

VOLUME 1 YR 2022

CERTIFIED!

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MESSAGE FROM THE EDITOR-IN-CHIEF



The power of collaboration.

Hello dear fellow Certified Real Estate Brokers!

Welcome to the 1st Edition of Certified, the official newsletter of Real Estate Brokers Association of the Philippines (REBAP), Inc.

First, I would like to thank the new members of the Editorial Board for accepting the job for this year's four (4) editions. We can expect to have newsletter content loaded with informative and exciting news articles from our local chapters. In this debut newsletter edition alone, about half the total number of chapters have already contributed interesting articles. How wonderful it is that we can get to savor the variety of news and stories from around the country from each chapter's perspective.

2022 will be another banner for REBAP, Inc. With the very successful National Planning that we have conducted, our members shall have lots of memorable and fun-filled activities to look forward to, geared to greatly benefit all our members. Most of all, chapters are now more empowered in achieving their organizational goals. National Vice President for Internal Affairs Mary Nyre Dawn Alcantara wrote the details about it. Way to go!

Finally! We have a Memorandum of Agreement (MOA) between Department of Human Settlements and Urban Development (DHSUD) and REBAP. The affiliation between a key government agency and REBAP is essential in the implementation of the laws relating to the real estate industry. Past National Board Member Jose Luis San Agustin, from Metro Bacolod gives a glimpse about the MOA. Kudos to the 2021 National Board who endeavored to craft this MOA, and thank you very for a job well done!

Another milestone to celebrate is the historic collaboration between the United Architects of the Philippines (UAP) and REBAP. The two major professional organizations will surely be able to better serve their respective members, as well as the general public, through the synergy of expertise among real estate brokers and architects. Another gentleman from Metro Bacolod, National Board Rouel Abuana, writes about it. Cheers!

Everyone, enjoy reading, CERTIFIED!!


CRB SIGMUND C. ESTREBA
Editor-in-Chief

MESSAGE FROM THE CHAIRMAN OF THE BOARD



ALL ABOARD ... THE 2022 NATIONAL BOARD!

When my mother chapter, REBAP Metroeast co-hosted the 1st National General Membership Meeting in 2018, I was tasked to deliver the welcome remarks, as the president of the chapter. A couple of months earlier, the National Board then, scheduled a planning session attended by the 2018 chapter presidents. I was one of them. In that planning session was a pastor who delivered a message of oneness of mind and oneness of purpose. That was where I drew my inspiration from of my welcome remarks. At about that time, the Philippine Dragon Boat team was collecting one gold medal after the other in the international rowing competitions that it joined. It was quite noticeable that aside from the regular practices, discipline, training and other attributes that resulted in their success was the synchronicity of the movement of the oars when they hit the water. I called it in my talk – One Row, One Go, One REBAP, which merely means that when everyone in the team is on board and everyone thinks of one thing – winning and in the case of REBAP, achieving the goal/s of the association, there is no other way to go but to succeed, regardless of the turbulent waters.

When the 2022 National Board was constituted following the January election this year, I, having been elected as the National Chairman, laid out the Seven (7) Directional Strategies that I wanted the Board to adopt. This was patterned after the 6 – Point Agenda which our 2020 & 2021 erstwhile National Chairman CRB Emily Duterte spelled out during her successful 2021 term. Because I believe in the maxim that says “if ain’t broke, don’t fix”, but rather improve on something that is already working. Let me digress a little at this juncture. Speaking of Chairman Emily, her shoes are too big to fill, were what my initial thoughts when I assumed the chairmanship of the 2022 National Board. She has adroitly steered the 2020 & 2021 Board during the pandemic leading to some laudable activities which eventually delivered triumphant results. So how can I surpass or at least equal the feat she has accomplished, I asked myself. It’s quite a tall order. Anyway, if ever the Board needs her in whatever way, she is just a phone call away as she promised. Moving on, the composition of the 2022 National Board, is practically half that of the 2021 & 2022 which we named the “Pandemic Board”. And I would like to believe that the remnants of the past Board of Trustees, namely, now the National President Mike Agot, VP for Internal Affairs, Nyre Alcantara, VP for External Affairs, Daisy Villaos, VP for Finance Esme David, VP for MIS Roi Teodoro...

honed by the 2 years of improvisation and experience and with the addition of 2021 “pandemic” BOT’s, now national Treasurer Cora Cabug and national PRO Sigmund Estreba, which delivered some notable accomplishments are now ready to take on the challenge and bring another banner year for REBAP. With the addition of the young turks – NB Rouel Abuana, NB Nash Dugasan, NB Michael Reyes, national Auditor Girlie Mazon, not so young Rolly Leyble and Agnes Soledad Garcia, who are all equally qualified for the task, this Board is ready for another challenging year.

Proof is, the executive committee headed by the national president immediately buckled down to work and had the plans and programs laid out during the planning session at the start of the year, in accordance with the 7 strategic directions or 7-point agenda. To ease the burden of the chapter presidents, chat groups were created for the chapter VP’s (Internal, External, Finance, MIS), Treasurers, Auditors where there is a regular consultation with the national officers, totally empowering each chapter officers and where suggestions and recommendations are heard and explored. This was initiated by the national officers themselves. This move is now delivering some remarkable results in the chapters as shown in the responses of the VP’s and other officers of the chapters. Office visitations of chapters located in Metro Manila to have a huddle and consultation with the national president and other board of trustees present during these encounters have become a regular occurrence aside from the Online or Zoom Kumustahan. To date, Marikina, Quezon City, Greenhills, Ortigas, Pasay, Manila chapters have already done their actual visit of the newly – renovated REBAP office and have nothing but praises for the improvements that they have noticed. These and other movements are the offspring of these plans and programs

With the upcoming 1st National General Membership Meeting slated on April 7, 2022, the Board included in the 1st NGMM Team, together with the host chapter, REBAP Greenhills, is cracking its brain again to present a decent and a compelling program where members will be too eager to attend as this is the first time that a hybrid general membership meeting – FACE TO FACE and ZOOM combined will be conducted. This is another challenge as again this will be another “first” for REBAP.

Certainly, the Board has its hands full, what with the many ideas these new and “old” BOT’s want to actualize within the year. Foremost among them is to acquire a lot where a REBAP building can be erected replete with all the amenities like dormitory where members who hail from the provinces can stay for an overnight or two while transacting business in Metro Manila, a sizeable auditorium for large meetings, a substantial parking area, and perhaps a recreation room and many others. This may not happen in one year but at least if the first step of acquiring a lot is done with, then the rest of the plans may just come to pass, courtesy of the future leaders of REBAP. How will this play out going forward remains to be seen. But at the very least, the seed of a dream has been planted. And who knows, five to ten years from now, we will see a REBAP Building, standing tall and proud, done by the sweat of the brow of the future committed and inspired leaders of the association.

But for now, the Board meetings are oozing with spirited discussions and ideas on how to improve the services for the benefit of the members. More have yet to be unveiled.

A handwritten signature in black ink, appearing to read 'Armando Jim O. Ordoñez, Jr.' The signature is fluid and cursive, written over a white background.

CRB ARMANDO JIM O. ORDOÑEZ, JR.
2022 REBAP National Board of Trustee

MESSAGE FROM THE NATIONAL PRESIDENT



2022 is a transition year and the viewpoint is hybrid. All shall be virtual and in-person events. Although, the transition should be gradual. It is great to know that it is not only the National doing this but that many of the chapters took upon themselves to stage hybrid events and meetings. Much more, during first 3 months of the year, the National Board attended invitations for Induction of officers and chapter meetings that were in-person like Rizal, Baguio-Benguet, Pasay, and Metro East. Likewise, we have witnessed virtual inter-chapter meetings with a record number of attendees and we continue to encourage these chapters to keep it going. As to the publication of the CERTIFIED Newsletter, we shall continue to release it using the flipbook app.

It is clear to say that we have adopted to the new normal. But, as we adopt, we must keep in line the necessity of personal hygiene and nutritional supplements, constant mask wearing, and observance of the IATF protocol. Remember, we are still in PANDEMIC.

Congratulations to the Editorial Board for the successful digital release of the first edition of Certified Newsletter for the year 2022.

Under the leadership of National PRO Sigmund Estreba, the Editorial Board continues to showcase the value of shared information. With a record number of chapter contributions and a steady flow of writer contributors from different chapters, it is noteworthy to say that the CERTIFIED remains a

major benefit of being a CERTIFIED REBAP BROKER.

The best is yet to come. Onward REBAP!



CRB MICHAEL M. AGOT
2022 REBAP National President

PHILIPPINE RECLAMATION

AUTHORITY

By: CRB Girlie R. Mazon | Associate Editor & National Auditor



Reclamation is the deliberate process of converting fore-shore land, submerged areas or bodies of water into permanent land by filling or other means using dredge fill and other suitable materials for a specific purpose.

Under EO No. 543 “Delegating to the Philippine Reclamation Authority the power to approve reclamation projects. Take for example 1,000-hectare reclamation project in Manila Bay known as Bay City (formerly known as Boulevard 2000) which is host to the Mall of Asia Complex, Entertainment City, Metropolitan Park, and Asia World among others. These were a few of the projects which was applied to Philippine Reclamation Authority also known previously as Philippine Estate Authority.

Before applying, a joint inspection is done to determine whether the property has a reclamation component or not. It is the policy of the Government to promote a balanced and harmonious development in the countryside by attracting local and foreign investors in infrastructure development involving reclamation component, e.g. ports, mixed commercial/industrial development, eco-tourism development, schools and/or simple residential expansion.

A more detailed step by step rules and procedures for the processing of applications for titling of completed unauthorized or illegal reclamation through PRA can be viewed as per PRA Issuances AO No. 2008-3 and PRA AO No. 2021-01

Official  Gazette

Executive Order No. 543, s. 1979

Signed on July 9, 1979

MALACAÑANG
MANILA

BY THE PRESIDENT OF THE PHILIPPINES

EXECUTIVE ORDER NO. 543

CONSTITUTING THE PRESIDENT’S CENTER FOR SPECIAL STUDIES OUT OF THE PHILIPPINE CENTER FOR ADVANCED STUDIES

CITY ANALYTICS

A New Discipline in the Industry

By: CRB Roi Marc A. Teodoro, EnP | Layout Editor & National VP for MIS

As we venture deeper into the digital world and the Internet of Things (IoT), terabytes of data can be harnessed everywhere. Cities, where most of the people are connected to the internet, can be an abundant source of data and it is an opportunity missed by local planning coordinators in the Philippines. These data are where they can derive plans and policies in solving the existing problems/challenges in Local Government Units (LGUs). If these data are understood and critically appraised by experts in analytics, it can formulate data-driven and evidence-based government policies resulting in an equitable, prosperous, and sustainable city.

City Analytics and Urban Informatics is a new and emerging discipline in Europe, US, and Australia. It is an articulated suite of programs that provide a unique offering upskilling the next generation of practitioners and policymakers with the ability to harness the power of data-driven approaches to understanding the spatial and temporal dimensions of our cities, both past, present, and future.



Using the gathered city-data and have it analyzed by experts, a city can be a Smart City that formulates evidence-based solutions to solve the city's problems/challenges at hand. One example of a Smart City using data analytics is the City of Palo Alto in California. They installed sensors in public parking spaces all over the city. The data is then captured & uploaded on the internet/cloud, processed by mobile applications, and used by the people to locate vacant parking spaces faster. It eventually solved not only their traffic congestion problem but also it lessened the city's carbon emission from cars. The solution was realized by analyzing the data gathered in surveys which then indicated that 40% of the heavy traffic was caused by people locating parking spaces around downtown. Other cities use data analytics in various forms: from the simplest traffic routing, hotel accommodation availability, to security and safety map mobile application showing where the recent traffic accidents/hazards in the city have occurred.

Knowing the success of cities from other countries that adopted City Analytics in their government planning, it is also time for the Philippines to follow. The Philippines is now starting to move into free public internet access which may start the gathering of information and have all the data analyzed by data scientists and formulate better plans for the LGU. Five to ten years from now, under a government that believes in Information Technology (IT) as a catalyst to boost our economy without a doubt will prosper exponentially.

A Broker's Tale:

The 5M Hard Fought Battle Sale

By: CRB Dan Villanueva Aguilar | REBAP Manila Member

A year and a month after I acquired my PRC license as a Real Estate Broker, March 28 broke barriers to my real estate profession. I got a personal sale of 5M condo unit from one of the well-known developers in the country.

My client? No less than the owner of the condominium where I was staying for almost 5 years. A very simple widow, dedicated businesswoman whom I casually meet at the lobby whenever she drops by the condo to do the rounds of visit to her other properties within the area.

Sometimes we exchange stories especially if I arrived from out-of-town trips and give her pasalubong. Since both of us are promdi-she is a Cebuano and I am an Ilonggo, our common topic would always be our family from the province - how we work, save, invest, missed special family events and always away from home because we both want a better and secured future for our loved ones.

She was like a second mom to me, perhaps because they both have similar qualities: hardworking, disciplinarian, but caring and have unconditional love for their children - a heart that knows no



boundaries, willing to sacrifice, willing to give all. In some cases, she would confide to me her frustrations about her children and her grandchildren and would ask for my insights because she knows that I too am

a guardian to my 10 nephews and nieces.

When she learned that I left my job to do full time in real estate being a licensed real estate broker, she immediately asked me to look for a condo near LaSalle not far away from her existing condo in said area. We settled for the 3M 1br unit, and a check was issued for reservation, my second personal sale for March, but wait, might probably be a joke. While we were still negotiating for bank financing to be processed by her depository bank, the developer insisted on their accredited bank instead. We ended up with only 2 choices: avail of the 3 - year bank financing given her age of 60 or resort to in - house financing with that mountain peak high interest. Both arrangements were not favorable to my client.

A sleepless night for me. Before going to bed by 10pm I texted her,

if we could talk the following day before we proceed with her property investment so I could present to her my assessment. I got 2 missed calls from her but I did not answer, pretending I was already asleep.

Morning of March 27 seemed like a day of reckoning. With a heavy heart I visited her office and a surprise greeted me. All employees were present as if there was a gala premiere, meeting de avance or meet the press whatever. While I was about to deliver my award-winning piece, I was interrupted by a call from her bank officer. My client's face suddenly turned red- transforming like the majestic Mayon Volcano ready to explode.

"I thought our transaction is not yet processed due to the pending requirements we are yet to submit? Then why is it that my check was already deposited by

the developer? Anong kalokohan ito?"

I was speechless and very surprised because I was not aware also of the sudden turn of events. As if the worst is yet to come, a side comment from her secretary added insult to injury.

"Ganoon talaga maam gawain mga ahente, gusto lang kasi magkacommission." Hugot line from the secretary who approached me last night demanding for a cut from my commission since she claims to be very close to madam and she can influence madam to go or cancel the transaction.

Suddenly there was a deafening silence. Is this joke time? De javu of the brouhaha similar to 2015 Miss Universe, 2016 Oscars best picture. Am I the third wave recipient? To whom shall I relinquish my crowning moment? Am confused. What shall I turnover? a crown? a scepter? a championship belt? medal of valor? Acting trophy? I feel like I was hearing different pick up lines: uwian na may nanalo na! Bigyan ng jacket iyan ginalingan masyado! Ikaw na you're the one! If only during that moment I have the Encantadia power to disappear, I would have done it instantly.

Retreat, but no surrender. I immediately composed myself with my impromptu speech.

"Madam, I don't know how to explain, because I too am not aware, but before I leave to check with my coordinator I am submitting my assessment report and hope you take time to read it. I am not just an agent, I am a licensed real estate broker and I took my oath to always protect the interest of my client over my interest. I worked hard for this license and I want to keep this with pride and dignity. If along the way I may fail to refund your money from the developer, I assure you, shall personally pay you."

A Broker's Tale... CONT ...

Need to leave the place asap. Agad agad, nagmamadali? taxi waiting? presscon to attend to? deadline of submission? Nope. Just wanted to be away, to compose myself, wherever my feet will lead me to, i don't care. Just needed fresh air to be ready for tomorrow so I can have a good start. I believe I deserve a break after I lost a transaction, a commission, a reputation or whatever "tion" it may be.

Checked my phone, got 5 missed calls from madam and a text message "come to my office asap, need to talk".

Like a soldier defeated in a battle, ready to wave the white flag for surrender, I entered the arena, battlefield or court room,oops sorry, the office. Still a perfect attendance. Is this a senate inquiry in aid of legislation or a lower house probe? Can i invoke my right to self-incrimination? Can i request for a PAO

lawyer or be held in contempt because i did not use my common sense. Can i panic now or just wait for the verdict first?

"Are you aware that if i cancel the transaction as you recommended you receive zero commission?"

I just nodded my head.

"You know what? You're stupid, very stupid. I had been a businesswoman for 40 years and never had i made any recommendation that detrimented my business, because I have the responsibility to protect the interest of my business. Your recommendation caused me a headache; however I greatly appreciate your sincerity and concern and am cancelling my transaction with said developer based on your assessment. Now I need you to find me a property within the area so I can fulfill my promise to my bank officer to avail of the loan to

help her branch. I Shall pay the spot down payment so you can have your commission and be able to pay me asap my reservation from my previous transaction. And I want you to meet my bank officer later so i can introduce you to be my broker in all my future real estate transactions. I felt like it was Christmas all over the place. Yes, I lost the 3M transaction in a matter of a day, but I got a 5M transaction as a replacement. And now I am in the process of scouting for a townhouse for my client's second investment.

Great things happen if we are true to ourselves and to the people around us. Be proud of our profession.

Real Estate JOKES Compilations...

By: REBAP Mandaue Chapter



How to be An Effective Broker

By: CRB Rachel A. Guevarra | REBAP Quezon City Chapter PRO

Top 10 Skills Real Estate Brokers Need to Develop

How to Separate Yourself from All Other Sellers?

VERBAL COMMUNICATION When dealing with clients you must be able to converse well. Eloquence plays a major part, engaging but not aggressive, persuasive but credible and informative.

WRITTEN COMMUNICATION When you plan to present your proposal in writing, do it clearly and excellently. Proofread before sending to your client.

PRESENTATIONS Presentations often set the direction of a transaction. Be specific with what you want to say to avoid confusion and misunderstanding.

NEGOTIATION Persuasion is useful. When you learn the art of negotiation you can influence and persuade clients to make or accept reasonable proposals and offers.

SALESMANSHIP You are responsible for the satisfaction of your clients. It entails "going the extra mile" to ensure that the sale is possible. You should put the interests of your clients above you.

PROBLEM SOLVING This skill requires precise timing and sound judgement for it to be successful. Identification of what the problem is and its root, assessment of options pertaining to solutions and their application help solve a problem accurately.

ADAPTABILITY Being a broker, you will meet up with many clients. You must know how to adapt to different situations, environment and people.

EMPATHY Selling should not be the main motivation. During the process of negotiation, you must be able to pinpoint how you can selflessly assist a client.

TIME MANAGEMENT AND GOAL SETTING As a real estate broker, you have to take note that your knowledge in the business and your time are crucial. It is important to map out and plot how you are going to utilize your time by maximizing your skills to gain results.

LEADERSHIP A good leader does not see limitations but possibilities. Successful leaders know how to inspire and motivate people, kill tension and get tasks done effectively.



CRB Rachel A. Guevarra

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11 Values You Need to Master to Separate Yourself from Competition

1. Be Low Pressure
2. Hard and smart working
3. Serving sales skills
4. Likable
5. Knowledgeable
6. Great phone scripts
7. Systems in place
8. Fearless with confidence
9. Optimistic at all times
10. Genuinely caring
11. Consistent

BASIC STEPS AND ESTIMATES OF FEES IN THE SALES- PERSON ACCREDITATION PROCESS

By: CRB Gerald S. Gallenito | REBAP Naga City & CamSur Chapter VP External



Do you want to be in the real estate service as an accredited salesperson? Well, this simple guide will help you become one. But before anything else, let me remind you that this is not a networking business, but a practice of a profession. To give you a clear picture, a broker is licensed while a salesperson is accredited by the former with the Professional Regulation Commission (PRC) and registered with the Department of Human Settlements and Urban Development (DHSUD).

The Real Estate Service Act of 2009 (RA 9646, RESA) enumerated the real estate service practitioners, to wit: 1. Real Estate Broker, 2. Real Estate Appraiser, 3. Real Estate Assessor, 4. Real Estate Consultant, and 5. Real Estate Salesperson. A real estate salesperson doesn't undergo any examinations, but rather, an accreditation process courtesy of a licensed broker. Before you become a PRC Accredited Real Estate Salesperson under the direct supervision of your chosen broker, you must know these steps first and the approximate corresponding fee related to each transaction which is generally at your own expense.

FIRST STEP: SCOUTING - Look for and apply with a PRC licensed real estate broker only who usually owns a real estate company or a practicing professional. You are actually looking for a job at this stage subject to the qualifications and preferences of your would-be boss or manager. By the way, you must be at least a 2nd-year college with 72 units of college education and can provide proof such as a certificate of grades, or a transcript of records.

SECOND STEP: SECURING A SEMINAR CERTIFICATE - Once qualified, you will be required by your broker to attend a 12-unit Real Estate Brokerage Seminar For Entry-Level Salesperson, usually via Zoom because of the pandemic, which generally costs around P750 for 3 days. The electronic certificate you will receive is one of the requirements for accreditation. In this seminar, you will be introduced to realty laws especially RA 9646 or RESA, an act that regulates the real estate service profession in the Philippines as well as to the Code of Ethics for Brokers and Salespersons. Additionally, you will learn the process of documentation and registration of title as well as real estate taxation. These fundamental knowledge and skills you will learn are important in your maiden journey to the real estate service profession.

THIRD STEP: FILING FOR ACCREDITATION, PRC OFFICE - An e-certificate will be issued to participants as proof of their attendance at the 3-day 12-unit virtual seminar. Having secured all the needed documentary requirements, you are now ready to file for accreditation as a real estate salesperson at the nearest PRC office in your area. There are brokers who accompany their new agents to this office to guide the latter in the filing process. There, you will fill out the application form for accreditation with your broker's signature affixed on it and an attached photocopy of PRC Broker ID. The examining officer will review your documents before you proceed to the cashier to pay P450 as an accreditation fee. Afterward, you will wait for your name to be included in a board resolution approving your application as a PRC accredited real estate salesperson which usually takes a few months before it is released. Once released, you will now file for an accreditation card with PRC. An oath taking ceremony is usually conducted prior to the release of the ID.

While waiting for the release of a resolution approving your application, some brokers start training their recruits on proper selling techniques, realty taxation review, closing a sale, and other important topics agents must know before actually engaging in any realty transactions since one is not eligible yet to do any actual selling without proper accreditation and registration.

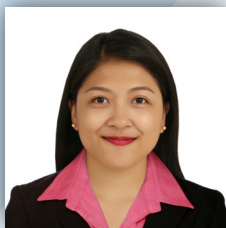
FOURTH STEP: FILING FOR REGISTRATION, DHSUD OFFICE - In the meantime, if your broker does project selling, you may be advised to go to the DHSUD where you will file for registration as a salesperson. As of now, this agency requires only proof of your PRC accreditation filings such as a claim stub or an official receipt. You need to post a cash bond of P1,000 and pay the registration fee of P350 pesos or a total of P1,350. Once your certificate of registration as a salesperson is processed and ready for pick up, you will receive a text message from this office or an email with the soft copy of the certificate of registration.

You shall only market projects and listings which your broker does. Being registered with the DHSUD gives you the privilege to sell subdivision and condominium projects in compliance with Presidential Decree 957. Selling other projects or listing without your supervising broker's knowledge or collaborating with other brokers or their salespersons is considered disloyalty and usually tantamount to non-renewal or immediate termination of your contract of agency with liquidated damages, recovery of broker's share to any closed transactions of the unfaithful salesperson, and other judicial and extra-judicial resorts.

Exclusive of transportation, food, and incidental expenses, the estimated cost of filing for PRC Accreditation and DHSUD registration is at least P3,000 as of today's estimate. Once your application for accreditation as a salesperson is approved by the Professional Regulatory Board of Real Estate Service via a board resolution, have secured the PRC Accreditation ID, and DHSUD certificate of registration, this is the typical and proper time that your broker will unleash you in the realty world where earning unlimited income is extremely possible especially to those who will love this lucrative profession with integrity and good faith.

SUPER TYPHOON ODETTE IN CEBU: Devastation and Rising up from the Calamity

By: CRB Evelyn Y. Bensi-Tomon



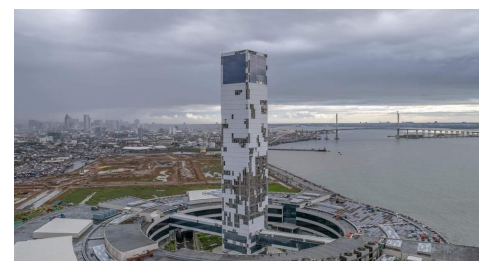
On December 17, 2021, the morning after Typhoon Odette devastated the Queen City of Cebu, everything was like a scene from a movie. The “super typhoon” has rendered many roads impassable, left the city with no electricity, water, and internet connection.

Super Typhoon Odette’s wrath was greatly felt about 9:00 pm on Thursday, December 16, 2021, as it began lashing houses, trees, electric posts, and structures. It was an unbelievable sight for the people in Cebu as even the



establishments made of rather sturdy materials were also damaged and many people spent the whole night without a roof left on their homes.

With the electricity cut off, department stores, supermarkets, and other business establishments relied on generators to power their operations the morning after the super typhoon. Those who do not have generator sets and those businesses that were severely damaged were left with no choice but to cease their operations. As a result, the



demand for generator sets and solar powered lights in Cebu City spiked up.

Many water refilling stations did not open because there was no electricity and most of the gasoline stations were badly damaged by the typhoon. This why the people flocked to the few water refilling stations and gasoline stations that were open that time. Since only a few establishments were open and drinking water is a basic need, as well as gasoline is a necessity for vehicles and generator sets to function, long lines can be seen on these establishments all throughout the day. Thankfully, the “Bayanihan” spirit was present even during that dark time, as some good Samaritans offered free drinking water and charging stations to those who are in need.

Undeniably, Typhoon Odette has damaged and destroyed Billions of pesos worth of properties in Cebu last year. The catastrophic typhoon has now created a demand for sustainable homes that can withstand calamities. Real Estate Buyers and Investors in Cebu has now



started to look at more closely on the quality of homes and commercial buildings aside from the aesthetic considerations. They are also willing to pay a “little bit more” for houses that have more quality and made with durable materials.

Real Estate Developers in Cebu started to equip their projects with the necessary facilities needed in case of calamities. In fact, when 2022 has started, some developers offered promos such as “Free solar panel”, “Condo with back-up generator sets” and etc.



Local buyers started to have interest in buying second homes in the search of a stronger shelter that what they currently own. Definitely, both real estate buyers and sellers have learned so much from the typhoon Odette. Learning from ST Odette experience is just the right thing to do so that the Cebuanos, as well as all Filipinos, will not be complacent anymore since the Philippines is highly exposed to various natural disasters, being located along the Typhoon Belt and The Ring of Fire in the Pacific.

For the property sector, year 2022 will be a busy year as the government and the private individuals will rise from the devastation of Super Typhoon Odette. Rehabilitation and Development of New Projects will surely be the highlight of this year. All that were destroyed will be rebuilt and will rise better.

Super Typhoon Odette may be one strong typhoon, but the Cebuanos are now wiser and stronger.
#CebuWillRiseAgain

REBAP NATIONAL PLANNING FOR THE YEAR 2022

By: CRB Mary Nyre Dawn S. Alcantara | REBAP National VP for Internal Affairs



The need for strategic planning of an organization has become more important than ever. Strategic planning meetings help the team focused on the big goals ahead and provide tactics to achieve them. It sets the tone and vision.

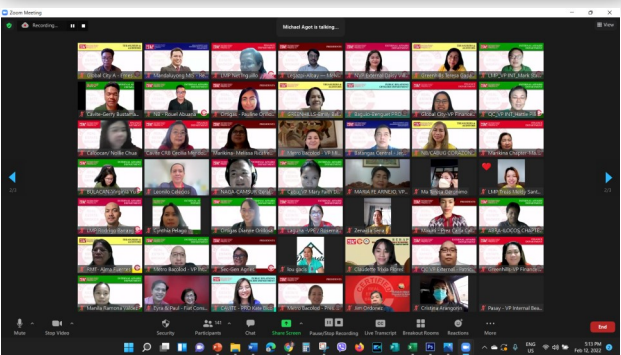
The 2022 REBAP National Board of Trustees and more than 200 chapter officers nationwide, conducted the annual planning conference held virtually via Zoom last Feb 12, 2022. Seven (7) Strategic Directions were set forth as a guide in the planning session. These includes membership development, enhanced educational programs for all, REBAP branding, advocacy and promotion, business opportunities, improvement of Management and Information Systems and government linkages.

Departmental action plans were discussed in relation with the Strategic Directions presented. It provided the chapter's guidance and gave clear understanding of the industry's current landscape to achieve the vision. Different chapters collaborated and begin to identify objectives and formulated strategies to address each one. List of measurable goals were recognized. Chapter officers were very much engaged and participated well In the discussion.

Each department were focused on the big goals ahead. In motion and ready to take measurable actions. Strategic planning sessions are essential for organization to chart their paths forward.

The virtual annual planning session was successful. With the break out rooms provided that made the departments close-knit, chapter members were able to interact well. Being equipped and guided, they came back with great goals and action plans with milestones. With their unwavering attention and support, no wonder, it came up productive. It was facilitated by Ms Eyra and Paul Umali, management consultants commissioned by the board to moderate the planning event. They made the content engaging and memorable. Prepared templates and visual frameworks that helped participants to remember key takeaways better. It was spiced up by the Kamustahan in the chapters and games to ramp up the energy of the virtual participants.

Having a strategic plan in place enable chapters to track progress toward goals. It needs to evolve with the challenges and opportunities it encounters and pivot accordingly. It is important that the chapters understand the strategies and plans that directly impact its success. The planning session ended well with fellowship from one another. Amazing job REBAP!



HUNDREDS OF CHAPTER OFFICERS ACROSS 40 CHAPTERS NATIONWIDE

REBAP NATIONAL PLANNING 2022

February 12, 2022 | 9:00 AM via Zoom

PRESIDENTS
VICE PRESIDENTS
VICE PRESIDENTS
VICE PRESIDENTS
TREASURERS & PROS

REBAP REAL ESTATE BROKERS ASSOCIATION OF THE PHILIPPINES, INC.

REGISTRATION LINK: t.ly/KgML



DHSUD and REBAP Sign MOA on TWG vs. Colorum Brokers

By: CRB Jose Luis S. Sanagustin | Past National Board of Trustee



We often heard lamentations of fellow brokers that the Real Estate Service Act lacks teeth. Because they say no one has been jailed for violation of the

law. But one government agency has in fact taken up the cudgels and formed an Inter-agency Task Force to run after real estate scammers. Indeed, the scammers were jailed. And this agency is led by no less than Retired General and now the Secretary of the Department of Human Settlements and Urban Development (DHSUD), Sec. Eduardo del Rosario. Secretary Del Rosario stressed the importance of joining efforts to put an end to unlawful activities preying on home-buyers.

REBAP, Inc., through its Advocacy and Vigilance Committees also share the same zeal for mitigating if not eliminating unlawful real estate service practice. The objectives of REBAP's Advocacy Committee is the community inclusion and acceptance of the rules and regulations governing real estate service practice. In Tagalog the Advocacy Committee persuades the unlicensed to conform via "Santong Dasalan". But for the incorrigible, the Vigilance Committee employs "Wastong

Paspasan" Hence the 2 committees worked towards establishing linkages with DHSUD to attain the common purpose of stopping colorum brokers. Because not only does unlawful practice take away income from licensed brokers, it also tarnishes the image of the profession.

Getting in touch with Secretary Del Rosario was not an easy task because he was a busy man. So being resourceful brokers, we endeavored to connect thru backdoor entry. NB Daisy Villaos provided the name of USec. Meynard Sabili who was Chairman of the Inter-Agency Task Force against Real Estate Scammers. Then Region 6 Director Atty. Calopiz provided the contact details of USec. Sabili's Chief of Staff. Von Ryan Bernardo. The latter arranged for a meeting between the National Board of Trustees and USec. Sabili. At his spacious residence with a sumptuous lunch at that!

But getting down to brass tacks for the MOA signing did not take place right away, because we were dealing with very busy men. Fortunately, Past National President Benevici Castro and her REBAP Metro Tagaytay Chapter were able to finally arrange for the date and place of the MOA signing. Under the Memorandum of Agreement, signed by Secretary Del Rosario, REBAP 2021 chairperson, Emily Q. Duterte and president Benevici Castro, the

organization of licensed real estate brokers would be tapped as resource partner in the Technical Working Group (TWG) which shall institutionalize the DHSUD's intensive drive against real estate scammers.

Under the MOA, REBAP would help monitor illegal practices in real estate. The "monitors" must observe the violations, document these, and secure evidence before they prepare a narration of violations committed against PD 957 or the Subdivision and Condominium Buyers Protective Decree, Republic Act 9646 or the Real Estate Service Act and other laws governing the real estate industry.

For his part, REBAP 2022 Chairman Armando Jim Ordonez, Jr. Vowed the full support of REBAP to stop colorum practice. We must put an end to these colorum practice that not only harms the unsuspecting public but also the economy as no tax is paid to the government in illicit real estate sales, says Chairman Jim.

Finally! the "teeth" that many have been clamoring for. And that REBAP is the first real estate organization to be part of the Technical Working Group (TWG) to fight real estate scammers, is indeed a colorful feather on our cap and surely something for each and every Certified REBAP Broker (CRB) to crow about. Three Cheers REBAP!

UAP MEETS REBAP: A Collaborative Business Partnership

By: CRB Rouel Abuana | National Board of Trustee



Architects and Real Estate Brokers have a long history of informal collaboration within the shared industry, Real Estate. In 2021, the collaboration formally took shape with the signing of a Memorandum of Understanding between the two major professional organizations. The Real Estate Brokers of the Philippines (REBAP) thru the 2021 National Board of Trustees and the United Architects of the Philippines (UAP) thru the Private Practice Committee under the Commission of Professional Practice are now strengthening their advocacies for the year 2022.

The kick-off event was held online on February 26 and both associations presented themselves, their programs, and advocacies. The leadership team from both organizations have bigger and bolder plans for the year along with the desire to collectively pursue professionalism and ethical practices among the membership.

The partnership was spearheaded by 2021 CRB Emily Duterte with the strong backing of Past National Chairman CRB Noel Cobangbang and Architect Marie Stephanie Magdalena Gilles.

The UAP as an association of integrated and accredited professional organization of Architects, brings in a strong membership of about 42,000, offering a finely honed visual awareness and a strong understanding of the design process. While REBAP represents one of the biggest and most respected national organizations of Licensed Real Estate Brokers, advocating ethical practice and professionalism, in addition to representing the strong voice of the customers of the real estate market.

Together, these associations can increase the awareness among prospective home buyers to only patronize the licensed practitioners both from the ranks of Architects and Real Estate Brokers. REBAP members can seek advice from UAP members to understand the thought process of designing while UAP can turn to REBAP members to get customers' insights and make sensible designs for the end-users.

UNITED ARCHITECTS OF THE PHILIPPINES
The Integrated and Accredited Professional Organization of Architects
Thru UAP Private Practice Committee under the
UAP Commission on Professional Practice
REAL ESTATE BROKERS ASSOCIATION OF THE PHILIPPINES, INC.
PPC WEBINAR SERIES NO. 3
"UAP MEETS REBAP: A COLLABORATIVE BUSINESS PARTNERSHIP"

26 FEBRUARY 2022
2:00PM - 6:00PM
VIA ZOOM

CRB EMILY Q. DUTERTE
2021 Chairman of the Board
REBAP, Inc.
SPEAKER

MARIE STEPHANIE MAGDALENA N. GILLES
FUAP, ASEAN / APEC Ar., REB. SFRIA
Chairperson, UAP Private Practice Committee
SPEAKER

Logos: UAP, REBAP, UAP PPC, THE ASCOTT GROUP, VITRINA

REAL ESTATE BROKERS ASSOCIATION OF THE PHILIPPINES, INC.

- CRB **Noel N. Cobangbang**
- Past National Chairman
- CRB **Agnes Soledad G. Garcia**
- Secretary General
- CRB **Rouel S. Abuana**
- National Board Trustee
- CRB **Daisy P. Villaos**
- National Vice President for External Affairs
- CRB **Michael M. Agot**
- National President

Logos: THE ASCOTT GROUP, VITRINA, UAP, REBAP, UAP PPC

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- National President

Logos: THE ASCOTT GROUP, VITRINA, UAP, REBAP, UAP PPC

Vigilance & Advocacy Column (Copy of the DHSUD MOA)

1/3

MEMORANDUM OF AGREEMENT

KNOW ALL MEN BY THESE PRESENTS:

This Memorandum of Agreement ("MOA") made and entered into this 14th day of January, 2022 in Quezon City, Philippines, by and between:

DEPARTMENT OF HUMAN SETTLEMENTS & URBAN DEVELOPMENT (DHSUD), the Central Housing Authority in the Philippines, with office/business address at DHSUD Building, Kalayaan Ave., corner Mayaman St., Diliman, Quezon City represented herein by the Secretary, Eduardo D. Del Rosario;

- and -

REAL ESTATE BROKERS ASSOCIATION OF THE PHILIPPINES, INC. (REBAP), duly organized and existing under the Philippine Laws with office/business address at 2nd Floor, CREBA Building, South "A" Street, Rocas Avenue, Quezon City, represented herein by the Chairman of the Board, CRB EMILY Q. DUTERTE.

WITNESSETH:

WHEREAS, DHSUD is the sole and main planning and policy-making, regulatory, program coordination and performance monitoring government entity for all housing, human settlement and urban development;

WHEREAS, REBAP is a Securities and Exchange Commission (SEC) registered association of licensed real estate brokers in the Philippines, with a National Office and several real estate chapters all over the country;

WHEREAS, DHSUD Secretary Eduardo Del Rosario, on January 11, 2021, has signed DHSUD's Special Order No. 2021-002, creating a Technical Working Group (TWG) to institutionalize the department's intensive drive against real estate scammers, through a Joint Memorandum Circular (JMC) on the formation of an Anti-Illegal Real Estate Service Practices Inter-Agency Task Force;

WHEREAS, REBAP is committed to excellence in the practice of real estate service profession, and its vigilance and advocacy efforts aim to reduce, if not eliminate, the ranks of unlawful real estate service practitioners, and in pursuit of this objective, it intends to collaborate with DHSUD through its TWG;

WHEREAS, DHSUD has accepted REBAP to be a resource partner of the TWG, to assist the DHSUD in its intensive drive against real estate scammers by being a co-signatory in its Joint Memorandum Circular anti-illegal real estate practices;

NOW, THEREFORE, for and in consideration of the mutual covenants and agreements set forth, the Parties hereby bind themselves to undertake this MOA for the purpose of utilizing the network of broker-members of REBAP nationwide, to serve as monitors of illegal practices and to submit documentary pieces of evidence to the TWG with the following specific undertakings:

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1. REBAP, through its network of members nationwide, shall monitor real estate activities, (sales, leasing, joint venture, etc.) of unlicensed/unaccredited/unregistered individuals in social media, in flyer distribution in malls or related selling venues, and in actual transactions occurring in the field, with the following specific procedures:

- Observe the violations
- Document the violations
- Secure pieces of evidence:
 - Screenshots of media postings
 - Defective flyers - no License to Sell, No Authority to Print flyer
 - Testimonies of victims
- Prepare a narration of what transpired and the violations committed against P.D. 957 (Subdivision and Condominium Buyers Protective Decree) and RA 9646 (Real Estate Service Act), and other laws governing the real estate industry.

2. Submit pertinent documents to DHSUD, through the REBAP National office, for case filing and apprehension of the suspected violators via the authorized agencies allied with the TWG (i.e., NBI, PNP).

3. REBAP's Vigilance Committee shall evaluate quarterly effectiveness and adherence to the agreement and report the same to REBAP National Board and to DHSUD.

4. DHSUD shall accept the case documents submitted by REBAP, coordinate the filing of legal proceedings and apprehension in coordination with the authorized agencies allied with the TWG (DOJ, NBI, PNP), as well as, to provide REBAP a status update on cases referred.

5. **Termination** - This MOA may be terminated by mutual agreement of the parties and subject to such terms and conditions of pre-termination as may be agreed upon by the parties.

6. Miscellaneous Provisions-

a) **Independent Contractors** - Both parties are independent parties who agreed to participate in this MOA, and that nothing herein shall be construed to consider the parties as having a relationship of employer or employee, franchiser or franchisee, principal or agent or joint venture partners.

b) **Entire Agreement** - This MOA contains the entire agreement between the parties concerning the subject matter hereof. Any representations, oral or otherwise, not embodied herein, shall not supersede the terms of this Memorandum of Agreement. All other matters not covered shall be negotiated by the parties in good faith on a case-to-case basis.

c) **Governing Laws** - This MOA and the related documents executed pursuant to this Agreement and any amendment or supplement thereto shall be governed and construed in accordance with the laws of the Republic of the Philippines.

d) **Notices** - All notices, requests or instruments related to this MOA shall be in writing, and shall be deemed to have been duly given if personally delivered to or posted by registered mail to the party's

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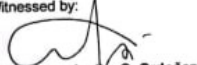
address mentioned herein, or at such other address provided by such party to the other in writing.


IN WITNESS WHEREOF, the parties have hereunto affixed their signatures this 14th day of January, 2022 in Quezon City, Philippines.

REAL ESTATE BROKERS ASSOCIATION OF THE PHILIPPINES, INC. (REBAP)

By: 
CRB EMILY Q. DUTERTE
REBAP 2021 National Chairperson

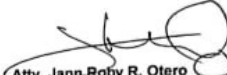

CRB BENEVIDEZ D. CASTRO
REBAP 2021 National President

Witnessed by: 
CRB Armando Jim O. Ordoñez, Jr.
REBAP 2022 National Chairman


CRB Michael M. Agot
REBAP 2022 National President

DEPARTMENT OF HUMAN SETTLEMENTS & URBAN DEVELOPMENT

By: 
EDUARDO D. DEL ROSARIO
Secretary


Atty. Jann-Roby R. Otero
Director, DHSUD Region 4A

National Kumustahan with Chapters in the Office



“Alone We Can Do So Little; Together We Can Do So Much”

By: CRB Elizabeth Palafox



The 19th of February 2022 was a momentous event for REBAP Baguio Benguet Chapter as it hosted its 1st General Membership Meeting and Induction of Officers and Members held at Rocky Valley Café and Lodge, Dontogan, Baguio City. With the theme, “Building Unity and Creating Opportunities”, the event turned out to be a fruitful and significant affair.

REBAP members in loan referrals in 2021 as well as REBAP, Inc.

6. Reports of Chapter President and Officers.



GMM Highlights:

1. Officers, members, and seven new inductees were sworn in.

2. Eight National officers graced the event: Chairman CRB Armando Jim O. Ordonez, Jr., IPP CRB Vivianne D. Castro, National President CRB Michael M. Agot, NVP for External CRB Daisy P. Villalos, NVP for Finance CRB Esmeralda P. David, Secretary General CRB Agnes G. Garcia, National Treasurer CRB Corazon M. Cabug, and National Auditor CRB Girlie R. Mazon.

3. Engr. Maria O. Amoroso, Director of DSHUD- CAR, was the guest speaker. Through her brainchild, ABONG (Angat Buhay at Oportunidad Naibibigay ay Ginhawa), the chapter was able to collect P27,450. to be earmarked as DSHUD’s future Corporate Social Responsibility (CSR).

4. Mr. Fernando S. Tiong, owner of Megapines Realty and Development, the event’s major and generous sponsor, presented about his latest project, Megatower Residences VII.

5. CRB Jose C. Taming was recognized by both BPI FSB as Top 1 producer among



INTRODUCTION OF NEW MEMBERS
Host Engr. Penoloso G. Vindar Jr.

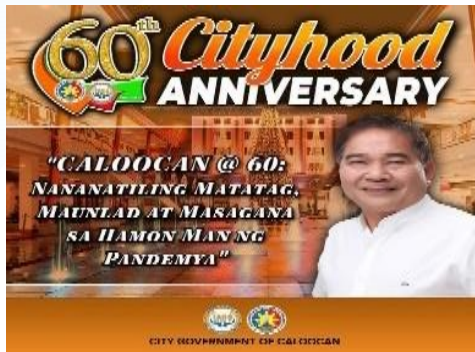
REBAP Caloocan Chapter



By: CRB Aileen Asiddao



REBAP Caloocan City Chapter starts the year of the Tiger with Series of lectures. We invited speakers to share learnings and updates as one of the benefits of being a member of the Chapter. Topics discussed were about Digital Marketing, Real Estate Investing, Course Map to Real Estate Selling, coming from three (3) ladies expert from their field and from NVP Roi Mark Teodoro he lectured us with Business Opportunities through Re-



Real estate is never easy. There are late nights, early morning, no weekends, and infrequent vacations...but the payoff is that you get to help people through one of the biggest decisions in their lives and make their dreams come true.

One successful business transactions happened last March 2, 2022 between

CRB Aileen Asiddao and CRB Romy Calugay, closing a 68M account located in San Juan Manila. In Real Estate sometimes you cannot do it alone, a good partnership and understanding between the buyer's side and the seller's side are very important.

Caloocan Chapter created Group Chatrooms, among are PKS/Zoom invitations, Exchange Listings, GC for members for greetings and other extra matters like "chicka". In exchange listings you can message your buyer's needs, like "Wanted to Buy" or "Looking For" and "For Sale". With the help of this GC, CRB Aileen and CRB Romy closed the said transaction. Congratulations and "Hep hep Hurray" to both of you.



bap Branding and Website. We are preparing for better topics that will helped our members to be more updated knowledgeable and equipped.

Caloocan City kicks off 60th Cityhood Anniversary celebration Caloocan City started the celebration of its 60th Cityhood Anniversary with a thanksgiving Mass attended by Mayor Oscar "Oca" Malapitan, city councilors and local government staff last February 16. "Katulad noong mga nakaraang taon, sinisimulan natin sa isang banal na misa ang ating Cityhood Anniversary. Ito ay bilang pasasalamat sa Panginoon sapagkat sa loob ng 60 taon ay nananatili tayong mata-tag, maunlad at masagana kahit sa hamon man ng pandemya (Just like last year, we mark our cityhood anniversary with a Holy Mass. This is to give thanks to the Lord for, in 60 years, we remain stable, progressive and prosperous amid the challenges brought by the pandemic)," Malapitan said.



"REBAP CALOOCAN CHAPTER" official FB page posted different activities and events, among those are Zoom invitations, birthday celebrants, meetings, updates on our inventory and sponsors, special announcement from National and Chapter and welcoming new members. CRB Rosa Galing and CRB Analyn R. Rosal are Caloocan's new family member.



2022 REB CAL Officers & Trustees

Chapter SLOGAN, created by the 2022 Officers and Trustees.

"CALOOCAN IS FUN"

F – FOCUS

U – UNITED

N – NATURAL LEADERS



Coming soon :

- ⇒ CPD
- ⇒ Bingo Bonanza
- ⇒ 3rd Series of Lectures
- ⇒ kay Attorney"



REBAPCAVITE

#MAKEITHAPPEN

FACE TO FACE!
Members
Officers
Incorporators



ANNUAL PLANNING 2022

1. Membership Development
2. Education & Training
3. REBAP Branding
4. Business Opportunities
5. Government Linkages
6. Improvement of Management Information Systems
7. Advocacy

GOT YOUR BACK!

Health Care Kits to our beloved Senior Members (former & current)



by: P.R.O Kate Ericka Bico



REBAP CEBU's Kinship with BS REM UC-Main Campus

By: CRB Leah L. Regis



CEBU - REBAP CEBU CHAPTER's kinship with UC-Main Campus BS REM Dean Ms. Rosadelma P. Villacastin, MST, MATH, REB, PhD, HRM was conducted last February 11, 2022 @ 3:00 pm at (UC) University of Cebu-Main Campus, Cebu City. The courtesy call was spearheaded by NAT. PRO Sigmund C. Estreba together with IPP Rosalie R. Sagario, Chapter Pres. Tito B. Daiz Jr., VP External Affairs Wilgen R. Fruta and VP Gerald B. Tac-an for the aim of kinship, spreading awareness, linkages and support on professionalizing real estate industry and giving opportunity to BS REM students the opportunity to work with REBAP CEBU especially during the year of internship.

As per Dean, CRBs found out there's a number hike of BS REM enrolled in school for many find it now as a life-changing career after but on some other point, "colorum agents" are everywhere that threatens some investors to invest in the country. This is now the challenge of the association to spread awareness to public to protect their hard-earned money and professionalizing the real estate industry to be globally competitive and to promote the growth of Country's economy.



REBAP Global City Empowers Brokers



REBAP Global City commits to the sharing of experiences and expertise through a series of online seminars and exchanges of ideas, talent, and skills with high-caliber guest speakers from various companies, organizations, government, and private involve in real estate issues and concerns

At its first general assembly on January 20, two broker managers Katrina Tengco and Rae Isabelle Ortega spoke about Federal Land BGC projects, especially on The Seasons Residences and Grand Hyatt Residences, and about Deca Homes Projects of XUR Homes Realty. Master Hanz Cua, enlivened us about Lucky Fend Shui 2022, the Year of Water Tiger.

For February, Atty. Jann Roby Otero from DHSUD discussed the MOA on Anti-Colorem Campaign on February 7, 2022. On the following day, two training experts from the Office of Civil Defense discussed Capacity Building and Disaster Preparedness. Mr. Raffy Lucas discussed the DRRM System of the country while Ms. Aurora May Cabaneros talked about Disaster Preparedness.

On February 13, 2022, Robert's Rules of Order, Protocols, and Decorum was discussed by Chairman Emily Duterte, the 2021 National Chair, and on February 24, the highly esteemed entrepreneur, CEO Bansan Choa enlightened the group about the projects of Crown Asia.



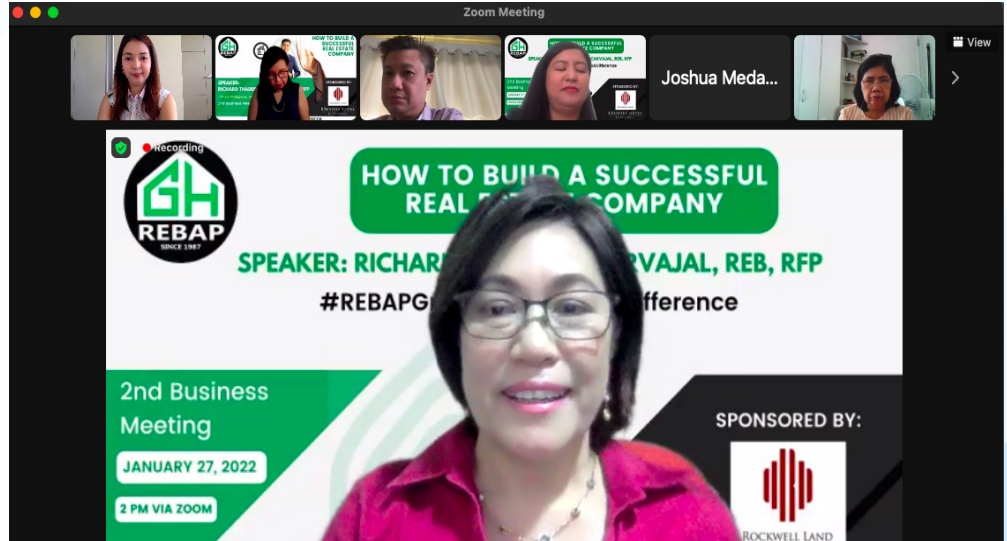
Our guest speakers from left to right: CRB Katrina Tengco, CRB Rae Isabelle Ortega, Master Hanz Chua, Atty. Jann Roby Otero, Training Specialist Raffy Lucas, Specialist Aurora May Cabaneros, CEO Bansan Choa, and Chairman Emily Duterte.



REBAP Greenhills Makes a Difference

By: CRB Kwinnie Valenciano

"Strengthening relationships through collaboration as we thrive to a better normal"



REBAP Greenhills welcomed the year with its newly inducted officers ready to serve our beloved chapter. Headed by our Chapter President, CRB Juliet Sese, she and the rest of the Board of Trustees carefully planned the activities this year for our fellow members with the theme: "Strengthening Relationships through Collaboration as We

dent Juliet Sese also gave an acceptance speech and the 2022 Board of Trustees was also presented.

During our second Business Meeting last January 27, 2022, the importance of branding was emphasized by our guest speaker, Mr. Richard Carvajal, who is the Vice President of IQI Philippines, a professor, book author, registered financial planner and a real estate broker himself.

Mr. Richard Carvajal, also known as The Real Pro, shared the need to be innovative and adaptable to technology as essential characteristics to thrive in uncertain times.

February 3, 2022 proved to be very exciting. For our third Business meeting, the CEO of Leechui Property Consultants, none other than the esteemed Mr. David Leechiu himself, gave an optimistic insight of what to expect in the real estate market this 2022.

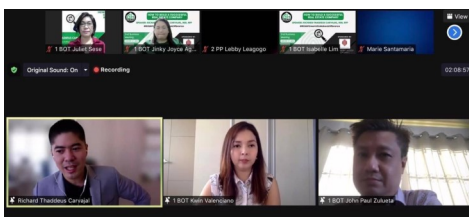
The love month was celebrated during our fourth Business Meeting on February 17, 2022, featuring our fellow CRB mother and daughter team, CRB Armi Senir and CRB Michiko Senir Llamado, as they shared their success story and tips in closing deals.

March 10, 2022 was a milestone for the chapter as we celebrated our very 1st Chapter General Membership Meeting (CGMM). Through the kind guidance of BIR OIC Assistant Commissioner Manuel V. Mapoy and the assistance of BIR Assistant Division



Chief Yolanda Luna, REBAP Greenhills was proud to host a juggernaut of bright legal minds for its guest speakers.

Atty Larry M. Barcelo, BIR Assistant Commissioner of the Legal Services; Atty. Brianna Kay Y. De Los Santos of the Law and Legislative Division and Atty. Arthur C. Ramos of the Regular LT Audit Division 3 discussed the government organization's implementation of R.A. 11534 - The CREATE ACT and its Fiscal Relief.



Thrive to a Better Normal."

For the first Business Meeting, our guest speaker, CRB Mitch Razote, invigorated our members with a relevant topic on achieving one's goals with the proper mindset.

During this January 13, 2022 event, Presi-



REBAP Greenhills ... cont ...



REBAP Greenhills continued its tradition of answering the call to serve on the national level. We wish to honor and congratulate our members who have accepted the challenge.

- CRB BUENEVENTURA FULGENCIO JR.
2022 Chairman of the National Advisory Council
- CRB EMILY DUTERTE
2022 National Advisory Council, Member
- CRB RICKY VELASCO
2022 COMELEC, Member
- CRB DAISY VILLOSA
2022 National VP External Affairs
- ATTY CRB ARLYN DE LEON - GREGORIO
2022 Chairman of Legal Counsels

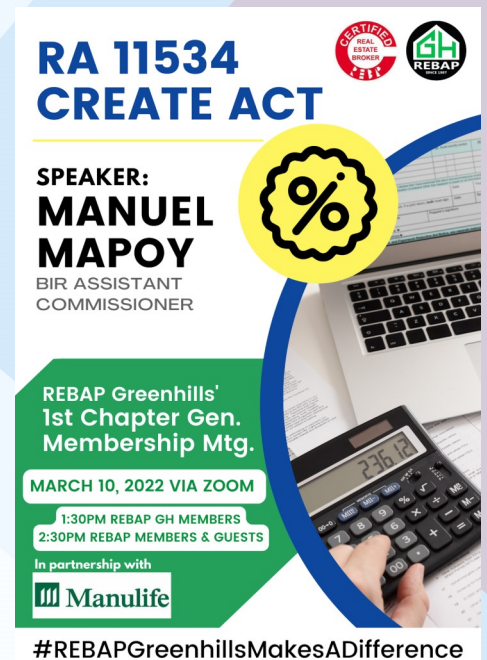


#REBAPGreenhillsMakesADifference

On February 26, 2022, we were also very honored as 2021 National Chairman of the Board CRB Emily Duterte represented REBAP in its collaboration with the United Architects of the Philippines (UAP), two organizations that sought to strengthen their advocacies for the year 2022.

Moreover, CRB Patrick Rodriguez served as the REBAP cohost to his UAP counterpart in an event led by GH Past President and current National VP External Daisy Villaos.

Aside from our chapter members, we wish to thank all REBAP members and the National Board for supporting us in all our endeavors this first quarter. We look forward to collaborating with you for the rest of the year.



La Union Chapter Serves Free Real Estate Service to Indigent-clients

By: CRB Jose Salomon III



San Fernando, La Union – On February 26, our La Union Chapter rendered free face-to-face real estate service to the public in celebration of the 172nd foundation day of the province. The event was dubbed as Aldaw iti Kaprobinsiaan 2022 (translated Provincial Day 2022) and was held at the Mabanag Building grounds between 8AM to 4PM. Our ever-active chapter 2022 president CRB Krisha Lizelle Alcantara led the team of chapter officers and members which include NB and IPP Girlie Mazon, VP for External Affairs CRB Jose Salomon III, Auditor CRB Imelda Galano, VP for Internal Affairs, CRB Jojo Go, Treasurer Ruth Joven, PP Cheryl Rivera. We were also joined by CRB Arnulfo Cacho who is also the La Union Provincial Assessor, and who was instrumental in including our chapter among the participating NGO's of this government-initiated event. La Union chapter agreed to join events such as this as part of its Corporate Social Responsibility projects for this REBAP year.

The team delivered excellent service to clients who walked in at our booth asking matters involving the requirements and procedure for transfer of real property inheritance, declaration of undeclared properties for purpose of acquiring tax declaration, titling, assistance in selling co-owned property, and many others. Our clients were happy and grateful for the detailed answer and information shared to them for free by our team.



During the same event, VP for External Affairs CRB Jose Salomon delivered a talk about RESA of 2009 with the aim of inviting recruits to become brokers and salespersons as well as present the real estate acts and transactions that real estate service practitioners perform under the RESA.

Finally, the team promoted our chapter's partner-school which will start offering and accepting enrollees for the Bachelor of Science in Real Estate Management starting on June this year..



REBAP Laoag begins its New Normal Activities



by Resource Speakers: Atty Ernesto Perez I and consultant Alexander G. Lumarda as they shared their expertise on how to fully become a successful salesperson in the field of real estate. To add into the generous speech that have been mentioned, the forum was also graced by our MIS National Vice President (NVP), Roi Marc Teodoro and External NVP, Daisy P Villaos, and to our very own Internal NVP Nyre Alcantara. The event would never been possible without the presence of our Incumbent Past President Dante Bolusan, a grateful appreciation for always accommodating the needs of our chapter; The credits also go to the moderators: Certified Real-estate Broker (CRB) Rizchelle Bismonte, Evelyn Corpuz, Joey Dumayag, Miguel Thibodeau, Irma Tan and to IPP Jacqueline Adriano. The success of the conference is also dedicated to our officers, board of trustees and Sponsors Camella Homes. and B.A Buduan Surveying Services.

of gathering after years of restrictions and social precautions. The event was attended by REBAP Laoag Chapter officers and members. From left to right, CRB Russell Menor, Internal VP Jan Michael Sambrano, IPP Jacqueline Adriano, President Mary Jane Jacinto, IPP Dante Bolusan and MIS VP Miguel Thibodeau.

The night was blessed by Hon. Cecilia A. Marcos, who was the event's Guest of Honor and Speaker. Mayor Michael Keon, on the other hand, shared its inspirational talk for the evening.

With all the activities that were successfully conducted, the Chapter has leveled-up on its online press-conference through a more sophisticated website domain rebaplaog.com. The website includes the officers and members of REBAP Laoag City Chapter together with their mission and vision, to add into that, there are also services aiding people on how to find a broker that includes counter-checking PRC license, zonal value of a property and Land Registration Authority (LRA) – which is a vital help to know the status of the title of their property. On the website, people can view infographics and articles regarding R.A 9646 also known as An Act regulating the practice of real-estate services in the Philippines. Moreover, it is possible to scan and check the upcoming events of the REBAP Laoag

Chapter for added guidance. This is a step-up game on all levels as it is also currently on Facebook, facebook.com/RebapLao/. This upgrade and advancement in the field of Information Technology was made possible by CRB Jan Michael Sambrano, VP Internal and VP MIS Miguel Thibodeau .

The COVID-19 pandemic has gravely

wounded the world economy with serious consequences impacting all communities and individuals. With the decreasing count of COVID cases each day, people are back at their game.

A 3-day Real Estate Brokage Seminar has been conducted this year 2022 which aims to target New Real Estate Salespersons. The conference was held via Zoom meeting last February 18, 2022, to February 21, 2022, and resulted to a positive outcome as they have persuaded 70 participants who were eager to be a PRC Accredited Salesperson. With the successful event said, there were also other professionals who engaged and deemed interested in the topics. The seminar highlighted the RA 9646 RESA (REAL ESTATE SERVICE ACT) LAW, CODE OF ETHICS FOR REAL ESTATE BROKER, REAL PROPERTY TAXATION, and TITLING and DOCUMENTATION, that has been led

City of Laoag launched their annual festival called “Pamulinawen” as their tradition in their continuing triumph of the town despite the pandemic. Last February 24, 2022, the REBAP Laoag Chapter attended the Pamulinawen Non-Government Organization (NGO) night at Laoag City Multi-Purpose Complex, with the theme: Strong Commitment is Timeless Volunteerism; a get-together after 2 years of no face-to-face contact and activities. It has been a tradition for the REBAP Laoag to participate NGO night, and this is the first time they were able to organize this kind





Professionalizing the Albay Real Estate Service Practice



By: CRB/EnP Melvin R. Candelario

The challenges in the professionalization of the real estate service practice in the Province of Albay still include eradicating some illegal practitioners, who were ostensibly emboldened all the more because of seeming impotent implementation of pertinent realty laws — until just recently.

Few misinformed owners still prefer unlicensed practitioners over PRC-registered brokers and salespersons; while some owners are yet rather trying to sell their properties themselves, because the real estate service's reputation had been tarnished by copious colorum practitioners.

These unlicensed real estate agents did not seem discouraged, for there had not been any meting out of sanctions before for quite long. Their numbers grew ridiculously and alarmingly to an obvious mockery of professional licences and the licensing process.

Few illegal practitioners seemed to even portray pious lives — the gall! Still, few others were indulging behind honorific titles as religious pastors while not lawfully giving unto Caesar his rightful due.

While there is a debatable dilemma on restrictive educational qualification that may nonetheless exclude otherwise experienced and skillful salesmen, those yet to be professionally legit but are kind and in good faith, are to be ushered in by REBAP toward hopefully getting registered as real estate salespersons.

Few of them who unfortunately would not pass the 72 unit-college education minimum requirement, but whose characters and work ethic can be vetted favorably by REBAP Legazpi City-Albay through its member-CRBs and their RESs, may unanimously be vouched for in a resolution by the trustees, as its chapter members' referrers.

Not only will those who aren't in good faith and hence undesirable, similarly not be accorded such generous outreach, such scammers are to be apprehended with the long arm of the law through the chapter's Anti-Colorum Committee; hopefully even if the costly litigation process makes upholding and sustaining Republic Act No. 9646 a daunting challenge.

Until recently, the apparent indifference of some bosses and staff members of a couple of concerned agencies [NGAs] likewise weakened the RESA implementation; not that they appeared plainly disinterested but that they were rather admittedly overwhelmed by their other mandates, while others were nevertheless just arguably busy with something else.

Our enabling law, the Real Estate Service Act, was being undermined by rampant unlicensed practices, whereby those dabbling or even quite extensively engaging in it, not only were unregistered with the Professional Regulation Commission [PRC]; but some of them even appeared to be people of supposed authority or power, like in politics or the military.

While successfully apprehending illegal agents professionalizes realty practice in the long run, a lasting and more sustainable solution is encouraging high school graduates toward BSREM. Usher in enrollees and campaign for the Bachelor of Science in Real Estate Management by incentivizing with major government scholarships and widening the options of graduates of the degree.

Meanwhile, let us cash in on (1) the sustained momentum of DHSUD's fight against the colorum; (2) REBAP-National's dynamic leadership with its 7-point strategic direction cascaded to us and all its other 39 chapters; (3) its praise-worthy partnership with other professional organizations like the UAP; (4) the Legazpi City-Albay Chapter's collaboration with the NBI in the region; (5) REBAP Legazpi City-Albay's teamwork with the Legazpi City-LGU, as one of the latter's accredited organizations, and as an active member of its local planning and development council; (6) expound on and reverberate the significance of REBAP Legazpi City-Albay's being a founding member of the Federation of Bicol Professionals, Inc. [FBPI] with our own member and adviser, former PRC regional director, CRB/Dr. Elenita L. Tan, as its brainchild, and CRB/Atty. Chris A. Ajero as one of its incorporators, which places REBAP at the proud forefront of professional practices along with 18 active PRC-APOs in Bicol; and (7) build on the deterrence brought about by the recent successful capture of some Albay realty scammers.

ABOUT THE AUTHOR:

A PRC-licensed environmental planner, civil engineer, geodetic engineer, master plumber, real estate broker, as well as project management professional [PMP®], and ASEAN Engineer, the 2021 and 2022 REBAP Legazpi City-Albay Chapter president is the principal of SURE Realty & Engineering Consultancy [email: sureconsult@gmail.com | phones: +63 (995) 376 9436; +63 (908) 294 3817 | Realty Division — <https://fb.me/planners.engineers.consultants> | Engineering & PMO Division — <https://fb.me/kaizen.synergy>]

REBAP LMP's Activities for the 1st Quarter of 2022



By: CRB Cherry Vi S. Castillo

In January 2022, as we geared up for the new year, we remembered our fellow Filipinos who were hard hit by Supertyphoon Odette a month prior. Families in Bohol have not been receiving as much aid compared to other places, so LMP, in cooperation with 5 Loaves & 2 Fish PH, sent help through the Bohol Crisis Intervention Center. For a P250 donation, a family was given a relief pack with rice, canned goods, noodles, bottled water, paracetamol, and other needs like toothbrush, toothpaste, bath soap, and sanitary napkins. The actual distribution of the relief packs was held on February 12, 2022. The smiles on the beneficiaries' faces showed that LMP's first CSR project for 2022 was a success.

On February 7, 2022, LMP had its 1st Special General Membership Meeting. REBAP LMP's Board of Trustees for 2022 and their



oped a farm which gives her much joy in her retirement age, in addition to regular income from the fruits, vegetables, and eggs produced. She has inspired our members when she showed how she was able to get the highest and best use of her property.

For our special talk, our guest speaker was Mr. Joey Bondoc of Colliers Philippines who spoke about "Philippine Real Estate Outlook and Opportunities for 2022." It is common for our clients to ask us brokers what we think will happen to real estate and we are glad to know that the outlook is very good. Questions from members made the discussion very well-rounded and with this talk we are more confident that we will be able to give the best advice and properties to our clients.

For the young broker portion of our Gen Ex, our very own CRB Judy Justado, herself a consistent top broker awardee of the REBAP DMCI UAS, prepared a very comprehensive talk on how to succeed in project selling. We all felt that what we learned was worthy of CPD credits.

We are indeed very blessed that LMP members are very accomplished and yet very much willing to share their knowledge to peers. It is this culture of caring and sharing ingrained in LMP that makes learning so much richer. It is also a way for LMP to show how much we value our members. Our Gen Ex sharers are given Certificates of Appreciation as well as posters in our social media

UHome Suites Panay, centrally located in bustling Quezon City.

Our guest speaker was Ms. Ana Maria "Penny" Bongato. Ms. Bongato is a Motivational & Inspirational Speaker, Canfield Certified Trainer in the Success Principles and the Canfield Methodology, and Author of three books: Career Shift Follow Your Passion, Ask for a Bigger Blanket, and Forward Shift, Managing Your Life in the time of a Pandemic (e-book). Ms Penny spoke about "The Power of Visualization." This talk enabled REBAP members to create vision boards and plan for a productive and prosperous 2022. Attendees of her talk were very thankful.

On February 21, 2022, LMP held its second business meeting for 2022. As part of LMP's advocacy on promoting professional ethics, we started including in our meeting the recitation of the REBAP Vision, Mission, and Core Values so that ethics would be inculcated and would always be top of mind of every LMP member.

Next, we learned about business opportunities from Robinsons Land Verticals, Security Bank loan offers, and Landco Pacific.

We introduced our new regular segment called "Generation Exchange" (Gen Ex for short) where a seasoned broker and a young broker will share their experiences so we can learn from each other. Our very own Pastora Cely Delos Santos shared about her personal experiences on raw land investing. She herself bought lands at a cheap price and devel-

With your P250.00, let's help the community pick up the pieces from the devastation brought about by Supertyphoon Odette.



You may send your donations to the following accounts:

REBAP LMP Chapter Inc.
Chinabank C/A account # 2330049810

Meldy C. Santos
GCash account # 0943 828 2690

Meldy C. Santos
BDO account # 001120611235



Please send screenshots or pictures of your donations to LMP VP Internal Mark B. Ska. Maria for proper acknowledgement and recording.

Plans and Programs were introduced. Members were all very excited for all the plans lined up by the Board for 2022.

Project highlights and seller promos for luxury lots in Camaya Coast, Mariveles Bataan, perfect for our clients' vacation destination or retirement needs, were presented by Mr Don Ashley Ocampo. REBAP LMP had ice-breaker sales in February after the presentation and incentives are available for REBAP sellers. REBAP members interested to join the group may contact LMP VP Finance Net Inguillo. Next was a presentation by Past National VP Ms. Margot Magcalas on

REBAP LMP Since 1989 **CERTIFIED REAL ESTATE**

SPECIAL CHAPTER GENERAL MEMBERSHIP MEETING

FEBRUARY 7 2022
3PM VIA ZOOM

Power of Visualization
MS. ANA MARIA "PENNY" BONGATO
Guest Speaker

FEATURED DEVELOPERS:
CAMAYA COAST SUMMIT VENTURE

MEETING ID: 811 4158 6417
PASSCODE: LMP2022
TINYURL.COM/FEB7LMP

REBAP LMP's ... cont ...

REBAP LMP Since 1989 **CERTIFIED REAL ESTATE**

CHAPTER BUSINESS MEETING
February 21, 2022 | 3-6PM via zoom

"Philippine Real Estate Outlook and Opportunities for 2022"

Mr. Joey Bondoc
Colliers Philippines
GUEST SPEAKER

FEATURED DEVELOPERS / PRESENTERS

- RLC RESIDENCES** Raise Live Connect
- SECURITY BANK**
- LANDCO**

"ITANONG MO KAY ATTY!"
on when a real property of a corporation may be considered as a capital asset

"GENERATION EXCHANGE"
where a seasoned broker and a young broker will share their experiences so we can learn from each other

"MARKET TIME!"
Wanted to Sell and Wanted to Buy

Meeting ID: 811 4158 6417
Passcode: LMP2022
<https://tinyurl.com/LMP2022>

THANK YOU

For your Energy & Passion

GEN EX
Generation Exchange

BEST PRACTICES OF GENERATIONS

CRB, Judy Justado
Project Selling

THANK YOU

For Inspiring Us to Dream!

GEN EX
Generation Exchange

BEST PRACTICES OF GENERATIONS

CRB Cely Rulla Delos Santos
Raw Land Development

For our regular "Itanong Mo Kay Atty!" segment, I discussed when a real property of a corporation may be considered as a capital asset, with BIR Ruling OT-698-2020 (issued to Philippine Airlines) as starting point. [https://](https://www.bir.gov.ph/images/bir_files/law_and_legislative/2020%20BIR%20Rulings/2020%20redacted%20rulings/OT-698-2020.pdf)

camaraderie and sharing.

Member retention efforts are ongoing. To further promote camaraderie and networking, LMP members are also encouraged to attend other chapters' business meetings.

LMP's External Department has been working hard in preparation for its Salesperson Training seminars which will be held in April 2022. As part of External goals, we have also connected with the Lyceum of Alabang, IAcademy, and La Salle Benilde, and Southville International School.

For the Finance Department, we have consistently promoted our DMCI and BPI UAS, and we are working on Camaya Coast. We have invited REBAP members to attend the PKS for Erin Heights, the new DMCI project along Commonwealth Avenue near UP Dili-man and the soon-to-rise MRT 7.

REBAP LMP Since 1989 **CERTIFIED REAL ESTATE**

CHAPTER BUSINESS MEETING

March 7, 2022 (MONDAY)
3:00 - 6:00 PM via ZOOM

DEVELOPER PRESENTERS:

- LESSANDRA Camella**
- SMDC**
- KBV NETWORK**

GUEST SPEAKER:
ATTY. JOJO PEREZ
on Professional Ethics

Meeting ID: 811 4158 6417
Passcode: LMP2022
<https://tinyurl.com/LMP2022>

www.bir.gov.ph/images/bir_files/law_and_legislative/2020%20BIR%20Rulings/2020%20redacted%20rulings/OT-698-2020.pdf

Our guest speaker was Atty. Ernesto "Jojo" Perez II, REBAP National Legal Counsel and member of REBAP Metro Tagaytay, more popularly known as "Realtorney". Promotion of professional ethics is an advocacy of REBAP LMP, same as Atty. Jojo, so his talk became a welcome refresher course to all members. The discussion was very lively and there was much sharing of ethics-related experiences among members. Our very own Pastora Cely Delos Santos, the petitioner in the landmark case of Ruiz vs Delos Santos (G.R. No. 166386) on a broker's entitlement to commissions, also shared some thoughts on ethics.

As part of its plans for 2022, the Internal Department created, together with the MIS Department, a recruitment video showing the benefits of joining REBAP LMP, with a catchy tune and pleasant graphics.

Posters on member recruitment were posted in our fb and viber gc's as well as our social media accounts. A member-get-member promo discount was also launched to entice more people to become new members. Prospective members are invited to join LMP business meetings to have a taste of LMP

LMP's MIS Department has already accomplished several of its goals including the creation of the LMP Google drive for documentation. There is a new official virtual background for 2022, and updated cover photo and content for our social media accounts.

For the PRO Department, with the help of the Internal Department, LMP has adopted #BeTheBestYouCanBeWithREBAPLMP as the LMP tagline for 2022. We have also canvassed for t-shirt suppliers and prices, design and printing to follow.

The first quarter of 2022 is not yet over and we still have so many projects in the pipeline. We are happy to report that we are on track to execute our goals for 2022.

pages.

On March 7, 2022, we listened to SMDC's projects within LMP territory, specifically the Twin Residences along Alabang-Zapote Road, and updates from Lessandra.

For our Gen Ex segment (seasoned broker portion), our very own VP External CRB Rod Banaag shared about his personal experience getting CGT exemption on the sale of his principal residence. Many LMP members also shared about their own experiences, like BIR officers discouraging them from availing of this benefit, having a Contract to Sell first in cases where the purchase of a new residence is started before the sale of the current residence, and tips on choosing a bank for escrow purposes. For the young broker portion of the Gen Ex segment, our very own Past Secretary Andrew Dela Rosa shared how he uses the different social media platforms in marketing his properties for sale. He made a case study of how, with a few hundred pesos, he used ads which gave him qualified leads for a property he was handling. He generously offered to coach a small group of LMP members interested in learning about ads and social media marketing as part of the goals of LMP's MIS department.

REBAP LMP 8 Feb

Join us! And be part of a Fun Loving and Happy REBAP Family!

REBAP LMP Since 1989 **CERTIFIED REAL ESTATE**

We are looking for New Members

Interested? Click here.

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The Power of One!

With the pioneering Unified Accreditation System, you will get additional benefits, a lot more than you can get being solo. Together we achieve bigger milestones!

THE POWER OF ONE

- REBAP LMP is one of the biggest chapters of REBAP
- Maximize your benefits with the Pioneering UAS program.

BPI **DMCI HOMES**

REBAP LMP Since 1989 **CERTIFIED REAL ESTATE**

REBAP MAKATI ROARING TO GREATER HEIGHTS



By: CRB Wendell Clemente



ROARING INTO RECOVERY THIS 2022

REBAP Makati Chapter starts 2022 with a mighty roar by holding its first General Membership Meeting with highly esteemed guests. These “Tigers” of the organization are, no other than, the incumbent National Chairman CRB Jim Ordoñez and National President

CRB Michael Agot. They graced the virtual meeting and shared their vision and outlook for 2022 for the REBAP organization.



Participated in by the certified REBAP members and some guests, the event served as an avenue for everyone to virtually renew ties and network with one another. In her President’s Message, President CRB Carla Calleja briefly outlined her vision and goals for REBAP Makati Chapter for 2022.

The event was spearheaded by REBAP Makati Vice President for Internal Affairs CRB Atty. Noel Bulaong,

ROARING FOR MORE BUSINESSES

Business growth for its members is a prime concern of REBAP Makati. One of the gateways to business recovery and prosperity is to make your products known to all. With this in mind, the chapter conducted its first business meeting last February 23, 2022 by featuring two of its chapter members, who discussed in length their projects, listings and services. CRB Lemuel Egot presented his young and highly energetic real estate business start-up company, Value Masters Realty and Builders, while CRB Rafa Napilot introduced Eastridge Properties, his company, which is a fast selling real estate development arm in Rizal.

All members and guests shared their listings, highlighting each person’s strengths and allowing free exchange of opportunities



geared towards creating business growth for everyone. This virtual business meeting was organized by CRB Wendell Clemente, Vice President for Business Development.

ROARING FOR LEARNING AND ADVOCACY

In line with REBAP Makati’s commitment for professionalism and continuous learning, several programs were initiated by REBAP Makati’s External Committee headed by CRB Lorna Ngo Coyco. One of these programs is the advocacy to help eliminate the proliferation of unlicensed real estate practitioners and scammers in the Real Estate Industry. This will involve meetings with the local government officials from the City Mayor, Vice Mayor and Councilors starting March this year. In addition, the officers and members of REBAP Makati Chapter shall conduct door-to-door campaigns to urge each building managers in the posh villages of Legazpi and Salcedo, Makati, to be wary of the Real Estate Service Act (RA 9646) and refrain from accommodating unlicensed real estate practitioners in the building.

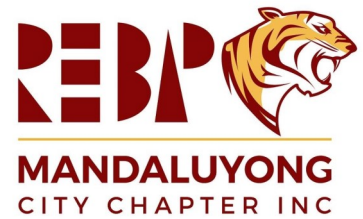
On the learning objective, the External Committee provides Salespersons Entry Level training programs to new salespersons who wish to start their careers as legitimate real estate practitioners.

The initial Virtual Webinar for Salespersons in 2022 is scheduled on March 22, 23 and 25, 2022. The Resource Speakers will be Dr. Mary Gaw So and CRB Elias Z. Saavedra, both PRC accredited speakers.

Indeed, the year 2022 is expected to be an exciting year not only for the Real Estate Practitioners, but also for the entire industry and the country as a whole. Recovery towards infinite prosperity is REBAP’s wish for everyone. Hence, REBAP MAKATI is here to lead the ROAR!

REBAP Mandaluyong's February Webinar and Business Meeting!

By: CRB Venice Dee



Last February 20, 2022, REBAP Mandaluyong conducted its first webinar for the year. As part of our mission to provide quality and relevant webinars, our webinar entitled Bahay Mo, I-COOP Natin Yan is a well attended event. The aim is of the webinar is provide the much needed information about the housing cooperatives and how it can help addressed the housing shortage.

Our speaker, Atty Eric Robles has 26 solid years in Real Estate Marketing and Sales. He started his career at Crown Asia Properties Inc, as a Marketing Officer/Administrative Officer in 1997 up to 2000. Immediately after passing the Real Estate Brokers Exam, he established his own realty firm in May 2000, which is very active up

to this time. He passed the Bar Examinations in 2009, and was immediately employed as Managing Partner and Litigation Lawyer at The Law Firm of Azcueta, Robles, Chan and Associates up December 2012. He started his government career and service at Cooperative Development Authority 8 years ago, in 2014 as Atty. III and acted as the Acting Regional Director II of Cooperative Development Authority-National Capital Region from June 2018 – June 2020, He is currently an Atty. IV of CDA-NCR. He has his own Law Firm since 2013.

The webinar garnered a record breaking attendance of less than 200 Zoom attendees plus the considerable live audience at Facebook! Congratulations to the 2022 REBAP Mandaluyong board headed by our president CRB Eugene Tamayo III! Watch out for our March 15 webinar entitled “Handa ka ba para sa 2022 Tax Season”. The webinar aims to educate attendees on how to prepare, file and compute your income tax! Our guest speaker is Ms. Lolita Tang – President of the Philippine Association of Management Accountants.

REBAP MANDALUYONG CITY CHAPTER INC

FEBRUARY 20 BUSINESS MEETING

BAHAY MO I-COOP NATIN YAN!

FEB 20 1:30 PM

rebagpmanda.com/zoom

ROOM OPENS 30 MINS EARLY
MEETING STARTS ON TIME

SPEAKER
ATTY. ERIC ROBLES

LEARN AND EARN THROUGH DEVELOPER'S ACCREDITATION AND PROJECT ORIENTATION



By: REBAP Manila Chapter

Last February 19, 2022, members of the REBAP Manila Chapter visited the upcoming and ongoing project developments of Golden Home Realty Development Inc., through the kind assistance of Ms. Noemi Lolarga, Vice President of Finance, and Ms. Ramona Guese-Valdez, Vice President for Internal Affairs.

When COVID-19 entered the Philippines, the members of the Manila Chapter have not been able to participate in a Project Orientation since 2020. We are completely honored to have been accommodated by Golden Home Realty Development Inc. for our first Project Knowledge Seminar (PKS) since the pandemic has started.

On the day of the site visit, a few members of the Manila Chapter gathered at Mall of Asia around 7:00 A.M, while the members in Carmona, Cavite, were picked up along the way.

After a two-hour-long car ride, we finally arrived at Lipa, Batangas, where Periveo, a 42-hectare integrated lifestyle development is situated. Our team was welcomed by Ms. Jocelyn B. Alinton, Brokers Network Manager of Golden Home Realty Development Inc.

Periveo centers around promoting holistic comfort as the site contains exclusive residential enclaves with more space



to grow for future retail and commercial components that will cater to the community that will occupy the area. The developer plans to create a 1-hectare central amenity area to offer its residents a wide range of leisure activities. Periveo aims to build a green and pedestrian-friendly environment as it advocates for healthy and meaningful lifestyles. At Periveo, families can bond and indulge in a wide array of resort-type and well-appointed amenities. There are areas for sports, functions, and essential needs to foster an integrated community.

Following our tour at Periveo, they took us to their other development project located in Barangay Hugo Perez Trece Martires, Cavite - Golden Horizon. Here, they cater to different prospective clients, with affordable low-cost housing and Mid-End projects. Golden Horizon offers spaces suitable for large families.

After exploring and inspecting the two developments, the tour eventually came to an end. It was a long and eventful day as we had a wonderful time learning about the projects. Both sites provide great amenities which future residents will surely appreciate.



Evolving REBAP Marikina Chapter

By: CRB Melissa C. Ricafrente



When I first met REBAP in 2015, it was upon the invitation of Past President Malu Bautista(+), who happened to be a close associate of my parents from previous work and belonged to the same organization. I was associated with the "other" real estate organization until Tita Malu found out that I got involved in the real estate business and invited me to join her in a meeting in Marikina of real estate brokers based in Marikina. Suited me fine because Marikina was my base work area and at the time I was looking for a better business network. Little did I know that being introduced to the chapter as a guest would later pave the way to an interesting REBAP episode in my profession as real estate broker. In 2016, I joined REBAP when CRB Leila Alcantara was leading Marikina chapter and encouraged me to be the VP Finance. Later on, I took on different positions in the board until I became president in 2018.

While recalling my REBAP history sounds simple as narrated, the events that led me here today as chapter president, is not that simple but rather a conglomeration of people, business opportunities, successes and fails, interactions and unavoidable circumstances. As tribute to starting another episode with REBAP especially during this Covid pandemic period ongoing for two years, I would like to go back further in the past of Marikina Chapter to give recognition to valuable contributions of real estate brokers who worked before me.

According to our seasoned colleagues, Marikina chapter was active way before 2006 in the persons of Malu Bautista, Tom De Vera, Jing De Vera, Vilma Alejandro, Rose Suarez and Bert Ortega among others. At one point of another, all the aforementioned brokers became president. Not until 2006, Engr. Enrico Cruz initiated to revive



the chapter's vibrance. Six years later, the chapter renamed itself as REBAP MARIKINA CITY, INC. and registered with the Securities Exchange Commission in July 30, 2012 under the leadership of Andy Cabile. The chapter was recognized as a member of City of Marikina Organizations in 2017 and organized a Housing Fair in cooperation with the City Government under Mayor Marcelino Teodoro.



Over the years, REBAP Marikina delivered 1-day or 2-day training seminars of real estate brokers and salespersons as required by DTI and later by PRC, awarded in participating in the annual bowling competitions and conventions. Looking forward, REBAP Marikina will continue being a vital member of REBAP by actively pursuing growth in business with professional and positive outlook.

Inflation and Your Money

By: CRB Francis J. Abong

REBAP
METRO BACOLOD
CHAPTER

PART I

The successive increases in fuel prices in the last several weeks have been a result of rising global crude prices. As of today, a barrel of oil costs about US\$100. In comparison, it was around US\$50 at the end of 2020. In a span of 14 months, the price of oil has gone up 100%. Given this scenario, inflation is sure to follow.

What is Inflation?

Inflation is the rate of increase in prices over a given period of time. Inflation is typically a broad measure, such as the overall increase in prices or the increase in the cost of living in a country. But it can also be more narrowly calculated—for certain goods, such as food, or for services, such as a haircut, for example. Whatever the context, inflation represents how much more expensive the relevant set of goods and/or services has become over a certain period, most commonly a year. – International Monetary Fund

Inflation measures the average price level of a basket of goods and services in an economy; it refers to the increases in prices over a specified period of time. As a result of inflation, a specific amount of currency will be able to buy less than before. – Investopedia

From the definitions above, it is clear that inflation erodes our purchasing power over time.

For example, if your bank savings account pays 1% --these days it's actually much lower than that-- in annual interest, and inflation is at 3.5%, you will be able to buy fewer goods in the future because the return on your savings could not keep up with the increase in prices of goods and services.

What can we do to protect our money from the effects of inflation?

We will take it up in the second part of this article.

PART II

Some of the more common anti-inflation assets that are accessible in the Philippines are the following:

1. Stocks

- stocks offer the most upside potential in the long term

- dividend income has a relatively lower 10% withholding tax versus bonds, T-bills, and deposit products

- easily accessible and low participation cost via the Philippine Stock Exchange (PSE) but risk is relatively high especially if investors are not familiar with how the stock market works; passive investors can instead participate via index funds

- stock prices tend to be volatile

2. Bonds

- earns periodic interest; capital is returned when the bond matures

- lower risk

- investors can buy bonds via their favorite bank

- interest income has a 20% withholding tax along with T-bills and deposit products

3. Real Estate Investment Trusts (REITS)

- these are companies that own and operate income-producing real estate assets

- rental rates tend to go up along with inflation

- accessible via the stock market; real estate companies that have PSE-listed REITS are Ayala Land, Filinvest, Robinson's Land Commercial, Megaworld, and Citicore Energy

- dividend income from REITS have a 10% withholding tax

- just like stocks, REIT prices will fluctuate

4. Real Estate Assets

- income is earned from renting out real estate properties or selling property after it has appreciated in value with consideration to transaction costs

- real property values and rental rates tend to rise along with inflation

- higher participation costs and less liquid compared to stocks and bonds

5. Pag-IBIG MP2 Savings

- MP2 is a special savings facility with a 5-year maturity

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NOTE: Please get in touch with your trusted professionals for inquiries about Stocks, Bonds, REITs, and Real Estate.

Real Estate JOKES Compilations...

By: REBAP Mandaue Chapter



Real Estate Brokers Business Opportunities in Addressing Housing Backlog in the Philippines

By: CRB Melody N. Plaza



Housing has always been a major component of everyone's dream to own a house and lot. Considering the hierarchy of needs, it is a fundamental human need to be safe and secure, and it is the individual concern to ensure this need is met. Although rental and living with relatives are among many options, it is an indicator of achievement and a source of pride.

The housing backlog in the Philippines is observed to hit 6.5 million by 2030 as developers have to adequately address the demand, according to the Subdivision and Housing Developers Association (SHDA). Additionally, the housing industry is expected to grow this year as developers clear up the backlog that built up during the pandemic, an industry association said.

"In 2020, all private developers experienced a downward trend. Sales were not as good and collections were a challenge. We understand some of the buyers lost their jobs or shifted their priorities. Fortunately, towards the end of 2020 and 2021, a lot of developers were able to recover, but not yet to pre-pandemic levels," May P. Rodriguez, president of the Subdivision and Housing Developers Association, Inc. said at a virtual briefing.

"Private developers were able to accomplish 50 to 70% of what they were doing pre-pandemic, and I think the outlook will continue to improve in 2022," Ms. Rodriguez added. According to a recent Colliers International Philippines



HOUSING BACKLOG IN THE PHILIPPINES



6.5M
Housing Backlog by 2030

Assuming that production of housing units would average 200,000 units every year from 2012 to 2030, the backlog would still persist and hit 6.5 million households by 2030.

Source: <http://industry.gov.ph/industry/housing>



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report, the housing sector is headed for a "rebound" in 2022.

Therefore, Real Estate Brokers have to find potential clients and business opportunities for the reported 2022 housing sector rebound. In March 2022, NCR and other places in the country are placed under Alert level 1 - this opens opportunities to the majority of real estate brokers to serve those who are in need to acquire housing units and other real estate transactions.



CHAPTER BOARD GRACES MARCH WITH CONTINUOUS PARTNERSHIP AMONG STAKEHOLDERS VIS-A-VIS ADVOCACY PROMOTION



By: CRB Gerald S. Gallenito



Naga City, Philippines - The Chapter Board of REBAP Naga Cam-Sur just started March with the continuation of its traditional courtesy visit with government agencies to forge partnerships for new ones and strengthen relationships for long-time allies alongside its continuous promotion of anti-colorum advocacy. The Team visited on March 3, 2022, the National Bureau of Investigation (NBI), the Bureau of Internal Revenue (BIR), and the Registry of Deeds (ROD) Cam. Sur all in Naga City.

The NBI is one of the enforcement agencies mandated by law to assist the Professional Regulatory Board of Real Estate Service in enforcing the Real Estate Service Act of 2009 (RESA). Through operations designed for such purpose based upon verified complaints from concerned professionals, pseudo-practitioners who are individuals entering into real estate transactions without proper licenses from the Professional Regulation Commission are entrapped, charged, and brought to court for prosecution in violation of RESA and other applicable laws. In Naga City, the NBI District Office is one reliable partner of the Chapter that is yearly visited to further bolster connection as an advocacy partner. On behalf of the Agent-In-Charge, Agent Efren Valencia welcomed the Group in their office and patiently addressed the Group's concerns.



Meanwhile, the BIR is another essential institution that compliant brokers cannot escape from having transactions with. The payment of corresponding taxes from both their real estate deals made and professional fees derived therefrom is inescapable which only spells out a difference between licensed and unlicensed individuals as the latter never pay their taxes at all.

Mr. Dennis Floreza, Revenue District Officer (RDO) for Naga City, warmly welcomed the visiting brokers who respectfully introduced the Chapter and their advocacy. The issues that need to be urgently addressed such as the mandatory special power of attorney (SPA) or a consularized one for principal buyers abroad being strictly required from representatives or brokers who are just verifying their buyers' tax identification number, were tackled. The matter concerning the SPA was raised with the RDO by CRB Cecile Rivera (President) and CRB Jerwin Rojo (Chairman) who adjudged said requirement based on their experiences to be cumbersome and impractical on the part of the agency's clients. In relation to this, the RDO promised to elevate the matter to the Board or higher-ups for possible relaxation of the policy or memorandum covering such requisite.

Lastly, another Registry of Deeds was sojourned by the Team - ROD Camarines Sur - which is located within the City. Like the other key officials they met, Atty. Victoriano Caubang II, the Register of Deeds for Cam. Sur, unhesitatingly received the Group and enthusiastically answered every question and issue raised by each officer. He also shared some problems the ROD office experiences and how he handles them so as not to cause an undue delay of transactions. Atty. Caubang was used to be invited as a resource speaker on his expertise during the past comprehensive reviews for aspiring brokers some few years ago and desires for other rounds of speaking engagements in any of the Chapter's business meetings when his time permits.



These government agencies sympathize with realty laws advocates because of the latter's consistent and unrelenting campaigns amid multifarious challenges met along the way. Their willingness to allow a certain spot in their vicinity for the posting or hanging of the Chapter's advocacy materials is a simple showing of their utmost support. This kind of gesture makes the Group feels a sort of accomplishment in its endeavor. In return, it shall monitor and maintain the materials posted all year round.



To this date, the Chapter has already visited and promoted its anti-colorum advocacy to the following: 1. DHSUD and PRC in Legazpi Albay, 2. ROD, LGU, ASSESSOR'S OFFICE, NBI, BIR, and ROD CAMARINES SUR in Naga City.

In line with the 7-point agenda of the National Board, this series of activities is part of the Chapter's 2022 plans under government linkages and advocacy promotion of its External Affairs Department. It shall continue all year round until the majority of key stakeholders are tapped as partners of the Chapter in keeping realty laws well-observed and well-implemented as one good move to make the real estate profession really regulated and be free from illegal practices.

Reconstructing and Restrengthening REBAP Ortigas

By: REBAP Ortigas Chapter



The REBAP Ortigas Chapter is reconstructing and restrengthening itself this 2022. With its new set of committed and results-oriented officers, together with the help and guidance of its Past Presidents and Board of Directors, the Chapter is set to make 2022 a memorable year.

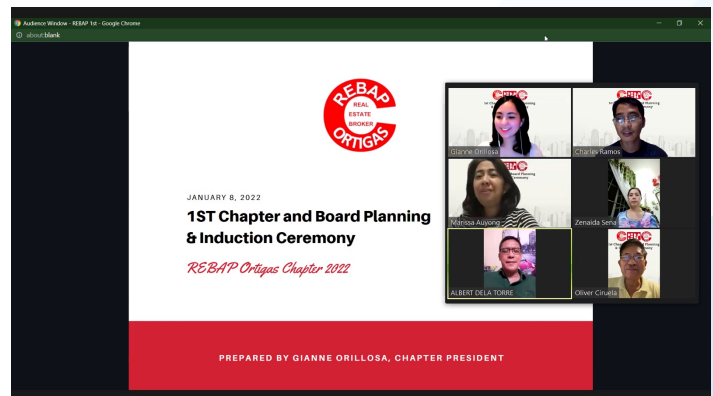
During the first quarter of the year, four (4) Chapter Planning and Board

Planning meetings were conducted. Major wins included the creation of a Google Drive for easy access and turnover of files, a new chapter email, a new letterhead for correspondences, a revised and improved Membership Form, the creation of the official REBAP Ortigas website – rebaportigas.com – and the constant updating of the Chapter's personal Facebook profile and Public Facebook page.

Significant changes in the manner of conducting the Business Matters/Exchange Listings segment in each of its Chapter meetings include a portion dedicated for Ortigas and Pasig Listings Mastery, for Industry/Government Updates, for sharing of Real Estate Learnings, for brainstorming on how the Chapter can contribute to advocating the RESA Law, and for sharing a Word/Article of the Day. This is a new initiative that encourages member learning and development, apart from the usual exchanging of client requirements and listings.

The 1st Outreach Program was held wherein Keller Williams Ortigas-27C Realty in collaboration with REBAP Ortigas conducted a donation drive for Typhoon Odette Victims. As of January 18, 2022, a total amount of ten thousand pesos (Php 10,000.00) was divided between and remitted to the partner beneficiaries, Animal Kingdom Foundation and Rise Against Hunger Philippines.

The Chapter also offered a Discounted Membership Fee of 10% on annual fees until January 31 to help its members during the pandemic.



CRB Spotlight is a new initiative wherein every month, the Chapter will feature their Officers and Members. The Featured Broker for the month of February 2022 is its Chapter President.

The Chapter plans to have monthly themed meetings with featured guest speakers. March 2022 is a Real Estate Facebook Ads learning month wherein the Chapter invited and featured guest speakers to share their knowledge on Facebook Ads.

New CRBs joined the Chapter in a span of three (3) months, namely CRB Dy Castillo, CRB Mariz Dimaculangan-Alcaraz, CRB Marites Malto, CRB Emelda Manangan, and CRB Arlene Figueroa Loreto.

The Chapter also celebrated the birthdays of the following: CRB Charles Ramos, January 9; CRB Albert dela Torre, January 12; CRB Aida Sena, January 20; CRB Mariz Dimaculangan-Alcaraz, January 30; CRB Marites Malto, February 14; CRB Oliver Ciruela, February 16; and CRB Ferdinand Constantino, March 2.

The REBAP Ortigas officers and members are truly driven and empowered to make a difference in their own way for the Chapter this 2022, with each one offering their full support to the Chapter and to the REBAP organization as a whole.



Kapihan sa REBAP National HQ with QC Chapter

By: REBAP Quezon City



On March 3, 2022, the REBAP Quezon City “Alpha” Chapter Board of Trustees (BOTs) paid a courtesy call to the National Officers at the REBAP National Headquarters in Roces Avenue, Quezon City. The QC Chapter delegation were composed of President CRB Don Diosdado Carlo A. Gallardo, VP External CRB John Patrick C. Co, Board Secretary CRB Sherry Anne P. Baldazo, PRO CRB Rachel A. Guevarra, and Trustee CRB Evelyn C. Catapang. Among the the National Officers present were President CRB Michael Agot, VP External Daisy Villaos, Treasurer CRB Corazon Cabug, and Trustee CRB Michael Reyes. Joining the group via Zoom were National VP Internal CRB Nyre Dawn Alcantara and National Secretary-General Agnes Garcia.

Dubbed as “Kapihan sa REBAP National HQ”, QC Chapter BOTs presented its plans and programs for 2022 before the National Board during the breakfast meeting. Among the projects showcased were the fully digital online banking and accounting system and the linkages with the QC universities offering the Bachelor of Science in Real Estate Management Course together with the creation of BS REM student organizations. The National Officers found the said planned projects promising and expressed interest in replicating them.

It was quite a homecoming for the QC Chapter BOTs as it was their first time to return to the National Office after its refurbishment. They are sincerely thankful for the warm welcome shown by the National Officers.



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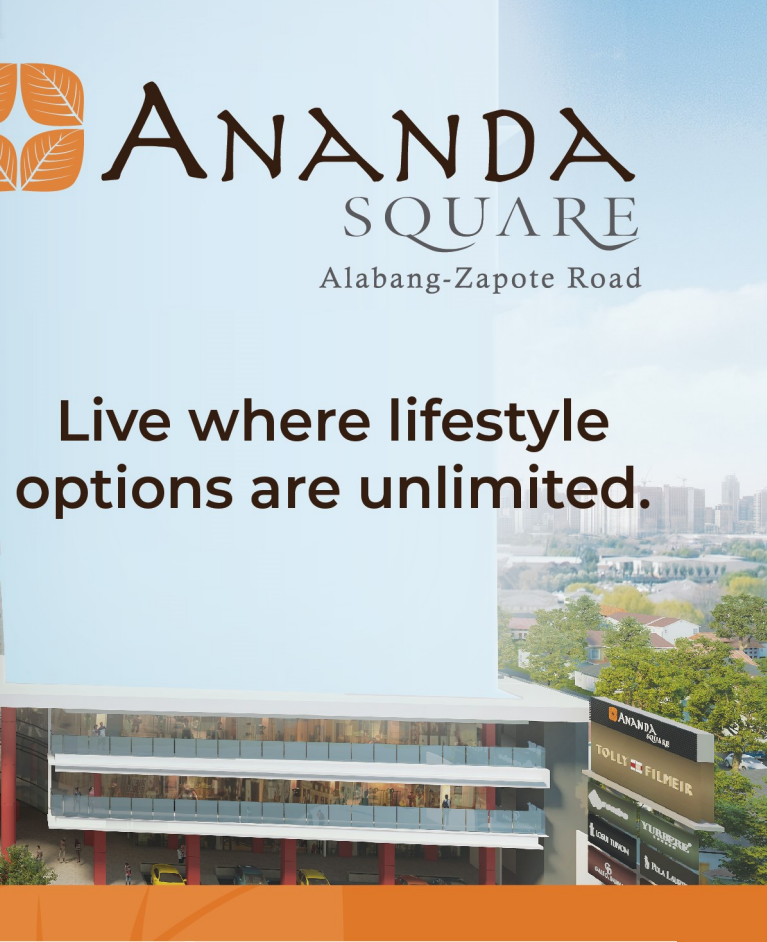
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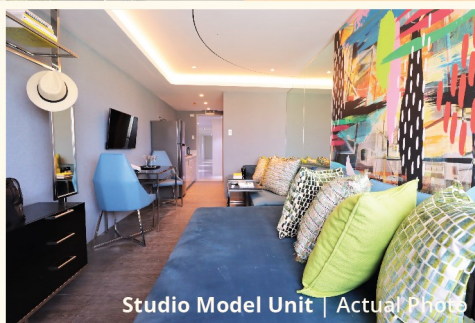
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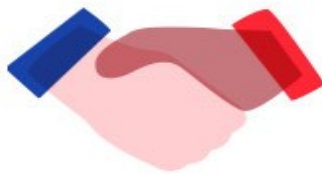
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to all our guest speakers and members who participated. Special thanks to our partners for your unwavering support to our 1st National General Membership Meeting



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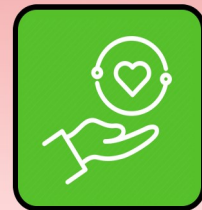
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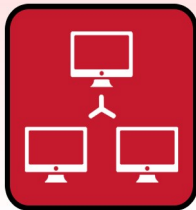
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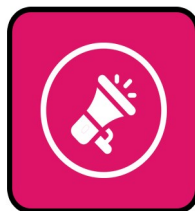
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