



Social Housing Finance Corporation
Accomplishments for the period
July 2016 to February 2021

The Social Housing Finance Corporation (SHFC) is a government-owned and controlled corporation, created by virtue of Executive Order No. 272 in 2004, and an attached key shelter agency under the Department of Human Settlements and Urban Development (DHSUD).

It is mandated to develop and implement **social housing programs that will cater to low-income families** in both the formal and informal sectors, with the end-goal of providing **security of tenure** and creating **resilient and sustainable communities**.

SHFC Community-Driven Shelter Programs

Known for its community-driven programs, SHFC fulfills its mandate through the implementation of the **Community Mortgage Program (CMP)**, which is the **National Government's shelter financing program for the homeless and the underprivileged** as emphasized in RA 7279. It is a people-led housing finance and community development program which assists legally organized associations of low-income groups to acquire and develop a tract of land under the concept of community ownership.

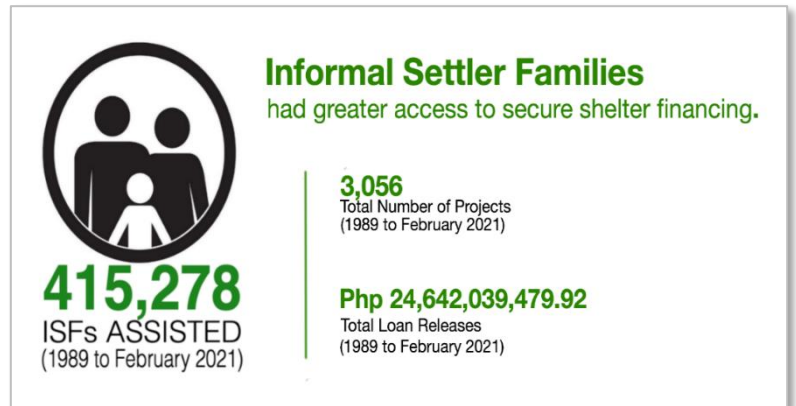
The CMP has also been highlighted as a **national poverty alleviation program** in the *Magna Carta for the Poor* (RA 11291), a law signed in April 2019 that reinforces the fundamental rights of the poor including the provision of decent shelter. The Philippine Development Plan (PDP) of every Administration has similarly identified CMP as one of the major shelter intervention programs of the National Government for the underprivileged families.

SHFC likewise implements the **High Density Housing Program (HDH)**, a slum redevelopment strategy where significant numbers of ISFs residing in danger areas in Metro Manila are accommodated in vertical housing facilities. In this program, SHFC utilized the CMP model in which communities are consulted on their shelter facilities that will be constructed. The housing projects under HDH are now winding down for completion since additional funding for the program has ceased due to change of administration.

SHFC's other shelter financing initiative, in collaboration with the UN-Habitat, is the **Marawi Shelter Project**. It aims to provide shelter and livelihood for the recovery of the most vulnerable families and communities affected by the Marawi siege. SHFC oversees the acquisition and development of the properties to be used as relocation site of the family beneficiaries. It implements a community-driver rebuilding approach through training and empowerment of the families for the overall development of the city-level recovery.

Through SHFC programs' shelter financing assistance, informal settler families (ISFs) achieve security of tenure through **title ownership (lot acquisition)**, **house construction** and **site development**, enabling them towards a strongly rooted, comfortable, and secure life; and therefore, becoming productive citizens in national development efforts.

From 1989 to February 2021, SHFC, through its **community-driven shelter programs**, was able to provide shelter finance assistance to 415,278 informal settler families (ISFs) through 3,056 projects under its **community-driven shelter programs** amounting to a total of Php 24.64 Bn.

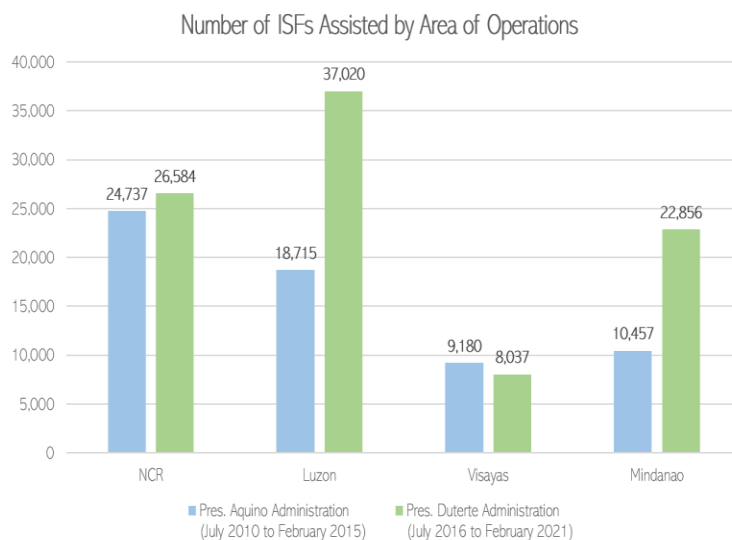


Better Housing Assistance under the Duterte Administration

In a span of 56 months under the **Administration of President Duterte** (July 2016 to February 2021), SHFC was able to provide shelter finance assistance to 94,497 ISFs (*Table 1*). This performance is equivalent to a 49.78% increase compared to the 63,089 ISFs that were provided with shelter finance assistance during the same period under the previous administration.



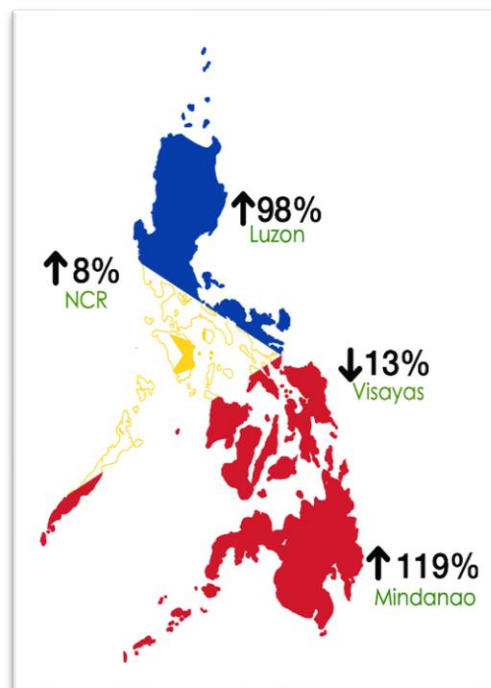
Figure 1. Number of ISFs Assisted by Area of Operations



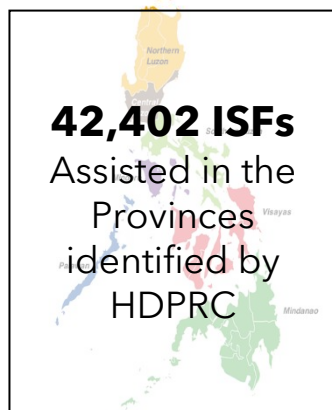
Source: Operations Group

SHFC was likewise able to **strengthen its operations nationwide** through its proactive approach in implementing **Flexible Affordable Innovative and Responsive (FAIR)** strategies to ensure that all homeless and underprivileged Filipinos are given equitable opportunities to access affordable shelter finance. Through its commitment to decentralize operations under the Administration of President Duterte, SHFC was able to **increase provision of shelter security to ISFs residing outside the National Capital Region** by as much as 77% on the average.

Figure 2. Percentage Increase/Decrease of ISFs Assisted during the Administration of Pres. Duterte compared to the previous administration



Source: SHFC Operations Group



In addition to scaling up SHFC's presence nationwide, the CMP was also identified by the Human Development and Poverty Reduction Cluster (HDPRC)¹ of the present administration as one of the regular programs, activities, and projects that would support its major strategy of building capacities and creating opportunities through increasing access to credit and financial assistance. With this, SHFC was able to extend its assistance to 42,402 ISFs located in the identified highly poverty-stricken areas of the HDPRC. This is equivalent to 44.87% of the total ISFs provided with shelter security under the current administration.

Table 1. SHFC's Program Performance, July 2016 to February 2021

REGION	NO. OF PROJECTS	NO. OF ISFs ASSISTED	TOTAL LOAN AMOUNT (Php)
NCR	160	26,584	3,515,779,257.71
LUZON	129	37,020	3,954,602,412.16
CAR	2	246	25,497,908
1	0	0	0
2	12	1,870	167,300,302
3	21	7,150	1,634,907,233
4-A	55	21,546	1,637,186,507
4-B	36	5,794	462,931,851
5	3	414	26,778,610
VISAYAS	60	8,037	459,869,478.98
6	34	2,907	222,122,381
7	9	741	58,214,122
8	17	4,389	179,532,975
MINDANAO	100	22,856	1,412,559,496.84
9	14	2,731	194,603,745
10	19	4,008	127,013,873
11	41	11,283	734,828,278
12	16	2,301	201,723,860
CARAGA	7	1,082	77,727,762
BARM	3	1,451	76,661,979.80
TOTAL	449	94,497	9,342,810,645.69

¹ The Human Development and Poverty Reduction Cluster (HDPRC) is among the five Cabinet Clusters of the present administration tasked to harmonize and synergize the programs, projects, and activities of the different agencies under the Executive Branch. The HDPRC is mandated to actively contribute to the achievement of national development goals and objectives, specifically poverty reduction and empowerment of the poor and vulnerable. In its Performance and Projects Roadmap for 2019-2022, HDPRC identified 32 Priority Provinces based on high poverty incidence and magnitude of the population of poor families as derived from the 2015 Official Poverty Statistics of the Philippine Statistics Authority (PSA), and were further categorized according to first, second, and third priorities.

Furthermore, for year 2020, when the word “home” has meant more, **SHFC strived to ensure that more of its mandated beneficiaries have access to secure shelter finance despite the spread of COVID-19 across the country.** SHFC was able to provide assistance to 20,617 ISFs by financing 63 projects amounting to Php 1.61 Bn regardless of restrictions in mobility and lean workforce. One of the many strategies adopted during the previous year was to prioritize highly dense projects, which allowed the families to acquire lands at affordable costs, and at the same time, addressed the challenge of land availability.

SHFC is committed to continue innovating its process and services, and identify strategies to support the socio-economic endeavors of President Duterte’s Administration. In fact, for the period March 2021 to June 2022, at least 88,733 additional ISFs will be provided with affordable shelter solutions.

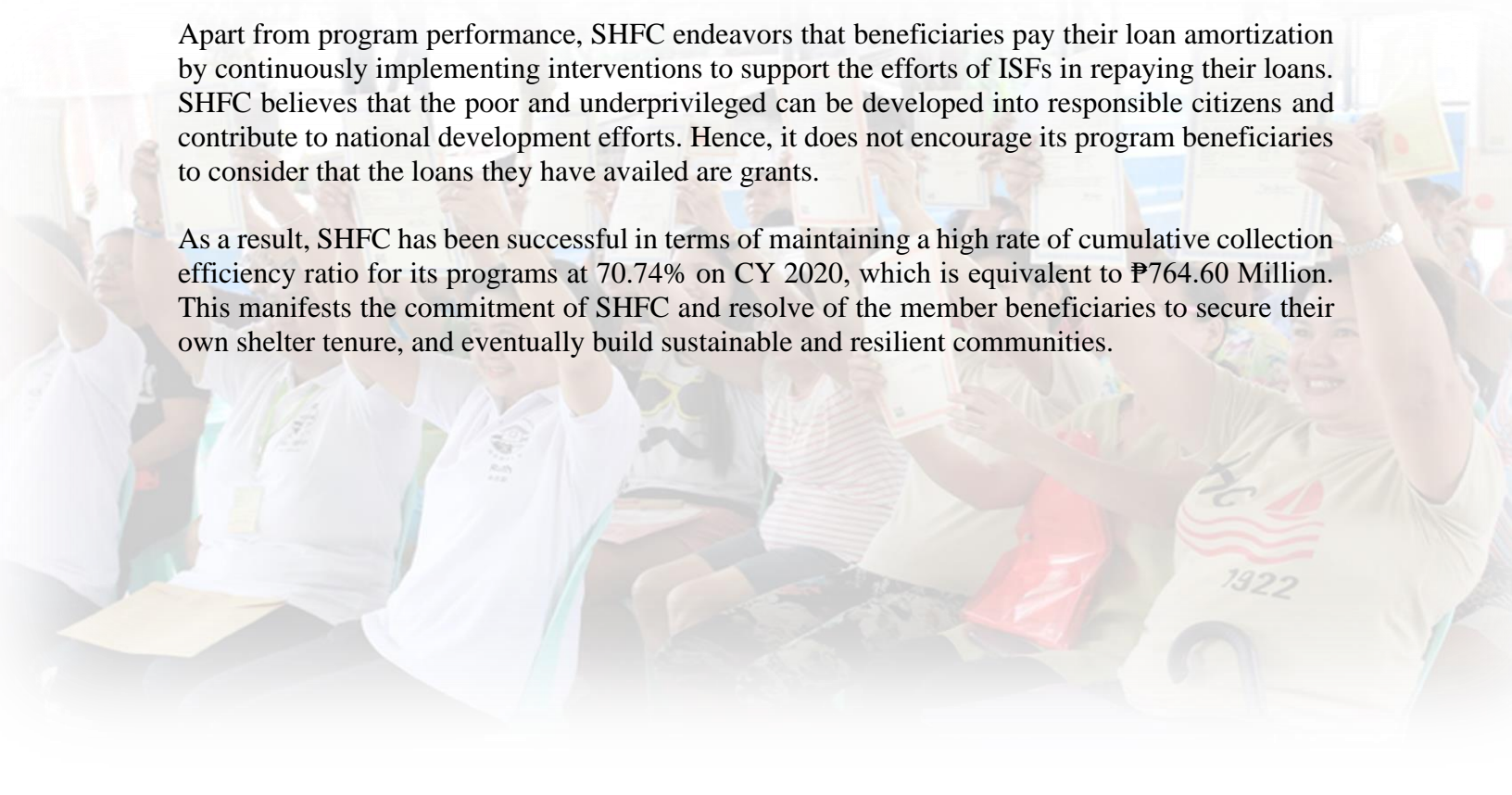
Table 2. Comparative Take-Out Accomplishment

	Baseline	Actual Accomplishments	Target Outcome
COVERED PERIOD	July 2010 to February 2015	July 2016 to February 2021	March 2021 to June 2022
Access to secure shelter financing of low-income families improved	63,089 ISFs provided with secure shelter finance	94,497 ISFs provided with secure shelter finance	88,733 ISFs provided with secure shelter finance
Community Mortgage Program	55,399 ISFs	75,976 ISFs	
High Density Housing Program	7,690 ISFs	17,070 ISFs	
Special Projects (Marawi Shelter Project)	-	1,451 ISFs	

Source: SHFC Operations Group

Apart from program performance, SHFC endeavors that beneficiaries pay their loan amortization by continuously implementing interventions to support the efforts of ISFs in repaying their loans. SHFC believes that the poor and underprivileged can be developed into responsible citizens and contribute to national development efforts. Hence, it does not encourage its program beneficiaries to consider that the loans they have availed are grants.

As a result, SHFC has been successful in terms of maintaining a high rate of cumulative collection efficiency ratio for its programs at 70.74% on CY 2020, which is equivalent to ₱764.60 Million. This manifests the commitment of SHFC and resolve of the member beneficiaries to secure their own shelter tenure, and eventually build sustainable and resilient communities.



Building Climate- and Disaster-Resilient Shelter Program for the Poor

In recognition of climate change and disaster risk reduction importance in creating sustainable communities, SHFC has integrated **Climate Change Adaptation, Mitigation, and Disaster Risk Reduction (CCAM-DRR) activities** in its program implementation.

In particular, initiatives have been undertaken by informing and training both SHFC employees and its partner beneficiaries in dealing with the effects of climate change, as well as natural and human induced disasters. This is consistent with SHFC's objective to promote **Community Development and Social Empowerment** through capacity building initiatives by encouraging member beneficiaries to take part in the planning, implementation, and maintenance of their shelter facilities for successful implementation of the housing program.



Capacity Building Activity: Building Resilient Homes and Communities

SHFC has likewise been one of the major contributors in rebuilding Marawi. Together with UN-HABITAT, the project **“Rebuilding Marawi through Community-Driven Shelter and Livelihood Support”** benefitted 1,451 families. The project, however, was not merely rebuilding and provision of housing units, but it also engaged the communities in mainstreaming conflict prevention and disaster risk reduction and climate change.



Rebuilding Marawi through Community-Driven Shelter and Livelihood Support Program

Aside from these, CCAM-DRR measures were also made part of the project application process for SHFC loan programs. As such, all communities applying for SHFC community driven loan programs have to undergo a DRR orientation and General Assembly on hazards from the DRRM officer or the local government unit and submit a certification from the Mines and Geosciences Bureau of the Department of Environment and Natural Resources.

More recently, a **Construction Manual** has been adopted by the SHFC Board and published in a national daily not only to ensure that all projects adhere to the minimum technical requirements, but also to speed up and scale up delivery of projects. This would pave the way for designs in future house construction projects that are climate-resilient or climate-adaptive.

A detailed report on the various CCAM-DRR initiatives undertaken by SHFC are attached as Annex A.



Ensuring Program Responsiveness amidst COVID-19 Pandemic

SHFC has consistently received satisfactory ratings from its Customer Satisfaction Surveys (CSS) from 2016 onwards. It should be noted that amidst the COVID-19 pandemic in 2020, 90.5% and 90.2% respondents gave SHFC either a “*very satisfied*” or “*satisfied*” rating for its pre- and post-takeout transactions, respectively.

The following testimonials echo sentiments of gratitude, hope, and joy from the low-income families who have been assisted by SHFC’s programs during the pandemic.

The positive feedback from its stakeholders is attributed to the strategic directions of the Corporation, which are aligned with the DHSUD’s banner program of **Building Adequate, Livable, Affordable, Inclusive (BALAI) Filipino Communities** and SHFC’s resolve of implementing the current administration’s objective of providing all Filipino families, especially those who are homeless and underprivileged, a *Matatag, Maginhawa at Panatag na Buhay*.



“Kahit may COVID, may magandang nangyari sa pamilya namin ngayong taon.

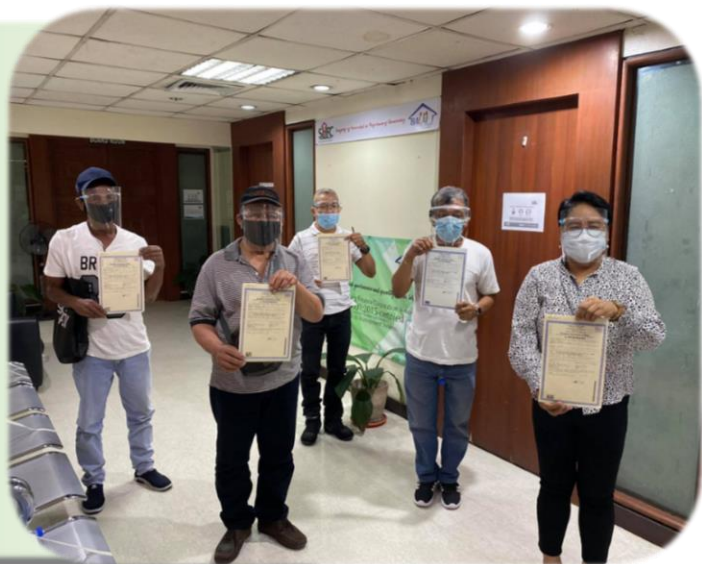
Napaka-importante na may sariling lupa ka, lalo na sa panahon ngayon. Napakahirap mangupahan sa hirap ng buhay.

Maraming Salamat sa SHFC sa pagkakataong ito. Napakaganda ng inyong patakaran para sa mga mahihirap.”

MARY ANN ANAT, Kapit-Bisig HOA

“Noong nakuha na naming ‘yung title, dun ko na naramdamang hindi na kami squatter. Lahat ng paghihirap naming Nawala nung ginamit na naming ang aming sariling address.”

EVA ABEJERO, Manggahan Kawayanan HOA



“Sa katunayan, noong sumali ako para maging miyembro ng CMP, nagdadalawang isip pa ako. Pero sumugal at nagpursigi ako dahil naisip ko, kapag nangungupahan ka, kakabayad mo pa lang may kasunod ka nang problemang haharapin.

Ngayon, napatunayan kong totoo pala ‘yung CMP at, sa wakas, natupad ko na ang matagal ko nang pangarap para sa dalawang anak ko. Kaya naman maraming maraming salamat sa SHFC.”

NOEL BORA, Maharlika Hills Homeowners Association, Inc.



“Importante talaga ‘yung magkaroon ng sariling lupa. Panatag na ‘yung kalooban mo, wala ka nang iisiping babayaran buwan-buwan. Kaya noong mapasok sa CMP ‘yung lugar namin, talagang nagpapasalamat kami.

Masayang-masaya ako kasi sa tagal ng panahon mula ng na-takeout kami noong 1996, maibabalita ko na sa mga anak ko na may titulo na ‘yung lupa namin at may maiiwan na ako para sa kanila.”

JERRY SOLIS, miyembro ng United Legislative Residents Homeowners Association, Inc.

**Cabinet Cluster on Climate Change Adaptation, Mitigation and Disaster Risk Reduction
Accomplishment Report (July 2016 - February 2021)**

ANNEX A

Outcome 1: Increased Adaptive Capacities of Vulnerable Communities

Program	Geographic Site/Area	Accomplishments (July 2016 - February 2021)			Plans (March – June 2021)
		Outputs	No.	Outcomes	
Film Showing of Documentaries (Before the Flood, An Inconvenient Truth) to SHFC employees	Makati City	No. of SHFC employees attended the film showing	48 -Female, and 27-Male employees	Climate change awareness and disaster risk reduction and adaption campaign conducted for SHFC employees	Continue to educate and inform men and women in the organization and community on the impact of global warming and increase climate literacy for all SHFC stakeholders
Trainers' training for House Assessment and Guidance on Affordable and Practical Measures for House Resiliency during Typhoon	Makati City	No. of SHFC employees trained	17 -Female, and 15-Male employees	Capacity building interventions for communities that are prone to typhoon hazards established	Increase adaptation and mitigation capacities of communities and empower women and men to adopt sustainable lifestyles.
Corporate-wide office greening initiative	Makati City	No. of green office established	1 Head Office 1 Bacolod 1 Zamboanga	Greener and healthier working environment for employees adopted	Improve corporate awareness on environmental issues to better promote and mainstream the concept of green and sustainable office
Distribution of survival kits to SHFC officers and employees	Makati City	No. survival kits distributed	91 -Female, and 135-Male employees	Disaster preparation established	Train and prepare the organization to play a positive role and how to respond during a disaster
Orientation and Learning Exchange on Local Climate Change Action Planning (LCCAP)	Makati City	No. of SHFC employees attended the orientation	22 -Female, and 22 -Male employees	LCCAP steps and implications on land use and the housing sector discussed	Develop adaptation and mitigation capacities on climate change policies, projects, and programs
				Action plan and recommendations to integrate climate change to the corporation's project planning and programming formulated.	

Program	Geographic Site/Area	Accomplishments (July 2016 - February 2021)			Plans (March – June 2021)
		Outputs	No.	Outcomes	
Estate and Solid Waste Management Training	Zamboanga City	No. of communities trained	2 community beneficiaries	Necessary knowledge and tools on how to maintain and conserve assets and resources around the community provided;	Create sustainable solution to waste problem not only within the community, but also in the general locality.
Livelihood Assistance and Capacity Building	Zamboanga City	No. of beneficiaries trained and provided with livelihood kits	50 MBs	Basic knowledge and techniques in livelihood program provided;	Partnership with TESDA-Zamboanga Regional Office
Amendment of Requirements to include Disaster Risk Reduction Plan	Nationwide	No. of Corporate Circular issued	1 Corporate Circular	Community Association Disaster Risk Reduction Management Plan required	Continual monitoring of CA DRRM Plan
Rebuilding Marawi through Community-Driven Shelter and Livelihood Program	Marawi	No. of ISFs assisted	1,451 ISFs	Community-Driven Shelter program provided	Establish conflict prevention, disaster risk reduction, and climate change resilience within the locality
Inclusion of technical requirements for site development and house construction to ensure compliance with relevant laws	Nationwide	No. of Construction Manual approved	1 Construction Manual	Site suitability assessment, DRRM plan, Health and Safety Officers, and Quality Control/Assurance Officers required	Continual monitoring of technical requirements to mitigate hazards on site development and house construction
Emergency Housing Repair Assistance for Typhoon Rolly-affected CMP Communities/Projects	Bicol Region	No. of beneficiaries with partially and totally damaged housing units given financial assistance. Amount of Emergency Housing Repair	691 MBs PhP1.457M	The damage sustained on housing units of the affected beneficiaries were repaired/fixed.	A Housing Project in Buhi, Camarines Sur is being packaged for 700 families affected by Typhoons Rolly and Ulysses who are residing in low-lying and landslide prone areas. This is in partnership with the Local Government. The Villanueva-Sardillo family are donating an 8-hectare

Program	Geographic Site/Area	Accomplishments (July 2016 - February 2021)			Plans (March – June 2021)
		Outputs	No.	Outcomes	
		Assistance released by SHFC.			property where the families will be relocated.
Three (3) Months Moratorium on Monthly Amortization of Payments on CMP Projects in Bicol Region affected by Typhoon Rolly	Bicol Region	No. of CMP beneficiaries given 3 months moratorium on monthly payment amortization.	691 MBs	CMP beneficiaries were given enough time to recover from losses incurred because of Typhoon Rolly (ie., livelihood, agriculture, repairs of housing units, etc.).	
Community Outreach Program to CMP beneficiaries affected by typhoons Quiel and Tisoy	Cagayan Province	No. of beneficiaries provided with family package	405 MBs	Family packages received consist of necessary goods for the beneficiaries because they live in a typhoon belt area. These goods were identified by the communities.	Develop program, project, and activities which will assist SHFC stakeholder in rehabilitating their houses and capacitating them on how to respond to such disaster
Calamity Financial Assistance to SHFC personnel affected by Typhoons Rolly and Ulysses		No. of families SHFC personnel given supplementary cash assistance	25 SHFC employees	Eased financial burden to typhoon-affected SHFC personnel for the repair or replacement of damaged properties and other belongings.	With the creation of the Recovery Projects Department, the Corporation aims to focus on helping communities build a better resettlement sites for communities affected by calamities.
		Amount of Calamity Financial Assistance released by SHFC	Php 250,000		

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