



SOCIAL HOUSING FINANCE CORPORATION

Client Satisfaction Measurement Report

Consolidated
2023 (1st Edition)

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I. Overview

The Social Housing Finance Corporation (SHFC) is a government-owned and controlled corporation (GOCC) created through Executive Order No. 272 mandated to develop and implement social housing programs for duly organized low-income groups in the formal and informal sectors.

Through its Community Guided Financing Framework, Community Mortgage Program, other program modalities, and special projects, SHFC has assisted informal settler families nationwide to acquire and develop a tract of land under the concept of community ownership and eventually create sustainable and resilient communities in coordination with their respective local government units. The primary objective of these programs is to assist residents of blighted or depressed areas, those living in danger zones, those affected by government infrastructure projects, those affected by court-ordered demolitions, victims of natural or man-made calamities, and families from a common sector or group needing resettlement assistance.

As established by the Performance Evaluation System, the Governance Commission for GOCCs (GCG) has required all state-owned companies to adopt a Customer Satisfaction Survey (CSS) as a gauge to measure how they can relate with their clients in terms of program and service delivery. Through their Joint Memorandum Circular (M.C.) No. 01 issued in April 2023, the GCG and Anti-Red Tape Authority (ARTA) made it mandatory for all GOCCs to conduct their respective CSS in adherence to ARTA's M.C. No. 2022-05 or the "Guidelines on the Implementation of the Harmonized Client Satisfaction Measurement (CSM)". Pursuant to this Guideline, government agencies may have the option to cover only the external services for the year 2023, however beginning the year 2024, both external and internal services shall be covered.

For CY 2023, SHFC conducted the CSM survey to a total population of 11,556 external clients with completed transactions; 10,672 individuals of which were able to answer the survey that resulted in a 92.35% overall response rate.

The table below shows the summary of the SHFC's 2023 CSM result:

Table 1. Summary of SHFC's 2023 CSM Result

	Score
CC Awareness	66.40%
CC Visibility	76.88%
CC Helpfulness	79.47%
Response Rate	92.35%
SQD 0 Rating	92.02%
SQD1-8 Overall Score	89.79%

II. Scope

SHFC commenced the in-house implementation of the Harmonized CSM survey on all its external services in August 2023 across its Head Office and regional offices nationwide following the issuance of the JMC No. 01 by ARTA and GCG in April 2023.

Accordingly, SHFC was advised by ARTA to backtrack and conduct the CSM survey to all its clients who availed of external services from January to July 2023 simultaneous to their decision to decline SHFC's request to utilize its client satisfaction data gathered through its then-existing feedback mechanism – the Stakeholder Satisfaction Index (SSI). ARTA conveyed that questions established in the SSI are closed-ended in contrast to the rating and scoring system prescribed by the CSM Guidelines. Given this, SHFC contacted and reached out to its external clients with completed transactions from January to July 2023 through email.

The survey adopted the CSM tool provided by ARTA that includes 1) questions on the clients' demographic profile; 2) three questions related to the Citizen's Charter; 3) a question on the client's overall satisfaction with the service/s availed of; and 4) questions related to the eight (8) Service Quality Dimensions (SQDs) identified by ARTA:

1. **Responsiveness** – the willingness to help, assist, and provide prompt service to citizens/clients;
2. **Reliability** – the provision of what is needed and what was promised, following the policy and standards, with zero to a minimal error rate;
3. **Access and Facilities** – the convenience of location, ample amenities for comfortable transactions, use of clear signages, and modes of technology;
4. **Communication** – the act of keeping citizens and clients informed in a language they can easily understand, as well as listening to their feedback;
5. **Costs** – the satisfaction with timeliness of the billing, billing process/es, preferred methods of payment, reasonable payment period, value for money, the acceptable range of costs, and qualitative information on the cost of each service;
6. **Integrity** – the assurance that there is honesty, justice, fairness, and trust in each service while dealing with the citizens/clients;
7. **Assurance** – the capability of frontline staff to perform their duties, product and service knowledge, understand citizen/client needs, helpfulness, and good work relationships; and
8. **Outcome** – the extent of achieving outcomes or realizing the intended benefits of government services.

As SHFC started the implementation of the CSM survey for internal services in February 2024, this report shall cover only the results of the survey on external services.

Presented below is the list of SHFC's external services along with the corresponding number of responses and total transactions:

Table 2: SHFC's External Services

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	1,350	1,393
2. Issuance of Order of Payment (Community Association)	22	22
3. Issuance of Order of Payment, List of, Payment and Statement of Account (Member-Beneficiaries)	1,961	2,187
4. Processing of Application for Accreditation of Developers and/or Contractors	21	22
5. Processing of Application for Mortgage Redemption Insurance	341	349
6. Processing of Application for Penalty Condonation under 1-year updating scheme	139	141
7. Processing of Capital Gains Tax Exemption	5	5
8. Processing of Complaints	9	9
9. Processing of Freedom of Information requests	66	77
10. Processing of Loan Application	346	364
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	94	95
12. Processing of Request for Individualization of Mother Title	6	6
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	75	80
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	169	169
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	5,895	6,414
16. Release of Checks	12	12
17. Release of Payment to Suppliers of Goods/Services/Other Payees	17	17
18. Release of Title and Cancellation of Mortgage	144	194
OVERALL TOTAL	10,672	11,556

With a 92.35% response rate, we believe that this is within the expected rate of SHFC as we were restricted from utilizing the email addresses we gathered in backtracking the clients not covered by the paper survey. The administration of the CSM survey for January to July 2023 external clients was dependent on the availability of the contact details provided to SHFC, hence, the backtracking resulted in a low response rate of 19%.

Yet, SHFC assures that it exerted much effort in administrating the CSM to all its external clients with completed transactions from August to December 2023 to achieve the required sample size as determined through ARTA's prescribed calculator.

Moreover, as shown in Table 2, all external services being offered by SHFC had corresponding respondents, hence for 2023, the Agency had no services without clients.

III. Methodology:

Beginning August 2023, SHFC implemented the 2023 CSM survey to all visiting clients through paper questionnaire (Annex "A"). The CSM survey questionnaires were handed out and collected by attending SHFC personnel immediately at the completion of every transaction. Meanwhile, all external clients with completed transactions from January to July 2023 were contacted through the email addresses they provided during their transaction with the Agency. They were given the link to the online survey, which may be accessed through this Google Form link: <https://bit.ly/48teWga>. SHFC made three attempts until March 15, 2024, in reaching out to its clients to ensure that every client was given enough time to voluntarily consider answering the online survey.

The questions on SQDs were scored using a Five-(5) Point Likert Scale and a simple average was used to obtain the rating of each service. Respondents were also given the option "N/A" for questions that were Not Applicable to the service/s they availed.

The interpretation of the results is as follows:

Scale	Rating
5	Strongly Agree
4	Agree
3	Neither Agree nor Disagree
2	Disagree
1	Strongly Disagree

Meanwhile, the Overall Score for all 8 SQDs was computed based on the following formula prescribed by ARTA:

Overall Score	=	$\frac{\text{Number of 'Strongly Agree' answers} + \text{Number of 'Agree' answers}}{\text{Total Number of Respondents} - \text{Number of 'N/A' answers}}$
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Agencies shall strive to achieve an overall percentage of 80% or higher, or a rating of “Satisfactory” or higher. The interpretation of the results is as follows:

Percentage	Rating
95.0% - 100%	Outstanding (O)
90.0% - 94.9%	Very Satisfactory (VS)
80.0% - 89.9%	Satisfactory (S)
60.0% - 79.9%	Fair (F)
Below 60.0%	Poor (P)

IV. Data and Interpretation

A. Demographic Profile

For the 2023 CSM survey, although the majority of the respondents (45.91%) do not belong to the groups identified below, SHFC was able to assist a huge number of Senior Citizens (14.53%) and Persons with Disabilities (1.43%) during their transactions, while 3,524 (33.02%) opted not to specify their answer.

D0. Relevant Groups	Responses	Percentage
1. Pregnant	46	0.43%
2. Persons with Disabilities	153	1.43%
3. Solo Parent	498	4.67%
4. Senior Citizens	1,551	14.53%
5. Not Applicable	4,900	45.91%
6. Did not specify	3,524	33.02%

As seen in the table below, majority of the respondents are within the age group of 50-59 years old (27.22%), while the age group of 40-49 almost share the same number of respondents (26.57%).

D1. Age and D2. Sex	Responses	Percentage
1. 18 - 29	945	8.85%
2. 30 - 39	1,616	15.14%
3. 40 - 49	2,836	26.57%
4. 50 - 59	2,905	27.22%

D1. Age and D2. Sex	Responses	Percentage
5. 60 or higher	1,869	17.51%
6. Did not specify	501	4.69%
1. Male	3,046	28.54%
2. Female	7,347	68.84%
3. Did not specify	279	2.61%

Meanwhile, there is a noticeable difference in the number of women and men clients in this year's survey. The female clients (68.84%) outnumbered the male clients (28.54%) by a huge margin, which may suggest that women play a vital role in the security of their homes or households. According to an online article published by the World Bank, secure housing and property rights can be life-changing for women. It can increase their participation in a household's decision-making process, access to income (through rentals, sale, or use of the home as collateral), and enhance women's role in the household and community (Ferrari & Morandotti, 2022). It may also be relevant to note that these women were generally either very satisfied or satisfied with the services they availed with SHFC. This may imply that if given the right opportunity, women could positively work alongside men in ensuring all aspects of housing-related matters could be addressed.

As to the region of residence, a big part of the clients' population resides in the National Capital Region (36.05%) while there were zero respondents from both Cordillera Administrative Region and Bangsamoro Autonomous Region in Muslim Mindanao.

D3. Region	Responses	Percentage
1. Region I	4	0.04%
2. Region II	418	3.92%
3. Region III	580	5.43%
4. Region IV-A	1,284	12.03%
5. MIMAROPA	133	1.25%
6. Region V	584	5.47%
7. Region VI	275	2.58%
8. Region VII	1,534	14.37%
9. Region VIII	73	0.68%
10. Region IX	698	6.54%
11. Region X	538	5.04%
12. Region XI	87	0.82%
13. Region XII	64	0.60%
14. Region XIII	114	1.07%
15. NCR	3,847	36.05%
16. CAR	0	0.00%
17. BARMM	0	0.00%
18. Did not specify	439	4.11%

With regard to the number of clients surveyed per customer type, a big majority of the respondents were citizens (95.39%). The remainder of the respondents were from the government (3.45%) and business sector (1.16%).

Customer Type	Responses	Percentage
D4. Citizen	10,180	95.39%
D4. Business	124	1.16%
D4. Government	368	3.45%
D4. Did not specify	0	0.00%

B. Count of CC and SQD results

As seen in the table below, a huge majority of the clients was aware of the existence of the Citizen's Charter (CC) corresponding to 66.40% of the respondents and 3.83% were still unaware of the CC and had not seen SHFC's CC displayed on its office premises. Some 76.88% responded that SHFC's CC was easy to see, while there are still 2.82% who claimed that it was not visible at all. Meanwhile, 79.47% of the respondents answered that they found the SHFC's posted CC helpful and were able to use it as guide during their transactions.

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	8,224	77.06%
1. I know what a CC is and I saw SHFC's CC.	7,086	66.40%
2. I know what a CC is but I did not see SHFC's CC.	249	2.33%
3. I learned of the CC only when I saw SHFC's CC.	889	8.33%
4. I do not know what a CC is and I did not see this office's CC.	409	3.83%
5. Invalid/Unfilled	2,039	19.11%
CC2. If aware of CC, would you say that the CC of this office was...?	8,205	76.88%
1. Easy to see	8,205	76.88%
2. Somewhat easy to see	792	7.42%
3. Difficult to see	121	1.13%
4. Not visible at all	301	2.82%
5. Invalid/Unfilled	1,253	11.74%
CC3. If aware of CC, how much did the CC help you in your transaction?	8,481	79.47%
1. Helped very much	8,481	79.47%
2. Somewhat helped	572	5.36%
3. Did not help	24	0.22%
4. N/A	348	3.26%

Citizen's Charter Answers	Responses	Percentage
5. Invalid/Unfilled	1,247	11.68%

In aggregate, a total number of 9,804 of the respondents rated “Strongly Agree” and “Agree” in their overall satisfaction with the services they availed with SHFC based on their response to the statement “I am satisfied with the services I availed” (*“Nasiyahan ako sa serbisyong aking natanggap”*). This corresponds to **92.02%** that translates to a **“Very Satisfactory”** overall rating.

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall	Rating
SQD0	8,324	1,480	206	11	19	18	614	10,672	92.02%	VS

Respondents mostly scored “Strongly Agree” and “Agree” on their transactions with SHFC in terms of the 8 identified Service Quality Dimensions (SQDs), recording a range between 83.32% (*for Costs*) to 91.60% (*for Assurance*). With this, SHFC obtained an overall score of 89.79% on the SQDs translating to a **“Satisfactory”** rating.

The table below shows the responses collected per SQD:

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall	Rating
1. Responsiveness	7,936	1,557	312	44	24	29	770	10,672	89.19%	S
2. Reliability	8,197	1,503	214	15	17	28	698	10,672	91.13%	VS
3. Access and Facilities	8,132	1,518	203	14	17	40	748	10,672	90.76%	VS
4. Communication	8,014	1,535	231	20	19	58	795	10,672	89.97%	S
5. Costs	5,132	1,364	226	13	24	2,876	1,037	10,672	83.32%	S
6. Integrity	8,104	1,480	233	17	19	51	768	10,672	90.24%	VS
7. Assurance	8,406	1,348	174	16	13	23	692	10,672	91.60%	VS
8. Outcome	8,176	1,442	197	13	25	34	785	10,672	90.41%	VS
Overall	62,097	11,747	1790	152	158	3139	6,293	85,376	89.79%	S

C. Overall score per service

Looking at the ratings per service, two (2) SHFC’s external services obtained an “Outstanding” rating: Processing of Application for Accreditation of Developers and/or Contractors (98.70%) and Release of Checks (96.77%). Meanwhile, the service Processing of Capital Gains Tax Exemption (80.00%)

gained the lowest overall score translating to a “Satisfactory” rating. As a result, SHFC obtained an overall score of 89.79% with a “Satisfactory” rating.

External Services	Overall Score	Rating
A. Assistance to Walk-In Clients	92.09%	VS
B. Issuance of Order of Payment (Community Association)	85.53%	S
C. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	87.47%	S
D. Processing of Application for Accreditation of Developers and/or Contractors	98.70%	O
E. Processing of Application for Mortgage Redemption Insurance	94.72%	VS
F. Processing of Application for Penalty Condonation under 1-year updating scheme	93.80%	VS
G. Processing of Capital Gains Tax Exemption	80.00%	S
H. Processing of Complaints	81.43%	S
I. Processing of Freedom of Information requests	90.69%	VS
J. Processing of Loan Application	93.48%	VS
K. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	93.66%	VS
L. Processing of Request for Individualization of Mother Title	93.62%	VS
M. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	86.31%	S
N. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	86.19%	S
O. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	89.59%	S
P. Release of Checks	96.77%	O
Q. Release of Payment to Suppliers of Goods/Services/Other Payees	90.23%	VS
R. Release of Title and Cancellation of Mortgage	87.50%	S
OVERALL TOTAL	89.79%	S

D. Free responses

While the SHFC's overall score in SQDs 1 to 8 is equivalent to a Satisfactory rating, the Corporation is certainly open to opportunities for improvement in terms of service delivery. It recognizes the clients' feedback and/or recommendation and undertakes possible measures to address them. Some of the most raised feedback and/or recommendations are shown below in verbatim:

Service Quality Dimension (Key Drivers of Satisfaction)	Feedback / Recommendation (Verbatim)
SQD1. Responsiveness	<p><i>"Magaling ang serbisyo. Walang kuskos-balungos."</i></p> <p><i>"Sobra mabilis ang serbisyo nila. Thank you very much."</i></p> <p><i>"Napakaganda ng kanilang serbisyo talagang nakafocus sila mag assist sa amin kaya kami ay lubos na nasiyahan."</i></p> <p><i>"Dito sa payment section madali proseso dahil payment ang inaabot mo may resibo"</i></p> <p><i>"Para sa akin ok na naman po, agad ako inasikaso pag dadating SHFC. Pero lalo pong pagbutihin"</i></p> <p><i>"Yung sa pag encode medyo mabagal."</i></p> <p><i>"Sana mapabilis po ang ating pag process ng mga substitute, para hindi naaabutan ng mga bagong guidelines."</i></p> <p><i>"Lalong mapabilis ang release ng titulo"</i></p> <p><i>"Agad mabigyan tugon ang mga surat, dokumento na kailangan sa pag papalipat ng titulo upang hindi mag delay ang application"</i></p>
SQD2. Reliability	<p><i>"Para sa akin okay naman, ang pamamalacad nila, kaya wala ng dapat baguhin"</i></p> <p><i>"Para sa akin maayos at madaling sundan ang proseso."</i></p> <p><i>"Ipagpatuloy lang ang ganong sistema"</i></p> <p><i>"Sana po maalís na ang endorsement letter para any time pwede kaming magbayad"</i></p> <p><i>"Medyo irelay ang requirements ng pagkuha ng title"</i></p> <p><i>"Kung maaari lamang po na kompletuhin ang instructions kapag po pumunta kami para maiwasan ang ilang beses na pagbalik. Hindi nagsabi na kailangan ng IDs for Affidavit. Tatlong beses po kaming bumalik."</i></p>

Service Quality Dimension (Key Drivers of Satisfaction)	Feedback / Recommendation (Verbatim)
SQD3. Access and Facilities	<p><i>"N/A since the service and facility is very good and very accommodating staff."</i></p> <p><i>"Sana po priority ang malalayong lugar na walang tutuluyan sa Manila."</i></p> <p><i>"Magkaroon ng xerox machine sa loob ng SHFC"</i></p> <p><i>"Ang maging kumpleto ang mga gamit tulad ng printer."</i></p> <p><i>"It would be best if we can have internet access or network signal when we visit the office."</i></p> <p><i>"I would like to request a regular sending of statement of account of MB katulad ng ginagawa ng pinalitan ni XXX to avoid use of your office supplies."</i></p>
SQD4. Communication	<p><i>"Maganda ang serbisyo at malinaw na malinaw ang paliwanag."</i></p> <p><i>"Very attentive po ang lahat ng staff ng SHFC. Lahat ng tanong namin ay nasagot po nila ng maayos at napakaliwanag."</i></p> <p><i>"We are very much informed of all the documents."</i></p> <p><i>"Maganda ang kanilang mungkahi at tinutulungan kami kung ano dapat gawin. Malinaw ang lahat na sinabi sa aming mga katanungan."</i></p> <p><i>"Simple at direct to the point na pagpapaliwanag at pag mungkahi ng mga solusyon."</i></p> <p><i>"Sana po hindi kayo magsasawang magbigay sa amin ng impormasyon na hindi pa namin lubusan nalaman. Maraming salamat po."</i></p> <p><i>"Mga opisyal ng SHFC pumunta po kanina sa amin komunidad para ipaliwanag mabuti kung bakit may penalty"</i></p> <p><i>"Naging maayos naman ang kanilang sagot sa mga tanong nila. Ito ay naunawaan naman."</i></p> <p><i>"Ipaalam sa mamamayan ang CC kasi kahit ako ngayon ko lang ito nalaman"</i></p> <p><i>"Sana ang ibang sangay ay maayos na makipag-usap sa aming pangangailangan."</i></p> <p><i>"Ipaliwanag ng maayos ang proseso tungkol sa mga obligasyon ng mga samahan."</i></p>
SQD5. Costs	<p><i>"Lagi update kung ano pa pagkukulang namin sa aming dapat bayaran"</i></p>

Service Quality Dimension (Key Drivers of Satisfaction)	Feedback / Recommendation (Verbatim)
	<p><i>"Sana may cashier na rin sa branch nila para hindi magpunta sa bangko."</i></p> <p><i>"Maybe online payment transaction is good para di na masyadong malayo ang pagbabayad."</i></p> <p><i>"Sana po magkaroon ng bank to bank transaction."</i></p>
SQD6. Integrity	<p><i>"Para sakin okay lang naman at nasa makatao naman ang serbisyo niyo sa aming mga mamamayan"</i></p> <p><i>"Sana po ay walang kinikilingan at walang pinoprotektahan. Trabaho po nang maayos."</i></p> <p><i>"Separate personal problem or issues to have a good result on services for the following workers."</i></p>
SQD7. Assurance	<p><i>"Maasikaso lahat na employee lalo na sa mga senior. God bless."</i></p> <p><i>"Be humble. Always concern especially senior citizen and PWD. Be care to each other. God bless."</i></p> <p><i>"Ipagpatuloy po ang nakasanayang proseso at pagseserbisyo. Magalang ang mga empleyado at madaling lapitan. Salamat po."</i></p> <p><i>"Good customer service, accommodating office staff, well-adjusted process and procedures."</i></p> <p><i>"Magandang serbisyo at magagalang wala po ako masabi kung di maraming salamat sa pinakita nila sa akin"</i></p> <p><i>"Satisfied na po ako. Lagi po silang nakangiti pati guard. Nakakatanggal ng pagod sa biyahe."</i></p> <p><i>"Kudos to all security that has always been nice and easily approached. Thank you."</i></p> <p><i>"Wala na pong masabi kasi sobrang bait ng nag assist sa amin."</i></p> <p><i>"Very understanding ang mga empleyado niyo."</i></p> <p><i>"Mabuti sila mga employees. Nag-assist agad na mahinahon. Good sila."</i></p> <p><i>"Very accommodating and prompt in assisting the needs of the client"</i></p> <p><i>"Wala po ako masabi sa pag-asikaso. Puro positibo po ang na-experience ko sa pakikiharap sa mga empleyado"</i></p> <p><i>"Panatilihin lamang ang binibigay na serbisyo sa bawat mamamayan na lumalapit sa bawat tanggapan"</i></p>

Service Quality Dimension (Key Drivers of Satisfaction)	Feedback / Recommendation (Verbatim)
	<p><i>o bawat departamento. Saludo po ako sa ipinapakita ng inyong empleyado."</i></p> <p><i>"Sobrang accomodating ng staff at matiyaga sa dami ng aming request. Maraming salamat."</i></p> <p><i>"Panatilihin niyo po ang magandang serbisyo niyo. Mabait kayo at palangiti. Maraming salamat. God bless."</i></p> <p><i>"Please know the actual situation of the site and problems (if any) to assist and give solutions practically and legally to the HOA."</i></p>
SQD8. Outcome	<p><i>"Napakalaking tulong na lahat ng mga nakuha naming info at natapos lahat ng aming asikasuhin."</i></p> <p><i>"Nakuha ko kaagad ang documents. Maganda ang kanilang serbisyo. Makatao."</i></p> <p><i>"Para sa akin, mabuti ang serbisyo ng SHFC."</i></p> <p><i>"Wala na po! Napakaayos at napakaganda ng inyong serbisyo"</i></p> <p><i>"Fully satisfied for the services and staff. Thank you!"</i></p> <p><i>"No comment na po dahil maayos at maganda ang serbisyong binibigay ng SHFC."</i></p> <p><i>"So far nasisiyahan kami sa serbisyo ng SHFC, lalo na po kung masample-lan ang bawat phase na may mga na substitute na para magbayad na din ang ibang member."</i></p> <p><i>"Satisfied client!"</i></p>

V. Results of the Agency Action Plan reported for FY 2022:

Social Housing Finance Corporation
BDO Plaza, 8737 Paseo De Roxas, Makati City

AGENCY ACTION PLAN and STATUS OF IMPLEMENTATION Audit Observations and Recommendations For the Calendar Year 2022 As of June 2023

Ref.	Audit Observations	Audit Recommendations	Agency Action Plan			Status of Implementation	Reason for Partial/Delay/ Non-Implementation	Action Taken/Action To Be Taken
			Action Plan	Person/Dept Responsible	Target Implementation Date			
FINANCIAL AUDIT								
1	Undistributed Collections (UC) totaling P353.807 million remained unposted to the Mortgage Contract Receivable (MCR), despite the policy implemented and efforts exerted by Management to lower the same, thus, overstating both the Other Payables and the MCR accounts by the same amount as at December 31, 2022.	a. Ensure posting at the end of the calendar year the current year's collections lodged in UC; and b. Require the ICTD to facilitate the enhancement of the database of HDH MBs under migration and all other accounts not yet in the database. c. Implement measures to prevent or correct the causes of the non-posting of collections; and d. Revisit the timeline in Office Order No. 21-1178, the Policy Implementing the Distribution/Posting of Amortization Collections, considering the volume of transactions.	Please see attached documents: Annex A - Action Plan to address UC Annex B - Screenshot of the HDH system Annex C - Screenshot of the sample generated SOA					
2	The requirements of the Philippine Financial Reporting Standard (PFRS) 9 on Financial Instruments were not complied with, thus, the balances of various financial asset accounts totaling P23.188 billion as at December 31, 2022 are misstated by undetermined amounts.	a. Resubmit and make a representation to the BODs to prioritize the approval of the SHFC Accounting Manual; b. Accordingly, apply the policy embedded in the SHFC Accounting Manual which should be PFRS compliant on the proper classification, measurement, and impairment of all financial instruments of SHFC; and c. Provide the disclosures required under PFRS 7 in the Financial Statements.	Seek approval of the Accounting Manual.	Finance and Comptrollership Department	July 2023	Partially Implemented	Procurement of the Consultant and the changes in the policies in view of the change in the administration.	The accounting policy on Financial Instruments compliant to PFRS 9 is part of the proposed accounting manual for board's approval, but due to the issuance of Corporate Circular No. 23-061 Series of 2023, FCD is doing some revisions to the manual consistent with the new circular. The Manual shall be presented for approval this July 2023. Once approved, the policy shall be applied accordingly and the necessary disclosures shall be provided to comply with the requirements of the PFRS.
3	The accounts Right-of-Use of Assets (ROUA) and Lease Payable are not recognized in the books of SHFC, contrary to the requirements of PFRS 16 on Leases, thus, the assets and liabilities are both understated, and the balances of the related accounts are all misstated by undetermined amounts as at December 31, 2022.	We reiterated our prior year's recommendation and Management agreed to facilitate the approval of the accounting policy by the BODs and its subsequent implementation that is compliant to the provisions of PFRS 16, including its disclosure requirements on SHFC's leases.	Seek approval of the Accounting Manual.	Finance and Comptrollership Department	July 2023	Partially Implemented	Procurement of the Consultant and the changes in the policies in view of the change in administration.	The accounting policy on Leases compliant to the requirements of PFRS 16 is also part of the proposed accounting manual for approval. To keep it consistent with the new Corporate Circular (Implementing Guidelines for Community Guided Financial Framework), FCD is presently doing some revisions to the Manual and will present the same for approval this July 2023.
OTHERS								

4	SHFC procured Healthcare Maintenance Organization (HMO) services covering the period from August 2020 to August 2023 for its officers and employees through its employees' association, the Social Housing Employees Association, Inc. (SOHEAI), and paid a total of P15.849 million on the same as at December 31, 2022, without prior approval by the President upon recommendation of the Department of Budget and Management (DBM), contrary to Commission on Audit (COA) Resolution No. 2005-001 in relation to Section 5 of Presidential Decree (PD) No. 1597 and Section 3 of Memorandum Order No. 20, series of 2001, hence, constitutes irregular expenditure and unnecessary use of public funds.	<p>a. Stop disbursing funds from SHFC to pay for the officers and employees' HMO premiums;</p> <p>b. Seek for a post-facto approval from the OP, otherwise, refund the total amount of P15.849 million, which constitutes an unauthorized benefits and allowances; and</p> <p>c. Strictly follow and comply with COA Resolution No. 2005-001, Section 5 of PD No. 1597 and Section 3 of MO No. 20, series of 2001.</p>	Seek advice from the Legal Affairs Department about the next courses of action.	Human Resource Services and Benefits Legal Affairs Department	August 2023	Partially Implemented	Not Applicable	<p>The Management maintains its position that the grant of medical allowance to employees of SHFC for their own annual medical check-up program (allowed under AO 402); and the engagement by SOHEAI of an HMO to provide these medical services for its members, is not prohibited under COA Resolution No. 2005-01 and does not constitute an illegal disbursement of funds (Annex D).</p> <p>As to the next courses of action, management has sought the advice of the Legal Affairs Department.</p>
5	The unexpended balance of the Marawi Shelter Project (MSP) Fund, amounting to P29.451 million, that was sourced from the FY2018 National Disaster Risk Reduction and Management (NDRRM) Fund and appropriated for the acquisition of two (2) lots, still remained in the SHFC's depository account as at December 31, 2022, although the purpose of its appropriation was already completed; hence, it runs counter to the National Disaster Risk Reduction and Management Council (NDRRMC) Memorandum Circular (MC) No. 110, series of 2021, and deprives the National Government (NG) of fund to finance other priority programs.	Return the remaining DRRM Fund appropriated for lot acquisition of Phase I and Phase II, amounting to P29,451,400 as demanded by DBM pursuant to NDRRMC MC No. 110, s. 2021.	Seek reconsideration from the DBM	Recovery Projects Department	March 2023	Partially Implemented	SHFC is waiting for the response from DBM to its letter dated 31 March 2023.	<p>SHFC sought reconsideration from DBM regarding the limitations on the utilization of funds released to SHFC to support the Marawi Shelter Project. In a letter dated 31 March 2023 (Annex E), management requested the following:</p> <p>a. Retain the corresponding funds for the payment of the balance of the purchase price due the landowners of both Ampuan and Rodi properties;</p> <p>b. Charge the purchase of the Pandi Property to the NDRRM Fund (albeit the funds were released only in 2022), considering that it was purchased to complete the Project requirement of constructing 1,500 permanent housing units;</p> <p>c. In the alternative, in case the requests are legally not feasible, to immediately allocate funds from the 2023 "Tier 2" budget for the same purpose.</p> <p>To date, SHFC has not received a response from DBM.</p>

6	The SHFC has contracted for the services of 415 institutional contract of service personnel and 21 of whom were assigned managerial and supervisory positions due to the insufficiency of its workforce for its operations, which is not in accordance with Paragraph 7 of the CSC-COADB Joint Circular No. 1, series of 2017.	Fast track the reorganization to address the insufficiency of the SHFC's current workforce.	Hire a Consultant to assist SHFC on the reorganization. Pending reorganization and as an interim measure, the HRDD will continue to coordinate with the GCG for the approval of the request for additional fifty two (52) plantilla items that were submitted to the GCG in January 2023.	Human Resource Development Department (HRDD)		Partially Implemented	Procurement of the Consultant	The draft Terms of Reference (TOR) for the hiring of OD Consultant for reorganization has been finalized, and to be submitted for management's approval. On the request for the creation of the additional fifty two (52) plantilla items, HRDD has attended meetings with GCG representatives, and has also completed/submitted all the pertinent documents required by the GCG. SHFC is scheduled to attend another meeting with GCG (1st or 2nd week of July) to discuss the operations and financial aspects in relation to this request.
7	The mode of payment of the cost of land for the SHFC-DOTr Housing Project intended as a resettlement site for the dweller-families affected by the North-South Commuter Railway Extension (NSCR-Ex) Project is not harmonized with the SHFC - CMP Corporate Circular No. 22-058, thus may result in the delay of conversion of TCT in the name of the SHFC because the landowner had already collected 90 per cent of the cost of the land.	Harmonize actions with existing policy to ensure uniform interpretation and application of the Circular across the Corporation and to safeguard the conversion of TCTs in the name of SHFC.	Seek approval of the Community Guided Financing (CGF) Guidelines.	DOTr - South Operations	February 2023 (Guidelines) April 2023 (IRR)	Fully Implemented	Not Applicable	The Community Guided Financing (CGF) Guidelines and its IRR have been approved which shall govern the implementation of the community-driven housing projects of SHFC, including the 4PH projects that are now being prioritized in adherence to the national government's thrust to address the 6 million housing backlog of the country. The SHFC is the main implementing agency of President Marcos' Pambansang Pabahay Para sa Pilipino (4PH) Program and has aligned its policies towards this direction. Please see attached Corporate Circular No. 23-060 Community Guided Financing CGF Guidelines (Annex F) and Corporate Circular No. 23-061 Implementing Guidelines for Community Guided Financing Framework (Annex G).
8	SHFC was able to utilize/attribute P434.799 million, or 98.41 per cent, of its CY 2022 GAD Plan and Budget, amounting to P441.804 million, or 9.69 per cent, of its P4.560 billion DBM-Approved Corporate Operating Budget (COB); however, the GPB initially submitted to the PCW was neither based on the DBM-approved COB nor the proposed COB submitted to DBM, which is contrary to Section 1.2.2.1.3 of PCW MC No. 2021-04.	a. Use the DBM-approved COB or the proposed COB submitted to DBM, whichever is readily available, as basis in the preparation of the GPB; b. Include only attainable GAD-related activities in the GPB; and c. Strictly comply with the provisions of Section 1.2.2.1.3 PCW MC No. 2021-04.	Please see attached Annex H.	Gender and Development Unit		Fully Implemented	Not Applicable	Please see attached Annex H.

VI. Continuous Agency Improvement Plan for FY 2024:

In line with SHFC's commitment to continually improve the delivery of all its programs and services to its stakeholders, SHFC shall:

- Regularly update the agency website and other social media platforms to keep all stakeholders informed about program updates and process improvement initiatives being undertaken by the agency to encourage or sustain involvement and support;
- Explore and/or establish innovative ways to improve existing initiatives on digitization of systems and processes to better serve clients and other stakeholders;
- Implement and/enforce measures to prevent or correct the causes of the non-posting of collections;
- Continued compliance with the Commission on Audit Resolution No. 2005-001 in relation to Section 5 of Presidential Decree No. 1597 and Section 3 of Memorandum Order No. 20, Series of 2001;
- Fast track the reorganization to address the insufficiency of the SHFC's current workforce;
- Continual inclusion of only attainable Gender and Development (GAD)-related activities in the GAD Planning and Budgeting and strict compliance with the Philippine Commission on Women's Memorandum Circular No. 2021-04 Section 1.2.2.1.3 on the five (5) percent GPB requirement based on corporate operating budget;
- Provide stakeholders with accurate, relevant, and timely information for the promotion and strengthening of right to information by the public; and
- Periodically assess the implementation of the Client Satisfaction Measurement (CSM) across all SHFC offices to ensure sustained compliance with relevant policies and guidelines and keep track of the stakeholders' perspectives and level of satisfaction towards services being offered by the agency.

Certified Accurate and Compliant by:



ATTY. MARIA ROSALIE RICH A. TAGUIAN

Vice President, Program Development and Enhancement Group
Head, Committee on Anti-Red Tape

Noted and Endorsed by:




FEDERICO A. LAXA

President and Chief Executive Officer

Annex "A"

Survey Questionnaire Used



SHFC
Social Housing Finance Corporation

Control No: _____

Client Satisfaction Measurement

**GABAYAN NINYO KAMING MAKAPAGBIGAY-LINGKOD
NANG MAS MAHUSAY!**

Petsa: _____ **Edad:** _____ **Contact No.:** _____

Asosasyon/Organisasyon: _____

Tirahan: _____


Serbisyong Kinuha: _____

Branch/Dibisyong Binisita: _____

Kasarian: ☐ Lalaki ☐ Babae ☐ Ayaw banggitin

Ikaw ba ay: ☐ Buntis ☐ PWD ☐ Solo Parent ☐ Senior Citizen ☐ N/A

Uri ng Kliyente: ☐ Mamamayan ☐ Negosyo ☐ Gobyerno (Empleyado/Ahensya)



Alamin Natin!
Ang **CITIZEN'S CHARTER** (CC) ay isang opisyal na dokumento na nagsasaad ng mga serbisyo ng ahensya o opisina ng gobyerno kabilang na ang kailangang mga dokumento, bayarin, nakalaang oras ng pag-proseso, at iba pa.

PANUTO: I-tsek (✓) ang kahon (☐) ng iyong sagot tungkol sa Citizen's Charter (CC).

CC 1. Gaano mo kaalam kung ano ang CC?

☐ Alam ko kung ano ang CC at nakita ko ang CC ng SHFC.

☐ Alam ko kung ano ang CC ngunit HINDI ko nakita ang CC ng SHFC.

☐ Nalaman ko lang kung ano ang CC nang makita ko ang CC ng SHFC.

☐ Hindi ko alam kung ano ang CC at wala akong nakitang ganito sa SHFC.
(Kung ito ang iyong napili, sagutan ng 'N/A' ang mga tanong sa CC 2 at CC 3)

CC 2. Masasabi mo ba na ang CC ng SHFC ay ...?


☐ Madaling makita ☐ Hindi nakikita

☐ Medyo madaling makita ☐ N/A






CC 3. Gaano ka natulungan ng CC sa iyong transaksyon sa SHFC?

☐ Lubos na nakatulong ☐ Hindi nakatulong

☐ Medyo nakatulong ☐ N/A

Ipagpatuloy sa likod 

FRONT PAGE

PANUTO: Para sa SQD 0 – 8, lagyan ng tsek (✓) ang column ng iyong kasagutan.	 Lubos na Sumasang -ayon	 Sumasang -ayon	 Nyutral	 Hindi Sumasang -ayon	 Lubos na Hindi Sumasang -ayon	N/A Not Applicable
SQD0. Nasiyahan ako sa serbisyong aking natanggap.						
SQD1. Makatwiran ang haba ng oras na ginugol ko sa aking transaksyon.						
SQD2. Sinunod ng SHFC ang requirements at mga hakbang para sa transaksyon ko alinsunod sa kanilang ibinahaging impormasyon.						
SQD3. Simple at madaling sundin ang mga hakbang (kabilang na ang pagbabayad) na kailangan kong gawin.						
SQD4. Madali akong nakakuha ng impormasyon tungkol sa transaksyon ko mula sa opisina o website ng SHFC.						
SQD5. Makatwiran ang halaga na ibinayad ko para sa aking transaksyon. (Kung ang serbisyo ay ibinigay nang libre, maglagay ng tsek sa hanay ng N/A)						
SQD6. Sa palagay ko, “walang palakasan” (o naging patas ang SHFC sa bawat isa) sa oras ng aking transaksyon.						
SQD7. Magalang ang pakikitungo sa akin ng mga empleyado at (nang humingi ako ng tulong) sila ay naging matulungin.						
SQD8. Nakuha ko ang kailangan ko mula sa SHFC, o (kung hindi napagbigyan) maayos namang ipinaliwanag kung bakit hindi napagbigyan ang aking request.						

Mga mungkahi kung paano pa namin mapagbubuti ang aming mga serbisyo (opsyonal):

Email address (opsyonal):

MARAMING SALAMAT, KA-SHFC!

BACK PAGE

Annex “B”
List of SHFC Offices

Office	Responses	Total Population
1. SHFC Makati City (Head Office)	2,559	3,139
2. SHFC Albay	267	268
3. SHFC Bulacan	265	273
4. SHFC Cavite	221	260
5. SHFC Daet	248	248
6. SHFC Isabela	418	418
7. SHFC Laguna	212	221
8. SHFC Lucena	314	314
9. SHFC Naga	76	76
10. SHFC Pampanga	99	102
11. SHFC Quezon City	2,149	2,189
12. SHFC Rizal	234	246
13. SHFC Bacolod	149	150
14. SHFC CARAGA	115	115
15. SHFC Cebu	1,594	1,674
16. SHFC Davao	88	158
17. SHFC General Santos City	58	58
18. SHFC Iloilo	75	75
19. SHFC Palawan	137	137
20. SHFC Roxas	77	100
21. SHFC Samar	29	29
22. SHFC Tacloban	44	44
23. SHFC Cagayan de Oro	440	440
24. SHFC Dapitan	63	63
25. SHFC Iligan/Marawi	100	100
26. SHFC Zamboanga	641	659
OVERALL	10,672	11,556

Annex “C”

CSM Results Per Office

1. SHFC Makati City (Head Office)

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	1809	70.69%
1. I know what a CC is and I saw this office's CC.	1,498	58.54%
2. I know what a CC is but I did not see this office's CC.	62	2.42%
3. I learned of the CC only when I saw this office's CC.	249	9.73%
4. I do not know what a CC is and I did not see this office's CC.	138	5.39%
5. Invalid/Unfilled	612	23.92%
CC2. If aware of CC, would you say that the CC of this office was...?	1,816	70.97%
1. Easy to see	1,816	70.97%
2. Somewhat easy to see	247	9.65%
3. Difficult to see	55	2.15%
4. Not visible at all	82	3.20%
5. Invalid/Unfilled	359	14.03%
CC3. If aware of CC, how much did the CC help you in your transaction?	1,946	76.05%
1. Helped very much	1,946	76.05%
2. Somewhat helped	162	6.33%
3. Did not help	4	0.16%
4. N/A	94	3.67%
5. Invalid/Unfilled	353	13.79%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	1835	306	43	5	11	2	357	2,559	83.73%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	1,702	326	87	15	11	6	412	2,559	79.44%
Reliability	1,793	302	50	9	9	5	391	2,559	82.03%
Access and Facilities	1,768	294	49	7	8	15	418	2,559	81.05%
Communication	1,723	316	56	8	12	15	429	2,559	80.15%
Costs	1,360	270	50	6	11	384	478	2,559	74.94%
Integrity	1,773	292	53	7	8	9	417	2,559	80.98%
Assurance	1,832	262	39	9	7	5	405	2,559	81.99%
Outcome	1,778	271	42	8	10	14	436	2,559	80.51%
Overall	13,729	2,333	426	69	76	453	3,386	20,472	80.23%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	146	189
2. Issuance of Order of Payment (Community Association)	3	3
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	725	913
4. Processing of Application for Accreditation of Developers and/or Contractors	20	21
5. Processing of Application for Mortgage Redemption Insurance	288	296
6. Processing of Application for Penalty Condonation under 1-year updating scheme	29	31
7. Processing of Capital Gains Tax Exemption	5	5
8. Processing of Complaints	6	6
9. Processing of Freedom of Information requests	55	66
10. Processing of Loan Application	62	80

External Services	Responses	Total Transactions
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	19	20
12. Processing of Request for Individualization of Mother Title	1	1
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	22	27
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	48	48
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	974	1,227
16. Release of Checks	11	11
17. Release of Payment to Suppliers of Goods/Services/Other Payees	13	13
18. Release of Title and Cancellation of Mortgage	132	182
OVERALL TOTAL	2,559	3,139

2. SHFC Albay

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	257	96.26%
1. I know what a CC is and I saw this office's CC.	218	81.65%
2. I know what a CC is but I did not see this office's CC.	11	4.12%
3. I learned of the CC only when I saw this office's CC.	28	10.49%
4. I do not know what a CC is and I did not see this office's CC.	3	1.12%
5. Invalid/Unfilled	7	26.22%
CC2. If aware of CC, would you say that the CC of this office was...?	249	93.26%
1. Easy to see	249	93.26%
2. Somewhat easy to see	14	5.24%
3. Difficult to see	0	0.00%
4. Not visible at all	0	0.00%
5. Invalid/Unfilled	4	1.50%
CC3. If aware of CC, how much did the CC help you in your transaction?	257	96.25%
1. Helped very much	257	96.25%
2. Somewhat helped	7	2.62%
3. Did not help	0	0.00%
4. N/A	0	0.00%
5. Invalid/Unfilled	3	1.12%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	238	27	2	0	0	0	0	267	99.25%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	234	27	5	0	0	0	1	267	97.75%
Reliability	237	24	2	0	0	1	3	267	98.12%
Access and Facilities	234	27	5	0	0	1	0	267	98.12%
Communication	231	25	6	0	0	4	1	267	97.34%
Costs	44	8	2	0	0	208	5	267	88.14%
Integrity	235	27	2	0	0	3	0	267	99.24%
Assurance	242	21	2	0	0	2	0	267	99.25%
Outcome	234	23	4	0	5	1	0	267	96.62%
Overall	1,691	182	28	0	5	220	10	2,136	97.76%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	131	131
2. Issuance of Order of Payment (Community Association)	1	1
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	39	39
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	3	3
6. Processing of Application for Penalty Condonation under 1-year updating scheme	18	18
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	32	32
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	1	1
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	2	2
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	11	11
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	29	30
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	267	268

3. SHFC Bulacan

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	211	79.62%
1. I know what a CC is and I saw this office's CC.	178	67.17%
2. I know what a CC is but I did not see this office's CC.	2	0.75%
3. I learned of the CC only when I saw this office's CC.	31	11.70%
4. I do not know what a CC is and I did not see this office's CC.	3	1.13%
5. Invalid/Unfilled	51	19.25%
CC2. If aware of CC, would you say that the CC of this office was...?	224	84.53%
1. Easy to see	224	84.53%
2. Somewhat easy to see	15	5.66%
3. Difficult to see	2	0.75%
4. Not visible at all	3	1.13%
5. Invalid/Unfilled	21	7.92%
CC3. If aware of CC, how much did the CC help you in your transaction?	233	87.92%
1. Helped very much	233	87.92%
2. Somewhat helped	8	3.02%
3. Did not help	0	0.00%
4. N/A	3	1.13%
5. Invalid/Unfilled	21	7.92%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	218	21	1	0	1	1	23	265	90.53%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	205	21	4	0	1	1	33	265	85.61%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Reliability	216	17	4	0	1	1	26	265	88.26%
Access and Facilities	206	20	1	0	1	2	35	265	85.93%
Communication	208	22	2	0	1	2	30	265	87.45%
Costs	161	18	2	0	2	34	48	265	77.49%
Integrity	200	19	3	1	2	3	37	265	83.59%
Assurance	219	18	0	0	1	1	26	265	89.77%
Outcome	209	20	0	0	1	1	34	265	86.74%
Overall	1,624	155	16	1	10	45	269	2,120	85.73%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	35	35
2. Issuance of Order of Payment (Community Association)	2	2
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	47	52
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	22	22
6. Processing of Application for Penalty Condonation under 1-year updating scheme	12	12
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	1	1
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	33	33
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	10	10
12. Processing of Request for Individualization of Mother Title	1	1
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	5	5
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	28	28
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	69	72
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	265	273

4. SHFC Cavite

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	178	80.54%
1. I know what a CC is and I saw this office's CC.	141	63.80%
2. I know what a CC is but I did not see this office's CC.	4	1.81%
3. I learned of the CC only when I saw this office's CC.	33	14.93%
4. I do not know what a CC is and I did not see this office's CC.	8	3.62%
5. Invalid/Unfilled	35	15.84%
CC2. If aware of CC, would you say that the CC of this office was...?	184	83.26%
1. Easy to see	184	83.26%
2. Somewhat easy to see	10	4.52%
3. Difficult to see	3	1.36%
4. Not visible at all	4	1.81%
5. Invalid/Unfilled	20	9.05%
CC3. If aware of CC, how much did the CC help you in your transaction?	187	84.62%
1. Helped very much	187	84.62%
2. Somewhat helped	11	4.98%
3. Did not help	0	0.00%

Citizen's Charter Answers	Responses	Percentage
4. N/A	5	2.26%
5. Invalid/Unfilled	18	8.14%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	186	21	5	0	0	0	9	221	93.67%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	191	11	6	0	1	0	12	221	91.40%
Reliability	191	16	3	0	0	0	11	221	93.67%
Access and Facilities	187	14	5	0	1	0	14	221	90.95%
Communication	189	13	4	0	0	0	15	221	91.40%
Costs	96	14	5	0	0	72	34	221	73.83%
Integrity	183	19	5	0	0	1	13	221	91.82%
Assurance	189	18	4	0	0	0	10	221	93.67%
Outcome	187	16	5	0	0	0	13	221	91.86%
Overall	1,413	121	37	0	2	73	122	1,768	90.50%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	62	62
2. Issuance of Order of Payment (Community Association)	7	7
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	86	101
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	1	1
6. Processing of Application for Penalty Condonation under 1-year updating scheme	5	5
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	3	3
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	3	3
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	4	4
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	13	13
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	37	61
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	221	260

5. SHFC Daet

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	235	94.76%
1. I know what a CC is and I saw this office's CC.	210	84.68%
2. I know what a CC is but I did not see this office's CC.	3	1.21%
3. I learned of the CC only when I saw this office's CC.	22	8.87%

Citizen's Charter Answers	Responses	Percentage
4. I do not know what a CC is and I did not see this office's CC.	3	1.21%
5. Invalid/Unfilled	10	4.03%
CC2. If aware of CC, would you say that the CC of this office was...?	233	93.95%
1. Easy to see	233	93.95%
2. Somewhat easy to see	8	3.23%
3. Difficult to see	2	0.81%
4. Not visible at all	3	1.21%
5. Invalid/Unfilled	2	0.81%
CC3. If aware of CC, how much did the CC help you in your transaction?	231	93.15%
1. Helped very much	231	93.15%
2. Somewhat helped	12	4.84%
3. Did not help	1	0.40%
4. N/A	2	0.81%
5. Invalid/Unfilled	2	0.81%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	237	8	1	0	0	0	2	248	98.79%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	237	8	1	0	0	0	2	248	98.79%
Reliability	235	10	0	0	0	0	3	248	98.79%
Access and Facilities	234	11	0	0	0	0	3	248	98.79%
Communication	233	10	0	0	0	0	5	248	97.98%
Costs	8	1	0	0	1	230	8	248	50.00%
Integrity	234	8	1	0	1	0	4	248	97.58%
Assurance	241	5	0	0	0	0	2	248	99.19%
Outcome	239	7	0	0	0	0	2	248	99.19%
Overall	1,661	60	2	0	2	230	29	1,984	98.12%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	53	53
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	18	18
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	19	19
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	3	3
10. Processing of Loan Application	5	5
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	6	6
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	9	9
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	9	9
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	125	125

External Services	Responses	Total Transactions
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	1	1
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	248	248

6. SHFC Isabela

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	416	99.52%
1. I know what a CC is and I saw this office's CC.	416	99.52%
2. I know what a CC is but I did not see this office's CC.	0	0.00%
3. I learned of the CC only when I saw this office's CC.	0	0.00%
4. I do not know what a CC is and I did not see this office's CC.	0	0.00%
5. Invalid/Unfilled	2	0.48%
CC2. If aware of CC, would you say that the CC of this office was...?	415	99.28%
1. Easy to see	415	99.28%
2. Somewhat easy to see	1	0.24%
3. Difficult to see	0	0.00%
4. Not visible at all	0	0.00%
5. Invalid/Unfilled	2	0.48%
CC3. If aware of CC, how much did the CC help you in your transaction?	416	99.52%
1. Helped very much	416	99.52%
2. Somewhat helped	0	0.00%
3. Did not help	0	0.00%
4. N/A	0	0.00%
5. Invalid/Unfilled	2	0.48%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	417	1	0	0	0	0	0	418	100.00%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	417	1	0	0	0	0	0	418	100.00%
Reliability	417	1	0	0	0	0	0	418	100.00%
Access and Facilities	417	0	0	0	0	1	0	418	100.00%
Communication	416	0	0	0	0	0	2	418	99.52%
Costs	4	0	0	0	0	412	2	418	66.67%
Integrity	418	0	0	0	0	0	0	418	100.00%
Assurance	418	0	0	0	0	0	0	418	100.00%
Outcome	418	0	0	0	0	0	0	418	100.00%
Overall	2,925	2	0	0	0	413	4	3,344	99.86%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	28	28
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	2	2
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	0	0
7. Processing of Capital Gains Tax Exemption	0	0

External Services	Responses	Total Transactions
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	3	3
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	7	7
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	3	3
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	2	2
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	373	373
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	418	418

7. SHFC Laguna

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	163	76.89%
1. I know what a CC is and I saw this office's CC.	138	65.09%
2. I know what a CC is but I did not see this office's CC.	4	1.89%
3. I learned of the CC only when I saw this office's CC.	21	9.91%
4. I do not know what a CC is and I did not see this office's CC.	7	3.30%
5. Invalid/Unfilled	42	19.81%
CC2. If aware of CC, would you say that the CC of this office was...?	177	83.49%
1. Easy to see	177	83.49%
2. Somewhat easy to see	13	6.13%
3. Difficult to see	2	0.94%
4. Not visible at all	5	2.36%
5. Invalid/Unfilled	15	7.08%
CC3. If aware of CC, how much did the CC help you in your transaction?	187	88.21%
1. Helped very much	187	88.21%
2. Somewhat helped	7	3.30%
3. Did not help	0	0.00%
4. N/A	6	2.83%
5. Invalid/Unfilled	12	5.66%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	184	14	1	0	0	0	13	212	93.40%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	174	20	1	0	0	1	16	212	91.94%
Reliability	182	14	1	0	0	0	15	212	92.45%
Access and Facilities	176	16	0	0	0	1	19	212	91.00%
Communication	175	17	2	0	0	0	18	212	90.57%
Costs	102	17	4	0	0	61	28	212	78.81%
Integrity	180	13	1	0	0	0	18	212	91.04%
Assurance	185	10	1	0	0	0	16	212	91.98%
Outcome	183	10	1	0	0	0	18	212	91.04%
Overall	1,357	117	11	0	0	63	148	1,696	90.26%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	52	52
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	19	19
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	1	1
6. Processing of Application for Penalty Condonation under 1-year updating scheme	1	1
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	61	61
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	3	3
12. Processing of Request for Individualization of Mother Title	1	1
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	15	15
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	59	68
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	212	221

8. SHFC Lucena

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	10	3.19%
1. I know what a CC is and I saw this office's CC.	8	2.55%
2. I know what a CC is but I did not see this office's CC.	0	0.00%
3. I learned of the CC only when I saw this office's CC.	2	0.64%
4. I do not know what a CC is and I did not see this office's CC.	2	0.64%
5. Invalid/Unfilled	302	96.18%
CC2. If aware of CC, would you say that the CC of this office was...?	12	3.82%
1. Easy to see	12	3.82%
2. Somewhat easy to see	0	0.00%
3. Difficult to see	0	0.00%
4. Not visible at all	2	0.64%
5. Invalid/Unfilled	300	95.54%
CC3. If aware of CC, how much did the CC help you in your transaction?	14	4.46%
1. Helped very much	14	4.46%
2. Somewhat helped	0	0.00%
3. Did not help	0	0.00%
4. N/A	2	0.64%
5. Invalid/Unfilled	298	94.90%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	252	57	3	0	0	0	2	314	98.41%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	245	64	4	0	0	0	1	314	98.41%
Reliability	253	58	2	0	0	0	1	314	99.04%
Access and Facilities	256	55	2	0	0	0	1	314	99.04%
Communication	251	58	3	0	0	0	2	314	98.41%
Costs	251	57	3	0	0	2	1	314	98.72%
Integrity	249	58	2	1	0	1	3	314	98.08%
Assurance	260	52	2	0	0	0	0	314	99.36%
Outcome	258	55	1	0	0	0	0	314	99.68%
Overall	2,023	457	19	1	0	3	9	2,512	98.84%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	8	8
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	12	12
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	5	5
6. Processing of Application for Penalty Condonation under 1-year updating scheme	6	6
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	0	0
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	3	3
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	1	1
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	279	279
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	314	314

9. SHFC Naga

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	66	86.84%
1. I know what a CC is and I saw this office's CC.	55	72.37%
2. I know what a CC is but I did not see this office's CC.	2	2.63%
3. I learned of the CC only when I saw this office's CC.	9	11.84%
4. I do not know what a CC is and I did not see this office's CC.	3	3.95%
5. Invalid/Unfilled	7	9.21%
CC2. If aware of CC, would you say that the CC of this office was...?	63	82.89%
1. Easy to see	63	82.89%
2. Somewhat easy to see	9	11.84%
3. Difficult to see	0	0.00%
4. Not visible at all	2	2.63%
5. Invalid/Unfilled	2	2.64%
CC3. If aware of CC, how much did the CC help you in your transaction?	67	88.16%
1. Helped very much	67	88.16%
2. Somewhat helped	7	9.21%

Citizen's Charter Answers	Responses	Percentage
3. Did not help	0	0.00%
4. N/A	1	1.32%
5. Invalid/Unfilled	1	1.32%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	64	11	1	0	0	0	0	76	98.68%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	59	12	2	0	0	1	2	76	94.67%
Reliability	56	18	2	0	0	0	0	76	97.37%
Access and Facilities	64	9	1	0	0	0	2	76	96.05%
Communication	55	17	1	2	0	0	1	76	94.74%
Costs	33	11	6	0	0	24	2	76	84.62%
Integrity	52	14	9	0	0	0	1	76	86.84%
Assurance	62	13	0	0	0	0	1	76	98.68%
Outcome	56	18	0	0	0	0	2	76	97.37%
Overall	437	112	21	2	0	25	11	608	94.17%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	22	22
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	2	2
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	1	1
6. Processing of Application for Penalty Condonation under 1-year updating scheme	1	1
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	4	4
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	0	0
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	1	1
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	45	45
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	76	76

10. SHFC Pampanga

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	75	75.76%
1. I know what a CC is and I saw this office's CC.	54	54.55%
2. I know what a CC is but I did not see this office's CC.	4	4.04%
3. I learned of the CC only when I saw this office's CC.	17	17.17%

Citizen's Charter Answers	Responses	Percentage
4. I do not know what a CC is and I did not see this office's CC.	4	4.04%
5. Invalid/Unfilled	20	20.20%
CC2. If aware of CC, would you say that the CC of this office was...?	74	74.75%
1. Easy to see	74	74.75%
2. Somewhat easy to see	10	10.10%
3. Difficult to see	1	1.01%
4. Not visible at all	3	3.03%
5. Invalid/Unfilled	11	11.11%
CC3. If aware of CC, how much did the CC help you in your transaction?	77	77.78%
1. Helped very much	77	77.78%
2. Somewhat helped	6	6.06%
3. Did not help	0	0.00%
4. N/A	3	3.03%
5. Invalid/Unfilled	13	13.13%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	77	16	1	2	1	0	2	99	93.94%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	73	18	1	3	1	0	3	99	91.92%
Reliability	77	14	1	2	1	0	4	99	91.92%
Access and Facilities	77	15	1	2	1	0	3	99	92.93%
Communication	78	14	1	2	1	0	3	99	92.93%
Costs	69	14	0	2	0	8	6	99	91.21%
Integrity	78	16	0	2	1	0	2	99	94.95%
Assurance	76	16	1	2	1	0	3	99	92.93%
Outcome	76	14	2	2	1	0	4	99	90.91%
Overall	604	121	7	17	7	8	28	792	92.47%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	34	34
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	9	9
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	1	1
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	3	3
10. Processing of Loan Application	12	12
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	3	3
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	2	2
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	35	38

External Services	Responses	Total Transactions
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	99	102

11.SHFC Quezon City

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	1,496	69.62%
1. I know what a CC is and I saw this office's CC.	1,210	56.31%
2. I know what a CC is but I did not see this office's CC.	59	2.75%
3. I learned of the CC only when I saw this office's CC.	227	10.56%
4. I do not know what a CC is and I did not see this office's CC.	125	5.82%
5. Invalid/Unfilled	528	24.57%
CC2. If aware of CC, would you say that the CC of this office was...?	1,540	71.66%
1. Easy to see	1,540	71.66%
2. Somewhat easy to see	190	8.84%
3. Difficult to see	30	1.40%
4. Not visible at all	107	4.98%
5. Invalid/Unfilled	282	13.12%
CC3. If aware of CC, how much did the CC help you in your transaction?	1,593	74.13%
1. Helped very much	1,593	74.13%
2. Somewhat helped	137	6.38%
3. Did not help	7	0.33%
4. N/A	117	5.44%
5. Invalid/Unfilled	295	13.73%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	1,557	422	104	0	2	3	61	2,149	92.22%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	1,466	434	126	11	4	6	102	2149	88.66%
Reliability	1,534	429	101	1	2	6	76	2149	91.60%
Access and Facilities	1,551	417	99	2	2	5	73	2149	91.79%
Communication	1,518	417	109	4	1	12	88	2149	90.55%
Costs	1,295	397	106	2	2	241	106	2149	88.68%
Integrity	1,543	403	114	1	1	9	78	2149	90.93%
Assurance	1,598	388	94	1	1	3	64	2149	92.54%
Outcome	1,538	409	102	0	2	6	92	2149	90.85%
Overall	12,043	3,294	851	22	15	288	679	17,192	90.73%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	29	29
2. Issuance of Order of Payment (Community Association)	1	1
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	599	612
4. Processing of Application for Accreditation of Developers and/or Contractors	1	1
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	8	8
7. Processing of Capital Gains Tax Exemption	0	0

External Services	Responses	Total Transactions
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	5	5
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	5	5
12. Processing of Request for Individualization of Mother Title	1	1
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	1	1
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	1	1
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	1,498	1,525
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	2,149	2,189

12. SHFC Rizal

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	140	59.82%
1. I know what a CC is and I saw this office's CC.	112	47.86%
2. I know what a CC is but I did not see this office's CC.	6	2.56%
3. I learned of the CC only when I saw this office's CC.	22	9.40%
4. I do not know what a CC is and I did not see this office's CC.	15	6.41%
5. Invalid/Unfilled	79	33.76%
CC2. If aware of CC, would you say that the CC of this office was...?	159	67.95%
1. Easy to see	159	67.95%
2. Somewhat easy to see	17	7.26%
3. Difficult to see	3	1.28%
4. Not visible at all	9	3.85%
5. Invalid/Unfilled	46	19.66%
CC3. If aware of CC, how much did the CC help you in your transaction?	171	73.08%
1. Helped very much	171	73.08%
2. Somewhat helped	12	5.13%
3. Did not help	0	0.00%
4. N/A	11	4.70%
5. Invalid/Unfilled	40	17.09%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	173	31	3	1	0	0	26	234	87.18%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	147	31	7	2	2	0	45	234	76.07%
Reliability	164	30	3	0	0	1	36	234	83.26%
Access and Facilities	162	29	3	0	0	0	40	234	81.62%
Communication	164	25	7	0	0	0	38	234	80.77%
Costs	142	21	5	0	0	13	53	234	73.76%
Integrity	157	27	4	1	0	4	41	234	80.00%
Assurance	167	26	3	0	0	1	37	234	82.83%
Outcome	160	26	4	0	0	0	44	234	79.49%
Overall	1,263	215	36	3	2	19	334	1,872	79.76%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	33	33
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	63	68
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	1	1
6. Processing of Application for Penalty Condonation under 1-year updating scheme	5	5
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	2	2
10. Processing of Loan Application	3	3
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	6	6
12. Processing of Request for Individualization of Mother Title	1	1
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	5	5
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	15	15
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	100	107
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	234	246

13. SHFC Bacolod

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	127	85.24%
1. I know what a CC is and I saw this office's CC.	110	73.83%
2. I know what a CC is but I did not see this office's CC.	9	6.04%
3. I learned of the CC only when I saw this office's CC.	8	5.37%
4. I do not know what a CC is and I did not see this office's CC.	0	0.00%
5. Invalid/Unfilled	22	14.77%
CC2. If aware of CC, would you say that the CC of this office was...?	123	82.55%
1. Easy to see	123	82.55%
2. Somewhat easy to see	13	8.72%
3. Difficult to see	0	0.00%
4. Not visible at all	0	0.00%
5. Invalid/Unfilled	13	8.72%
CC3. If aware of CC, how much did the CC help you in your transaction?	134	89.93%
1. Helped very much	134	89.93%
2. Somewhat helped	7	4.70%
3. Did not help	0	0.00%
4. N/A	0	0.00%
5. Invalid/Unfilled	8	5.37%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	127	20	0	1	0	0	1	149	98.66%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	118	27	1	1	0	0	2	149	97.32%
Reliability	111	35	0	1	0	0	2	149	97.99%
Access and Facilities	112	34	0	1	0	0	2	149	97.99%
Communication	112	32	0	0	0	0	5	149	96.64%
Costs	90	23	1	0	1	30	4	149	94.96%
Integrity	106	38	0	1	0	0	4	149	96.64%
Assurance	116	28	1	1	0	0	3	149	96.64%
Outcome	127	19	0	1	0	0	2	149	97.99%
Overall	892	236	3	6	1	30	24	1,192	97.07%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	26	26
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	12	12
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	1	1
6. Processing of Application for Penalty Condonation under 1-year updating scheme	0	0
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	5	5
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	4	4
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	1	1
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	100	101
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	149	150

14. SHFC CARAGA

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	99	86.09%
1. I know what a CC is and I saw this office's CC.	91	79.13%
2. I know what a CC is but I did not see this office's CC.	0	0.00%
3. I learned of the CC only when I saw this office's CC.	8	6.96%
4. I do not know what a CC is and I did not see this office's CC.	2	1.74%
5. Invalid/Unfilled	14	12.17%
CC2. If aware of CC, would you say that the CC of this office was...?	104	90.43%
1. Easy to see	104	90.43%
2. Somewhat easy to see	9	7.83%
3. Difficult to see	0	0.00%
4. Not visible at all	0	0.00%
5. Invalid/Unfilled	2	1.74%
CC3. If aware of CC, how much did the CC help you in your transaction?	107	93.04%
1. Helped very much	107	93.04%
2. Somewhat helped	5	4.35%

Citizen's Charter Answers	Responses	Percentage
3. Did not help	0	0.00%
4. N/A	1	0.87%
5. Invalid/Unfilled	2	1.74%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	102	11	2	0	0	0	0	115	98.26%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	96	10	6	1	0	0	2	115	92.17%
Reliability	98	15	0	0	0	0	2	115	98.26%
Access and Facilities	93	15	2	0	0	0	5	115	93.91%
Communication	93	18	0	0	0	0	4	115	96.52%
Costs	57	8	5	0	0	34	11	115	80.25%
Integrity	100	12	2	0	0	0	1	115	97.39%
Assurance	102	12	0	0	0	0	1	115	99.13%
Outcome	106	8	1	0	0	0	0	115	99.13%
Overall	745	98	16	1	0	34	26	920	95.15%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	41	41
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	6	6
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	3	3
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	18	18
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	4	4
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	4	4
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	2	2
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	36	36
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	1	1
OVERALL TOTAL	115	115

15. SHFC Cebu

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	1,357	85.13%
1. I know what a CC is and I saw this office's CC.	1,216	76.29%
2. I know what a CC is but I did not see this office's CC.	42	2.63%
3. I learned of the CC only when I saw this office's CC.	99	6.21%

Citizen's Charter Answers	Responses	Percentage
4. I do not know what a CC is and I did not see this office's CC.	51	3.20%
5. Invalid/Unfilled	186	11.67%
CC2. If aware of CC, would you say that the CC of this office was...?	1,329	83.38%
1. Easy to see	1,329	83.38%
2. Somewhat easy to see	112	7.03%
3. Difficult to see	10	0.63%
4. Not visible at all	46	2.89%
5. Invalid/Unfilled	1,329	83.38%
	97	6.09%
CC3. If aware of CC, how much did the CC help you in your transaction?	1,338	83.94%
1. Helped very much	1,338	83.94%
2. Somewhat helped	99	6.21%
3. Did not help	2	0.13%
4. N/A	51	3.20%
5. Invalid/Unfilled	104	6.52%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	1365	122	17	0	2	8	80	1,594	93.76%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	1324	129	30	4	3	11	93	1,594	91.79%
Reliability	1353	117	22	0	2	12	88	1,594	92.92%
Access and Facilities	1349	127	15	1	1	12	89	1,594	93.30%
Communication	1322	122	16	1	2	20	111	1,594	91.74%
Costs	716	194	13	2	1	487	181	1,594	82.20%
Integrity	1318	141	14	1	3	15	102	1,594	92.40%
Assurance	1355	124	15	1	1	9	89	1,594	93.31%
Outcome	1322	151	13	1	3	10	94	1,594	92.99%
Overall	10,059	1,105	138	11	16	576	847	12,752	91.69%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	323	323
2. Issuance of Order of Payment (Community Association)	7	7
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	234	234
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	12	12
6. Processing of Application for Penalty Condonation under 1-year updating scheme	20	20
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	1	1
9. Processing of Freedom of Information requests	2	2
10. Processing of Loan Application	66	66
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	12	12
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	19	19
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	14	14
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	874	954

External Services	Responses	Total Transactions
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	1	1
18. Release of Title and Cancellation of Mortgage	9	9
OVERALL TOTAL	1,594	1,674

16.SHFC Davao

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	61	69.32%
1. I know what a CC is and I saw this office's CC.	50	56.82%
2. I know what a CC is but I did not see this office's CC.	2	2.27%
3. I learned of the CC only when I saw this office's CC.	9	10.23%
4. I do not know what a CC is and I did not see this office's CC.	4	4.55%
5. Invalid/Unfilled	23	26.14%
CC2. If aware of CC, would you say that the CC of this office was...?	69	78.41%
1. Easy to see	69	78.41%
2. Somewhat easy to see	5	5.68%
3. Difficult to see	2	2.27%
4. Not visible at all	2	2.27%
5. Invalid/Unfilled	10	11.36%
CC3. If aware of CC, how much did the CC help you in your transaction?	73	82.95%
1. Helped very much	73	82.95%
2. Somewhat helped	4	4.55%
3. Did not help	0	0.00%
4. N/A	2	2.27%
5. Invalid/Unfilled	9	10.23%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>SQD0</i>	69	13	2	0	1	1	2	88	94.25%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>Responsiveness</i>	66	18	1	1	0	0	2	88	95.45%
<i>Reliability</i>	69	15	1	0	1	0	2	88	95.45%
<i>Access and Facilities</i>	66	18	1	0	1	0	2	88	95.45%
<i>Communication</i>	66	17	1	1	1	0	2	88	94.32%
<i>Costs</i>	13	4	0	0	1	66	4	88	77.27%
<i>Integrity</i>	68	16	1	0	1	0	2	88	95.45%
<i>Assurance</i>	71	13	1	0	1	0	2	88	95.45%
<i>Outcome</i>	69	14	2	0	1	0	2	88	94.32%
Overall	488	115	8	2	7	66	18	704	94.51%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	7	7
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	6	6
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	1	1
6. Processing of Application for Penalty Condonation under 1-year updating scheme	2	2
7. Processing of Capital Gains Tax Exemption	0	0

External Services	Responses	Total Transactions
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	2	2
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	1	1
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	1	1
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	3	3
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	65	135
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	88	158

17. SHFC General Santos City

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	56	96.56%
1. I know what a CC is and I saw this office's CC.	52	89.66%
2. I know what a CC is but I did not see this office's CC.	0	0.00%
3. I learned of the CC only when I saw this office's CC.	4	6.90%
4. I do not know what a CC is and I did not see this office's CC.	0	0.00%
5. Invalid/Unfilled	2	3.45%
CC2. If aware of CC, would you say that the CC of this office was...?	55	94.83%
1. Easy to see	55	94.83%
2. Somewhat easy to see	3	5.17%
3. Difficult to see	0	0.00%
4. Not visible at all	0	0.00%
5. Invalid/Unfilled	0	0.00%
CC3. If aware of CC, how much did the CC help you in your transaction?	56	96.55%
1. Helped very much	56	96.55%
2. Somewhat helped	2	3.45%
3. Did not help	0	0.00%
4. N/A	0	0.00%
5. Invalid/Unfilled	0	0.00%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	55	3	0	0	0	0	0	58	100.00%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	54	3	0	0	0	0	1	58	98.28%
Reliability	56	2	0	0	0	0	0	58	100.00%
Access and Facilities	55	2	0	0	0	0	1	58	98.28%
Communication	53	3	0	0	0	1	1	58	98.25%
Costs	7	3	0	0	0	43	5	58	66.67%
Integrity	52	3	1	0	0	1	1	58	96.49%
Assurance	57	1	0	0	0	0	0	58	100.00%
Outcome	56	2	0	0	0	0	0	58	100.00%
Overall	390	19	1	0	0	45	9	464	97.61%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	14	14
2. Issuance of Order of Payment (Community Association)	1	1
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	9	9
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	0	0
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	0	0
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	0	0
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	0	0
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	34	34
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	58	58

18.SHFC Iloilo

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	67	89.34%
1. I know what a CC is and I saw this office's CC.	51	68.00%
2. I know what a CC is but I did not see this office's CC.	2	2.67%
3. I learned of the CC only when I saw this office's CC.	14	18.67%
4. I do not know what a CC is and I did not see this office's CC.	3	4.00%
5. Invalid/Unfilled	5	6.67%
CC2. If aware of CC, would you say that the CC of this office was...?	58	77.33%
1. Easy to see	58	77.33%
2. Somewhat easy to see	14	18.67%
3. Difficult to see	2	2.67%
4. Not visible at all	1	1.33%
5. Invalid/Unfilled	0	0.00%
CC3. If aware of CC, how much did the CC help you in your transaction?	60	80.00%
1. Helped very much	60	80.00%
2. Somewhat helped	11	14.67%
3. Did not help	1	1.33%
4. N/A	1	1.33%
5. Invalid/Unfilled	2	2.67%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	55	16	2	1	0	0	1	75	94.67%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>Responsiveness</i>	56	14	3	1	0	0	1	75	93.33%
<i>Reliability</i>	56	17	1	0	0	0	1	75	97.33%
<i>Access and Facilities</i>	55	16	1	0	0	0	3	75	94.67%
<i>Communication</i>	57	15	2	0	0	0	1	75	96.00%
<i>Costs</i>	52	15	2	0	0	2	4	75	91.78%
<i>Integrity</i>	55	16	1	0	0	1	2	75	95.95%
<i>Assurance</i>	60	13	0	1	0	0	1	75	97.33%
<i>Outcome</i>	59	13	2	0	0	0	1	75	96.00%
Overall	450	119	12	2	0	3	14	600	95.31%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	40	40
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	12	12
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	0	0
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	1	1
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	1	1
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	0	0
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	0	0
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	21	21
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	75	75

19. SHFC Palawan

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	129	94.16%
1. I know what a CC is and I saw this office's CC.	114	83.21%
2. I know what a CC is but I did not see this office's CC.	1	0.73%
3. I learned of the CC only when I saw this office's CC.	14	10.22%
4. I do not know what a CC is and I did not see this office's CC.	2	1.46%
5. Invalid/Unfilled	6	4.38%
CC2. If aware of CC, would you say that the CC of this office was...?	130	94.89%
1. Easy to see	130	94.89%
2. Somewhat easy to see	4	2.92%
3. Difficult to see	0	0.00%
4. Not visible at all	1	0.73%
5. Invalid/Unfilled	2	1.46%
CC3. If aware of CC, how much did the CC help you in your transaction?	135	98.54%
1. Helped very much	135	98.54%
2. Somewhat helped	0	0.00%

Citizen's Charter Answers	Responses	Percentage
3. Did not help	0	0.00%
4. N/A	0	0.00%
5. Invalid/Unfilled	2	1.46%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	131	5	1	0	0	0	0	137	99.27%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	131	4	1	0	0	0	1	137	98.54%
Reliability	132	4	1	0	0	0	0	137	99.27%
Access and Facilities	135	1	1	0	0	0	0	137	99.27%
Communication	133	3	1	0	0	0	0	137	99.27%
Costs	5	2	1	0	0	123	6	137	50.00%
Integrity	131	3	2	0	0	0	1	137	97.81%
Assurance	135	1	1	0	0	0	0	137	99.27%
Outcome	134	2	1	0	0	0	0	137	99.27%
Overall	936	20	9	0	0	123	8	1,096	98.25%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	30	30
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	12	12
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	2	2
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	0	0
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	1	1
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	0	0
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	92	92
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	137	137

20. SHFC Roxas

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	65	84.41%
1. I know what a CC is and I saw this office's CC.	55	71.43%
2. I know what a CC is but I did not see this office's CC.	4	5.19%
3. I learned of the CC only when I saw this office's CC.	6	7.79%

Citizen's Charter Answers	Responses	Percentage
4. I do not know what a CC is and I did not see this office's CC.	2	2.60%
5. Invalid/Unfilled	10	12.99%
CC2. If aware of CC, would you say that the CC of this office was...?	39	50.65%
1. Easy to see	39	50.65%
2. Somewhat easy to see	27	35.06%
3. Difficult to see	0	0.00%
4. Not visible at all	1	1.30%
5. Invalid/Unfilled	10	12.99%
CC3. If aware of CC, how much did the CC help you in your transaction?	46	59.74%
1. Helped very much	46	59.74%
2. Somewhat helped	13	16.88%
3. Did not help	8	10.39%
4. N/A	2	2.60%
5. Invalid/Unfilled	8	10.39%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>SQD0</i>	60	8	1	0	0	0	8	77	88.31%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>Responsiveness</i>	50	16	2	0	0	0	9	77	85.71%
<i>Reliability</i>	51	16	2	0	0	0	8	77	87.01%
<i>Access and Facilities</i>	49	17	2	0	0	0	9	77	85.71%
<i>Communication</i>	49	18	1	0	0	2	7	77	89.33%
<i>Costs</i>	49	11	3	0	0	5	9	77	83.33%
<i>Integrity</i>	53	15	2	0	0	0	7	77	88.31%
<i>Assurance</i>	56	12	2	0	0	0	7	77	88.31%
<i>Outcome</i>	54	13	2	0	0	0	8	77	87.01%
Overall	411	118	16	0	0	7	64	616	86.86%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	37	37
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	1	1
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	0	0
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	2	2
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	2	2
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	1	1
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	33	56

External Services	Responses	Total Transactions
16. Release of Checks	1	1
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	77	100

21.SHFC Samar

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	21	72.41%
1. I know what a CC is and I saw this office's CC.	3	10.34%
2. I know what a CC is but I did not see this office's CC.	0	0.00%
3. I learned of the CC only when I saw this office's CC.	18	62.07%
4. I do not know what a CC is and I did not see this office's CC.	1	3.45%
5. Invalid/Unfilled	7	24.14%
CC2. If aware of CC, would you say that the CC of this office was...?	20	68.97%
1. Easy to see	20	68.97%
2. Somewhat easy to see	2	6.90%
3. Difficult to see	0	0.00%
4. Not visible at all	0	0.00%
5. Invalid/Unfilled	7	24.14%
CC3. If aware of CC, how much did the CC help you in your transaction?	6	20.69%
1. Helped very much	6	20.69%
2. Somewhat helped	2	6.90%
3. Did not help	0	0.00%
4. N/A	13	44.83%
5. Invalid/Unfilled	8	27.59%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>SQD0</i>	8	21	0	0	0	0	0	29	100.00%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>Responsiveness</i>	7	22	0	0	0	0	0	29	100.00%
<i>Reliability</i>	7	21	0	0	0	0	1	29	96.55%
<i>Access and Facilities</i>	6	23	0	0	0	0	0	29	100.00%
<i>Communication</i>	8	21	0	0	0	0	0	29	100.00%
<i>Costs</i>	6	10	0	0	0	13	0	29	100.00%
<i>Integrity</i>	7	22	0	0	0	0	0	29	100.00%
<i>Assurance</i>	9	20	0	0	0	0	0	29	100.00%
<i>Outcome</i>	7	22	0	0	0	0	0	29	100.00%
Overall	57	161	0	0	0	13	1	232	99.54%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	10	10
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	10	10
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	1	1
7. Processing of Capital Gains Tax Exemption	0	0

External Services	Responses	Total Transactions
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	0	0
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	0	0
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	1	1
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	5	5
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	2	2
OVERALL TOTAL	29	29

22. SHFC Tacloban

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	40	90.91%
1. I know what a CC is and I saw this office's CC.	26	59.09%
2. I know what a CC is but I did not see this office's CC.	4	9.09%
3. I learned of the CC only when I saw this office's CC.	10	22.73%
4. I do not know what a CC is and I did not see this office's CC.	0	0.00%
5. Invalid/Unfilled	4	9.09%
CC2. If aware of CC, would you say that the CC of this office was...?	31	70.45%
1. Easy to see	31	70.45%
2. Somewhat easy to see	10	22.73%
3. Difficult to see	2	4.55%
4. Not visible at all	1	2.27%
5. Invalid/Unfilled	0	0.00%
CC3. If aware of CC, how much did the CC help you in your transaction?	38	86.36%
1. Helped very much	38	86.36%
2. Somewhat helped	6	13.64%
3. Did not help	0	0.00%
4. N/A	0	0.00%
5. Invalid/Unfilled	0	0.00%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>SQD0</i>	34	7	1	0	0	0	2	44	93.18%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>Responsiveness</i>	31	7	3	0	0	0	3	44	86.36%
<i>Reliability</i>	33	7	2	0	0	0	2	44	90.91%
<i>Access and Facilities</i>	31	8	1	0	0	1	4	44	90.70%
<i>Communication</i>	32	9	1	0	0	0	2	44	93.18%
<i>Costs</i>	20	3	1	0	0	16	4	44	82.14%
<i>Integrity</i>	35	4	2	0	0	0	3	44	88.64%
<i>Assurance</i>	38	4	0	0	0	0	2	44	95.45%
<i>Outcome</i>	36	5	0	0	0	0	3	44	93.18%
Overall	256	47	10	0	0	17	22	352	90.45%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	12	12
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	10	10
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	5	5
6. Processing of Application for Penalty Condonation under 1-year updating scheme	4	4
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	0	0
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	1	1
12. Processing of Request for Individualization of Mother Title	1	1
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	1	1
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	10	10
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	44	44

23. SHFC Cagayan de Oro

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	434	98.64%
1. I know what a CC is and I saw this office's CC.	414	94.09%
2. I know what a CC is but I did not see this office's CC.	15	3.41%
3. I learned of the CC only when I saw this office's CC.	5	1.14%
4. I do not know what a CC is and I did not see this office's CC.	0	0.00%
5. Invalid/Unfilled	6	1.36%
CC2. If aware of CC, would you say that the CC of this office was...?	413	93.86%
1. Easy to see	413	93.86%
2. Somewhat easy to see	25	5.68%
3. Difficult to see	0	0.00%
4. Not visible at all	0	0.00%
5. Invalid/Unfilled	2	0.46%
CC3. If aware of CC, how much did the CC help you in your transaction?	413	93.86%
1. Helped very much	413	93.86%
2. Somewhat helped	24	5.45%
3. Did not help	0	0.00%
4. N/A	0	0.00%
5. Invalid/Unfilled	3	0.68%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	288	149	1	0	0	0	2	440	99.32%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>Responsiveness</i>	281	153	3	1	0	0	2	440	98.64%
<i>Reliability</i>	285	149	0	0	0	0	6	440	98.64%
<i>Access and Facilities</i>	266	168	0	0	0	0	6	440	98.64%
<i>Communication</i>	275	160	1	0	0	0	4	440	98.86%
<i>Costs</i>	268	164	1	0	1	1	5	440	98.41%
<i>Integrity</i>	282	147	3	0	1	0	7	440	97.50%
<i>Assurance</i>	306	132	0	0	0	0	2	440	99.55%
<i>Outcome</i>	274	162	2	0	0	0	2	440	99.09%
Overall	2237	1235	10	1	2	1	34	3520	98.66%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	25	25
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	3	3
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	0	0
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	0	0
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	0	0
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	0	0
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	412	412
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	440	440

24. SHFC Dapitan

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	57	90.48%
1. I know what a CC is and I saw this office's CC.	57	90.48%
2. I know what a CC is but I did not see this office's CC.	0	0.00%
3. I learned of the CC only when I saw this office's CC.	0	0.00%
4. I do not know what a CC is and I did not see this office's CC.	2	3.17%
5. Invalid/Unfilled	4	6.35%
CC2. If aware of CC, would you say that the CC of this office was...?	57	90.48%
1. Easy to see	57	90.48%
2. Somewhat easy to see	3	4.76%
3. Difficult to see	1	1.59%
4. Not visible at all	0	0.00%
5. Invalid/Unfilled	2	3.17%
CC3. If aware of CC, how much did the CC help you in your transaction?	57	90.48%
1. Helped very much	57	90.48%
2. Somewhat helped	4	6.35%

Citizen's Charter Answers	Responses	Percentage
3. Did not help	0	0.00%
4. N/A	0	0.00%
5. Invalid/Unfilled	2	3.17%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
SQD0	55	3	3	0	0	0	2	63	92.06%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
Responsiveness	47	13	1	0	0	0	2	63	95.24%
Reliability	54	5	2	0	0	0	2	63	93.65%
Access and Facilities	43	14	4	0	0	0	2	63	90.48%
Communication	38	18	4	1	0	0	2	63	88.89%
Costs	16	0	2	0	0	42	3	63	76.19%
Integrity	57	3	1	0	0	0	2	63	95.24%
Assurance	59	1	1	0	0	0	2	63	95.24%
Outcome	58	2	1	0	0	0	2	63	95.24%
Overall	372	56	16	1	0	42	17	504	92.64%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	27	27
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	15	15
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	1	1
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	1	1
10. Processing of Loan Application	16	16
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	0	0
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	0	0
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	3	3
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	63	63

25. SHFC Iligan

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	69	69.00%
1. I know what a CC is and I saw this office's CC.	48	48.00%
2. I know what a CC is but I did not see this office's CC.	7	7.00%
3. I learned of the CC only when I saw this office's CC.	14	14.00%

Citizen's Charter Answers	Responses	Percentage
4. I do not know what a CC is and I did not see this office's CC.	12	12.00%
5. Invalid/Unfilled	19	19%
CC2. If aware of CC, would you say that the CC of this office was...?	65	65.00%
1. Easy to see	65	65.00%
2. Somewhat easy to see	12	12.00%
3. Difficult to see	3	3.00%
4. Not visible at all	6	6.00%
5. Invalid/Unfilled	14	14%
CC3. If aware of CC, how much did the CC help you in your transaction?	71	71.00%
1. Helped very much	71	71.00%
2. Somewhat helped	11	11.00%
3. Did not help	0	0.00%
4. N/A	7	7.00%
5. Invalid/Unfilled	11	11%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>SQD0</i>	63	22	4	0	0	3	8	85	87.63%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>Responsiveness</i>	58	24	4	2	0	3	9	100	84.54%
<i>Reliability</i>	64	23	5	1	0	2	5	100	88.78%
<i>Access and Facilities</i>	65	25	3	0	1	2	4	100	91.84%
<i>Communication</i>	65	21	5	0	0	2	7	100	87.76%
<i>Costs</i>	58	20	4	0	1	11	6	100	87.64%
<i>Integrity</i>	64	25	2	1	0	2	6	100	90.82%
<i>Assurance</i>	69	21	2	0	0	2	6	100	91.84%
<i>Outcome</i>	60	24	4	0	1	2	9	100	85.71%
Overall	503	183	29	4	3	26	52	800	88.63%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	27	27
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	5	5
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	0	0
7. Processing of Capital Gains Tax Exemption	0	0
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	10	10
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	3	3
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	0	0
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	55	55

External Services	Responses	Total Transactions
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	0	0
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	100	100

26. SHFC Zamboanga

Citizen's Charter Answers	Responses	Percentage
CC1. Which of the following describes your awareness of the CC?	586	91.42%
1. I know what a CC is and I saw this office's CC.	561	87.52%
2. I know what a CC is but I did not see this office's CC.	6	0.94%
3. I learned of the CC only when I saw this office's CC.	19	2.96%
4. I do not know what a CC is and I did not see this office's CC.	19	2.96%
5. Invalid/Unfilled	36	5.62%
CC2. If aware of CC, would you say that the CC of this office was...?	566	88.30%
1. Easy to see	566	88.30%
2. Somewhat easy to see	19	2.96%
3. Difficult to see	3	0.47%
4. Not visible at all	23	3.59%
5. Invalid/Unfilled	30	4.68%
CC3. If aware of CC, how much did the CC help you in your transaction?	568	88.61%
1. Helped very much	568	88.61%
2. Somewhat helped	15	2.34%
3. Did not help	1	0.16%
4. N/A	27	4.21%
5. Invalid/Unfilled	30	4.68%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>SQD0</i>	474	145	7	1	1	0	13	641	96.57%

Service Quality Dimensions	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	N/A	Invalid/Unfilled	Total Responses	Overall
<i>Responsiveness</i>	467	144	13	2	1	0	14	641	95.32%
<i>Reliability</i>	473	144	9	1	1	0	13	641	96.26%
<i>Access and Facilities</i>	475	143	7	1	1	0	14	641	96.41%
<i>Communication</i>	470	144	8	1	1	0	17	641	95.79%
<i>Costs</i>	210	79	10	1	3	314	24	641	88.38%
<i>Integrity</i>	474	139	8	1	1	2	16	641	95.93%
<i>Assurance</i>	484	137	5	1	1	0	13	641	96.88%
<i>Outcome</i>	478	136	8	1	1	0	17	641	95.79%
Overall	3,531	1,066	68	9	10	316	119	5,128	95.53%

External Services	Responses	Total Transactions
1. Assistance to Walk-In Clients	98	98
2. Issuance of Order of Payment (Community Association)	0	0
3. Issuance of Order of Payment, List of Payment and Statement of Account (Member-Beneficiaries)	5	5
4. Processing of Application for Accreditation of Developers and/or Contractors	0	0
5. Processing of Application for Mortgage Redemption Insurance	0	0
6. Processing of Application for Penalty Condonation under 1-year updating scheme	1	1
7. Processing of Capital Gains Tax Exemption	0	0

External Services	Responses	Total Transactions
8. Processing of Complaints	0	0
9. Processing of Freedom of Information requests	0	0
10. Processing of Loan Application	3	3
11. Processing of Request for Certificate of Payment, Certificate of Project under CMP, Certificate of Membership	0	0
12. Processing of Request for Individualization of Mother Title	0	0
13. Processing of Request for Release of Title for Fully Paid Accounts & Partial Release of Mortgage included in the Request for Individualization and Adjusted Loan Value	0	0
14. Processing of Request for SHFC's Confirmation of Substitution of Member-Beneficiaries (MB)	0	0
15. Receiving of Payment (Regular Amortization, Full Updating/Updating Scheme, Full Payment, Direct Payment)	532	550
16. Release of Checks	0	0
17. Release of Payment to Suppliers of Goods/Services/Other Payees	2	2
18. Release of Title and Cancellation of Mortgage	0	0
OVERALL TOTAL	641	659