in God and perseverance have guided the former bakery attendant to achieve what she has right now—a supportive family, a booming business, and her own land title. And this made her lost for words. "Masayang masaya po ako talaga ngayong araw na ito," said the 43-year-old, who shared that she marked her calendar at home to remind her of this day. "Lahat ng meron ako ngayon ay inaalay ko sa Diyos."

Cristy was one of the 19 partner-homeowners who received their respective TCT from SHFC in a ceremony led by South Luzon Area Manager Julita Parreño. Sto. Niño Nurpa is composed of 192 members and was mobilized by Tulong at Silungan ng Masa Foundation, Inc.

## FROM CMP DOUBTERS FROM PAGE 5



The new title holders of Policarpio Ville are beaming with joy as they receive their prized possession on October 9.

pinagpuyatan nila, at dugot pawis ang inalay nila para maisakatuparan 'yung mga pangarap ng mga nagtitiwala sa kanila," he said.

The Marquez family gladly built not only their first home in Policarpio Ville HOAI but also the foundation and future of their family. "Sobrang saya po at nagpapasalamat kami kay Lord kasi sa murang edad namin, nagkaroon

kami ng investment na magagamit din ng anak namin sa future," Ann said.

Aside from Edward and Ann, 18 other partner-homeowners received their TCT that day in a ceremony led by SHFC Central Luzon Branch Account Officer Joseph Wilson Santos. Mobilized by the local government of San Jose del Monte, Policarpio Ville HOAI is composed of 83 members and is currently headed by Victoria Fernandez.



## SPEECHES

# HUDCC Chairperson Del Rosario's speech at the 28th PIEP National Convention

*Below is the transcript of the speech delivered by HUDCC Chairperson Eduardo Del Rosario during the 28th PIEP National Convention at the Philippine International Convention Center in Manila on November 7.*

President Rodrigo Duterte signed into law Republic Act 11201 creating the Department of Human Settlements and Urban Development (DHSUD) on February 14, 2019. It was the President's Valentine's gift to 81 percent of Filipinos who wish to have a house of their own. Hence, the Housing and Urban Development Coordinating Council (HUDCC) and the Housing and Land Use Regulatory Board are set to become the DHSUD and the Human Settlements Adjudication Commission.

The Implementing Rules and Regulations were published on July 19, 2019 and our Organization Structure and Staffing Pattern is awaiting approval by DBM. In effect, the new Department will be operational by January 1, 2020. In pushing for the government's National Shelter Program through the BALAI (Building Adequate, Livable, Affordable and Inclusive) Filipino Program, we will continue to rely on organizations that have similar objectives with that of the Department.

It is in this perspective that your organization, the Philippine Institute of Environmental Planners, becomes indispensable in the overall strategy that the DHSUD envisions.

The need for a group of planners tasked to craft a national policy of comprehensive planning and development first came to light in 1965, with the issuance of Republic Act 4341. It requires licensed environmental planners to better promote a comprehensive and environment-friendly development of our country's rural and urban landscape with utmost consideration on its effects to Mother Nature.

Such a noble mission involves the proper know-how in dealing with environmental issues, and this is where the Philippine Institute of Environmental Planners (PIEP) steps in as the sole Accredited Professional Organization by the Professional Regulatory Board of Environment Planning.

The practice of environmental planners in the Philippines has come a long way. However, much still needs to be done.

With the advent of calamities like the earthquake in Batanes and just recently in Mindanao where around 30,000 families were affected, there is a need for local governments to focus on the importance of comprehensive plans to avoid or lessen the adverse impact to lives and properties from numerous typhoons, flashfloods, and landslides, among others.

In addressing this, DHSUD will push



**“  
I am proud to say that in HUDCC  
and the Key Shelter Agencies,  
we have a surge of new  
environmental planners.”**

for the construction of socialized housing units that can withstand 250 km/h winds and a 7.2-magnitude earthquake—but stronger, lighter, and more affordable.

Such modernization is the primary objective of the Accreditation of Innovative Technologies for Housing, which seeks to promote innovative technologies and incorporate them into the government's housing program being economical yet a better traditional housing construction system.

Similar to DHSUD's commitment in fulfilling majority of Filipinos' aspirations in having homes with safe and clean environment, the PIEP has also been focused in ensuring the professional development of planners and in pushing for regulations and policies meant to promote a balance between sustainable communities and ecosystems, which today is a must in order to lead to significant national progress.

Hence, the national and local governments should step-up their strategies to instill the importance of developing well-planned, safe, and resilient communities. Inculcating professionalism among environmental planners plays a key role in ensuring overall development of local

communities without putting the environment at risk while raising the levels of study and practice among environmental planners could pave the way for sound augmentation of local communities without putting the surrounding eco-system at risk of destruction.

And as you mark your 50th anniversary and your 28th National Convention today, I would like to highlight the importance of environmental planning in fulfilling the government's goals of establishing sustainable communities across the country. I am proud to say that in HUDCC and the Key Shelter Agencies, we have a surge of new environmental planners.

With this, let me quote the famous American author, Hellen Keller. "Alone we can do so little. Together we can do so much."

DHSUD's new mandate is truly a Herculean task, but with cooperation from both the public and private sectors, as well as support from relevant organizations such as the PIEP, accomplishing our mission of promoting sustainable communities across the country will become a walk in the park.

Let us continue working together for a resilient, environmental-friendly Philippines.



## NEWS

### Resettlement workshop for DOTr project held in Laguna

SHFC conducted the first Relocation and Resettlement Action Planning (RRAP) workshop in Biñan, Laguna on September 25 to 27, gathering more than 50 delegates from different government agencies.

The session was held to create an overall framework for the relocation and resettlement of families who will be affected by the construction of the North-South Commuter Railway Extension (NSCR-Ex) project. It also gave participants an overview of shelter options that ensure improved housing, better socio-economic opportunities, and tenurial stability for households that will be displaced by the infrastructure program.

Sharing their knowledge in the workshop were OIC-Vice President for Special Projects Atty. Tristan Frederick Tresvalles, HUDCC's Community Development Group Director Mylene Rivera, Biñan Councilor Alexis Desuasido, and Department



The two-day workshop equips participants with knowledge and operational tools needed for the implementation of the railway project.

of Transportation (DOTr) representative Robert Gunio, Jr.

Rivera emphasized that project-affected families must be prioritized so that no one is left behind. She also encouraged the attendees to think of a higher purpose. "We are doing this to contribute to nation-building. Sa lahat ng ating ginagawa, lagi nating isipin kung ano ang makabubuti para sa lahat," he said.

Meanwhile, Atty. Tresvalles commended

the commitment of those who actively participated in the session. "I hope we could sustain our dedication for this challenging project because it would be very fulfilling in the end," he concluded.

The NSCR-Ex will integrate the 38km-PNR Clark Phase 1 from Tutuban to Malolos, the 53km PNR Clark Phase 2 from Malolos to Clark International Airport, and the 56km PNR Calamba from Solis to Calamba.

-Kristine Nicole V. Beato

### SHFC environmental planners attend national convention



SHFC's environmental planners attended the 28th National Convention of the Philippine Institute of Environmental Planners (PIEP) held on November 7 to 9 at the Philippine International Convention Center in Pasay. The convention aimed at updating the participants on the latest laws, issuances, best practices, and planning trends in the profession.

Among those who attended were SHFC Executive Vice President Atty. Junefe Payot, OIC-Vice President for Special Projects Atty. Tristan Frederick Tresvalles, and Account Specialists Mr. Junard Amba and Mr. Milkyzedek Bien, who all passed the environmental planners licensure exam in June. The agency now has a total of six

licensed environmental planners, including Vice President for Engineering Engr. Elsa Calimlim and OIC-Manager for Central Luzon Operations Engr. John Lee.

Under the Environmental Planning Act of 2013 (Republic Act 10587), environmental planning

is equivalent to urban and regional planning, city planning and human settlements planning in other jurisdictions.

Secretary Eduardo Del Rosario of the newly created Department of Human Settlements and Urban Development (DHSUD) and Chairperson of the SHFC Board was the convention's keynote speaker (Please see Sec. Del Rosario's speech on page 10).

He discussed the crucial role that DHSUD will play in the management of urbanization so that the country can reap urbanization benefits that would help in forging smart, safe, resilient, and sustainable cities and communities, one of the main goals of urban or

environmental planning.

According to Atty. Payot, who placed third in the June 2019 board exams for environmental planners, the three-day convention helped him in understanding the challenges of urbanization in the Philippines, particularly the central role of affordable housing to ensure inclusive urban development.

"From a social justice or rights discourse view, we need to ensure that everyone has access to adequate housing. By 'adequate,' we mean housing that gives families—especially low-income ones—access to socio-economic as well as cultural and educational opportunities that are concentrated in our cities," he explained.

Atty. Payot expressed confidence that shelter agencies like DHSUD and SHFC are now prepared for the important roles that they will play in urban development given the growing number of environmental or urban planners among their personnel, including those at the highest levels such as Assistant Secretary Melissa Aradanas, and Directors Jeanette Cruz and Myles Rivera of the DHSUD.

-Maricris Protomartir-Delo



## EMPLOYEE CORNER

### No challenge too big: Janet Lumayag shows resilience in achieving targets

By Abigail B. De Leon

It's rather ironic how something that pushed you way beyond your limits would eventually be the same thing that would bring you utmost self-fulfilment. Janet Lumayag, OIC-Manager of the Cagayan de Oro (CDO) office, is no stranger to this. Looking back at her 12-year journey with SHFC, Janet says that she experienced frustrations at work and had thought of giving up for several

times. When the CDO branch opened, Janet had to do everything by herself. *"For four years ako lang talaga mag-isa. I had to work from cashiering, to writing demand letters, to doing collections, and driving, lahat,"* she shared.

Another occasion that pushed her out of her comfort zone was when Typhoon Sendong hit CDO in 2011, destroying homes and displacing hundreds of families. Back then, her team consisting of only three employees was tasked to assist in 14 Sendong projects, in addition to their regular workload. What made the undertaking more challenging was the fact that it was a new modality then, and that they were the pilot team to implement the said program. Despite these drawbacks, Janet led her team to

accomplish eight of the total projects.

The fulfilment that she has gained from overcoming such challenges as well as the privilege in helping communities of fellow Filipinos through CMP make those frustrations pale in comparison. *"Everyone has a niche in this world, and for me, it is becoming an instrument for the communities to have their own home through our program, the CMP,"* Janet said. *"To give dignity to the people by helping them achieve their right to own a home has become my essence at work."*

As of today, this mother of two, is heading a team of eight employees and managing an additional group of seven Task Force Sendong staff members.



Covering Regions 10 and 13, the Cagayan de Oro branch has helped about 10,000 ISFs coming from 72 community associations through CMP.

With grit, determination, and hard work, Janet is able to establish a solid and strong foundation for the Cagayan de Oro office where she plays a substantial role in the achievement of its targets.

### No limelight needed: Mark Camposano takes pride in custodian work

By Marie Antonette C. Palattao



clients but he makes sure that his responsibilities at SHFC are in order and his presence strongly felt.

*"Napakasarap sa pakiramdam na kahit ikaw ay nasa Support Group, kapag nakita mong makukuha na nila ang titulo nilang iningatan at inalagaan mo ay napakagaan na sa puso,"* said Mark, emphasizing that systematic securing and safekeeping of titles of partner-homeowners are his greatest contributions to his unit and the corporation in general. *"Masaya ako na nagagawa ko nang maayos ang trabaho ko para sa ating mga kababayan na nangangailangan ng pabahay."*

The Bicol native is an Electrical Engineering graduate but fate brought him to public service, particularly in the housing sector. In 2002, he started working at the National Home Mortgage Finance Corporation and was assigned in the Documentation

Control and Custodianship Office, where he learned the rudiments of his work that lasted for four years.

To meet the challenge of starting a family together with his wife, Roselle, Mark left for South Korea in 2006 to work as a factory staff. However, his desire to serve the people prevailed and decided to return home after four months abroad. *"Hindi ako pinalad na mag-abroad. Mabuti na lang pagbalik ko dito ay may opening ang SHFC, kaya siguro 'yung makatulong sa ating mga kababayan ang itinadhana sa akin,"* he said.

It is the satisfaction that he gets from serving the homeless that keeps Mark going at work. *"Iba ang pakiramdam kapag lubos na nagpapasalamat ang mga taong sineserbisyuhan natin,"* he shared. That is why he always brings a positive attitude to work every day. *"Kailangan nating magserbisyo nang magalang at may ngiti sa labi para ang babalik naman sa atin ay magaganda ring papuri,"* he said.

Some people like the spotlight while others prefer working behind the scenes. Mark Camposano belongs to the latter, taking pride and finding fulfilment in his job as Documents Analyst II at the Documentation Control and Custodianship Department of the Makati office. The father of two may not be visible and not directly involved with the agency's



## GENDER & DEVELOPMENT CORNER

### SHFC gets MOVE-ing for violence-free community

By Margeline Kate D. Moncada

SHFC, a strong advocate of women empowerment, marked another milestone in mainstreaming gender and development (GAD) with the holding of MOVE (Men Opposed to Violence against women Everywhere) workshop in Makati on October 11. More than 30 male employees from the head and regional offices participated in the activity facilitated by Rey de Guia, president of MOVE-Philippines.

Part of the occasion was the establishment of the MOVE SHFC Chapter, which intends to organize men in the agency, including external clients, who will proactively campaign for the elimination of gender-based violence and violence in all forms. It also seeks to help men understand GAD as a platform of equality and equity and raise awareness on the role that they play in preventing abuse against women and children.

In her opening message, Program Development and Enhancement Vice



SHFC personnel do the "stop" hand sign to signify their advocacy to put an end to violence against women.

President Atty. Maria Rosalie Richa Taguian reiterated the importance of men's involvement in reducing and eliminating violence against women. "You cannot have women empowerment without the participation of men," she emphasized. "When we talk about women empowerment, men should always be part of the conversation."

The participants pledged to be actively involved in eliminating all kinds

of violence. To cap off the activity, Executive Vice President Atty. Junefe Payot delivered an inspirational message encouraging team members to be agents of change and partners of women in pushing for the agency's various advocacies.

SHFC and CMP both received a GADtimpala citation from the Philippine Commission on Women in August during the 10th anniversary of the passage of the Magna Carta for Women or Republic Act 9710.

### Survived to Thrive: Q&A with Mayor Reluya

By Rose Ariane S. Roxas

On January 22, San Fernando Association of Barangay Councils president Ricardo Reluya, Jr. and five others were ambushed while traveling in Barangay Linao, Talisay City, Cebu. Riding in the same vehicle was San Fernando, Cebu Mayor Lakambini "Neneth" Reluya, the sole survivor of this tragic event. When she won the May 2019 elections, she committed herself to be of full service to her constituents despite the bullet that is still trapped in her left arm.

On October 3, I had the privilege to interview Mayor Neneth during the Gender Sensitivity Training ++ workshop that the Partners Relations

Division (PRD) has been facilitating for CMP partners to create empowered men and women and goal-oriented stakeholders.

**PRD:** Why did you decide to personally attend the training?

**Mayor Reluya:** I attended this training because I have no in-depth understanding and knowledge about GAD. At the same time, it is just timely because we intend to place GAD into our budgeting system and use the outputs of this training as an attachment for our proposed budget. In the past years, I have observed that all our GAD budget proposals were always

returned to us, and after realizing this, I told myself that it's time to step up and be in the frontline of our GAD budgeting process.

**PRD:** How do you plan to implement the knowledge you acquired from the workshop?

**Mayor Reluya:** Aside from having our own GAD plan and budget, we will start by gathering relevant data from our constituents to determine the issues and concerns that we need to address. Through our sessions, I feel that maximizing the use of GAD funds will be advantageous. We have been recently awarded in Cebu as the Emerging Municipality so I am anticipating all sorts of problems like climate change, and the rising cases of HIV, suicide, and teenage pregnancies. Although, at present, the number is still manageable, I need to take all the necessary counter measure to prevent this from rising.

**PRD:** What advice can you give to other local chief executives (LCE) so that they can effectively play their role in promoting gender equality?

**Mayor Reluya:** LCEs have a different set of priorities. If you are an engineer, you tend to focus more on infrastructure projects. If I am not in public service, I will be in the academe because of my desire and inclination to teach people. That is where I draw my strength as a mayor. You don't just implement, you also need to teach. I hope other LCEs will realize how important GAD is as part of our duties and responsibilities to our constituents.



For Mayor Reluya, now is the high time to integrate GAD in various LGU programs.



## NEWS

### SHFC, Samal ink MOU in spirit of aksyon and malasakit



From left: Virginia Belencio, president of CMP mobilizer United Home Development Foundation, Mayor Macalinao, Atty. Deocampo, and Vice Mayor Felix Espino, Jr. show the signed copies of the MOU after the ceremony.

On October 16, SHFC, represented by OIC-Senior Vice President for Operations Atty. Leo Deocampo, entered into an MOU with the local government of Samal, Bataan for the resettlement and relocation of residents from various barangays living along irrigation canals in the municipality. Held at the Samal Covered Court, Brgy. Tabing Ilog, the signing was one of the highlights of the 1st Samal Town Hall Meeting and State of the Municipality Address that marked the first 100 days in office of Mayor Aida de Guia Macalinao.

The resettlement of 897 families, organized as the San Juan HOAI, is one of the priority programs of the Macalinao administration in line with "AmBisyon Natin 2040," the collective long-term vision launched by the National Economic Development Authority of a strongly rooted, comfortable, and secure life for all Filipinos in 25 years.

Macalinao said she chose to partner with SHFC because of its mandated focus on providing Flexible, Affordable, Innovative, and Responsive shelter solutions for the underprivileged.

Since 2017, SHFC has committed to forging close partnerships with local government units in rolling out housing programs that are responsive and well-suited to local needs. It bodes well for Macalinao as these fit perfectly with her values of *aksyon* and *malasakit* in leading the people of Samal.

To celebrate this new partnership, Atty. Deocampo joined Macalinao, Bataan 1st District Representative Geraldine Roman, and other officials in a boodle fight-style lunch sponsored by local livestock and food suppliers, along with San Juan HOAI officers, and their mobilizer, the United Home Development Foundation, Inc.

-Phoebe Rose D. Tolete

### 12 Davao City families get land titles

Twelve partner-homeowners from YCF Village Integrated Settlers Association received their early Christmas gift after SHFC distributed TCTs in Davao City on November 16. Mindanao Operations OIC-Vice President Lawrence Bañiso led the awarding ceremony held in Brgy. San Antonio, Agdao, Davao City. Joining him were Region XI South Area Manager Bea Chermaine Ranada and Chief of Division Margo Babao.

Julieta Mingming, one of the awardees, expressed delight after receiving her own title. The association's secretary also breathed a sigh of relief as she recalled how they went through the whole CMP process from having the project approved to getting the titles individualized. "With guidance of the Holy Spirit we hurdled all the adversities," she said.

The new title holders articulated their gratitude to the Davao City office by presenting a handmade poster expressing their appreciation for the staff's guidance and support throughout their entire CMP journey.

Composed of 72 partner-homeowners, YCF Village was taken out in October 1995 with a total loan amount of P1.5 million. The association, which was mobilized by Mindanao Land Acquisition Development Foundation, is currently headed by Sabindo Alegado. YCF Village boasts a collection efficiency rating of 103.21 percent as of August 2019.

-Bea Chermaine P. Ranada

Ang Bagong  
KOMUNIDAD

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**Find The Word** Encircle 8 words that are associated with Christmas.

E	F	Q	A	Z	O	F	Z	U	I	G	I	L	T
B	E	Y	U	M	F	G	V	Q	B	N	Q	R	S
A	Y	R	P	E	H	M	O	A	A	I	K	B	A
H	N	Q	T	G	S	P	K	G	G	L	Q	X	N
H	K	E	J	S	O	O	C	W	G	O	H	B	T
B	U	J	U	P	A	M	D	U	N	R	B	U	A
I	J	B	S	B	C	M	U	E	A	A	B	I	C
P	A	R	O	L	E	Q	T	K	B	C	V	X	L
C	S	C	C	O	C	H	G	S	M	O	M	J	A
U	U	V	M	I	R	N	C	V	I	O	L	B	U
A	K	G	X	W	I	Z	P	O	S	R	Y	A	S
P	U	T	O	B	U	M	B	O	N	G	H	U	G
S	G	N	I	K	E	E	R	H	T	T	S	C	A
F	F	B	U	R	D	F	P	C	J	G	P	X	R

Answer to the previous Find the Word  
Eight (8) words associated with Convergence

1. Combine	5. Link
2. Confluence	6. Meeting
3. Foregather	7. Merge
4. Joining	8. Unite