

MAIDEN ISSUE VOL. 1 NO.1

BUILD LIVES



OCTOBER TO DECEMBER 2024

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CRYSTAL PEAK
ready for occupancy
before end of 2024

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4PH townships rise in Mindanao

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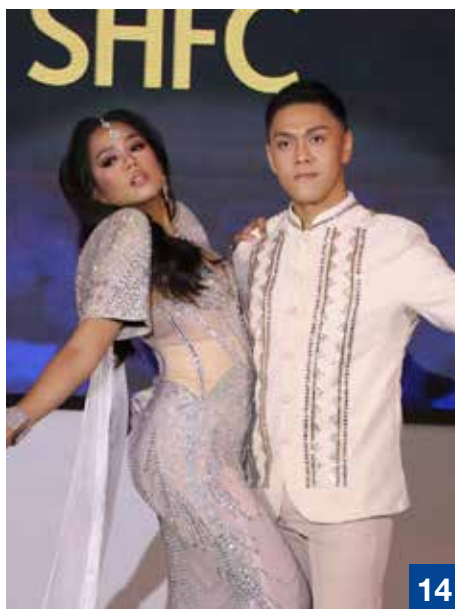
Port Town's
'inclusive development'

HOUSING FOR ALL

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Build for a Better Life



I have always believed that decent housing is not only a basic human right, but essential for our country's economic, social, and people-centered development.

It is also necessary for a caring society that aims to provide its people with security and human dignity.

Throughout my years of public service, I've witnessed how social housing has positively impacted the well-being of our people, especially in impoverished and densely populated communities.

The government has been playing a crucial role in financing and building affordable homes, but it is important that we realize that the housing crisis in the country requires a multi-faceted approach that involves all stakeholders.

Today, we are even shifting to vertical solutions like multistory residential buildings, being a practical approach to address housing backlogs in areas where availability of land is limited.

A key shelter agency under the Department of Human Settlements and Urban Development (DHSUD), the Social Housing Finance Corporation (SHFC) has been one of the lead implementers of Pambansang Pabahay para sa Pilipino Program, or 4PH – the flagship initiative of President Ferdinand Marcos, Jr.

With the invaluable guidance of DHSUD Secretary Jose Rizalino Acuzar, we are actively implementing 4PH projects across various locations, which are set to generate over 505,000 housing units by 2028.

High structures can be expensive due to engineering requirements, materials, and labor, but through adequate planning where beneficiaries are involved, we are addressing their concerns and building support for vertical development. Our commitment to community-driven housing solutions is in line with the national agenda to create more livable spaces and enhance the quality of life for the marginalized sector.

While initially concentrating on urban and high density areas, we are investing more in amenities and essential services that are essential for a decent housing in our national shelter agenda. We are also offering Filipino families opportunities for energy efficiency, transport convenience, and green spaces.

In our maiden issue of BUILD LIVES, SHFC's official quarterly publication, we aim to highlight achievements in our government's social housing program and share inspiring stories on how our programs have improved the lives of impoverished communities.

In focusing on social housing, we also hope to raise awareness on the government's innovative solutions and best practices. In highlighting our programs, we ensure that everyone has access to a safe and affordable home.

BUILD LIVES and USAPANG PABAHAY as a back-to-back magazine offers not only information, but provides a learning experience for our readers.

FEDERICO A. LAXA
President and CEO
Social Housing Finance Corporation

H **Vision for a better future** HOUSING for ALL

By Allan Leandro DA. Merin

President Ferdinand Marcos, Jr. has taken a significant step towards bridging the housing gap in the country.

Social Housing Finance Corporation (SHFC) President and CEO Federico Laxa emphasized the urgency of the

situation, citing how the housing backlog has reached a staggering 6.5 million units.

Halving this gap is a crucial goal, but he acknowledged the significant challenge of securing adequate funding. “It really depends on how we are able to source

the adequate funding,” he said.

“As far as SHFC is concerned, we have enough numbers that will cover our assigned tasks,” according to Laxa, whose extensive experience in the housing sector makes him well-suited as one of the key implementors of this endeavor.



The first of several multistory buildings was constructed at Crystal Peak Estates, a social housing township adjacent to downtown San Fernando, the capital city of Pampanga.

From his early days at the defunct Ministry of Human Settlements (MHS) to his role as head of the National Housing Authority (NHA), he has consistently focused on developing housing solutions. Even during his time in the private sector, Laxa continued to prioritize housing initiatives.

Today as President and CEO of SHFC, Laxa is again at the forefront of implementing the government's Pambansang Pabahay para sa Pilipino (4PH) Program. His expertise and dedication are essential in securing the successful delivery of affordable and decent housing to millions of Filipinos, especially those

in the marginalized sectors.

Vision for a better future

Access to safe, secure, and affordable housing is not merely a basic necessity but a fundamental human right, according to Laxa.

"You can't go without food, clothes, and shelter. Everyone needs a roof over their head," he said.

Committed to making this right a reality, SHFC's mission extends beyond constructing homes; it is about building

lives — molding sustainable communities, fostering social equity, and improving the quality of life for millions of Filipinos.

Celebrating its 20th anniversary this year and with over 100 shovel-ready 4PH projects and 12 ongoing developments across the country, SHFC, through Laxa's leadership, is pushing towards a future where every Filipino has a place to call home under President Marcos, Jr.'s 4PH program.

Laxa explained that the 4PH program is different in the sense that its implementation does not merely depend on the government as he put it, "it is being



SHFC President & CEO Laxa and DSHUD Secretary Acuzar briefed President Marcos on the government's innovative approach to addressing the housing backlog.

implemented just like the way the private sector will operate.”

He recalled that when he joined the MHS, he was assigned to the Private Sites and Service Projects, along with a number of social housing projects. He was asked to negotiate with the World Bank in Washington DC for the MHS program.

“It was different from the other programs that were already being financed by the World Bank in the sense that the Private Sites and Services now wants the private sector to participate in the program, which was different from its previous WB-funded programs. During his stint with the NHA, Laxa was then tasked to develop housing sites, which will later be awarded to its beneficiaries who will, in turn, pay the government on a monthly basis.

“There will be a very long turnaround for those investments because most of the time the beneficiary will pay in 20 to 30 years so every year you will keep on asking money.”

Under the 4PH, SHFC, being one of the key implementers of the program through the Department of Human Settlements and Urban Development (DH-SUD) will use its authority and corporate powers to borrow as a corporation.

Socialized housing projects under SHFC in the previous years depended primarily on government appropriation and reflows generated from the agency’s collections. Although this setup worked to sustain various community-driven initiatives, it presented certain challenges. Project expansion and approval were often constrained by the availability of budget, thus limiting the number of potential housing beneficiaries.

Under the 4PH program, SHFC is partnering with public institutions such as the Home Development Mutual Fund or Pag-IBIG Fund to broaden the reach of services and cover a larger pool of

beneficiaries. The corporation is also collaborating with private developers to maximize their construction and project management capabilities.

Recently, President Marcos, Jr. has agreed to study the merits of a sovereign guarantee. This would be used for the developmental loans of SHFC to expedite the construction of housing projects under the 4PH and address backlogs in residential units.

Key Features of 4PH

From urban areas such as San Fernando City, Pampanga and Davao City to emerging localities like Tagoloan, Misamis Oriental, SHFC with guidance from DHSUD Secretary Jose Rizalino Acuzar, SHFC is working tirelessly to close the housing gap through the 4PH.

To expedite the realization of its goals, the government has implemented var-



ious housing solutions. Key features of these solutions included:

Vertical development: The multistory 4PH projects of SHFC can shelter more people than the usual horizontal housing. Given the scarcity and high price of land, these projects also optimized value. As vertical developments, the 4PH housing projects are seen to help address rapid urbanization issues such as shortage of residential land and uncontrolled urban sprawl.

In-city housing: As in-city shelter solutions, SHFC's 4PH projects will ensure continuous access of its residents to many economic, cultural, and educational opportunities that the city has to offer. They also will provide families with critical access to health and social services and preserve the social networks they have built over the years.

Central location: Strategically positioned at central localities, SHFC's 4PH projects boast prime accessibility to a plethora of essential establishments, perfectly tailored to meet the diverse needs of our residents. From educational institutions and healthcare facilities to commercial hubs and recreational centers, our central locations

ensure convenient access to all amenities vital for a well-rounded community experience.

Flexible design: Distinguished by its innovative approach to housing design, SHFC's 4PH projects showcase a blend of 25 and 28-square-meter units. This flexible design strategy ensures a spectrum of adaptable living spaces, adeptly catering to the diverse requirements of our residents. Whether for individuals, couples, or small families, these versatile configurations offer optimal functionality without compromising on comfort or quality of life.

Self-contained communities: Designed as self-sustaining communities, SHFC's 4PH projects go beyond mere housing by integrating essential facilities directly within the community. This setup allows for more convenience, accessibility, and community engagement for residents, enhancing the overall quality of their lives.

Community-driven housing approach

To date, SHFC has released more than Php 34.6 billion to finance various community-driven housing programs across the country.

These include the Community Mortgage Program (CMP), the High Density Housing Program, the Marawi Shelter Project, the North-South Commuter Railway Extension Project, the Intramuros Housing Project, and the Abot-Kaya Pabahay Fund. A total of 468,843 informal settler families have benefitted from these initiatives.

Following the strategic direction of the DHSUD with the support of its fellow Key Shelter Agencies, SHFC has aligned its policies with the 4PH through its Community-Guided Financing Framework (CGF). This strategic approach to housing finance emphasizes the role of the community in the planning, decision-making, and implementation of the entire housing project development.

By continuing to expand the CMP through the CGF, the corporation is laying the groundwork for a future where all communities have the opportunity to grow, thrive, and live in dignity.

This reflects SHFC's commitment to making housing a fundamental right for every Filipino through the 4PH not only by extending financial support but also through a community-based approach that fosters empowerment, resilience, and shared responsibility.

As a key contributor to the success of the 4PH, SHFC is also committed to continue enhancing its shelter assistance efforts to reach the target of providing for 1.8 million informal settler families (ISFs) by 2028.

"Our goal is not just to build houses but to create sustainable, resilient communities that thrive," Laxa said. "We envision socialized housing developments where people can build better futures, with access to essential services and opportunities."



The modern facade and interiors of the new multistory social housing complex.

Crystal Peak Estates ready for occupancy before end of 2024

Nearly a thousand housing units at the Crystal Peak Estates in San Fernando City, Pampanga will be formally turned over to its beneficiaries for occupancy before the end of 2024.

The Crystal Peak Estates is the first multistory housing project under Social Housing Finance Corporation's (SHFC) multistory project under the Pambansang Pabahay para sa Pilipino Program, also known as 4PH, a flagship program of President Ferdinand Marcos, Jr. for his national shelter agenda.

"Right now, SHFC is into vertical development since the cost of land here is really so expensive, and we are fortunate that we are ready for vertical development," remarked Prandy Vergara, SHFC's 4PH Central Luzon Head.

This is largely due to the leadership and expertise of President & CEO Federico Laxa, whose strategic vision has equipped the corporation with the necessary frameworks and capabilities to shift toward vertical housing solutions, according to Vergara.

In July 2023, President Marcos visited the project site and that triggered SHFC's role as a developer, and their task to start orienting possible beneficiaries.

"Although the conceptualization of the Crystal Peak project started in March 2023, Vergara noted that they were able to expedite the construction process. The first four 12-story buildings for Phase 1, designed to accommodate



997 households, were completed in less than 18 months by maximizing efficiency and deploying full-scale construction in August 2023.

Vergara said four buildings comprise Phase 1, but the other multistory structures buildings will be elevated to 16 stories in the sprawling 9.8-hectare subdivision, which SHFC will finance.

"Our location is quite strategic. We're near the heart of the city that's why we also find investments from private developers," he said.

The project site, he said, is three kilometers from the downtown area and the provincial capitol is less than a kilometer away.



SHFC PH Central Luzon Head Vergara and his team (top) and Jose Abad Santos Homeowners' Association President Lejarde (bottom)



Building a better future through multistory social housing aimed at solving the housing crisis.

Homeowners are organized

According to Wilson Lejarde, who was eventually elected president of the Jose Abad Santos Homeowners' Association, the SHFC began conducting orientation meetings with regional and local government agencies shortly before the inspection visit of President Marcos, Jr.

After a series of meetings, he said 51 of them initially decided to form the homeowner's association, now that they were already chosen as beneficiaries of the 4PH project.

Lejarde, apart from being an employee at the National Telecommunications Commission, has been a long-time member of the Association of Government Information Officers of Region 2. He said that each building will have its own set of officers to oversee the management of the new township.

Right now, he said they have started

talking about their specific roles on safety management and the preservation of their common facilities.

No discrimination in the acceptance of applicants

Vergara said they have generated positive responses in their continuing orientation seminars. He said apart from government workers and informal settlers, they have been meeting groups from the private sector.

Vergara assured that they are not discriminating against applicants since their project is a mixed-type of community that caters not only to informal settlers, but also professionals and government workers who are Pag-IBIG Fund members.

"We keep on telling them that if they will not start (owning a permanent home) when they will ever do it," said

Vergara. "In our presentation, (to targeted beneficiaries) this is an opportunity for them since apart from the total cost of the loan, there is a subsidy from the government which they cannot get anywhere," he said.

At least a total of 28 multistory buildings that will be constructed by the Kaerland Development Corp. at Crystal Peak Estates will provide nearly 10,000 housing units in the 9.976-hectare SHFC-acquired property.

The housing development offers a mix of 25 and 28-sqm units to give future residents flexible options tailored to the needs of their families. It also features various amenities for social and physical wellness such as shophouses, commercial areas, clubhouses, basketball courts, and swimming pools.

4PH townships rise in Mindanao

When Aquilino Quilang visited Barangay Sta. Ana in Tagoloan, Misamis Oriental, he was surprised that the area near the village where he grew up was being transformed into a township under President Ferdinand Marcos, Jr.'s Pambansang Pabahay para sa Pilipino (4PH) Program.

“This is truly a beautiful place,” remarked Quilang, a member of the Lumad indigenous group in the south. As one of the beneficiaries of the social housing program facilitated by the Social Housing Finance Corporation (SHFC), Quilang is excited to show his children their future home.

Valley View Township, which broke ground in April 2023, will benefit a total of 10,400 families. It is one of the two ongoing projects of SHFC in Mindanao. Covering an area of about 137,000 sqm, this development is expected to provide decent housing to workers in Tagoloan, including Quilang and employees in the municipality's 3,000-hectare PHIVIDEC Industrial Park.



A glimpse of the Quilang's future home in the 4PH townships in Misamis Oriental.



“Napaka-excited ko na, na meron na talaga akong bahay na matatawag kong sariling akin,” Quilang said. “Kahit pa huhulog-hulugan ko lang ng pa unti-unti, hindi siya renta, masasabi ko na akin na talaga.”

Aside from Valley View Township, SHFC is completing another massive condo-type project in Davao City.

According to Engr. Felman Gilbang, SHFC’s vice president handling 4PH projects in the Visayas and Mindanao, the corporation is constructing 22 of the targeted 72 five-story buildings for the People’s Ville project in Calinan District. Four buildings are ready for takeout.

In the entire Mindanao, Gilbang said they have identified at least eight sites for future SHFC-led social housing projects which will cater both to formal and informal settlers who are Pag-IBIG Fund members.

Gilbang said their priority projects are areas with available lands and an “urgent need” from local government units. They also consider the municipalities with so-called “danger areas” which informal settlers usually occupy.

In identifying an area, SHFC’s priority is the accessibility of the place for its targeted beneficiaries. They are also looking at the nature of the land areas, which should be residential and not classified for agricultural purposes.

Gilbang noted that anyone can be a beneficiary of the SHFC social housing projects if he is a Filipino without any property and a Pag-IBIG Fund member for the past two years. In their two Mindanao projects, he said 60 percent of the beneficiaries were informal settlers.

“We don’t discriminate,” said Gilbang, a civil engineer at the National Home Mortgage Finance Corporation for 17 years before he moved to SHFC when it was created in 2007.



Port Town's 'inclusive development'

If plans push through, the Social Housing Finance Corporation's (SHFC) multi-story housing project at the Parola Estate will play a key role in jump-starting inclusive development in the Pasig River coastal area.

SHFC's task is to ensure that families are not displaced, but are given options for decent housing under the Pambansang Pabahay para sa Pilipino Program or 4PH, particularly the slum dwellers who had considered the coastal area deemed a danger zone near the river's mouth – as their home.

"We're looking at 100,000 families that will be affected," SHFC Vice President for Resettlement Services Group Philip Robert Flores said in the rehabilitation of land occupied by informal settlers

through the Pasig River Bigyan Buhay Muli project. Department of Human Settlements and Urban Development Secretary Jose Rizalino Acuzar chairs the TWG (technical working group).

No less than President Ferdinand Marcos, Jr., Flores had mentioned the key to rehabilitating the coastal area is inclusive development. "So, there is no displacement since inclusive development is not just to rehabilitate the coastal area but to make it safe and provide decent housing for the affected families," he said.

For starters

As a starting point, SHFC has identified 2.1 hectares at the Parola Estate where



they can construct 2,500 housing units in six 16-story buildings, which they have named Port Town township.

The Parola Estate is currently managed by the Philippine Ports Authority. However, Flores noted that they can later claim a larger area of 23 hectares near the Pasig River for the project.

Flores acknowledged that certain portions of their target areas might experience flooding, but they have implemented elevated structures within the project to mitigate this risk. The urban master plan includes detailed studies on elevated construction and outfall systems, including two-meter outfalls with a boardwalk.

"While our property is not directly adjacent to the coast, it is located within the (Parola) estate. We have plans to construct drainage outfall systems as part of our studies, we have considered the elevation of the property, the existing drainage outfall, and the potential exit points for rainwater during heavy rain-



SHFC President and CEO Laxa unveils plan for a modern social housing complex at the Parola Estate.



SHFC VP Flores draws on his experience in executing the initial phase of the social housing program.

fall. We can confirm that there will be a designated outfall for water discharge,” Flores stated.

A seasoned professional

Flores is a seasoned professional with a proven track record in addressing displacement issues. While he joined the corporation in 2017, his experience in rebuilding communities dates back to his time at Ateneo de Cagayan (Xavier University).

He was actively involved in post-recovery efforts in the 2011 tropical storm Sendong that left over a thousand people dead in the cities of Cagayan De Oro and Iligan in Northern Mindanao.

He played a key role in developing a housing project on a five-hectare site, working under the guidance of Fr. Bobby Yap, now the president of Ateneo de Manila University.

This experience provided him with

invaluable hands-on knowledge in creating permanent housing solutions for displaced individuals.

Flores initially became acquainted with SHFC when a team of officials visited CDO to observe their project which the corporation was considering as a “model project.”

In addition to constructing 570 housing units, Flores’ team established a cooperative, built a multipurpose hall, and created various livelihood opportunities. They also organized a housing association with officers in each block.

Then during his early years at SHFC, Flores contributed significantly by drafting guidelines on policy, committee assessment, finance, and other critical areas.

The timeline

In SHFC’s interaction with informal settlers around the Parola Estate, Flores

confided that the residents there, at first, were opposed to vertical housing, as they preferred to have their own land where they could build their homes.

To address this, Flores assured the informal settlers that SHFC is pushing for a permanent, safe, and decent housing solution.

In the first phase of the project, the first 2,000 families who signed up will become the initial beneficiaries. The target is to complete the pile-driving study to determine the allowable depth of the buildings and start constructing the foundations.

After clearing the other properties, more developers will be invited to participate as players. The first phase is expected to be completed within 18 to 20 months. This will eventually form part of the 21-hectare master plan targeting up to 15,000 decent housing units for informal settler families.

SHFC grants moratorium for housing beneficiaries affected by Typhoons ‘Carina’ and ‘Kristine’

By CHARMAINE A. CORONEL

The Social Housing Finance Corporation (SHFC) has announced a one-month moratorium on monthly amortization payments for its beneficiaries impacted by Typhoon Carina and Severe Tropical Storm Kristine. This initiative aims to provide immediate relief to families severely affected by the devastation caused by these calamities.

The moratorium for Typhoon Carina covers the period from August 1 to August 31, 2024, while the moratorium for Tropical Storm Kristine was confirmed by SHFC President & CEO Federico Laxa during his interview on Bagong Pilipinas Ngayon on October 25.

“We are closely monitoring the situation to identify the needs of our beneficiaries

and provide the necessary support to help them recover,” said Laxa. “We are hoping that this deferment of housing payments will alleviate the financial burden on affected communities.”

This measure aligns with President Ferdinand Marcos, Jr.’s disaster response strategy and the directive from Department of Human Settlements and Urban Development (DHSUD) Secretary Jose Rizalino Acuzar to extend immediate assistance to affected families.

SHFC has also provided relief aid to approximately 10,000 families affected by Typhoon Carina in Metro Manila and Central Luzon. The assistance includes rice, canned goods, medicines, hygiene kits, and other necessities to support

communities during their recovery. “Our hearts go out to all the families affected by these disasters.” Mr. Laxa said. “We will continue to work tirelessly to support our communities and ensure their well-being during these challenging times.”

Mr. Laxa emphasized the importance of collaboration in disaster response efforts, noting that the swift assembly and distribution of the food packs were made possible through the concerted efforts of the entire SHFC organization.

“Together, we are making a difference in the lives of those affected by these two typhoons,” he said. “Our collective action demonstrates our commitment to community welfare.”



Apart from the moratorium, SHFC has extended relief efforts to about 10,000 families affected by the typhoon in Metro Manila and Central Luzon.

SHFC President and CEO Federico Laxa facilitates the distribution of food packs for families affected by Typhoon Carina in Malabon City.

SHFC bags major awards during the National Shelter Month celebration

By JANN ALYSSA A. RODRIGUEZ

The Social Housing Finance Corporation (SHFC) marked a successful participation in the National Shelter Month celebration by bagging major awards in various competitions alongside the Department of Human Settlements and Urban Development (DHSUD) and other key shelter agencies.

Held under the theme “Matibay na Tahanan, Matatag na Komunidad Para sa Bagong Pilipinas,” the event culminated on November 8 at the DHSUD Auditorium in Quezon City.

The SHFC contingent achieved outstanding success, securing 1st place in the Battle of the Bands, 2nd runner-up in the Poster-Making Contest, and 2nd runner-up in the Chorale Competition. It also participated in the NSM Ambassador Pageant, fielding contestants in the competition.

SHFC President and CEO Federico Laxa proudly congratulated the winners and all participants, celebrating the agency's achievements.

These successes reflect SHFC's dedication not only to promoting its mission in the Pambansang Pabahay Para sa Pilipino Program (4PH) but also to fostering community spirit through creative and collaborative activities.



House Rules: Jeffrey Villareal, Celso Tomas, Jr., Emelinda Alana, EJ Ladanga, Jeiel Valencia, Emmanuel Peñarubia



NSM Ambassadors: Dionisse Faith Buenavista and Lester Derick Almonte



Poster-Making Contest: Erica Duena, Lourdes Cahilig, Abigail de Leon, Redentor Reloza



SHFC Vocal Ensemble

SHFC responds to Malacañang’s call for a modest Christmas celebration

By CHARMAINE A. CORONEL

The Social Housing Finance Corporation (SHFC) heeded President Ferdinand Marcos, Jr.’s call for modest holiday celebrations by holding a simple yet meaningful Christmas party on December 6 at its head office in Makati. The event was led by SHFC President and CEO Federico Laxa and focused on fostering camaraderie and reflecting on the organization’s achievements in 2024.

The program featured the presentation of SHFC’s 2024 accomplishments, a Program on Awards and Incentives for Service Excellence (PRAISE) to honor outstanding employees, a sing-and-dance competition, a raffle, and other engaging activities—all conducted with simplicity and purpose.

“In line with the President’s call, we are celebrating Christmas in a modest yet meaningful way, standing in solidarity with our fellow Filipinos who have suffered losses due to recent calamities,” President Laxa said during his remarks.

“We have decided to donate the savings from our scaled-down celebration to assist them during this challenging season,” he added.

Laxa also took the opportunity to commend SHFC employees for their commitment to supporting

those affected by the series of typhoons that struck the country this year. “I want to thank and commend each one of you for your cooperation in adhering to the President’s call. Through our collective efforts, we can ensure that our countrymen feel the true spirit of Christmas,” he added.

The SHFC’s decision to scale down its festivities

underscores its commitment to social responsibility and solidarity with Filipinos in need, embodying the essence of the holiday season through compassion and generosity.

This year’s annual yearend celebration was headed by Atty. Karoline Abello-Tordecilla, SHFC’s Compliance Officer.



15-Year Loyalty awardees



Winners of alaGAD ng Taon



Sing and dance competition champions from Team Aqua Green



Pinakamahusay sa CER from NCR South



2024 Sportsfest overall champion representatives from the Blue Team

From target shooter to goal-getter

By CHARMAINE A. CORONEL

For Ms. Josefina Banglagan, life is about hitting the target—not just in the literal sense.

Popularly known as Jobang to her colleagues, she has consistently demonstrated her determination to exceed expectations, from her remarkable career in the bureaucracy to her passion for practical shooting.

“We are excited not only in meeting the targets but in surpassing them. I love my job in collection. The issues are challenging, but I enjoy solving them,” said Banglagan, as she shared with pride how she had shown her commitment to “go above and beyond expectations.”

The civil servant

Banglagan joined SHFC in April 2007 as Manager of the Accounts Management Division (AMD). Prior to this, she served as manager of the Special Projects Department at the then Home Guaranty Corporation (HGC), which is now known as the Philippine Guarantee Corporation and after two decades of service, she left the government.

She admitted having had a heavy heart when she left HGC as she ventured into the business world, setting up her own travel agency and a restaurant in Makati City.

However, during her hiatus from government work, Banglagan realized she still had a strong passion for public service. Finally, when she crossed paths with a former SHFC executive vice president she was persuaded to join the Corporation. Initially, she had no plans to stay long, but she later found herself enjoying her work, discovering how much she could contribute to SHFC’s collections.

What started as a tentative step back into public service quickly grew into a 17-year commitment. The more she contributed, the more she realized the impact of her work to SHFC’s success.

Now, as Senior Vice President of the Accounts Management Cluster, she continues her mission to push boundaries and deliver results.

A continuing journey

For Banglagan, collections remained the lifeblood of the Corporation and crucial in sustaining personnel services and generating reflows to finance other projects under the Community Mortgage Program (CMP). It has helped SHFC to continue its vital work in providing affordable housing to underprivileged families.

Under her watch, one of her proudest achievements is the dramatic improvement in collections



for remedial accounts. “I’m very proud of our collection from the remedial accounts. Previously, the annual collection was Php 23.25 million, but now we have reached Php 66.43 million collection from the said accounts,” she said, clearly pleased with the results.

According to Banglagan, the secret to SHFC’s successful collections lies in account servicing. “When account officers are able to answer queries of member-beneficiaries and explain how payments are distributed in the ledger, they will gladly pay,” she explained.

Her approach

Banglagan’s approach was more about building trust and communication with clients as it was about enforcing deadlines.



SHFC Accounts Management Cluster Manager Banglagan.

She shared that success in collections didn’t happen behind a desk, citing the need to go into the communities, meet people, and understand their struggles firsthand.

Still, her work is not without its challenges. One of the toughest parts of her job was collecting payments for abandoned properties when the original beneficiaries were nowhere to be found. But even in these difficult cases, Banglagan remained committed to finding solutions.

She would then remind member-beneficiaries to stay updated with their payments, knowing that one day their titles to the properties will be awarded to them once fully paid.

A leader

Banglagan’s lengthy experience in collection work had given her a deep sense of fulfillment from serving the people and seeing the direct impact of her work to their lives.

Being a leader, Banglagan believed that everyone in her team, regardless of their employment status, deserved their voices to be heard. Such leadership style fostered collaboration and trust, making her team feel both valued and empowered.

Outside of her work, Banglagan found joy in her hobby of practical shooting, a passion that reflects her focused and determined approach to both her personal and professional life. Just as she aimed to hit the target on the shooting range, she brought the same precision to her career.

Her enthusiasm for a work-life balance also extended beyond her career and hobby. She is a mother of three, a registered Nurse in the US, a chemical engineer in United Kingdom, and an I.T. student of the Asia Pacific College. As an animal lover, she takes care of six dogs and red-eared slider. She nurtures her pets just as she nurtures the relationships within her team and the communities that SHFC serves.

Under her watch, one of her proudest achievements is the dramatic improvement in collections for remedial accounts.

A union leader's journey of determination and perseverance

By CHARMAINE A. CORONEL

AS PRESIDENT of the Social Housing Employees Association Inc. (SOHEAL), Paulo Sherwin Duman faces several significant challenges in ensuring a balance of the welfare of the employees with the constraints in the bureaucracy.

True, representing the employees' interests in any organization has never been easy, especially when advocating for fair treatment and better conditions at the workplace. But he remains steadfast, guided by a strong sense of responsibility and a desire to do what is right.

To lead effectively, he knows that he must continue to evolve, learn from every experience and apply those lessons to his work in government and SOHEAL.

For one, Duman's election to this position was not by chance. It was the result of over a decade of involvement in union work, having spent 11 years as an officer and sat on the Board of Directors before being elected at the helm of the employee's association.

He believes that while skills can be developed over time and effort, attitude and habits are reshaped through perseverance. His work, as he puts it, reflects the idea that "no matter where one starts, the willingness to learn, grow, and adapt can lead to great accomplishments."

His journey to becoming SHFC's Officer-in-Charge Manager of the Procurement Department was also paved with perseverance, learning, and growth.

His story is one of determination,



adaptability, and the belief that continuous learning is the key to stay relevant. Since joining SHFC in 2006 as a contractual Clerk IV, his career has taken several turns. Each step, however, proved to be a testament of his commitment to self-improvement.

A year after joining the corporation, he secured a regular position as an Administrative Assistant. After building expertise in the Accounts Management Department from 2008 to 2011, he transitioned to the Regional Operations Department, where he served as an Accounts Specialist until 2014. It was in the same year that he found his stride in the Procurement Department as Supply Officer III.

Today, Duman holds the role of OIC-Manager of the department, overseeing crucial operations and guiding the organization's purchasing strategies. While Duman's career path is one

His story is one of determination, adaptability, and the belief that continuous learning is the key to stay relevant.

marked by hard work, he credits much of his personal growth to his wife, Erica Pearly Duman, who works in SHFC's Accounts Management Department.

His dedication to his craft does not stop with his professional titles. A man of diverse interests, he pursued a second diploma in Information Technology, aligning with his passion for computers. At the core of his success is his belief in continuous learning. "All things being equal, everyone has the capability to enhance their skills," he says.

Indeed, his journey serves as an inspiring reminder that staying relevant is not just about where you are today, but about what you're willing to do.

Looking ahead, he vowed to remain committed to ensuring that SHFC employees have access to opportunities for growth and development.

Over 200 Bulacan families get land titles and certificates

By CHARMAINE A. CORONEL

The Social Housing Finance Corporation (SHFC) awarded more than 200 titles and certificates to its member-beneficiaries on the third day of the “Housing Caravan: Asensong Ramdam” event, held on November 6 at the San Jose del Monte City Convention Center in Bulacan.

SHFC President and CEO Federico Laxa led the ceremony along with Senator Imee Marcos and Representative Florida Robes at the San Jose del Monte City Convention Center.

A total of 68 member-beneficiaries of the corporation’s Community Mortgage Program received their respective Transfer Certificates of Title, marking the completion of their housing loan obligations with the corporation.

The new title holders are from Elfa Ville HOA, Solid HOA, Sama-Samang Ugnayan Sagip-Tahanan Sikhay Kabuhayan ng Francisco HOA, Bagong Buhay Francisco HOA Phase 1 and Phase 2, Partida Heights HOA, Ginintuang Alay na Lupa at Hanapbuhay sa Maralita HOA, and Rosario Ville HOA.

“After many years of waiting, hard work, and sacrifice, this is a significant milestone in our lives—a valuable legacy for your children, grandchildren, and future

generations,” Laxa told the beneficiaries.

“Our government’s housing program does not end here,” he added, reaffirming SHFC’s commitment to expanding access to affordable housing through the Pambansang Pabahay para sa Pilipino Program (4PH)—the flagship housing initiative of President Ferdinand Marcos, Jr.

In addition, 148 Certificates of Award were presented to members of Alpas Phase 1 HOA, a housing initiative under SHFC’s High Density Housing Program. These certificates confirm each beneficiary’s allocation within the project.

“I am grateful to SHFC and President Laxa because, after several years, we finally have something to hold onto. The

doubt is gone now that I have the title we have long dreamed of,” said Teresa Gonzaga of Rosario Ville HOA, who spoke on behalf of many in the crowd who had waited years to receive their official titles.

Meanwhile, Sen. Marcos, who chairs the Senate Committee on Urban Planning, Housing, and Resettlement, expressed her support in expanding housing programs that address the needs of the people.

Rep. Robes, Chairperson of the House Committee on Housing and Urban Development, said the event is a testament to SHFC and the national government’s commitment to provide meaningful service to our citizens. “May this inspire everyone to continue fulfilling their payment obligations,” she noted.



Sen. Marcos joins SHFC President and CEO Laxa in explaining the agency’s housing programs and their impact on Filipino communities.



Laxa leads the awarding of certificates to member-beneficiaries of the Community Mortgage Program and High Density Housing Program.

ENERGIZING PARTNERSHIPS

Meralco lights the way for socialized housing under 4PH

By **THIRDIE P. SIDA**

The Social Housing Finance Corporation (SHFC), together with the Department of Human Settlements and Urban Development (DHSUD) and the National Housing Authority (NHA), signed a deal with the Manila Electric Company (Meralco) to provide essential and timely electricity services to socialized housing projects under the Pambansang Pabahay para sa Pilipino (4PH) Program.

The partnership formalized through a Memorandum of Understanding (MOU) signed at the DHSUD Central Office in Quezon City on July 17, aims to improve the quality of life in existing and new communities by ensuring timely and reliable electrification.

The ceremonial signing was presided by DHSUD Secretary Jose Rizalino Acuzar, Meralco officials Executive Vice President Ronnie Aperocho and Senior Vice President Ferdinand Geluz, along

with SHFC President and CEO Federico Laxa and NHA General Manager Joeben Tai.

SHFC President Laxa emphasized the importance of this new partnership in his speech. “This collaboration with Meralco, which has an extensive electric power distribution franchise, is crucial for the timely energization of our developments,” he said. “This is especially important as we embark on the full implementation of the 4PH – a flagship program of President Ferdinand Marcos, Jr., under the able leadership of DHSUD Secretary Jerry Acuzar.”

Laxa also echoed that the provision of electricity is critical in every housing development. “No development will ever be complete without these utilities, and no successful delivery of housing units can take place without them,” he added.

Acuzar highlighted the government’s commitment to providing sustainable communities. “This is a big push for the 4PH program to flourish even better. This is a testament that we are not only building affordable and quality houses – we are trying to improve the overall living conditions of many Filipinos, especially the poor.”

For its part, Meralco reaffirmed its commitment to ensuring the timely energization of projects.

“We always support the government’s continuing efforts to improve the living situation and uplift the lives of many Filipinos. For Meralco, it has been our commitment to strive for execution excellence and ensure the timely energization of projects especially those under the 4PH program,” Meralco Executive Vice President and Chief Operating Officer Ronnie Aperocho said.



4PH gains momentum in Bulacan with SHFC–Pulilan LGU collaboration

By CHARMAINE A. CORONEL

The Social Housing Finance Corporation (SHFC), the local government of Pulilan, Bulacan, and AVECS Corporation have entered into a Memorandum of Understanding (MOU) to collaborate on the construction of Mom's Ville Phase I, a housing project under President Ferdinand Marcos, Jr.'s Pambansang Pabahay para sa Pilipino (4PH) Program.

SHFC President and CEO Federico Laxa, Pulilan Mayor Maria Rosario Ochoa-Montejo, and AVECS Corporation President Celestino Baldonado signed the MOU on October 16 at the SHFC Head Office in Makati, marking the beginning of the construction of eight five-story condominium buildings, each with 135 housing units.

Located in Brgy. Peñabatan, the housing project will benefit over 1,000 families identified by the local government unit. The beneficiaries include workers from

informal and formal sectors, such as public school teachers and government employees.

Laxa highlighted the partnership as a significant milestone in SHFC's ongoing efforts to provide affordable and decent housing to Filipino families. "The signing of this MOU marks the beginning of a new chapter for the families who will soon call Mom's Ville their home," Laxa said.

Mayor Ochoa-Montejo expressed her gratitude, noting that her long-held dream was coming to fruition through the collaboration with SHFC. "Whatever your needs for this project, I will do my best to facilitate everything so that there will not be any difficulties," she said.

A deed of donation was also signed between SHFC and the Pulilan LGU, involving the donation of 20,000 square meters of land for the housing project.

This aligns with Executive Order No. 34, signed by President Marcos, Jr. in July last year, declaring 4PH as a flagship program and calling for the inventory of government idle lands appropriate for housing.

A Memorandum of Agreement was signed between SHFC and the LGU. Through its Community Guided Financing program, SHFC will provide site development and housing construction loans to Mom's Ville.

Also present to witness the ceremony were SHFC Executive Vice President Atty. Junefe Payot, SHFC Support Cluster Senior Vice President Atty. Leo Deocampo, SHFC 4PH Central Luzon Head Prandy Vergara, SHFC Bulacan Manager Myrna Sipcon, Mom's Ville HOAI President Caroline Ruivivar, and other officials from SHFC, the LGU, and AVECS Corporation.



Strong collaboration between SHFC and local government executives are essential in effectively addressing the issue of housing backlogs.

FREE TO BE EMPOWERED

Celebrating the National Women's Month

By KATE MARGELINE MONCADA

MARCH, for many, is a season of change – a warm embrace after the chill of February, a bridge toward the vibrant promises of April. But for Filipinos, March holds a deeper significance: it's a time to honor and uplift the invaluable contributions of women to our society.

With the Philippine Commission on Women setting the National Women's Month theme for 2023-2028 as "WE for Gender Equality and Inclusive Society," this year's sub-theme, "Lipunang Patas sa Bagong Pilipinas: Kakayahan ng Kababaihan Patutunayan," underscores the drive to break barriers and empower women to play a leading role in shaping a more equitable and just Philippines.

At SHFC (Social Housing Finance Corporation), 2024 isn't just another year. Celebrating its 20th anniversary, SHFC amplifies this call to action, recognizing the vital role of women not only in homes but in building communities and, ultimately, our nation. This year, SHFC goes beyond recognition—it takes action.

Ring in a New Decade of Empowerment

The kickoff event on March 4 was more than a formality. Led by President and CEO Federico Laxa, a symbolic bell-ringing ceremony ushered in SHFC's fresh decade of service. Every ring resonated with

a commitment to progress, empowerment, and equality. The clarion call wasn't just about remembering the past; it was a promise to forge ahead toward a Bagong Pilipinas, where all citizens—regardless of gender—can thrive. Attended by 104 female and 56 male employees, the event surely made a remarkable impact as SHFC moved to a new decade.

Women Leading the Change

In a bold move, SHFC celebrated the accomplishments of women within the organization who have played pivotal roles in its growth. From the boardroom to the field, women in leadership positions were honored for their significant contributions. Whether it's shaping policies, advocating for inclusive programs, or spearheading projects, these women have become trailblazers, paving the way for future generations of empowered women in the housing sector.

"Kalingang Ka-SHFC" – A Day of Pampering and Purpose

The International Women's Day on March 8 brought a unique twist to Kalingang Ka-SHFC. This day wasn't just for relaxation; it was an invitation to reflect on the importance of the Women's Month celebration. A total of 265 (95 males and 170

females) employees, clients, and stakeholders—men and women alike—participated in activities that celebrated advocacy and wellness. With free back massages, haircuts, facials, and beauty care services, the day fostered an environment of care, relaxation, and learning, thanks to the generous support of partners like the Marikina Skills Training Center, Reyes Haircutters, and Mary Kay Cosmetics.

"KakaiBABAE ang may Alam" – Empowering Communities

The KakaiBABAE ang may Alam program held from March 21 to 25 introduced Gender Sensitivity Training to various community associations in NCR. Laon HOAI located in Valenzuela City is one of the communities that benefit from basic gender and development concepts and disaster risk reduction training. It was participated by a total of 94 member beneficiaries (71 females and 23 males). Llano Federation Inc. in Caloocan City also underwent the same training which was participated by 75 member-beneficiaries (47 females and 28 males).

"KaSAMA-ALL sa SHFC" A Culmination with Creativity and Fun

On March 21 and 22, SHFC hosted KaSAMA-ALL sa SHFC, a celebration blending creativity, nostalgia, and advocacy. Old-school indoor games were reimagined with a gender perspective, taking participants back to their childhood with a twist. The activities were well received by a total of 312 employees which is composed of (155 females and 157 males) from both head office and regional offices. Art therapy and painting sessions were participated by 54 females and 16 males, giving everyone a chance to express themselves, while fun games brought out a sense of camaraderie and playfulness.

A Future of Equality and Empowerment

With these initiatives, SHFC is not just building homes—it is creating spaces where women can thrive, where their voices are heard, and where their potential is fully realized. By empowering women within their communities and the organization, SHFC moves us closer to a future where every individual can live with dignity and hope. At the heart of this journey are women—front and center—leading the charge for a more inclusive and equitable future. SHFC's commitment to women's empowerment and gender equality reminds us that housing is more than just bricks and mortar; it's about building strong, empowered communities where everyone has the opportunity to flourish.



Bagong Pilipinas Serbisyo Fair in Lipa City

The Social Housing Finance Corporation (SHFC) participated in Bagong Pilipinas Serbisyo Fair (BPSF) in Lipa City, Batangas on August 24-25.

This two-day fair which was led by House Speaker Ferdinand Martin Romualdez, brought services and assistance packages from various government agencies directly to residents' doorsteps.

SHFC South Luzon Group Vice President Jimmy Manes, representing President and CEO Federico Laxa, led the agency's efforts to address the inquiries and concerns of member-beneficiaries who visited the SHFC booth.

Representatives from the SHFC Strategic Communications Department were on hand to provide support to all attendees. - *Jann Alyssa A. Rodriguez*



SHFC staff providing support to fair attendees.

SHFC earns 'unmodified opinion' from COA

The Social Housing Finance Corporation (SHFC) has earned an "unmodified opinion" from the Commission on Audit (COA) for its financial statements for the calendar year 2023. This is the highest audit rating that state auditors can give to government institutions.

In the Independent Auditor's report, COA stated, "The Auditor expressed an unmodified opinion on the fairness of presentation of the financial statements of the SHFC for the years ended December 31, 2023, and 2022."

SHFC President and CEO Federico Laxa lauded the COA report as "a testament to our dedication to financial integrity and excellence."

"This recognition not only underscores our commitment to responsible stewardship of public funds but also reinforces our capability to drive impactful initiatives," he added. - *Jann Alyssa A. Rodriguez*



Financial training for 800 SJDM member-beneficiaries held

Over 800 member-beneficiaries participated in the Financial Literacy Training organized by the Social Housing Finance Corporation (SHFC) during the Housing Fair: Asensong Ramdam held at the San Jose del Monte City Convention Center in Bulacan on November 6.

The training was facilitated by the Insurance and Community Enhancement Division Cezar Macaspac. It was aimed to empower participants with essential financial management skills, ensuring they can make in-

formed decisions about budgeting, saving, and planning for their future, thereby enhancing their overall quality of life.

SHFC, through the Program Development and Enhancement Group under Atty. Maria Rosalie Richa Taguian, has been conducting financial literacy training as part of its commitment to providing financial knowledge to its member-beneficiaries to support their daily lives and financial well-being. - *Jann Alyssa A. Rodriguez*



Libreng gupit at masahe sa mga benepisyaryo

Sa pakikipagtulungan ng Social Housing Finance Corporation (SHFC), nakapagbigay ng libreng serbisyo ang Reyes Haircutters “Ang Salon ng Bayan” at Golden Hands Blind Massage Therapy Clinic para sa mga miyembro-benepisyaryo at empleyado sa isinagawang “Gupit mo, Libre ko” at “Friday Wellness” noong ika-16 ng Agosto sa Makati head office.

Ang self-care activity na nilahukan ng 115 na kababaihan at 78 na kalalakihan ay pinangunahan ng Program Development and Enhancement Group at Human Resources and Administrative Group bilang bahagi ng pagdiriwang ng ika-36 taong anibersaryo ng Community Mortgage Program. - *Jann Alyssa A. Rodriguez*



‘Blood donation’ para sa mga komunidad

Nagsagawa ang Social Housing Finance Corporation (SHFC) ng blood donation drive sa tanggapan ng SHFC sa Makati noong ika-19 ng Agosto.

Ang nasabing aktibidad ay nilahukan ng 35 na donor, na binubuo ng 13 babae at 22 lalaking volunteer, kabilang ang parehong mga tauhan ng SHFC at iba pang empleyado ng gusali.

Ibinahagi ng ilang donor ang kanilang mga dahilan kung bakit sila nag-donate ng dugo. Ayon kay Tiffany May Jabagat, minsan na siyang nangailangan ng dugo at nandoon ang kanyang pag-aalinlangan kung may sapat na dugo para sa kanya.

“Lagi akong nag-iisip o nagtatanong sa sarili ko, paano kung noong panahong ‘yon wala pang blood transfusion? Paano kung wala nang blood donor? O paano kung hindi available sa blood bank ang blood type ko? Kaya naman, ang mga ito ay nagbigay sa akin ng pagnanais na tumulong at tapang na magbalik sa tuwing kaya ko,” aniya.

“Kaya ako nagdonate ng blood kasi

naranasan ko na ‘yung hirap ng paghahanap ng right blood type sa operation ko. Sobrang struggle pa dahil sa pandemic,” ayon naman kay Erica Duena.

“Nagdo-donate ako ng dugo dahil ito ay isang simpleng paraan upang gumawa ng malaking pagbabago sa buhay ng isang tao. Kaunting oras lamang ang kailangan, ngunit makatutulong ito sa pagligtas ng buhay sa mga emerhensiya, operasyon, o para sa mga may malalang sakit,” ayon kay Anthony De Vera.

“Sinisiguro ng Red Cross na ang mga donasyon ay napupunta sa mga taong talagang nangangailangan nito, kaya ito ay isang makabuluhang paraan upang magbalik at suportahan ang aking komunidad,” dagdag pa niya.

Ang inisyatibong ito ay naisakatuparan sa pamamagitan ng pagtutulongan ng SHFC Human Resources and Administrative Group at ng Philippine National Red Cross.



‘Bagong Intramuros’

Noong simula, malaki ang pagtutol ng mga pamilyang naninirahan sa loob ng Intramuros kung saan idineklarang mga “National Cultural Treasures” ang naglalakihang pader na nakapaligid sa dating kutang itinayo ng mga ng mga Kastila sa tabi ng Ilog Pasig mahigit 400 taon na ngayon ang nakalilipas.

“Dahil may mga informal settler doon, kahit na may budget (ang pamahalaan) sa rehabilitasyon, kailangang hikayating umalis ang mga ito,” ayon kay Philip Robert Flores, Social Housing Finance Corporation (SHFC) Vice President for Resettlement Services Group.

Mahigit P400 milyon ang nalaan sa paglilipat sa mga informal settlers ngunit 470 pamilya lang ang kakayanin nito sa mahigit 1,000 pamilyang naninirahan sa loob ng Intramuros. Lupa ang gusto ng karamihan kaya’t nakahanap ang SHFC ng lugar sa Morong, Rizal.

Sa simula nakita na ng SHFC, ayon kay Flores, ang karanasan ng National Housing Authority (NHA) na bumabalik ang mga informal settler matapos ang kanilang relokasyon.

Sa konsultasyon na nagsimula bago pa man ang pandemya, inilatag ng SHFC ang plano nito para sa mga informal settler.

Sinigurado ng SHFC na sa kanilang paglipat ay mabibigyan sila ng permanenteng tirahan dahil karamihan sa kanila ay may mga kasong ejectment na sa korte.

Bukod sa kanilang mga tahanan, magtatayo ang SHFC ng multipurpose hall at isang livelihood center. Sinigurado rin na magkakaroon ng van para sa araw-araw na transportasyon ang mga

maninirahan dito na tuloy-tuloy ang pagtatrabaho sa Maynila. Sa loob ng bagong komunidad, maglalaan ng 20 tricycle ang SHFC sa pangangalaga ng binuong Tricycle Operators and Drivers Association, o TODA.

Ayon kay Flores, ang mga unang batch ay magkakaroon ng lupa ngunit maaaring ang mga susunod ay maibilang na sa mga benepisyaryo ng mga multistory residential building ng SHFC.

- Charmaine A. Coronel



“Itong nalalapit na Kapaskuhan, ito na siguro ang pinakamagandang regalo sa bawat isa sa amin lalo na sa pamilya namin. Noon pinapangarap lang namin, ito na, nandito na sa harapan namin. Ito na siya kumbaga aayusin na lang, pupunuan na lang, pagagandahin, aayusin para mas kapaki-pakinabang ‘yung ibinigay na proyekto ng gobyerno sa amin.”

EDGAR SALVEDIA
President ICHOAI



Tinanggap ng mga miyembro ng ICHOAI ang ceremonial key mula sa SHFC noong Nobyembre 17 sa isinagawang turnover ng housing units sa Morong, Rizal.

Malaking tulong ang pagkakaisa ng mga benepisyaryo

Para kay Rodante “Dante” Morales, malaking tulong talaga kung nagkakaisa ang mga benepisyaryo ng Community Mortgage Program (CMP) ng Social Housing Finance Corporation (SHFC) sa kanilang mga komunidad.

Unang-una, dahil sa kanilang magandang samahan, naging benepisyaryo ng “on-site development” ang mga naninirahan sa Barangay Ibabang Iyam sa Lucena City sa Quezon Province. Naalala ni Morales, 47, na noong sila ay nagsisimula pa lamang humingi ng tulong sa pamahalaan, mga 10 lang silang sumapi nang sila ay nagbuo sa kanilang sitio ng isang homeowners association.

“Kasi noon kailangang may naka-on-site na social housing, kaya’t pinursige naming makakuha ng lupa doon na pagtatayuan ng bahay para kami ay masama sa take-out sa Social Housing,” aniya. Noon ngang 2008 ay naging benepisyaryo sila ng CMP matapos nilang maayos ang negosasyon para sa dalawang ektaryang lupain na pag-aari noon ni Natividad Villafuerte.

“Ngayon, mahigit sa 4,000 pamilya na ang nasasakupan ng CMP dito sa amin. Parami kami nang parami tuwing nakikita ng mga tao na may development na kasi utay-utay nang inaayos yung kalsada,” aniya.

Nang nagtayo sila ng pederasyon ng mga homeowners association, si Morales na rin ang nahirang na pangulo ng Homeowners’ Association ng Barangay Ibabang Iyam.

Sa kasalukuyan, 18 presidente ang nakaupo sa pederasyon ng mga naninirahan sa Barangay Ibabang Iyam na natulungan ng pamahalaan.

“Maayos naman ang pakikipag konsulta namin sa barangay. Sa lahat ng



Si Rodante Morales (gitna) at mga opisyal ng kanilang pederasyon ng mga homeowners’ association.

aming mga gawain nagtutulongan kami para kami ay mabigyan ng suporta (ng pamahalaan),” ayon kay Morales nang siya ay makapanayam habang nagsasagawa ng tree planting activity ang SHFC na may temang “Community Tree Planting for Eco-Friendly CMP Communities” noong ika-17 ng Agosto.

Ang aktibidad na ito ay nakatugon sa layunin ng SHFC na maiangat ang kalidad ng pamumuhay ng mga komunidad sa pamamagitan ng programang pabahay, kabilang na ang pagtataguyod ng mga inisyatibong nangangalaga at nagbibigay halaga sa kapaligiran.

Pinangunahan ang tree planting ni SHFC South Luzon Group Vice President Jimmy Manes, na kumatawan kay SHFC President and CEO Federico

Laxa, kabilang na ang SHFC Corporate Planning and Communications Group at SHFC Lucena Branch.

Kasama sa pagtatanim ng 250 calamansi seedlings ang mga kinatawan mula sa iba’t ibang asosasyon, kabilang ang St. Agnes HOA, Inc.; San Agustin HOA, Inc.; San Isidro HOA, Inc.; Pinagsikapan HOA, Inc.; San Vicente HOA, Inc. Villafuerte-Suarez Village HOA, Inc. Phase I; Villafuerte-Suarez Village HOA, Inc. Phase III; Villafuerte-Suarez Village HOA, Inc. Phase I; Villafuerte-Suarez Village HOA, Inc. Phase I-A; at Villafuerte-Suarez Village HOA, Inc. Phase II-A.

Ang mga calamansi seedlings ay mula sa lokal na pamahalaan ng Lucena City sa pamumuno ni Mayor Mark Alcala.



Mga SHFC beneficiaries na tulong-tulong na nagtatanim sa mga bakanteng lupa ng Ibabang Iyam.

Mas praktikal ang mga ‘condominium-type’ na pabahay

Nakikita ni Jimmy Manes, ang Vice President for Southern Luzon ng Social Housing Finance Corporation (SHFC), ang kagandahan at praktikalidad sa pagbabago ng programang pabahay ng pamahalaan, ngayong prayoridad na ang paggawa ng ‘condominium-type’ na mga residential building para maibsan ang kakulangan sa mga tirahan ng marami nating kababayan.

“Tingnan n’yo naman ang mga condominium-type ay isa nang komunidad na nandoon na ang lahat, ‘di ka na lalayo pa,” ayon kay Manes.

Bukod sa ‘di na lalayo sa kanilang pinagtatrabahuhan, malapit na rin sila sa commercial area,” dagdag pa niya.

Alam ni Manes ang sitwasyon dahil nagsimula siya bilang isang mortgage examiner bago umakyat sa hanay ng burokrasya.

Dahil sa kanyang trabaho, tumao mismo si Manes sa tanggapan ng SHFC para sa Southern Luzon sa Lucena City.

“Tingnan mo na lang dito ang livability ay maayos dahil wala ng usapan ng baha,” ayon kay Manes, kung mga gusali na ang mga itatayong pabahay sa Lucena. Mahabang catch basin daw kasi ang lungsod.

Bukod dito, mas marami pa ang maki-kinabang sa Pambansang Pabahay para sa Pilipino Program o 4PH ni Pangulong Ferdinand Marcos, Jr.

Para magtagumpay ang programang pabahay, mahalaga rin talaga na matutunan ng mga benepisyaryo ang kahalagahan ng regular at wastong pagbabayad sa kanilang mga utang sa pabahay, ayon kay Manes.

Kaya nagkakaproblema ay minsan kulang ang implementasyon ng mga account officer kahit sa mga simpleng koleksyon. Kaya naman siya ay itinalaga sa rehiyon para lalong matutukan ang koleksyon ng ahensya.

Ang maganda pa nito, ayon kay Manes, ‘di na siya kaiba sa mga benepisyaryo dahil madali niyang natutulungan ang mga ito sa kanilang mga problema sa komunidad.



Para magtagumpay ang programang pabahay, mahalaga rin talaga na matutunan ng mga benepisyaryo ang kahalagahan ng regular at wastong pagbabayad sa kanilang mga utang sa pabahay.

Mural Painting, isinagawa sa Marilao

By JANN ALYSSA A. RODRIGUEZ

Sama-sama at tulong-tulong na binuo ng mga naninirahan sa Apawan Village Marilao, Bulacan ang isang mural painting sa tulong ng isang grupo ng mga visual artist sa isang aktibidad na pinangunahan ng Social Housing Finance Corporation (SHFC).

“Sa pamamagitan nito, nagbuklod at sama-samang nagkaisa ang mga magkakapitbahayan upang mabuo ang isang makulay at magandang obra na simbolo ng pagkakaisa at pagtutulongan ng mapayapang pamayanan,” pahayag ng isa sa mga mural visual artist matapos ang proyekto na isinagawa ng Apawan Village HOA Inc., Ph. 3, sa Marilao, Bulacan noong nakaraang Agosto.

Nakilahok ang 24 na kababaihan at 16 na kalalakihang miyembro ng nasabing asosyasyon kasama ang Bocaue Artist Club sa panguguna nina Jimmy Azucena at Jeffrey Azucena.

Ang aktibidad ay pinangunahan ni SHFC Corporate Planning and Communications Group Vice President Florencio Carandang, Jr., na kumatawan kay SHFC President at CEO Federico Laxa. Kasama ring lumahok ang mga personnel mula sa SHFC Corporate Planning and Communications Group, Accounts Management Department Luzon 2, at Bulacan Branch.

Ang obra sa Apawan Village na binuo ng mga residente kasama ang Bocaue Artist Club.

Ayon naman kay Luzviminda Espiritu, pangulo ng Apawan Village HOA, Inc. Phase 3, maganda rin ang nangyari sa pagsasamahan nila sa komunidad.

“Masaya pong nagsama-sama ‘yung mga member namin, kahit mainit ‘yung araw na ‘yun at ang kagandahan po, marami po nagpapa-picture doon sa area na ‘yun, at mas lalo pa po kaming nagtulong-tulong para po mapaganda ‘yung paligid namin,” aniya.

Ang mural painting activity ay kabilang sa serye ng mga aktibidad sa pagdiriwang ng ika 36-anibersaryo ng Community Mortgage Program noong Agosto na may temang “Empowering SHFC Communities: Celebrating Responsible Homeownership Through CMP.”





Gabay sa pag-apply ng pabahay sa Pambansang Pabahay Para sa Pilipino (4PH) Program

Mahalagang papel ang ginagampanan ng Social Housing Finance Corporation (SHFC) sa pagpapatupad ng Pambansang Pabahay para sa Pilipino Program, o 4PH, ang pangunahing programa sa pabahay sa bansa ng administrasyon ni Pangulong Ferdinand R. Marcos, Jr. Bilang isang key shelter Agency sa ilalim ng Department of Human Settlements and Urban Development (DHSUD), ang SHFC ay may mandato na magbigay ng socialized housing financing para sa mga pamilyang mababa ang kita, kabilang ang mga nasa impormal at pormal na sektor.

A. Sino ang maaaring mag-apply?

Ang mga indibidwal na nagtatrabaho sa mga ahensya o institusyon ng gobyerno, pribadong kumpanya, kasama na rin ang mga nasa pormal at impormal na sektor, ay maaaring mag-apply.

Upang maging kwalipikado para sa 4PH sa ilalim ng SHFC, ang mga aplikante ay kailangang matugunan ang mga sumusunod na pamantayan:

A. Pagiging miyembro ng isang Community Association

Ang mga aplikante ay dapat miyembro ng isang Community Association (CA) na nakarehistro sa DHSUD o anumang ahensya ng gobyerno.

Ang CA ay dapat kumatawan sa mga pamilyang nangangailangan ng pabahay, kabilang ang mga naninirahan sa mga mapanganib na lugar, apektado ng mga proyektong imprastruktura ng gobyerno at mga demolisyon na iniutos ng korte, mga sakuna, o mga kalamidad, at mga sektor na nangangailangan ng tulong sa relokasyon.

B. Mga kwalipikasyon ng aplikante:

- Dapat ay isang Pilipino na may edad 18 hanggang 65 taong gulang sa oras ng aplikasyon ng loan.
- Hindi pa dapat nakinabang sa anumang programang pabahay ng gobyerno.
- Hindi dapat nagmamay-ari ng anumang real property (lupa o gusali).
- Hindi dapat isang propesyonal na squatter o sangkot sa mga sindikato ng squatting.



Home... CONTINUED FROM PAGE 32

Top 2: Manolo Compound Dalandanan HOAI, Top 3: Llano Urban HOAI; Luzon -- Top 1: Armal Village, Neighborhood Association, Inc. Top 2: Better Land HOAI, Ph. 2, Top 3: Samahang Maralita sa Kaunlaran HOAI. Visayas - Top 1: Q-Bee HOAI; at Mindanao -- Top 1: United Fellow Calumpang HOAI.

“Ang kanilang mga tagumpay at karanasan ay magsisilbing pinakamagandang halimbawa para tularan ng iba,” ayon kay SHFC President at CEO Federico Laxa.

“Pwede silang magsilbing gabay sa ibang komunidad kung paano nila pinamahalaan ang kanilang mga gawain,” aniya.

Ayon kay Laxa, dalawang recognition awards program — isa para sa mga empleyado at isa rin sa mga community association, ang kaniyang nabanggit na gusto niyang matupad nang siya ay maupo bilang Presidente at Chief Executive Officer ng SHFC.

“Bahagi ito ng ating pagsisikap na mapabuti ang produktibidad at kahasayan sa lahat ng aspeto ng aming mga operasyon,” aniya.

Nabanggit ni Laxa na naging laging gabay niya ang isang sipi mula sa aklat na “Encouraging the Heart: A Leader’s Guide to Rewarding and Recognizing Others” na akda ni Barry Posner at James M. Kouzes kung saan kanilang sinabing “what gets rewarded, gets repeated (ang ginagantipalaan ay inuulit).”

Sa pagdiriwang na ito, sabi ni Laxa, inaasahan lalo pang pagbutihin ng mga nagwagi ang mga ginagawa nila sa kanilang mga komunidad.

Ayon naman kay SHFC Executive Vice President Atty. Junefe Payot, patuloy pa ring tinutugunan ng SHFC ang mga

pangarap na pabahay ng taongbayan sa pamamagitan ng mas malaki pang programa ng Pambansang Pabahay para sa Pilipino Program, o 4PH.

“Kung meron po kayong mga kamag-anak, mga kaibigan na patuloy na nangangarap na magkaroon ng kanilang sariling mga bahay, ipamalita po natin itong 4PH, ang in-city housing program ng administrasyon,” dagdag pa n’ya.

Ang Home Awards Program ay binuo ng Partner Relations Division ng SHFC sa pangunguna ni Program and Enhancement Vice President Atty. Maria Rosalie Richa Taguian bilang bahagi ng serye ng mga aktibidad ng ika-36 na anibersaryo ng Community Mortgage Program na may temang “Empowering Communities: Celebrating Responsible Homeownership through CMP.”

Kabilang sa mga dumalo sa pagdiriwang si Atty. Ma. Lorina Rigor bilang

kinatawan ni Department of Human Settlements and Urban Development Secretary Jose Rizalino Acuzar at mga opisyal ng SHFC na sina Recovery Projects Group Vice President Annicia Villafuerte, Mega Manila Vice President Engr. Elsa Juliana Calimlim, at South Luzon Group Vice President Jimmy Manes.

“Ang kanilang mga tagumpay at karanasan ay magsisilbing pinakamagandang halimbawa para tularan ng iba,” ayon kay SHC President at CEO Federico Laxa.



USAPANG PABAHAAY

UNANG ISYU

OKTUBRE -DISYEMBRE 2024



HOME AWARDS ALAY SA KAHUSAYAN NG MGA SHFC COMMUNITIES

ni JANN ALYSSA A. RODRIGUEZ

Pinarangalan bilang “modelo” ang mga community association na nagwagi sa Homeowners Outstanding Merit for Excellence Awards, o HOME Awards bilang pagkilala sa kahusayan ng mga komunidad na nagabayang ng Social Housing Finance Corporation (SHFC).

Pinangunahan ng Armal Village Neigh-

borhood Association, Inc. ang mga nagwagi bilang “overall winner” ng HOME Awards na inilunsad sa kaula-unahang pagkakataon noong Agosto 30 sa DHSUD Auditorium sa Quezon City.

Ang mga nagwagi: National Capital Region --Top 1: Johnmary Ville HOAI,

SUNDAN SA PAHINA 30



Gabi ng parangal

‘Bagong Intramuros’ 24



Malaking tulong ang pagkakaisa ng mga benepesyaryo 25



Mural painting 27



MGA MENSAHE MULA SA MGA NAGWAGI

Top 1 Mindanao: United Fellow Calumpang Homeowners Association Inc.

“Sa pagkamit ng aming mga pangarap sa buhay para sa mahal naming pamilya, ang Social Housing Finance Corporation ang kaagapay namin sa pagbuo ng katuparan ng aming mithiin sa buhay dahil wala na kaming pangamba kung saan na naman kami titira bukas. Sa ngayon, proud kami na wala nang informal settlers sa amin at ang lahat ng ito ay dahil sa napakalaking tulong ng CMP program para sa mahihirap.”

Evelyn Corporal, President

Top 1 Visayas: Q-Bee Homeowners’ Association Inc.

“Isa rin ‘yung open communication, meron kaming GC (group chat). Lahat ng achievement, lahat ng announcement, nasa GC namin, especially ‘yung financial po namin. So, may transparency talaga kami, kahit piso kailangan ilagay kung ano ‘yung pumapasok at lumalabas na mga expenses. Sa ngalan ng Q-Bee Homeowners’, maraming salamat sa award.”

Gemma Ramirez, President

Top 1 NCR: Johnmary Ville HOAI Phase I

“Sa ngayon po, ang 87 sa 144 member-beneficiaries ay nakapag-full payment na at ang iba po doon ay nakuha na ang kanilang titulo at inaayos na ma-transfer na sa kanilang pangalan. 57 na lamang po ang natitira pa na nagsusumikap din na mabayaran ang kulang sa kanilang loan. Salamat po sa Social Housing Finance Corporation dahil pinagkatiwalaan kami na mapabilang sa Community Mortgage Program. Lubus-lubos po ang aming kaligayahan na kami ay inyong binigyan ng pagkakataon na ang aming pangarap, na magkaroon ng sariling lupa sa lungsod ay kayo ang nagbigay katuparan. Sana po ay madami pa kayong matulungan na kagaya namin... Mabuhay ang Social Housing Finance Corporation, mabuhay ang Community Mortgage Program... maraming salamat po sa HOME Award.”

Constanca Lenon, President