MEMORANDUM

FOR	:	**MS. LOURDES P. PANALIGAN** OIC-VP, Internal Audit Department
THRU	:	**ATTY. JUNEFE G. PAYOT** Executive Vice President
FROM	:	**MR. FLORENCIO R. CARANDANG, JR.** OIC-VP, Corporate Planning and Communications Group
SUBJECT	:	**GOVERNANCE COMMISSION ON GOCCs (GCG) QUARTERLY MONITORING REPORTS FOR THE FOURTH QUARTER OF 2021 (UPDATED)**
REFERENCE	:	CPCG 2022_493-011
DATE	:	February 17, 2022

In line with the GCG directive of submitting quarterly monitoring reports, the Corporate Planning and Communications Group (CPCG) is forwarding to you the following:

1. Updated SHFC 2021 Accomplishment Report for the fourth quarter of 2021, *vis-à-vis* the 2021 SHFC Performance Scorecard as reviewed and evaluated by the GCG on August 04, 2021. Attached is the said letter for your reference.

2. Supporting documents for the eleven (11) performance indicators indicated in the GCG Performance Scorecard. This shall be the basis for SHFC's evaluation:

   SM 1: Increase Number of ISFs Provided with Housing Finance Assistance
   SM 2a: Percentage of Satisfied Customers (Pre-Takeout)
   SM 2b: Percentage of Satisfied Customers (Post-Takeout)
   SM 3: Improve Collection Efficiency Rate
   SM 4: Improve Status of Problematic Accounts
   SM 5: Increase Gross Revenue
   SM 6: Improve Budget Utilization Rate
   SM 7: Percentage of Loan Applications Processed Within Prescribed Period
   SM 8: Enhance Support Systems for the Effective and Efficient Processes
   SM 9: Attain Quality Management Certification
   SM 10: Improvement of the Competency Baseline of the Organization

As per previous work agreement, your office will be in-charge of submitting the final audited Report to the Office of the Compliance Division (copy furnished the Planning Department) as basis for the Quarterly Performance Report (Q4) to be submitted to the GCG.

Should there be any queries or clarifications on the attached documents, you may directly communicate with the concerned Department or Division.

For your further evaluation and consideration.

MR. FLORENCIO R. CARANDANG, JR.

Office of the President of the Philippines
GOVERNANCE COMMISSION
FOR GOVERNMENT OWNED OR CONTROLLED CORPORATIONS
3/F, BDO Towers Paseo, 8741 Paseo De Roxas, Makati City, Philippines 1226

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04 August 2021

MAJ. GEN. EDUARDO D. DEL ROSARIO (RET.)
Secretary, Department of Human Settlements
        and Urban Development (DHSUD) and SHFC Chairperson
ATTY. ARNULFO RICARDO B. CABLING
President
SOCIAL HOUSING FINANCE CORPORATION (SHFC)
BDO Plaza, 8737 Paseo de Roxas,
Salcedo Village, Makati City

RE : TRANSMITTAL OF 2021 PERFORMANCE SCORECARD

Dear Secretary Del Rosario and President Cabling,

This is to formally transmit the 2021 Charter Statement and Strategy Map *(Annex A)* and 2021 Performance Scorecard *(Annex B)* of SHFC.

The SHFC proposed Charter Statement, Strategy Map and Performance Scorecard submitted through its letter dated 01 December 2020[1] were **MODIFIED** based on the discussions made during the technical panel meeting (TPM) held on 16 December 2020 and evaluation of revised documents submitted through its letters dated 04 February 2021,[2] 18 March 2021,[3] and 24 May 2021,[4] and email communications dated 29 March 2021 and 17 April 2021.

We take this opportunity to **REMIND** SHFC that Item 5 of GCG Memorandum Circular (M.C.) No. 2017-02[5] mandates GOCCs to submit Quarterly Monitoring Reports and upload the same in the GOCC's website within thirty (30) calendar days from the close of each quarter.

Finally, under GCG M.C. No. 2017-02, GOCCs can no longer renegotiate the targets set in their Performance Scorecards for the current year. Thus, any request for modification in the 2021 Performance Scorecard will instead be considered during the validation of the reported annual accomplishments.

FOR SHFC'S COMPLIANCE AND INFORMATION.

Very truly yours,

Digitally signed by:
CHAIRMAN SAMUEL G. DAGPIN, JR.

Digitally signed by:
COMMISSIONER MICHAEL P. CLORIBEL

Digitally signed by:
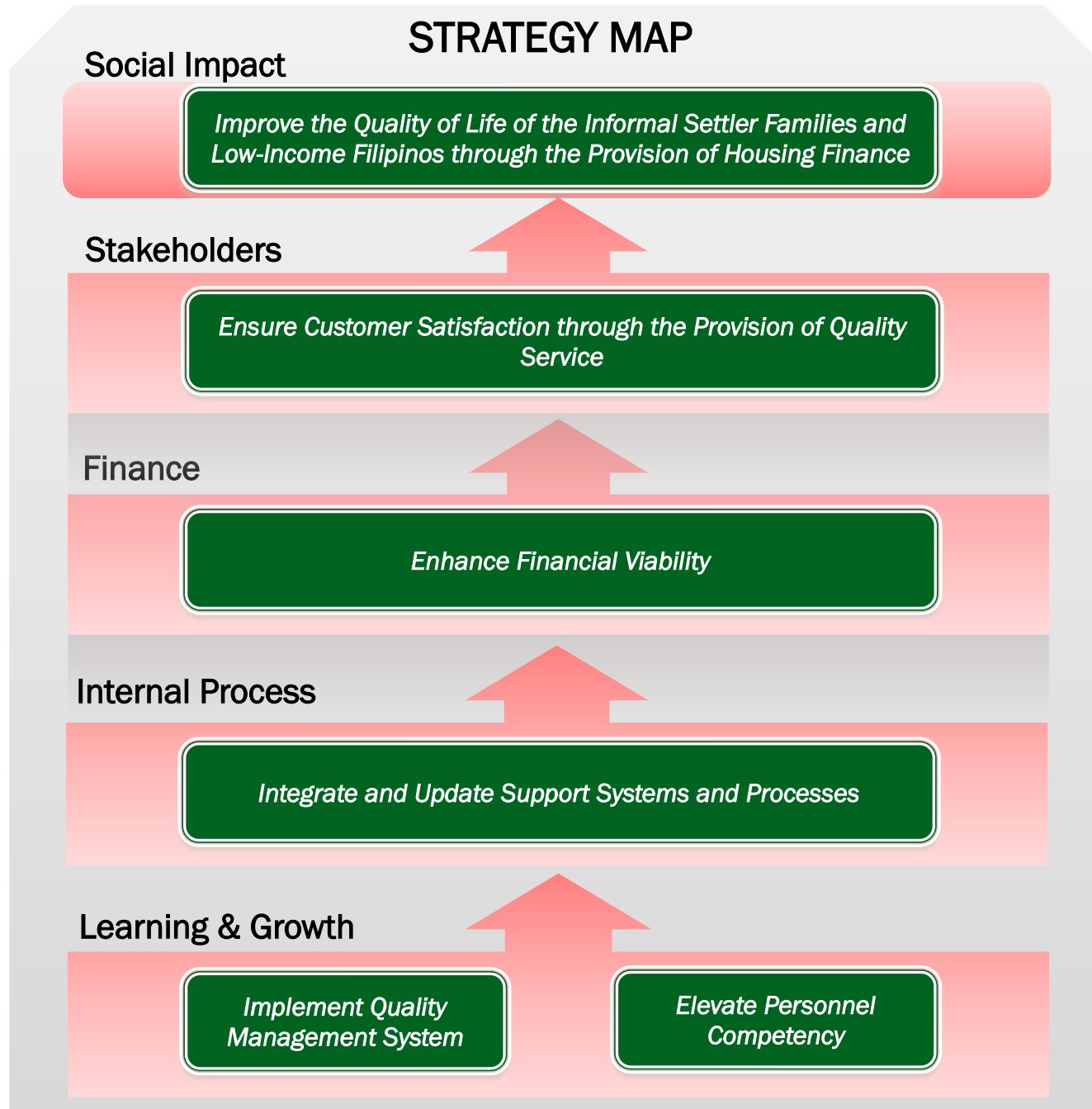**COMMISSIONER MARITES C. DORAL**

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[1] Officially received by the Governance Commission on 01 December 2020.
[2] Officially received by the Governance Commission on 08 February 2021.
[3] Officially received by the Governance Commission on 19 March 2021.
[4] Officially received by the Governance Commission on 31 May 2021.
[5] INTERIM PES FOR THE GOCC SECTOR, dated 30 June 2017.

STRATEGY MAP

Social Impact

Improve the Quality of Life of the Informal Settler Families and Low-Income Filipinos through the Provision of Housing Finance

Stakeholders

Ensure Customer Satisfaction through the Provision of Quality Service

Finance

Enhance Financial Viability

Internal Process

Integrate and Update Support Systems and Processes

Learning & Growth

Implement Quality Management System

Elevate Personnel Competency

2019-2023

VISION
By 2023, SHFC shall have provided 530,000 organized, homeless, and low-income families with Flexible, Affordable, Innovative, and Responsive (FAIR) shelter solutions to their housing needs.

MISSION
We empower and uplift the living conditions of underprivileged communities by **Building Adequate Livable Affordable and Inclusive (BALAI) Filipino Communities** through strong partnerships with the national and local government, civil society organizations, and the private sector.

CORE VALUES
Servant Leadership
Professionalism
Accountability
Integrity
Malasakit
Excellence
Solidarity

SOCIAL HOUSING FINANCE CORPORATION (SHFC)

		Component				Baseline Data		Target	
		Objective/Measure	Formula	Weight	Rating System	2018	2019	2020	2021
SOCIAL IMPACT	**SO 1**	**Improve the Quality of Life of the Informal Settler Families and Low-Income Filipinos through the Provision of Housing Finance**							
	SM 1	Increase Number of ISFs Provided with Housing Finance Assistance	Actual Accomplishment	35%	(Actual / Target) x Weight	13,186	8,810	35,000	60,000
		Sub-total		**35%**					
STAKEHOLDERS	**SO 2**	**Ensure Customer Satisfaction through the Provision of Quality Service**							
	SM 2a	Percentage of Satisfied Customers (Pre-Takeout)	Number of Stakeholders who Gave a Rating of At Least Satisfactory / Total Number of Respondents	5%	(Actual / Target) x Weight If Less Than 80% = 0%	Result not acceptable	Result not acceptable	90%	90%
	SM 2b	Percentage of Satisfied Customers (Post-Takeout)	Number of Stakeholders who Gave a Rating of At Least Satisfactory / Total Number of Respondents	5%	(Actual / Target) x Weight If Less Than 80% = 0%	Result not acceptable	Survey not conducted	90%	90%
		Sub-total		**10%**					

Component				Baseline Data		Target	
Objective/Measure	Formula	Weight	Rating System	2018	2019	2020	2021
SO 3	**Enhance Financial Viability**						
SM 3	Improve Collection Efficiency Rate	Cumulative Collection / Cumulative Billing (Current and Delinquent Accounts Only)	10%	(Actual / Target) x Weight	84.62%[1]	84.81%[2]	N/A	90% Collection Efficiency on Current and Delinquent Accounts
SM 4	Improve Status of Problematic Accounts	[(Current Year's Number of Problematic Accounts – Prior Year's Number of Problematic Account) / Prior Year's Number of Problematic Accounts] x 100%	10%	(Actual / Target) x Weight	N/A	N/A	N/A	10% Reduction of Problematic Accounts
SM 5	Increase Gross Revenue	Total Revenues	5%	(Actual / Target) x Weight	₱718.28 Million[3]	₱846.78 Million[4]	N/A	₱787.48 Million
SM 6	Improve Budget Utilization Rate	Total Disbursement / Total GAA Allocation for SHFC Program	10%	All or Nothing	80.09%	99.71%	Not Less Than 90% But Not More Than 100% of the GAA Allocation for SHFC Program	Not Less Than 90% But Not More Than 100% of the GAA Allocation for SHFC's Programs
	Sub-total		*35%*					

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[1] Computed based on data provided by SHFC.
[2] Ibid.
[3] Based on COA Annual Audit Report
[4] Ibid.

Component					Baseline Data		Target	
		Objective/Measure	Formula	Weight	Rating System	2018	2019	2020	2021
INTERNAL PROCESS	**SO 4**	**Integrate and Update Support Systems and Processes**							
	SM 7	Percentage of Loan Applications Processed Within Prescribed Period	Number of Loan Applications Processed Within Prescribed Period[5] / Total Number of Applications	5%	(Actual / Target) x Weight	N/A	N/A	100%	100%
	SM 8	Enhance Support Systems for the Effective and Efficient Processes	Actual Accomplishment	5%	100% Attainment of the ISSP Deliverables in the DICT-Approved ISSP 2018-2020 **or** ISSP 2022-2024 Approved by/Submitted to DICT = 2.5% 100% Attainment of the ISSP Deliverables in the DICT-Approved ISSP 2018-2020 **and** ISSP 2022-2024 Approved by/Submitted to DICT = 5%	SHFC's ISSP Approved by DICT ISSP Phase I Fully Implemented	100% Implementation of Phase II of the ISSP	100% Attainment of the 2020 Deliverables based on SHFC's DICT-Approved ISSP 2018-2020[6]	100% Attainment of the ISSP Deliverables in the DICT-Approved ISSP 2018-2020 ISSP 2022-2024 Approved by/ Submitted to DICT
		Sub-total		**10%**					

[5] The prescribed period for the processing of loans should be consistent and in compliance with the Republic Act No. 11032, otherwise known as the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

[6] Based on the ISSP, the information systems due for implementation in 2020 are: (1) Financial Management System, (2) Management Information System, and (3) System Administration and Management.

Component					Baseline Data		Target	
		Objective/Measure	Formula	Weight	Rating System	2018	2019	2020	2021

		Objective/Measure	Formula	Weight	Rating System	2018	2019	2020	2021
ORGANIZATION / LEARNING & GROWTH	SO 5	**Implement Quality Management System**							
	SM 9	Attain Quality Management Certification	Actual Accomplishment	5%	Pass ISO Surveillance Audit (Head Office and 1 Regional Office) **or** Attain ISO Certification for 2 Regional Branches = 2.5% Pass ISO Surveillance Audit (Head Office and 1 Regional Office) **and** Attain ISO Certification for 2 Regional Branches = 5%	ISO 9001:2015 Certified	ISO 9001:2015 Certification Attained	Pass ISO Surveillance Audit for the Head Office and ISO 9001:2015 Certification for One (1) Regional Branch	Pass ISO Surveillance Audit (Head Office and 1 Regional Office) ISO Certification for 2 Regional Branches
	SO 6	**Elevate Personnel Competency**							
	SM 10	Improvement of the Competency of the Organization	Competency Baseline 2021 – Competency Baseline 2020	5%	All or Nothing	211 out of 211 Position Titles with Competency Based Job Descriptions	Competency Gap Closed for 134 out of 180 employees or 74.44%	Improvement in the Competency Baseline of the Organization	Improvement in the Competency Baseline[7] of the Organization
		Sub-total		*10%*					
		TOTAL		**100%**					

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[7] The competency baseline of the organization shall pertain to the average percentage of required competencies met which can be computed using the following formula:

$$\frac{\sum_{b=1}^{B}\left[\frac{\sum_{a=1}^{A}\left(\frac{Actual\ Competency\ Level}{Required\ Competency\ Level}\right)_a}{A}\right]_b}{B}$$

where: a = Competency required, A = Total number of competencies required of position, b = Personnel profiled, B = Total number of personnel profiled

UPDATED STATUS OF ACCOMPLISHMENTS
vis-à-vis
GCG PERFORMANCE SCORECARD

(January to December 2021)

SHFC
Social Housing Finance Corporation

Kaagapay ng Komunidad sa Maginhawang Pamumuhay

BALAI
FILIPINO
Communities

UPDATED STATUS OF SHFC ACCOMPLISHMENT BASED ON THE GCG PERFORMANCE SCORECARD
(January to December 2021)

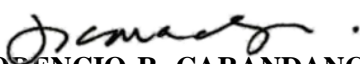| Performance Indicator	Weight	2021 Target	Actual Accomplishment	Accomplishment Rate	GCG Weighted Rating
SOCIAL IMPACT					
SM 1: Increase Number of ISFs Provided with Housing Finance Assistance	35%	60,000 number of ISFs provided with housing finance assistance	14,693	24.49%	8.57%
Sub-Total	**35%**				**8.57%**
STAKEHOLDERS					
SM 2a: Percentage of Satisfied Customers (Pre-Takeout)	5%	90% of the Respondents gave a Satisfactory Rating	85.1% of the respondents gave SHFC either a "very satisfied" or "satisfied" rating.	94.56%	4.73%
SM 2b: Percentage of Satisfied Customers (Post-Takeout)	5%	90% of the Respondents gave a Satisfactory Rating	92.2% of the respondents gave SHFC either a "very satisfied" or "satisfied" rating.	100.00%	5.00%
Sub-Total	**10%**				**9.73%**

Performance Indicator	Weight	2021 Target	Actual Accomplishment	Accomplishment Rate	GCG Weighted Rating
FINANCE					
SM 3: Improve Collection Efficiency Rate	10%	90% CER on Current and Delinquent Accounts	90.11% CER	100.00%	10.00%
SM 4: Improve Status of Problematic Accounts	10%	10% Reduction of Problematic Accounts	3.09% reduction in problematic accounts	30.90%	3.09%
SM 5: Increase Gross Revenue	5%	Php787.48 Million Total Revenues	Php611.91 Mn Gross Revenue	77.70%	3.89%
SM 6: Improve Budget Utilization Rate	-	Not Less Than 90% But Not More Than 100% of the GAA Allocation for SHFC's Programs	No chargeable SARO and NCA to SHFC's CY 2021 GAA	-	-
Sub-Total	**25%**				**16.98%**
INTERNAL PROCESS					
SM 7: Percentage of Loan Applications Processed Within Prescribed Period	5%	100% Loan Applications Processed Within Prescribed Time	100% Loan Applications Processed Within Prescribed Time (55 out of 55 loan applications were processed within 20 days)	100.00%	5.00%
SM 8: Enhance Support Systems for Effective and Efficient Processes	5%	100% Attainment of the 2020 Deliverables based on SHFC's DICT-Approved ISSP 2018-2020	Three (3) out of the three (3) deliverables in the DICT-Approved ISSP 2016-2020 were already implemented. *(Budget Management System, MIS-Reportwriter Tool, MIS-Dashboard)*	100.00%	5.00%

Performance Indicator	Weight	2021 Target	Actual Accomplishment	Accomplishment Rate	GCG Weighted Rating
		ISSP 2022-2024 Approved by/ Submitted to DICT	ISSP 2022-2024 Approved by the Board on November, and Submitted to DICT on December 2021		
Sub-Total	**10%**				**10.00%**
LEARNING AND GROWTH					
SM 9: Attain Quality Management Certification	5%	Pass ISO Surveillance Audit (Head Office and 1 Regional Office) ISO Certification for two (2) Regional Branches	The Surveillance Audit for the Head Office and ISO 9001:2015 Certification Audit for the Regional Branch will be conducted in FY 2022.	0.00%	0.00%
SM 10: Improvement of the Competency of the Organization	5%	Improvement in the Competency Baseline of the Organization	Competency Baseline increased by 2.01618% in 2021	2.02%	5.00%
Sub-Total	**10%**				**5.00%**
TOTAL	**90%**				**50.28%**

Total Weighted Rating is only 90% instead of 100% because there was no chargeable Special Allotment Release Order and Notice of Cash Allocation to SHFC's CY 2021 GAA, from which SHFC's budget utilization is evaluated.

Prepared by:

MR. FLORENCIO R. CARANDANG, JR.
OIC-VP, Corporate Planning and Communications Group

Audited by:

MS. LOURDES P. PANALIGAN
OIC-VP, Internal Audit Department

STRATEGIC MEASURE 1:

Increase Number of ISFs Provided with Housing Finance Assistance

A. LOT ACQUISITION

NO.	GROUP	BRANCH	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	LOT ACQUI. (TOD)	LOT ACQUI. LOAN AMOUNT (P)
1	SEMO	DAVAO	LGU-CMP	Unified People Homeowner's Association	Brgy. Ula, Tugbok District, Davao City	LGU- Davao City	65	01/29/2021	11,500,000.00
2	SEMO	DAVAO	LGU-CMP	Villa Rosario Homeowner's Association	Barangay Riverside, Calinan District, Davao City	LGU- Davao City	204	02/05/2021	14,983,000.00
3	SEMO	DAVAO	LGU-CMP	Amazing Grace Homeowner's Association	Purok 3B, Upper Campo 3, Talomo River, Calinan District, Davao City	LGU- Davao City	168	02/19/2021	20,508,600.00
4	SEMO	DAVAO	LGU-CMP	Navales-Tablizo Homeowner's Association	Brgy. Matti, Digos City	LGU- Davao Del Sur	133	02/19/2021	19,214,100.00
5	SEMO	DAVAO	LGU-CMP	Green Hills Homeowner's Association	Talomo River, Davao City	LGU- Davao City	209	02/24/2021	19,977,456.00
6	MM1	RIZAL	LGU-CMP	Shineville Homeowner's Association Ph. 2	Sitio Kamias II Brgy. Mambugan, Antipolo City	LGU- Antipolo	131	03/18/2021	7,783,736.00
7	SEMO	DAVAO	LGU-CMP	Sr. Sto. Nino Curbada Homeowners Association	Brgy. Ula, Tugbok, Davao City	LGU- Davao City	190	03/19/2021	14,984,000.00
8	SEMO	GENSAN	LGU-CMP	Sunrise Homeowners' Association	Brgy. Taluya, Glan, Saranggani Province	LGU- Sarangani	112	03/30/2021	6,394,500.00
9	NL	ISABELA	LGU-CMP	Villa Gregoria Homeowners Association	Soyung, Echague, Isabela	LGU- Isabela	122	03/30/2021	10,542,000.00
10	NL	ISABELA	LGU-CMP	Labinab Heights Homeowners Association	Cauayan, Isabela	LGU- Cauayan, Isabela	588	04/27/2021	93,960,489.00
11	NL	ISABELA	LGU-CMP	Marasat Pequeno Dwellers CMP Homeowners Association, Inc.	Marasat, San Mateo, Isabela	LGU- San Mateo	181	05/062021	11,070,720.00
12	SEMO	DAVAO	LGU-CMP	Anita Homeowners Association, Inc.	Indangan, Davao City	Bagong Pag-Asa Makabahay, Inc.	111	05/19/2021	6,599,546.00
13	NWMO	ZAMBO	LGU-CMP	MPC Valley Homeowners Association, Inc.	Fernando Luciano Dr., Mampang, Zamboanga City	Zamboanga Human Resource Development Inc.	142	05/18/2021	12,142,350.00
14	SEMO	DAVAO	LGU-CMP	Real Valley Homeowners Association, Inc.	Brgy. Ula, Tugbok, Davao City	LGU-Davao City	94	05/26/2021	16,011,600.00
15	SL	QUEZON	LGU-CMP	Villa Apolonia Aves HOAI	Brgy. Barra, Lucena City, Quezon	LGU-Lucena	224	06/10/2021	14,394,000.00
16	WV	SAN CARLOS	LGU-CMP	Loney 2 HOAI	Silay City	LGU-Bacolod	93	06/18/2021	7,851,600.00
17	SL	QUEZON	LGU-CMP	Upright Community HOAI	Brgy. Mayao Crossing, Lucena Cuty, Quezon	LGU-Lucena	209	06/18/2021	10,370,500.00
18	MM2	NCR SOUTH	On-Site	Greenhomes HOAI Phase 1	Brgy. Napindan, Taguig City	Makawili JayC Foundation	200	06/30/2021	18,596,127.89
19	SL	NAGA	Off-site	St. Vincent Ville HOAI	San Vicente Bao, Camarines Sur	New Life Realty Management Corp.	200	07/01/2021	13,164,033.03
20	MM2	NCR SOUTH	On-Site	Sun Village HOAI	Brgy. Napindan, Taguig City	Makawili JayC Foundation	118	06/10/2021	10,916,482.41
21	SEMO	GENSAN	LGU Ressetlement	Raquel Village HOAI	Brgy. Paco, Kidapawan City	LGU- Kidapawan	276	06/10/2021	18,446,000.00
22	MM2	NCR SOUTH	On-Site	Greenhomes HOAI Ph. 2	Brgy. Napindan, Taguig City	Center for Urbanized Housing and Socialized Development Inc	140	07/19/2021	13,574,033.02
23	WV	ILOILO	On- Site	Sojoda Village HOAI	Brgy. Oton, Iloilo	Iloilo City Urban Poor Federation, Inc.	67	07/19/2021	6,951,037.50
24	MM2	NCR SOUTH	On-Site	Green Valley Hilltop HOAI	Green Valley Hilltop Homeowners Association, Inc.	Makawili JayC Foundation, Inc.	190	07/27/2021	17,757,233.20
25	WV	CORON	On-Site	Centro-1, Sta. Lourder HOAI Ph.II	Brgy. Sta. Lourdes, Puerto Princesa City, Palawan	Puerto Princesa Foundation for Shelter and Enviromental Protection, Inc.	91	07/30/2021	10,799,600.00
26	SEMO	GENSAN	On-Site	Melecia Village HOA, Inc.	Brgy. Calumpang, General Santos City	KPS Foundation Inc.	56	08/04/2021	4,727,500.00
27	SEMO	GENSAN	On-Site	MELCAH Village HOAI	Brgy. Calumpang, General Santos City	KPS Foundation Inc.	59	08/04/2021	4,772,000.00
28	EV	CEBU	Turnkey	Sto. Thomas Group HOAI	Bulacao Cebu City	LGU-Cebu	64	08/05/2021	6,028,246.25
29	SEMO	DAVAO	LGU Ressetlement	Sto. Niño Seashore HOA, Inc.	Purok 3 Campo 7, Buiao guianga, tugbok davao city	LGU- Davao City	131	08/17/2021	13,734,000.00
30	SEMO	DAVAO ORIENT	LGU-CMP	Mandaya, Muslim, Bisaya- IV HOAI	Brgy. Martin Marundan, Mati City	LGU-Davao Oriental	101	09/30/2021	5,288,500.00
31	MM1	Rizal	On- Site	Good Shepherd Ville HOAI-B	Sitio Dalig III, Brgy. Dalig, Antipolo City	LGU- Antipolo	139	09/13/2021	8,798,850.56
32	MM2	NCR SOUTH	On- Site	Brighter Hope HOAI	Brgy. Napindan, Taguig City	Makawili JayC Foundation, Inc.	136	10/14/2021	12,854,526.78
33	MM1	NCR CENTRAL	On-Site	Ahon na HOAI	#43 Pugong Guinto, Sitio Aguardiente, Novaliches, QC	LGU- Quezon City	28	10/21/2021	2,071,000.00
34	MM2	NCR SOUTH	On- Site	Lakas ng Samahang Mahihirap ng Sunrise Ville HOAI	Brgy. Napindan, Taguig City	Makawili JayC Foundation, Inc.	109	10/20/2021	10,795,162.85
35	MM2	NCR SOUTH	On-site	Villa Grandimarr HOAI	Brgy. Napindan, Taguig City	Makawili JayC Foundation, Inc.	121	10/14/2021	17,290,543.95
36	WV	BACOLOD	On-site	Sun-Creek Village HOAI	Brgy. 2 Silay City, Negros Occidental	Negros Urban Areas Development Foundation, Inc. (NUADFI)	65	10/21/2021	5,258,700.00
37	MM2	NCR SOUTH	On-site	Kalayaan Nagpayong II HOAI	Brgy. Napindan, Taguig City	Center for Urbanized Housing and Socialized Development Inc.	170	11/18/2021	23,943,245.66
38	CL	PAMPANGA	On-site	Damayan Homeowners Association Inc.	Barangay San Juan San Fernando Pampanga	Tulong at Silungan ng Masa Foundation Inc.	51	12/10/2021	3,565,800.00
39	MM1	NCR CENTRAL	LGU-CMP	Villa Consuelo HOAI	King Nicholas St., Brgy. Bagbag, Novaliches, Quezon City	LGU- Quezon City	64	12/21/2021	6,368,567.21
39				**TOTAL CMP (PH.I)**			**5,552**		**533,989,387.31**

SOCIAL HOUSING FINANCE CORPORATION
Kaagapay ng Komunidad sa Maginhawang Pamumuhay

CMP TAKEN-OUT PROJECTS
January-December 2021

SHFC
Social Housing Finance Corporation

BALAi
FILIPINO
Communities

B. SITE DEVELOPMENT

NO.	GROUP	BRANCH	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	SITE DEV. TOD	SITE DEV LOAN AMOUNT (P)
1	SL	CAVITE	LGU-CMP	Julian's Mayville Homeowner's Association (15% Mobilization Fee)	Brgy. Panapaan V, Bacoor City, Cavite	Welfare for the Community Foundation, Inc.	244	01/26/2021	
	SL	QUEZON	LGU-Assisted	San Antonio Ville Homeowner's Association (2nd Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		02/19/2021	6,750,052.46
	MM2	CAVITE	Resettlement CMP-Vertical	Ciudad de Strike Homeowners Association (5th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		02/23/2021	6,853,337.65
2	NWMO	CDO	LGU-CMP	Balubal Heights Subdivision Federation Inc. (15% Mobilization Fee)	Brgy. Balubal, Cagayan de Oro City	LGU-CDO	960	03/25/2021	
	SL	QUEZON	LGU-CMP	San Antonio Ville Homeowner's Association (3rd Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		04/20/2021	6,944,542.85
	MM2	CAVITE	Resettlement CMP-Vertical	Ciudad de Strike Homeowners Association (6th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		05/27/2021	4,282,930.45
3	CL	BULACAN	LGU-Assisted	Apawan Village HOAI Phase III (15% Mobilization Fee)	Brgy. Loma De Gato, Marilao, Bulacan	Makawili JayC Foundation	152	06/15/2021	
	CL	PAMPANGA	LGU-Assisted	Coronado Ville HOAI Phase I (2nd Drawdown Billing)	Brgy. Camias, Magalang, Pampanga	Center for Urban Poor Services, Inc.		06/08/2021	2,402,271.00
	MM1	NCR CENTRAL	Offsite	NARRA HOAI (Final Release)	Brgy. Payatas B, Quezon City	Center for Urban Poor Services, Inc. (CUPS)		06/08/2021	449,556.57
	NWMO	CDO	Offsite	Medalla Milagrosa Ph. 1 HOAI (1st Tranche)	Brgy. Balubal, Cagayan De Oro City	Special Project on Housing Enterprise and Development Center (SHEDC)		06/08/2021	2,027,294.21
	SL	QUEZON	LGU-CMP	San Antonio Ville Homeowner's Association (4th Tranche)	Brgy. San Jose, San Antonio, Quezon	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC)		07/01/2021	2,177,872.24
	NWMO	CDO	Offsite	Medalla Milagrosa Ph. 2 HOAI (1st Tranche)	Brgy. Balubal, Cagayan De Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC)		06/08/2021	2,161,809.37
	NWMO	DAPITAN	On-site	San Antonio Fisherfolks HOAI	Brgy. Taga, Katipunan, Zamboanga del Norte	KP Zanorte BALAI		07/14/2021	1,995,113.36
	MM2	CAVITE	Resettlement CMP-Vertical	Ciudad de Strike Homeowners Association (7th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		08/02/2021	3,239,814.92
4	EV	CEBU	Turnkey	Sto. Thomas Group HOAI (Payment for Site Development Loan)	Molino Road, Molino I, Bacoor City, Cavite	LGU-Cebu	64	08/05/2021	1,920,000.00
	CL	PAMPANGA	LGU-Assisted	Coronado Ville HOAI Phase I (3rd Drawdown Billing)	Brgy. Camias, Magalang, Pampanga	LGU-Pampanga		09/30/2021	4,453,713.75
	SL	QUEZON	LGU-CMP	San Antonio Ville HOA (5th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		09/23/2021	115,120.14
	CL	BULACAN	LGU CMP	Apawan Village HOAI Phase III (1st Billing)	Brgy. Loma De Gato, Marilao, Bulacan	Makawili JayC Foundation		10/14/2021	2,213,181.87
	NWMO	DAPITAN	On-site	San Antonio Fisherfolks HOAI (2nd Tranche)	Brgy. Taga, Katipunan, Zamboanga del Norte	KP Zanorte BALAI		11/24/2021	4,424,470.37
	NWMO	CDO	Offsite	Medalla Milagrosa Ph. 1 HOAI (2nd Tranche)	Brgy. Balubal, Cagayan De Oro City	Special Project on Housing Enterprise and Development Center (SHEDC)		11/29/2021	448,010.86
	SL	QUEZON	LGU-Assisted	San Antonio Ville HOA (6th Tranche)	Brgy. San Jose, San Antonio, Quezon	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC)		11/18/2021	2,547,572.45
	CL	PAMPANGA	LGU CMP	Coronado Ville HOAI Ph. 1 (4th Billing)	Brgy. Camias, Magalang, Pampanga	Center for Urban Poor Services, Inc.		12/10/2021	1,458,124.40
	SL	QUEZON	LGU- CMP	San Antonio Ville HOAI (7th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		12/17/2021	5,639,429.64
4				**TOTAL CMP (PH.II)**			**1,420**		**62,504,218.56**

C. HOUSE CONSTRUCTION

NO.	GROUP	BRANCH	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	HOUSE CON. TOD	HOUSE CON. LOAN AMOUNT (P)
1	SL	CAVITE	LGU-CMP	Julian's Mayville Homeowner's Association (15% Mobilization Fee)	Brgy, Panapaan V, Bacoor City, Cavite	Welfare for the Community Foundation, Inc.	244	01/26/21	
	SL	QUEZON	LGU-Assisted	San Antonio Ville HOA (2nd Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		02/19/21	29,451,449.32
	MM2	CAVITE	Resettlement CMP-Vertical	Ciudad de Strike Homeowners Association (5th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		02/23/21	59,858,295.68
2	NWMO	CDO	LGU-CMP	Balubal Heights Subdivision Federation Inc. (15% Mobilization Fee)	Brgy. Balubal, Cagayan de Oro City	LGU-CDO	960	03/25/21	
	SL	QUEZON	LGU-CMP	San Antonio Ville Homeowner's Association (3rd Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		04/20/21	49,582,775.95
	MM1	NCR-NORTH	LGU-CMP	Villa Umami Homeowners Association, Inc. (3rd Tranche)	Matimyas St., Brgy. 527, Zone 52, Sampaloc, Manila	Center for Housing Innovationsand Component Services		04/20/21	3,927,720.39
	MM2	CAVITE	Resettlement CMP-Vertical	Ciudad de Strike Homeowners Association (6th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		05/27/21	29,412,597.88
3	CL	bulacan	LGU-CMP	Apawan Village HOAI Phase III (15% Mobilization Fee)	Brgy. Loma De Gato, Marilao, Bulacan	Makawili JayC Foundation, Inc.	115	06/15/21	
	CL	PAMPANGA	LGU-CMP	Coronado Ville HOAI Phase I (2nd Drawdown Billing)	Brgy. Camias, Magalang, Pampanga	Coronado Ville Homeowners Association, Inc.Phase 1. - 2nd Billing		06/08/21	44,129,045.00
	NWMO	CDO	LGU-CMP	Mergeville HOAI (4th Tranche)	Brgy. Indahag, Cagayan De Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC)		06/08/21	4,788,605.15
	SL	QUEZON	LGU-CMP	San Antonio Ville Homeowner's Association (4th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		07/01/21	37,348,166.89
	MM2	CAVITE	Off-site	Ciudad de Strike Homeowners Association Ph.2 (1st Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		06/10/21	105,484,084.16
	EV	TACLOBAN	LGU-CMP	Villa De Tacloban HOAI (3rd Tranche)	Brgy. Cabalawan, Tacloban City	LGU Tacloban			4,105,447.91
	MM2	NCR NORTH	On-Site	Villa Umami Homeowners Association, Inc. (4th Tranche)	Matimyas St., Brgy. 527, Zone 52, Sampaloc, Manila	Center for Housing Innovations & Component Services, Inc. (CHOICES)		07/19/21	3,028,779.17
	SL	QUEZON	On-Site	San Antonio Fisherfolks HOAI	Brgy. Taga, Katipunan, Zamboanga del Norte	KP Zanorte BALAI		07/14/21	8,128,404.42
	MM2	CAVITE	Resettlement CMP-Vertical	Ciudad de Strike Homeowners Association (7th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		08/02/21	13,630,320.04
4	EV	CEBU	Turnkey	Sto. Thomas Group HOAI. (Payment for House Construction Loan)	Bulacao, Cebu City	LGU-Cebu	64	08/05/21	11,045,153.28
	MM2	CAVITE	Resettlement CMP-Vertical	Ciudad De Strike HOAI Ph 1. (2nd Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		08/05/21	74,353,927.46
	NWMO	CDO	LGU-CMP	Balubal Heights Subdivision Federation Inc. (1st Tranche)	Brgy. Balubal, Cagayan de Oro City	LGU-CDO		08/24/21	106,772,304.00
	CL	PAMPANGA	LGU-Assisted	Coronado Ville HOAI Phase I (3rd Drawdown Billing)	Brgy. Camias, Magalang, Pampanga	LGU-Pampanga		09/30/21	30,757,890.40
	SL	QUEZON	LGU-CMP	San Antonio Ville HOA (5th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		09/23/21	59,018,203.74
	CL	BULACAN	LGU-CMP	Apawan Village HOAI Phase III (1st Billing)	Brgy. Loma De Gato, Marilao, Bulacan	Makawili JayC Foundation, Inc.		10/14/2021	9,587,978.89
	MM2	CAVITE	Resettlement CMP-Vertical	Ciudad De Strike HOAI Ph 1. (3rd Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		10/19/2021	82,213,449.16

SOCIAL HOUSING FINANCE CORPORATION
Kaagapay ng Komunidad sa Maginhawang Pamumuhay

CMP TAKEN-OUT PROJECTS
January-December 2021

NO.	GROUP	BRANCH	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	HOUSE CON. TOD	HOUSE CON. LOAN AMOUNT (P)
	SL	QUEZON	On-Site	San Antonio Fisherfolks HOAI (2nd Tranche)	Brgy. Taga, Katipunan, Zamboanga del Norte	KP Zanorte BALAI		11/24/2021	9,550,593.63
	NWMO	CDO	LGU-CMP	Mergeville HOAI batch 2 (5th Tranche)	Brgy. Indahag, Cagayan De Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC)		11/24/2021	2,762,350.00
	NWMO	CDO	Off-Site	Medalla Milagroasa Ph.1 (2nd Tranche)	Brgy. Balubal, Cagayan De Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC)		11/29/2021	6,679,460.00
	NWMO	CDO	LGU-CMP	Balubal Heights Subdivision Federation Inc. (2nd tranche)	Brgy. Balubal, Cagayan de Oro City	LGU-CDO		11/12/2021	73,735,826.55
	SL	QUEZON	LGU-CMP	San Antonio Ville HOA (6th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		11/18/2021	35,680,451.10
	CL	PAMPANGA	LGU-CMP	Coronado Ville HOAI Ph. 1 (4th Billing)	Brgy. Camias, Magalang, Pampanga	LGU-Pampanga		12/20/2021	25,137,318.44
	MM2	CAVITE	CMP Vertical	Ciudad De Strike HOAI (4th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		12/29/2021	58,007,971.93
	SL	QUEZON	LGU-CMP	San Antonio Ville HOAI (7th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		12/17/2021	17,631,043.46
5	MM1	NCR NORTH	CMP Vertical	LAON HOA's Federation Inc. (15% Mobilization Fee)	C. Molina St., Veinte Reales, Valenzuela City	Settlement & Housing Alternative Resources Fdn.(SHARE)	528	12/28/2021	
5				**TOTAL CMP (PH.III)**			**1,911**		**995,809,614.00**

CMP	Total No. of Projects	No. of ISFs Assisted	Total Loan Amount
A. Phase 1	39	5,552	533,989,387.31
B. Phase 2	4	1,420	62,504,218.56
C. Phase 3	5	1,911	995,809,614.00
Total	**48**	**8,883**	**1,592,303,219.87**

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SOCIAL HOUSING FINANCE CORPORATION
Kaagapay ng Komunidad sa Maginhawang Pamumuhay

HIGH DENSITY HOUSING
January-December 2021

A. LOT ACQUISITION (Phase 1)

NO.	REGION	PROJECT CLASSIF.	BOARD APPROVAL DATE	PROJECT NAME	RELOCATION SITE	CSO PARTNER	NO. OF INFORMAL SETTLER FAMILIES (ISFs) FROM WATERWAYS/ DANGER AREAS ASSISTED	PHASE 1 AMOUNT RELEASED, PHP	PHASE 1 TAKE-OUT DATE
1	IV-A	off-city	09/09/2018	Bagwis Greenland Ville HOA	Tanza, Cavite	SHARE Foundation, Inc.	1,068	82,552,260.00	03/12/2021
2	IV-A	off-city	09/09/2018	Kaybiga HOA	Tanza, Cavite	SHARE Foundation, Inc.	166	13,778,800.00	03/12/2021
3	IV-A	In-City Usufruct	10/09/2018	Parlas HOA	Naic, Cavite	CHHED	800	44,711,222.25	12/30/2021
3				**HDH (Phase I)**			**2,034**	**141,042,282.25**	

B. SITE DEVELOPMENT & BUILDING CONSTRUCTION (Phase 2)

NO.	REGION	PROJECT CLASSIF.	BOARD APPROVAL DATE	PROJECT NAME	RELOCATION SITE	CSO PARTNER	NO. OF INFORMAL SETTLER FAMILIES (ISFs) FROM WATERWAYS/ DANGER AREAS ASSISTED	PHASE 2 AMOUNT RELEASED, PHP	DRAWDOWN RELEASED DATE
	NCR	In-City Usufruct	06/07/2017	Samahang Magkakapitbahay na Nagkakaisa (SAMGBANAI) HOAI	Bethzaida St., Clemente Subdivision, Brgy. San Agustin, Novaliches, Quezon City	Center for Urban Poor Services (CUPS) Inc.		8,802,980.70	02/24/2021
	NCR	In-City Usufruct	11/20/2019	Alyansa ng Mamamayan ng Caloocan (AMC HC) (1st Drawdown)	Brgy. 171, Bagumbong, Caloocan City	Kilos Maralita, Inc		16,551,926.40	03/26/2021
	NCR	In-City Usufruct	09/29/2014	Genesis Ville Homeowners Association Inc. (6th Drawdown)	Camarin, Caloocan City	Center for Urban Poor Services, Inc. (CUPS)		30,224,128.43	05/20/2021
	NCR	In-City Usufruct	02/24/2016	Balikatan Samahan Mapulang Lupa (BSML) Homeowners Association, Inc. (7th Drawdown)	Brgy Viente Reales, Malanday, Valenzuela City	Lupang Kalinga Development, Inc		58,687,467.56	05/12/2021
	NCR	In-City Usufruct	02/24/2016	Malinta Waterways Alliance HC (2nd Billing)	Valenzuela City	Kilos Maralita, Inc.		12,436,139.38	06/30/2021
	NCR	In-City Usufruct	11/26/2014	Alyansa ng Mamamayan ng Caloocan (AMC HC) (2nd Drawdown)	Brgy. 171, Bagumbong, Caloocan City	Kilos Maralita, Inc		14,487,005.88	07/30/2021
	NCR	In-City Usufruct	11/20/2019	Alyansa ng Mamamayan ng Caloocan (AMC HC) (3nd Drawdown)	Brgy. 171, Bagumbong, Caloocan City	Kilos Maralita, Inc		13,898,082.41	11/05/2021
	NCR	In-City Usufruct	02/24/2016	Balikatan Samahan Mapulang Lupa (BSML) Homeowners Association, Inc. (8th billing)	Brgy Viente Reales, Malanday, Valenzuela City	Lupang Kalinga Development, Inc		17,078,170.34	11/29/2021
	NCR	In-City Usufruct	06/07/2017	Samahang Magkakapitbahay na Nagkakaisa (SAMGBANAI) HOAI (6th billing)	Bethzaida St., Clemente Subdivision, Brgy. San Agustin, Novaliches, Quezon City	Center for Urban Poor Services (CUPS) Inc.		12,692,124.90	12/28/2021
				HDH (Phase II)				**184,858,026.00**	

3		**TOTAL HDH (Phases I and II)**		**2,034**	**325,900,308.25**

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SOCIAL HOUSING FINANCE CORPORATION
Kaagapay ng Komunidad sa Maginhawang Pamumuhay

MARAWI SHELTER PROJECT
January-December 2021

A. PHASE 1

NO.	REGION	PROJECT CLASSIF.	PROJECT NAME	LOCATION	NO. OF INFORMAL SETTLER FAMILIES (ISFs) ASSISTED	BOARD APPROVED AMOUNT, Php	TAKE-OUT DATE
1	BARMM	Special Projects	Marawi Shelter Project Phase III	Patani Marawi City	438	29,698,800.00	03/30/2021
1			**MARAWI (PH.I)**		**438**	**29,698,800.00**	

B. PHASE 2 AND 3

NO.	REGION	PROJECT CLASSIF.	PROJECT NAME	LOCATION	NO. OF INFORMAL SETTLER FAMILIES (ISFs) ASSISTED	BOARD APPROVED AMOUNT, Php	CHECK RELEASE DATE
1	BARMM	Special Projects	Marawi Shelter Project Phase III (15% Mobilization Fee)	Patani Marawi City	438	-	03/30/2021
	BARMM	Special Projects	Marawi Shelter Project Phase II - First Progress	Patani Marawi City		35,086,191.24	05/12/2021
	BARMM	Special Projects	Marawi Shelter Project Phase II - Final Progress Billing	Brgy. Dulay Proper, Patani, Marawi City		11,695,397.08	09/22/2021
1			**MARAWI (PHASE II AND III)**		**438**	**46,781,588.32**	

2	**TOTAL MARAWI**	**876**	**76,480,388.32**

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SOCIAL HOUSING FINANCE CORPORATION
Kaagapay ng Komunidad sa Maginhawang Pamumuhay

INTRAMUROS PROJECTS
January-December 2021

A. LOT ACQUISITION

NO.	GROUP	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	COMMITTEE APPROVAL (CRECOM/ EXECOM/ BOARD)	LOT ACQUI. (TOD)	LOT ACQUI. LOAN AMOUNT (P)
1	Settlements Management Group	Special Project (CMP Turnkey)	Intramuros Community HOAI	Morong, Rizal	-	470		12/13/2021	31,799,074.50
1			**INTRAMUROS (PH.I)**			**470**			**31,799,074.50**
1			**TOTAL INTRAMUROS**			**470**			**31,799,074.50**

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A. LOT ACQUISITION

NO.	GROUP	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	COMMITTEE APPROVAL (CRECOM/ EXECOM/ BOARD)	LOT ACQUI. (TOD)	LOT ACQUI. LOAN AMOUNT (P)
1	Resettlement and Project Management	Special National Govt. CMP (Usufruct)	DOTR_BSP Properties	Tanza, Cavite	SHARE Foundation, Inc.	2,430		03/30/2021	169,240,120.00
1			DOTR (PH.I)			2,430			169,240,120.00
1			TOTAL DOTR			2,430			169,240,120.00

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SOCIAL HOUSING FINANCE CORPORATION
Kaagapay ng Komunidad sa Maginhawang Pamumuhay

Summary of Taken-out Projects
January-December 2021

	No. Of Projects	ISFs Assisted	Loan Amount
A. CMP			
Lot Acquisition	39	5,552	533,989,387.31
Site Development	4	1,420	62,504,218.56
House Construction	5	1,911	995,809,614.00
TOTAL (A)	**48**	**8,883**	**1,592,303,219.87**
B. HDH			
Phase 1	3	2,034	141,042,282.25
Phase 2	-	-	184,858,026.00
TOTAL (B)	**3**	**2,034**	**325,900,308.25**
C. Marawi			
Phase 1	1	438	29,698,800.00
Phase 2 and 3	1	438	46,781,588.32
TOTAL (C)	**2**	**876**	**76,480,388.32**
D. Special Projects			
DOTr (LA)	1	2,430	169,240,120.00
Intramuros (LA)	1	470	31,799,074.50
TOTAL (D)	**2**	**2,900**	**201,039,194.50**
Grand Total (A+B+C+D)	**55**	**14,693**	**2,195,723,110.94**

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STRATEGIC MEASURE 2:

Percentage of Satisfied Customers

Certification of Rating on the 2021 Customer Satisfaction Survey (CSS) of the Social Housing Finance Corporation

This is to certify that in the Customer Satisfaction Survey that **People Dynamics, Inc.** conducted, the **Social Housing Finance Corporation (SHFC)** garnered:

a) An average overall customer satisfaction rating of **4.14** among Community Associations with **pre-takeout** transactions taken out in 2020, which translates to a **"satisfied"** overall rating; where **85.1%** of the respondents gave SHFC either a "very satisfied" or "satisfied" rating.

b) An average overall customer satisfaction rating of **4.43** among Community Associations with **post-takeout** transactions taken out from 2010 to 2019, which translates to a **"very satisfied"** overall rating; where **92.2%** of the respondents gave SHFC either a "very satisfied" or "satisfied" rating.

This certificate is being issued in fulfillment of the requirements of SHFC from **People Dynamics, Inc.** in the latter's conduct of the 2021 SHFC Customer Satisfaction Survey.

Signed on this 29th day of December 2021.

JOCELYN R. PICK, Ph.D.
Project Manager, 2021 SHFC CSS Conduct
People Dynamics, Inc.

JOHN MANUEL R. KLIATCHKO, Ph.D.
Asst. Project Manager, 2021 SHFC CSS Conduct
People Dynamics, Inc.

Social Housing Finance Corporation

CONSULTING SERVICES FOR THE DEVELOPMENT AND IMPLEMENTATION OF THE 2021 CUSTOMER SATISFACTION SURVEY

Pre-Test Report

peopledynamics

BUILDING EXCEPTIONAL ORGANIZATIONS   ISO 9001 : 2015 Certified

9/29/2021

This report details the results of the pre-test conducted on the survey questionnaire transmitted by GCG to the Social Housing Finance Corporation (SHFC) to be used in the conduct of its 2021 Customer Satisfaction Survey.

Table of Contents

I.   Introduction

This report discusses the results of the pre-test/pilot test conducted by People Dynamics, Inc. (PDI) on the survey questionnaire transmitted by GCG to the Social Housing Finance Corporation (SHFC) to be used for the conduct of the Customer Satisfaction Survey 2021 for the SHFC. This likewise documents issues, challenges, and relevant observations gathered during the pre-test.

II.   Pre-Test Objectives

The Pilot Test/Pre-Test was undertaken to dry-run the survey questionnaire, standardize the conduct of the interview, and determine any problems that should be addressed prior to undertaking the data collection. In particular, the pre-test was conducted to test the survey questionnaire in an actual respondent/scenario to ensure clarity and comprehension of items, to check for possible biases, to assess interview length, and to anticipate possible issues during interviews and agree on resolutions prior to the training of enumerators (telephone interviewers).

III.   Pre-Test Conduct

GCG prescribes that the survey questionnaire should be pre-tested on at least 3 to 5 respondents for each customer type. PDI pre-tested the customer satisfaction survey questionnaire transmitted by GCG to SHFC through the telephone interview method on a total of 6 respondents across 3 customer types on September 27 and 28, 2021. Three (3) respondents each were engaged from the customers for the pre- and post-takeout transactions. These respondents were randomly selected from the target respondent list provided by SHFC and their data shall be excluded from the final data set to be subjected to statistical analysis. The data collection for the pre-test was facilitated using landlines or mobile telephones and encoded with the LIME Survey Platform (online).

IV.   Pre-test Results

Pre-test results show that there is clarity and comprehension of survey items. No possible biases from survey respondents were ascertained. Pre-test results also showed no pressing issues were likely to arise during the data collection.

The length of telephone interviews during the pre-test averaged at 8 minutes for the pre-takeout customers, well within the prescribed 15-minute limit of GCG for customer satisfaction survey questionnaire administration. On the other hand, the

pre-test interviews for the post-takeout customers averaged at 17 minutes, 2 minutes above the said limit. The coverage of the post-takeout questionnaire was thus reviewed and checked for prioritization of items. The interviewers were advised that in their interviews, they were to run through introductions and screener questions briefly, to ensure that the Main Questionnaire items would all be covered, since items under it were identified as the most significant information to be obtained and also that the items may not be altered, modified, or deleted as per GCG Guidebook on CSS conduct.

Table 1: Pre-test Entries for Pre-Takeout Customers

No.	Date & Time Submitted	Token	Customer Group:	Time Start	Time End	Duration (mins.)
1	28/09/2021 17:28	p0KBid	PRE-TAKEOUT	5:18	5:28	0:10
2	28/09/2021 17:42	zuu8dg	PRE-TAKEOUT	5:33	5:41	0:08
3	28/09/2021 17:55	olsbBh	PRE-TAKEOUT	5:48	5:55	0:07
Average Duration for the Questionnaire for Pre-Takeout Customers						0:08

Table 2: Pre-test Entries for Post-Takeout Clients

No.	Date & Time Submitted	Token	Customer Group:	Time Start	Time End	Duration
1	27/09/2021 11:39	RAiaYS	POST-TAKEOUT	11:18	11:40	0:22
2	27/09/2021 12:24	aaGPV0	POST-TAKEOUT	12:11	12:25	0:14
3	27/09/2021 14:22	w8lSxN	POST-TAKEOUT	14:08	14:23	0:15
Average Duration for the Questionnaire for Post-Takeout Customers						0:17

V. Implications of the Pre-Test Results

In summary, pre-test conduct evidenced that the survey items were clear and easy to comprehend and that no possible biases and issues are likely to arise during the conduct of telephone interviews.

The pre-test determined that the survey questionnaire for pre-takeout customers can be conducted within the GCG-prescribed interview length of 15 minutes but the questionnaire for post-takeout might require slightly more time. As such, the coverage of the pre-takeout questionnaire was reviewed and the items under the Main Questionnaire were identified as the top priority, since per GCG Guidebook, they are fixed and may not be altered, modified, or deleted.

The pre-test also showed some possible hurdles that need to be expected and be prepared for. These are summarized below together with resolutions that were

made to address them. The same was presented during the training to equip the interviewer.

Table 3: Anticipated Hurdles & Resolutions

HURDLES	RECOMMENDED ACTION TO BE TAKEN BY INTERVIEWER
"Not Interested"	Establish the company's identity, your identity, and the purpose of the call. This should be done during the "greeting" phase. Your first 2 minutes are very crucial.
"Personal Question"	If the questions are, "who are you?" "Why are you calling me?" "Where is your office?" "What is this for?" those questions should be answered by your opening spiel. Otherwise, answer professionally and in a polite manner to gain their trust to proceed with the call.
Respondent did not answer, then calls enumerator back.	Always make use of the tracker. Input remarks of your actions. Highlight numbers that are unreachable for easy tracking of callbacks.

CONSULTING SERVICES FOR THE DEVELOPMENT AND IMPLEMENTATION OF THE 2021 CUSTOMER SATISFACTION SURVEY

Training Report

9/30/2021

This report details the Training facilitated by People Dynamics, Inc. (PDI) to its survey team members regarding the conduct of the Social Housing Finance Corporation (SHFC) 2021 Customer Satisfaction Survey.

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I. Introduction

This report documents the training session facilitated by People Dynamics Inc. (PDI) to its survey team on the conduct of the Customer Satisfaction Survey 2021 for the Social Housing Finance Corporation (SHFC), which includes agreements and instructions relayed during the training conduct.

II. Training Objectives

The training is given to the telephone interviewers to provide an overview of the project, its design, and objectives; to be acquainted with sampling procedures and selection of respondents (as made by the statistician); to brief on the questionnaire administration; to practice skipping and routing of questions, and to reinforce learning and application by the conduct of a mock interview utilizing the questionnaire. The training also covered the importance of upholding rules and regulations regarding data privacy and non-disclosure of information, techniques, and other information pertinent to effectively conducting telephone interviews.

III. Training Conduct

The Training for Telephone Interviewers was held on September 28 (post-takeout) & 29, (pre-takeout) 2021 via the Zoom platform. The session provided an overview of the conduct of the Customer Satisfaction Survey for SHFC, together with its design and objectives, briefing on the questionnaire administration, and a demo on skipping and routing of questions.

The call-out lists were divided among the interviewers. The interviewers were also advised to engage all the contacts endorsed to them so that the sample size targets could be met, given the limited population size or the number of target respondents endorsed by SHFC.

The enumerators also practiced skipping and routing questions and did mock interviews among their co-enumerators to familiarize themselves with the questions and to test their comprehension of the instructions. Specific pointers were underscored as deemed necessary, based on the results of the pre-test conduct.

The training also covered the interview process and techniques that the interviewers could use in properly interviewing their respondents and encoding their data in the survey platform.

IV. Agreements, Instructions, and Anticipated Challenges

The pre-test also showed some possible hurdles that need to be expected and be prepared for. These are summarized below together with resolutions that were made to address them. The same was presented during the training to equip the interviewer.

Table 1: Anticipated Hurdles & Resolutions

HURDLES	RECOMMENDED ACTION TO BE TAKEN BY INTERVIEWER
"Not Interested"	Establish the company's identity, your identity, and the purpose of the call. This should be done during the "greeting" phase. Your first 2 minutes are very crucial.
"Personal Question"	If the questions are, "who are you?" "Why are you calling me?" "Where is your office?" "What is this for?" those questions should be answered by your opening spiel. Otherwise, answer professionally and in a polite manner to gain their trust to proceed with the call.
Respondent did not answer, then calls enumerator back.	Always make use of the tracker. Input remarks of your actions. Highlight numbers that are unreachable for easy tracking of callbacks.

Furthermore, these pointers and instructions were given to the interviewers as follows:

A. Call Duration & Limited Time Provided by the Respondents

1. Assure the respondents that the survey will take only about 15 minutes by emphasizing the survey duration in the spiel when it is read out.
2. Be brief with introductions and the screener questions and underscore that their feedback will help SHFC to improve its services
3. Ask for the best time to call just in case respondents would receive the call in a busy hour.
4. Document outcomes of calls, especially when calls are "unsuccessful," and interviews cannot be pursued.

B. Tone of Voice & Pleasantries

1. Use a sweet and pleasant tone and smile throughout the interview conduct.
2. Relay that an email can be sent by PDI containing SHFC's letter addressed to its customers stating that it has been commissioned PDI to undertake its 2021 customer satisfaction survey and invited their participation when met with hesitance or suspicions on the legitimacy of the call.
3. Underscore confidentiality of their responses and non-disclosure of their identity in the survey results

C. Spiel

1. Opening spiel when respondents answer the call to communicate the purpose of the call and the survey and secure the respondents' confirmation to participate right from the very beginning:

> Hello, _____. We are currently conducting a Survey for the x Social Housing Finance Corporation (SHFC) for 2021. We have chosen to interview you because your opinion and rating matter in improving SHFC's services and its relationship with you, as their client. This will just take around 15 minutes of your time. Is this ok?

> The formal introduction and informed consent prescribed by GCG will then be read out and the formal confirmation to proceed with the survey will be secured prior to the survey proper.

2. Ready spiels, i.e. statements should be articulated promptly when the situation calls for it.
3. Interviewers were also instructed to communicate pressing concerns to the project team throughout the data collection so that such may immediately be addressed or resolved.

D. Encoding of Responses

1. Write down free-form responses verbatim, regardless of the language or dialect. For example, an uttered Tagalog word or sentence has to be documented in Tagalog.

CONSULTING SERVICES FOR THE DEVELOPMENT AND IMPLEMENTATION OF THE 2021 CUSTOMER SATISFACTION SURVEY

Training Manual (Deck)

Year 2021

This document contains the Training Manual (Deck) utilized by People Dynamics, Inc. (PDI) in the training conduct to its team members, specifically, the team of field enumerators (telephone interviewers) pertinent to the administration of Social Housing Finance Corporation (SHFC) for the year 2021.

Training of Research Assistants

Conduct of the Customer Satisfaction Survey

Enumerator/Research Assistant:

A person who administers survey over the phone for the clients and documents what transpired in the interview by accomplishing the survey form.

Four Fold Duties of an Enumerator (4 Cs):

1. Contact the respondents provided by the clients;

2. Complete the accomplishment survey form;

3. Comply with the daily submission of accomplished survey forms; and,

4. Communicate vital concerns and issues.

Non-Disclosure and Confidentiality Agreement

- *Research Assistant* will not at any time, in any fashion, form, or manner, either directly or indirectly divulge, disclose, or communicate to any person, firm, or corporation

- in any manner whatsoever any information or proprietary material of any kind, nature, or description

- concerning matters affecting or relating to the business of employer, including, without limitation, the names of any its customers, the prices it obtains or has obtained, or at which it sells or has sold its products, or any other information concerning the business of Company, its manner of operation, or its plans, processes, or other date of any kind, nature, or description with regard to whether any or all of the foregoing matters would be deemed confidential, material, or important.

- The parties hereby stipulate that, as between them, the foregoing matters are important, material, and confidential, and gravely affect the effective and successful conduct of the business of Company, and its goodwill, and that any breach of the terms of this section is a material breach of this agreement.

Non-Disclosure and Confidentiality Agreement

- The work that shall be produced by the *Research Assistant* or undertaken by the same for PDI, reports and other written works, will remain the property of PDI. All software and printed materials will remain with PDI when I leave, and NO copies (hard or soft copies) will be made, nor will materials be removed from the office of PDI without prior written consent.

- Other than as necessary to complete the tasks assigned, the *Research Assistant* shall not discuss the work he or she perform with any other person(s), except for materials already in the public domain.

Role as Personal Info Controller & Processor

- The role of the data collection team (i.e., field manager, field supervisor, and telephone interviewers) as:
  - Personal Information Controllers (PICs)
    - Controls the collection, holding, processing or use of personal information, includes one who instructs another to collect, hold, process, use, transfer or disclose personal information on his or her behalf
  - Personal Information Processors (PIPs)
    - To whom a PIC instructs the processing of personal data pertaining to a data subject

Encoding of Data on Online Survey Platform

- Good internet connection
- Back-up notebook to jot responses given to swiftly for you to type

Clearing/Debriefing & Alignment Huddles

- Alignment Huddles – 7AM daily
- 1st Clearing/Debriefing Session as scheduled by the Field Manager

Duration:

- Goal to complete data collection within 1-2 Weeks
- Timelines may be extended as necessary

Pre-duties of an Enumerator:

a. Attend orientations, trainings and workshops

b. Receive enumerator's materials such as enumerators' manual, contact lists, among others.

Actual Duties of an Enumerator:

a. Contact the respondents

b. Record completely the responses of the respondents

c. Submits daily accomplished forms

d. Make a monitoring system of your respondents

e. Attend twice a week alignment meeting

Post-duties of an Enumerator:

a. Ensures that the survey forms filled out completely
b. Raise any pertinent concerns and issues
c. Submit the accomplished form daily

Expectations from the Enumerators

- Minimum of Fifteen (15) successful interviews in a day.

- Conducts the interview within 15 minutes.

- Follows the protocol in confidentiality of data.

- Represents People Dynamics, Inc. in a positive and professional manner.

- Accomplishes the form completely with honesty and integrity.

- Follows ESOMAR Code of Conduct.

How to Communicate Effectively

- Memorize and practice your spiels

- Speak naturally and pleasantly

- Listen attentively to capture the answer of the respondents and to avoid repetition.

- Use a comfortable dialect/language for you and for the respondents, if applicable

How to Build Rapport with the Respondents

- Call the respondent by their name
- Be courteous and respectful
- Use a professional yet friendly tone of voice
- Always smile (your smile can be heard)

How to Get the Attention of the Respondents

- Inform the respondents of the impact of their feedback to the organization.

- Use the "CHOSEN" strategy.

- Use the REWARD SYSTEM strategy if any.

- Be assertive and persuasive.

How to be Confident

- Preparation is the key.
- Practice before conducting the survey.
- Be in a conducive atmosphere.

Telephone Etiquette

- Greet the respondent
- Briefly introduce yourself and the purpose of the call
- Use a professional yet friendly tone of voice
- Be courteous and respectful
- Thank the respondents and let them be the first to hang up

How to Deal with Resistant Respondents

- Inform the respondent that their feedback is valuable
- Ask for the convenient day and time to conduct the survey
- Inform the respondent about the reward if there's any

How to Handle Rejection

- Respect the decision of the respondent .
- Do not take it personally.
- Understand that people are busy now a days.
- Maximize other prospective respondents on the call lists.

Dos and Don'ts

Dos

- Make sure to introduce yourself as PDI enumerator commissioned by the client
- Briefly inform the respondents about the purpose and significance of the survey
- Read every question and simplify for better comprehension
- Keep the data confidential
- Accomplish the form completely

Dos and Don'ts

Don'ts

- Do not manipulate the data
- Do not call the respondents after office/business hours
- Do not argue with the respondents
- Do not go beyond the prescribed time for the phone interview
- Do not record the conversation with the respondents
- Avoid duplication of respondents
- Do not interview those who are working or with relatives working with the client
- Do not interview those who do not transact in anyway or avail services of the client

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Social Housing Finance Corporation

CONSULTING SERVICES FOR THE DEVELOPMENT AND IMPLEMENTATION OF THE 2021 CUSTOMER SATISFACTION SURVEY

Observation and Clearing/Debriefing Report

BUILDING EXCEPTIONAL ORGANIZATIONS   ISO 9001 : 2015 Certified

10/2/2021

This report details the conduct of Observation and Clearing/Debriefing sessions undertaken by People Dynamics, Inc. in the conduct of the 2021 Customer Satisfaction Survey of the Social Housing Finance Corporation.

Table of Contents

I. Introduction

To ensure that the data gathered from the 2021 Customer Satisfaction Survey (CSS) for the **Social Housing Finance Corporation (SHFC)** is of the highest possible quality, People Dynamics, Inc. (PDI) implemented the Observation Method, a GCG-prescribed quality control procedure. This included the conduct of Clearing/Debriefing Sessions.

As purposed, observation was undertaken to check if the questionnaire was administered properly; ensure consistency and proper accomplishment of the questionnaire forms, and monitor that the sampling procedures, if applicable, were followed through the proper utilization of the call-out list provided by the statistician. Further, clarifications or concerns, and challenges encountered during the first three (3) days of data collection were discussed by the survey team of PDI during the initial Clearing/Debriefing sessions. Ways to address identified issues with data collection were consequently agreed upon.

This report details (1) the conduct of observation and (2) the main concerns identified during the first clearing/debriefing session, including the decisions made in consensus, as well as mechanisms instituted for the succeeding clearing/debriefing sessions.

II. Conduct of Observation

Data collection commenced on September 28, 2021, for the post-takeout customers and September 29 for the pre-takeout customers.

The initial day of data collection via telephone interviewers from September 28 to October 2, 2021, was observed and monitored by the field manager. Data captured through PDI's online survey platform, which has data validation measures in place, were reviewed. The captured data were found to be in order. This shows that the online survey questionnaires were administered properly and that the responses were properly recorded and data was consistently encoded, following the prescribed guidelines given in the training of enumerators.

Complete enumeration was undertaken. All the target respondents were equally divided to each telephone interviewer, where the interviewers were tasked to make a call to each respondent in their list. The field manager also monitored the updated call-out lists at the end of each day to monitor progress.

Moreover, observation was also undertaken even beyond the initial days of the data collection to continuously ensure consistent, proper accomplishment of the survey questionnaires via the online survey platform throughout the data collection conduct.

III. Clearing/Debriefing Sessions

A. Debriefing Session

The first debriefing session was undertaken on October 2, 2021, via the Zoom platform. Here, the telephone interviewers raised their clarifications or concerns, and challenges encountered during the first few days of data collection to the entire survey team.

Common themes that emerged from the concerns and challenges raised by the telephone interviewers included concerns that were already anticipated to occur based on the results of the pre-test conduct. Instructions given during the training to address these concerns were reiterated.

B. Succeeding Clearing/Debriefing Sessions

Succeeding clearing/debriefing sessions made at the end of each day during the data collection are being facilitated through the use of the Viber chat group. Additional instructions are likewise being relayed to the telephone interviewers through this. Further, each telephone interviewer is required to acknowledge every instruction being sent out to the chat group, to ensure that the same have been read and well-understood.

CONSULTING SERVICES FOR THE DEVELOPMENT AND IMPLEMENTATION OF THE 2021 CUSTOMER SATISFACTION SURVEY

Fieldwork Progress, Supervision & Spot-Checking Report

11/11/2021

This report details the Field Work Progress Monitoring, Supervision, and Spot Checking undertaken by People Dynamics, Inc. (PDI) in the conduct of the 2021 Customer Satisfaction Survey of the Social Housing Finance Corporation.

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I. Introduction

To guarantee that the data gathered from the 2021 Customer Satisfaction Survey (CSS) of the **Social Housing Finance Corporation (SHFC)** is of the highest quality possible, **People Dynamics, Inc. (PDI)** undertook **Supervision** and **Spot Checking**, which are GCG-prescribed quality control procedures. Supervision also included the daily fieldwork progress monitoring activities and daily alignment meeting with all telephone interviewers through the Zoom platform.

As purposed, **supervision** was undertaken to ensure the proper implementation of the survey conduct (i.e., the telephone interviews) whereas **spot checking** was undertaken to ensure that the interviewers (a) did proper sampling; (b) implemented proper skipping of items; and (c) were conducting the interviews correctly.

This report details the conduct of these supervision and spot-checking.

II. Conduct of the Supervision & Spot-checking

A. Supervision

Supervision was undertaken by the field manager throughout the conduct of telephone interviews for the customer satisfaction survey conducted to the community associations from September 28 to November 10, 2021. This was undertaken to ensure its proper implementation. This was carried out through the support of the field supervisor who monitored the team throughout the data collection, which allowed for the majority of the interviewers to be observed, well above the minimum requirement in the GCG Guidebook on CSS Conduct for 30% of the total sample size to be observed.

1. Fieldwork Progress Monitoring

Data was daily extracted from the PDI Online Survey platform and reviewed for correctness. Figures generated on the qualified and completed survey interviews for each customer type were daily tallied by the field manager against the call-outs lists assigned to each interviewer.

The PDI Online Survey platform had measures to ensure zero errors in data encoding. Nonetheless, the data processing implemented manual review measures to ensure zero errors on the data sets per category.

The target number for the pre-takeout customers took a month longer to achieve. The contact list for pre-takeout respondents had been exhausted on October 25, with at least two (2) call attempts to non-responsive target respondents. A handful of the contact information was also incorrect for some pre-takeout customers but the updated information was provided by SHFC. Constant calls to the initially non-responsive pre-takeout customers were made until the required sample size was achieved.

The data set to be back-checked totaled 101 pre-takeout and 116 post-takeout respondents, excluding six (6) pre-test entries.

2. Virtual Team Huddles

The survey team sounded off concerns as they occurred and shared best practices throughout the data collection through a Viber group chat. These real-time huddles served to motivate all interviewers, address their challenges and concerns as they were encountered, and regularly strategize on how to engage more respondents and to do so more effectively.

III. Spot-checking

Spot checks are prescribed by the GCG Guidebook to ensure that the interviewers (a) did proper sampling (b) implemented proper skipping of items, and (c) are indeed in the area covered by the study, and (d) were conducting the interviews correctly.

Spot checks were undertaken by the field manager and field supervisor and the findings are summarized in the table below vis-à-vis GCG Guidebook requirements:

Areas for Spot Checking That the interviewers….	Findings
1. implemented proper sampling	This is not applicable as complete enumeration was made for the **SHFC CSS 2021,** where the telephone interviewers engaged all respondents in the call-out lists given to them.
2. implemented proper skipping of items	The correct survey questionnaires for each of the respondent groups (Departments) were utilized using the Lime Survey (Online) platform.

Areas for Spot Checking That the interviewers….	Findings
	Proper skipping of items was also implemented as evidenced by the properly accomplished Lime Survey questionnaire forms.
3. are indeed in the area covered by the study	Since the telephone interview method was utilized, the areas covered by the survey were engaged remotely. As such, ensuring that the interviewers were in the physical designated area covered by the study was not be applicable.
4. interviewers are interviewing correctly	The interviewers were administering the survey correctly, following the guidelines and procedures given during the training.

Social Housing Finance Corporation

CONSULTING SERVICES FOR THE DEVELOPMENT AND IMPLEMENTATION OF THE 2021 CUSTOMER SATISFACTION SURVEY

Back-Checking Report

*people*dynamics

BUILDING EXCEPTIONAL ORGANIZATIONS   ISO 9001 : 2015 Certified

11/15/2021

This report details the Back-Checking undertaken by People Dynamics, Inc. in the conduct of the 2021 Customer Satisfaction Survey of the Social Housing Finance Corporation (SHFC).

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I.   Introduction

To guarantee that the data gathered from the 2021 Customer Satisfaction Survey (CSS) of the **Social Housing Finance Corporation (SHFC)** is of the highest quality possible, **People Dynamics, Inc. (PDI)** performed Back-Checking, a GCG-prescribed quality control procedure.

As purposed, back-checking was undertaken as a validation measure, i.e., to ensure that the survey interviews were actually conducted and completed and that all responses recorded by the interviewer were consistent and accurate. This report details the conduct and results of the Back-Checking.

II.   Back-checking Conduct

Respondents were re-contacted on November 12, 2021, by trained personnel who did not conduct the telephone interview.

The GCG Guidebook on CSS Conduct noted that a combination of phone and in-person back-checking should be done. However, the nationwide community quarantine and physical distancing measures imposed by the IATF have resulted in limitations to the back-checking process. Mobile and landline telephone calls remained the only feasible options, and these were therefore undertaken.

This is the general script followed by the back-checkers to validate with respondents if the survey was indeed administered and completed; and whether recorded responses were consistent and accurate.

III.   Back-checking Results

Back-checking results showed that the phone interviews were indeed conducted and completed. All re-contacted respondents confirmed that the survey interviews were done, completed, and clear. Moreover, respondents confirmed their recorded responses in the survey, thus ensuring consistency and accuracy of given responses.

A total of 47 (46.5%) of the 101 pre-take out and 45 (38.8%) of 116 post-takeout survey respondents were re-contacted, satisfying the GCG minimum requirement that at least 30% of the total sample size should be back-checked.

Social Housing Finance Corporation

CONSULTING SERVICES FOR THE DEVELOPMENT AND IMPLEMENTATION OF THE 2021 CUSTOMER SATISFACTION SURVEY

Data Quality Control Report

BUILDING EXCEPTIONAL ORGANIZATIONS ISO 9001 : 2015 Certified

11/22/2021

This report details the quality control measures implemented in the conduct of the 2021 Customer Satisfaction Survey of the Social Housing Finance Corporation.

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I. Introduction

People Dynamics, Inc. (PDI) implemented the quality control procedures stipulated in the GCG standards to ensure that the data gathered from the 2021 Customer Satisfaction Survey (CSS) of the **Social Housing Finance Corporation (SHFC)** is of the highest quality possible.

II. Data Quality Control Procedures Implemented

The following quality control procedures stipulated in the GCG standards were implemented by PDI in the conduct of the 2021 CSS of SHFC.

A. Pre-test

GCG prescribes that the survey questionnaire should be pre-tested on at least 3 to 5 respondents for each customer type. PDI pre-tested the customer satisfaction survey questionnaire transmitted by GCG to SHFC through the telephone interview method on a total of 6 respondents across 3 customer types on September 27 and 28, 2021. Three (3) respondents each were engaged from the customers for the pre- and post-takeout transactions. These respondents were randomly selected from the target respondent list provided by SHFC and their data shall be excluded from the final data set to be subjected to statistical analysis. The data collection for the pre-test was facilitated using landlines or mobile telephones and encoded with the LIME Survey Platform (online).

Results of the pre-test, as well as pertinent issues or challenges and relevant observations, are detailed in the Pre-rest Report.

B. Training of Interviewers

The Training for Telephone Interviewers was held on September 28 (post-takeout) & 29, (pre-takeout) 2021 via the Zoom platform. The session provided an overview of the conduct of the Customer Satisfaction Survey for SHFC, together with its design and objectives, briefing on the questionnaire administration, and a demo on skipping and routing of questions.

The call-out lists were divided among the interviewers. The interviewers were also advised to engage all the contacts endorsed to them so that the sample size targets could be met, given the limited population size or the number of target respondents endorsed by SHFC.

The enumerators also practiced skipping and routing questions and did mock interviews among their co-enumerators to familiarize themselves with the questions and to test their comprehension of the instructions. Specific pointers were underscored as deemed necessary, based on the results of the pre-test conduct.

The training also covered the interview process and techniques that the interviewers could use in properly interviewing their respondents and encoding their data in the survey platform.

The submitted Training Report details the conduct of the training interviewers, which includes the Training Manual consisting of the agreements, instructions, and anticipated challenges relayed during the training conduct.

C. Observation, including Clearing/Debriefing Sessions

Data collection commenced on September 28, 2021, for the post-takeout customers and September 29 for the pre-takeout customers.

The initial day of data collection via telephone interviewers from September 28 to October 2, 2021, was observed and monitored by the field manager. Data captured through PDI's online survey platform, which has data validation measures in place, were reviewed. The captured data were found to be in order. This shows that the online survey questionnaires were administered properly and that the responses were properly recorded and data was consistently encoded, following the prescribed guidelines given in the training of enumerators.

Complete enumeration was undertaken. All the target respondents were equally divided to each telephone interviewer, where the interviewers were tasked to make a call to each respondent in their list. The field manager also monitored the updated call-out lists at the end of each day to monitor progress.

Moreover, observation was also undertaken even beyond the initial days of the data collection to continuously ensure consistent, proper accomplishment of the survey questionnaires via the online survey platform throughout the data collection conduct.

The first debriefing session was undertaken on October 2, 2021, via the Zoom platform, wherein the telephone interviewers raised their clarifications or concerns, and challenges encountered during the first few days of data

collection to the entire survey team. Common themes that emerged from the concerns and challenges raised by the telephone interviewers included concerns that were already anticipated to occur based on the results of the pre-test conduct. Instructions given during the training to address these concerns were reiterated.

Succeeding clearing/debriefing sessions made at the end of each day during the data collection are being facilitated through the use of the Viber chat group. Additional instructions are likewise being relayed to the telephone interviewers through this. Further, each telephone interviewer is required to acknowledge every instruction being sent out to the chat group, to ensure that the same have been read and well-understood.

D. Supervision and Spot Checking

Supervision was undertaken by the field manager throughout the conduct of telephone interviews for the customer satisfaction survey conducted to the community associations from September 28 to November 10, 2021. This was undertaken to ensure its proper implementation. This was carried out through the support of the field supervisor who monitored the team throughout the data collection, which allowed for the majority of the interviewers to be observed, well above the minimum requirement in the GCG Guidebook on CSS Conduct for 30% of the total sample size to be observed.

Spot checks were also undertaken to ensure that the interviewers (a) did proper sampling (b) implemented proper skipping of items, and (c) are indeed in the area covered by the study, and (d) were conducting the interviews correctly. Spot-checking findings and are detailed in the Supervision, and Spot Checking Report.

The target number for the pre-takeout customers took a month longer to achieve. The contact list for pre-takeout respondents had been exhausted on October 25, with at least two (2) call attempts to non-responsive target respondents. A handful of the contact information was also incorrect for some pre-takeout customers but the updated information was provided by SHFC. Constant calls to the initially non-responsive pre-takeout customers were made until the required sample size was achieved. The data set to be back-checked totaled 101 pre-takeout and 116 post-takeout respondents, excluding six (6) pre-test entries.

E. Back-Checking

PDI also undertook back-checking to validate that the survey interviews were conducted and completed and that responses recorded by the interviewer were consistent and accurate. The GCG Guidebook on CSS Conduct noted that a combination of phone and in-person back-checking should be done. However, the nationwide community quarantine and physical distancing measures imposed by the IATF have resulted in limitations to the back-checking process. Mobile and landline telephone calls remained the only feasible options, and these were therefore undertaken.

Back-checking results showed that the phone interviews were indeed conducted and completed. All re-contacted respondents confirmed that the survey interviews were done, completed, and clear. Moreover, respondents confirmed their recorded responses in the survey, thus ensuring consistency and accuracy of given responses.

A total of 47 (46.5%) of the 101 pre-take out and 45 (38.8%) of 116 post-takeout survey respondents were re-contacted, satisfying the GCG minimum requirement that at least 30% of the total sample size should be back-checked.

F. Data Processing

PDI utilized Lime Survey, an online survey platform that has automated verification or consistency checks on the data to be encoded by the telephone interviewer, wherein the interviewer will receive a real-time prompt if the response they have encoded for an item is incorrect or not aligned with the instructions or if they missed inputting any responses on any item. Further, monitoring and validating the correctness of the responses vis-à-vis each survey item in real-time were undertaken using this platform as well as Microsoft Excel. Data encoding, editing, and processing were done following these parameters:

1. Transfer of Data

The responses inputted by the telephone interviewers were transmitted or uploaded to the cloud server in real-time. This has allowed for real-time monitoring of fieldwork progress, where data were extracted at any time of the day for data quality checks.

2. Data Extraction

PDI extracted the data sets and submitted them to the data processing manager to check for the survey progress and to review the data and check for completeness and other issues affecting the quality of data. These extractions served as the basis of the quality control team for spot-checking and quality control measures.

3. Data Processing

Once the data reached zero errors, data was prepared for table processing. Data tabulation specifications or tab specs were developed by the statistician, and included the following key details:

a. List of tables with table titles and base descriptions
b. Segments to be read in the table banners/headers
c. Stubs or list of responses
d. Formatting of the tables
e. Filter/logic checks
f. Weights computation (for disproportionate sampling)

The data table processing involved descriptive statistics and several cross-tabulations, aligned with the data requirements.

All tables, where statistically feasible, were subjected to statistical tests for groups to measure the variance among the existing groups/segments in the sample. Significance testing was done at a 95% confidence level, as prescribed in the *GCG Guidebook on CSS Conduct*.

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CONSULTING SERVICES FOR THE DEVELOPMENT AND IMPLEMENTATION OF THE 2021 CUSTOMER SATISFACTION SURVEY

Final Report

12/31/2021

This Final Report details the results of the 2021 Customer Satisfaction Survey on the services of the Social Housing Finance Corporation rendered in 2021.

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EXECUTIVE SUMMARY

The 2021 customer satisfaction survey was implemented to assess services provided in 2020 across identified dimensions and determine possible areas of improvement. This research employed both quantitative and qualitative methods of data gathering and analyses. It utilized three data collection tools: the main survey (for community associations), the focus group discussion (for LGUs), and the feedback mechanism survey (for CMP Mobilizers, landowners, and contractors). The Telephone Interview Method was utilized in the data collection of the main survey, while virtual teleconferencing via Zoom was used for the focus groups. There were 101 clients in the pre-takeout, 116 clients in the post-takeout; 41 participants in six (6) focus group discussions grouped according to location; and 30 participants in the feedback mechanism survey.

The overall satisfaction mean rating obtained for 2021 is 4.14 for pre-takeout account holders (corresponding to a "satisfied" overall rating, achieving an 85.1% Top Two Box percentage mark), and 4.43 for post-takeout account holders (equivalent to a "very satisfied" level, with a 92.2% Top Two Box percentage mark).

Among pre-takeout respondents, mean satisfaction ratings for each of the eight (8) survey attributes revealed that respondents were "very satisfied" with "Facilities" (4.30), "Staff and Organization" (4.26), "Information and Communication" (4.25), and Training (4.23). Meanwhile, they were satisfied with "Website Information and Communication" (4.17), "Financing (Loans)" (4.15), Pre-relocation Activities" (4.10), and "Complaints Handling and Records Keeping" (4.10).

Among post-takeout respondents, mean satisfaction ratings for each of the six (6) survey attributes revealed that respondents were "very satisfied" with "Staff and Organization" (4.61), "Information and Communication" (4.57), "Facilities" (4.54), "Products and Services" (4.50), and "Website Information and Communication" (4.38). Lastly, "satisfied" ratings were obtained in the area of "Complaints Handling and Records Keeping" (4.09).

Among pre-takeout respondents, the highest magnitudes of relationships were found between overall satisfaction and the following attributes (presented ordinally, starting with the highest correlation values obtained): "Financing (Loans)"

"Complaints Handling and Records Keeping", "Staff and Organization", "Pre-relocation Activities", and "Information and Communication." All correlational results were found to be significant. Subsequent regression analysis revealed that no significant predictors of overall satisfaction emerged among the eight survey attributes.

For the post-takeout respondents, the highest magnitudes of relationships were found between overall satisfaction and the following attributes (shown ordinally, starting with the highest correlation values obtained): "Products and Services" and "Staff and Organization", and "Information and "Communication." Except for "Complaints Handling and Record-Keeping", all the other correlational results were found to be significant. In the regression analysis that followed, "Staff and Organization" emerged as the lone significant predictor of overall satisfaction.

In the comparative analysis of satisfaction ratings in 2020 and 2021, results showed that among pre-takeout respondents, overall satisfaction in 2021 was significantly lower compared to the previous year. Moreover, seven (7) of the eight (8) survey attributes also registered significantly lower mean ratings in 2021 compared to 2020, except for "Complaints Handling and Records Keeping" (where no significant difference in mean satisfaction ratings was observed between 2020 and 2021).

Among post-takeout respondents, the overall satisfaction rating for 2021 was numerically higher than in 2020. This difference, however, was not found to be significant. The same finding extends to the six survey attributes – there were no significant differences in satisfaction ratings, comparing 2020 and 2021.

In the thematic analyses of responses, the most frequently mentioned justifications for satisfied and very satisfied ratings among pre-takeout respondents were SHFC staff, service quality, manner of addressing their concerns, transaction efficiency, and clarity of information. Drivers of dissatisfaction include processing delays, unresponsive staff, and unresolved issues/delays in addressing the concerns of landowners.

Among post-takeout respondents, the following drivers of satisfaction were identified: SHFC staff, efficient delivery of products and services, responsiveness to concerns, availability of updates, and complaints/inquiry handling. Unfavorable

ratings were attributed to lapses in information and communication, delays in service delivery, lack of guidance in performing transactions, processing difficulties, lack of updates, and slow progress in project takeout.

FGD results revealed that the overwhelming majority are more than happy to be given the opportunity to be working with the SHFC regardless of how far along the LGU's are in the project. One essential attribute worth keeping can be directed to SHFC's ability to maintain constant and open communication. Contextually, it can be surmised that the SHFC has trained their staff well in order to effectively carry out their duties, as well as maintain close and positive relationships with the LGU's.

The Feedback Survey Mechanism revealed that in general, the participating CMP Mobilizers and Contractors were quite satisfied with the processes and operations, as well as the services provided by SHFC. There may be a need to re-examine (1) the number of steps involved in most SHFC transactions; (2) the hours needed to complete transactions (to dispel the notion that transaction processing is "too slow"); and (3) the number of requirements they need to produce. It is hoped that attending to these concerns would address the occurrences of delays in project approvals, and would lead to more projects being taken in within their expected schedules. SHFC may also consider providing more updates about the status of applications to keep members abreast with the progress of their proposed projects.

I. INTRODUCTION

The Social Housing Finance Corporation (SHFC) was created through Executive Order No. 272 (E.O.272). It was assigned to be the lead government agency to undertake social housing programs that will cater to the formal and informal sectors in the low-income bracket, as well as administration and development of social housing program schemes, specifically the community mortgage program (CMP) and the AKPF Program (amortization support program and development financing program). SHFC endeavors to empower and uplift the living conditions of underprivileged communities by Building Adequate Livable Affordable and Inclusive (BALAI) Filipino Communities through the provision of flexible, affordable, innovative, and responsible (FAIR) shelter solutions, formalized through strong partnerships with the national and local government, civil society organizations and the private sector.

As part of its efforts to continuously improve its services, the SHFC has engaged People Dynamics, Inc., (PDI) to conduct a customer satisfaction survey that will assess them for the services they provided in 2020 across identified dimensions and determine possible areas of improvement.

SHFC engaged PDI to:

1. Conduct, determine and administer the 2020 Customer Satisfaction Survey for SHFC using the "Guidebook for GOCCs Enhanced Standard Methodology for the Conduct of the CSS" and "Additional Guidelines in the Conduct of the CSS for 2020 in the GOCC Sector," along with the standard questionnaires transmitted by the Governance Commission for GOCCs (GCG).
2. Devise guide questions for the conduct of focus group discussions on selected participants from LGU-partners.
3. Conduct and administer an online survey of the SHFC feedback mechanism for mobilizers and landowners.
4. Support SHFC's function of exercising stewardship in providing satisfactory service to its customers.
5. Assist SHFC in assessing the organization across the identified dimensions and to determine possible areas of improvement to ensure quality service to their stakeholders.

Survey research is one of the most common forms of research engaged in by social scientists. It involves researchers and interviewers asking (usually) a large group of people questions about a particular topic or issue. For this project, these questions of interest aim to gauge the Customers' satisfaction with SHFC services.

Surveys can be an efficient way to collect information to find relationships, patterns, and trends from a substantial number of respondents. Data generated from surveys can be analyzed using statistics and qualitative methods. Findings can be generalized to the entire population as long as the sample is appropriately selected.

GCG issued the Guidebook for GOCCs on the Enhanced Standard Methodology for the Conduct of the Customer Satisfaction Survey to standardize the conduct and administration of evaluation tools across the GOCCs. GCG deems that a standardized methodology, utilizing quantitative analysis, is necessary to objectively assess identified dimensions, consequently determining strengths as well as areas of improvement across GOCCs. The SHFC 2020 CSS was conducted by PDI following the said guidebook on CSS conduct. Further, since the CSS was undertaken during the time of the COVID-19 pandemic, the survey also adhered to the "Additional Guidelines in the Conduct of the CSS for 2020 in the GOCC Sector" issued on August 14, 2020, and with applicability extend on February 26, 2021, to cover 2021 CSS, to ensure the safety of all individuals involved.

II. METHODOLOGY

The **SHFC** 2021 CSSRP was conducted by PDI following the "Guidebook for GOCCs on the Enhanced Standard Methodology for the Conduct of the Customer Satisfaction Survey (CSS)" issued by the Governance Commission for Government-owned or Controlled Corporations (GCG) on customer satisfaction survey (CSS). Further, since the CSS was undertaken during the time of the COVID-19 pandemic, the survey also adhered to the "Additional Guidelines in the Conduct of the CSS for 2021 in the GOCC Sector" issued on August 14, 2021, and its applicability extended to CSS conducted in 2021, to ensure the safety of all individuals involved, as well as all issuances on the new normal guidelines released by the Inter-Agency Task Force on Emerging Infectious Diseases (IATF).

Through collective feedback, the SHFC further enjoined the participation of other stakeholders in its continuous effort to improve its services. Hence, another online survey was employed for the feedback mechanism for landowners and CMP mobilizers. Concurrently, a separate stakeholder assessment of representatives from different partner-LGUs was facilitated, using focus group discussion (FGD) as data collection methodology, to gather participants' full range of opinions and perceptions on SHFC's programs. The details of these additional data will be discussed in the final version of this report.

A. Research Design

The SHFC 2020 CSS was undertaken to determine stakeholders' satisfaction with SHFC's program as follows:

1. Project application processes or the pre-takeout processes, which include background investigation, site inspection, appraisal, title validation, loan examination, and mortgage examination;
2. The loan administration processes or the post-takeout management, which include loan amortization payment, individualization, substitution, and release of the Transfer Certificate of Title (TCT);
3. Mobilizers' and Landowners' experiences and feedback in transacting with SHFC; and
4. Landowners' experiences and feedback in transacting with Mobilizers.

To obtain this information, PDI has employed the quantitative and qualitative method research through the survey. The survey method delivers a detailed and quantified description of a population. It provides a general picture of the population under investigation, describes the nature of existing conditions, or determines the relationships that exist between and among specific variables (Sapsford, 1999). The survey method uses self-reports that directly elucidates the belief, ideas, feelings, and behavior of a specific population about issues, activities, and information among others. It involves researchers or interviewers asking (usually) a large group of people questions about a particular topic or issue.

1. GCG-Prescribed Customer Satisfaction Survey for Community Associations

The GCG-prescribed survey for the community associations shall cover staff, services, complaints-handling and records-keeping, information and communication, information and communication through the website, and SHFC's facilities.

Figure 1. Conceptual Framework for GCG-prescribed CSS

2. Feedback Survey Mechanism

CMP Mobilizers', Landowners' and Contractors' Satisfaction
- Ease of doing business - Process
- Ease of doing business - Time
- Ease of doing business - Requirements
- Ease of doing business - Personnel
- Problems/Issues Encountered
- Suggestions to Improve SHFC Services
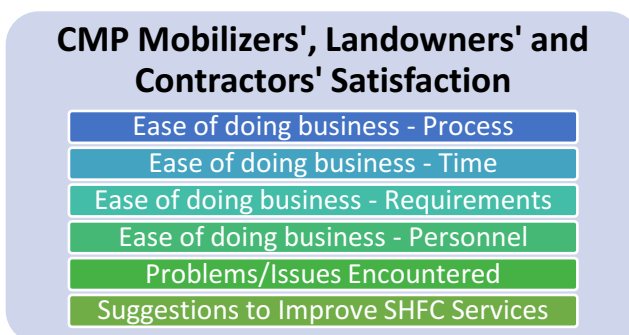
The Feedback Survey Mechanism for the Landowners covered ease of doing business in terms of process, time, requirements, and personnel, problems/issues encountered, and suggestions to improve SHFC's services.

Figure 2. Conceptual Framework for Feedback Survey Mechanism

3. Focus Group Discussions

Stakeholders' Satisfaction	Background of Projects Being Undertaken	Condition of Settlers Before and After Availment of SHFC's Programs	Information Sources about SHFC's Programs & During Program Engagements	Documentary Requirements Accreditation Process	SHFC-conducted Trainings
Accessibility of Offices	Training and Information Materials	Stumbling Blocks	Transparency	Accountability	Reliability
Responsiveness	Effectiveness	Professionalism	Conduciveness of the Office Environment		

Figure 3. Conceptual Framework for Focus Group Discussions

The Focus Group Discussions for the Local Government Units (LGUs) covered the background of projects being undertaken, condition of settlers before and after availment of SHFC's programs, information sources about SHFC's programs & during program engagements, documentary requirements, accreditation process, SHFC-conducted training, accessibility of offices, training and information materials, stumbling blocks, transparency, accountability, reliability, responsiveness, effectiveness, professionalism, and conduciveness of the office environment.

B. Survey Respondents

Primary customers, which are those with direct economic transactions with SHFC, who have availed of the services of SHFC during 2020 shall be the target respondents of this engagement.

Further, the SHFC has multiple groups of stakeholders classified according to their involvement in their pre-takeout and post-takeout processes. For end-users of SHFC's products and services, GCG mandates the undertaking of an annual customer satisfaction survey.

The endorsed list of target respondents included 234 entries for the community associations with pre-takeout transactions, 1,025 entries for the community associations with post-takeout transactions, 57 entries for the CMP Mobilizers, 2 entries for the landowners, 42 entries for Contractors, and 106 entries for LGUs. It is imperative to note that the list of community associations for pre-takeout

transactions endorsed by SHFC included project applications received in 2020, and are considered as pipeline projects.

C. Sample and Sampling Technique

The entire list of target respondents of community associations, landowners, contractors and CMP Mobilizers were all contacted by PDI and the numbers of respondents who participated for each respondent group are detailed in this section.

It is also imperative to note that the respondents who had office numbers listed as their contact numbers could not be reached, as most of them were working from home. The receptionist of their organizations nor their colleagues could not disclose their mobile numbers, as such, they could not be reached altogether. Also, some of the numbers or contact persons indicated were not up to date.

4. Community Associations (CAs)

A total of 105 and 183 respondents participated in the survey for pre-takeout and post-takeout transactions respectively. These figures exclude the responses obtained from the pre-test.

The required sample size is 100 for customer types with a small universe or when the number of the total primary customers is not enough to reach a sample size (n) of 300 at a margin of error of +/- 9.8% at a 95% confidence level. This requirement was satisfied for both the pre-takeout accounts and post-takeout accounts.

Table 1. Breakdown of Respondents vis-à-vis GCG Targets

SHFC Customer Types	Population	GCG's Prescribed Sample Size	Actual Sample	Remarks
Pre-takeout accounts	234	100	101	*Satisfied GCG's requirement*
Post-takeout accounts	1,025	100	116	

5. CMP Mobilizers and Landowners

An initial list of 101 respondents (composed of 57 mobilizers, 42 contractors, and 2 landowners) was contacted to be invited to participate in the telephone interview schedule. Concerns about updated contact details and internet access have driven the researchers to revert to key informant interviews via phone patch.

6. Local Government Units (LGUs)

From a list of 106 LGU contacts, 41 respondents attended the focus group discussion, but only 23 actively participated in the sessions. These attendees and respondents are part of the Local Government Unit (LGU) sample, satisfying the requirements of the nature of the study as per standard research practice.

Table 2. FGD Session Attendance

FGD Sessions	
1st session - 8 participants	4th session - 2 participants
2nd session - 16 participants	5th session - 8 participants
3rd session - 2 participants	6th session - 5 participants

A total of 6 FGDs were conducted, with some respondents being unable to participate due to technical difficulties, or other unknown reasons. The least number of participants in an FGD was 2, and the most were 16. On a positive note, this does not affect the significance of the data gathered. The targeted number of participants was 10 – 12 per session (to ensure there is a sufficient number per FGD session in case of fall-outs or non-attendance during the FGDs despite confirming attendance) and done per area/location and length of time the LGUs have interacted with SHFC.

D. Survey Instruments

Table 3. Data Collection Tools for Various Customer Types and Stakeholders/Partners of SHFC

Data Collection Tools for Various Customer Types and Stakeholders/Partners of SHFC	
CSS Questionnaire for CAs for Pre-	GCG-prescribed-and-transmitted CSS questionnaire for SHFC's Business Organization Customers for Community Associations *(CAs)* about *Pre-Takeout* Transactions from

Data Collection Tools for Various Customer Types and Stakeholders/Partners of SHFC	
takeout transactions	projects taken out in 2019 and project applications received in 2019 regardless of the status of the project
CSS Questionnaire for CAs for Post-takeout transactions	GCG-prescribed-and-transmitted CSS questionnaire for SHFC's Business Organization Customers for *CAs* about *Post-Takeout* Transactions from projects taken out from 2014 to 2018
FGD Interview Schedule	FGD Schedule for *Local Government Units* to be developed or enhanced by PDI who assisted CAs taken out in 2019 including project applications received in 2019 regardless of the status of the project
Feedback Survey Mechanism Questionnaire	Stakeholder Feedback Mechanism for *SHFC's CMP Mobilizers* (Non-Government Organizations & Civil Society Organizations) and *Landowners* to be developed or enhanced by PDI.

1. Main Survey (CSS)

The GCG-prescribed questionnaires on CSS which were transmitted to SHFC were utilized by PDI. One was administered to the community associations with pre-takeout accounts and the other for post-takeout accounts. The survey instrument included a screener, and the main questionnaire, and a socio-demographic profile. The main questionnaire was composed of seven major questions, where two of the seven questions in the main questionnaires were open questions that sought qualitative responses from the survey participants.

This SHFC CSS questionnaire employed a 5-point Likert Scale for items 4 and 6 of the main questionnaires.

Table 4. Designated Interpretation of Ratings

Interpretation	Very Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Very Dissatisfied
Ratings	5	4	3	2	1

Main Questionnaire Items:

1. How long have you been availing services from **SHFC**?
2. Thinking about all your dealings/ transactions with **SHFC** last 2021, in what ways did you transact with them? [multiple answer, MA]

3. Where do you most often get information about **SHFC** and its services? [single answer, SA]

4. Overall, how satisfied or dissatisfied are you with the service provided by **SHFC**? Please use this rating scale where 5 means very satisfied, 4 means satisfied, 3 means neither satisfied nor dissatisfied, 2 means dissatisfied and 1 means very dissatisfied. How would you rate **SHFC** overall? [SA]

5. Why do you say that you are [RESPONSE in Q4] with **SHFC**? What else? Any other reasons?

6. Now, we will talk about the different aspects of **SHFC**'s services. Using this rating scale where 5 means strongly agree, 4 means agree, 3 means neither agree nor disagree, 2 means disagree and 1 means strongly disagree, please let us know how much you agree or disagree with the statements that I am going to read out. Let's start with … [READ OUT ATTRIBUTES]. [SA per attribute]

7. What are your suggestions for the improvement of **SHFC**'s services? What else? Anything else?

Item 6 on the CSS questionnaires explored eight (8) attributes of customer satisfaction for pre-takeout accounts and six (6) attributes for the post-takeout accounts. Each of the attributes contained sub-items and these are tabulated below.

Table 5. Summary of Items per Attribute

Attributes for Pre-Takeout Accounts	No. of Items	Attributes for Post-Takeout Accounts	No. of Items
Staff and Organization	9	Staff and Organization	9
Financing Loans	11	Products & Services	10
Pre-Relocation Activities	4	Information and Communication	2
Training	13	Information and Communication (from Website)	4
Information and Communication	2	Complaints-Handling and Recordkeeping	4
Information and Communication (from Website)	4	Facilities	8
Complaints-Handling and Recordkeeping	4		
Facilities	7		

This SHFC CSS questionnaire was reviewed along with key documents pertinent to the study and subsequently pre-tested on eight (8) respondents, or four (4) for each of the two (2) customer types. Results of this pre-test, which are detailed in the Pre-test Report, were reviewed, and verbal introductions and statements were organized and standardized in preparation for the training that the telephone interviewers underwent prior to data collection.

2. Focus Group Discussion

PDI developed/enhanced the FGD schedule which was used to collect demographic data as well as important exploratory questions on LGU partners' experiences with SHFC and their understanding of SHFC operations. Overall satisfaction rating was also asked from participants.

SHFC also requested additional questions pertinent to satisfaction scores on different attributes of SHFC operations to be included.

PDI developed/enhanced items in the previous data collection instrument developed by Profiles Asia Pacific, Inc. and was endorsed by SHFC.

The instrument included fields on demographic data as well as important exploratory questions on LGU partners' experiences with SHFC and their understanding of SHFC operations. SHFC also requested for items pertinent to SHFC service delivery during the pandemic to be included in the instrument for the 2021 FGD Conduct.

In order to keep the comparative data controlled, the nature of the questions remained similar as before — where the focus of the discussions revolved around projects that the LGU's are currently handling, the accessibility and presentability of the SHFC's offices, the condition of the settlers before and after availing SHFC's programs, the LGU's view on the information sources as well as the conducting of programs and training by the SHFC and the physical copies of materials therein, the difficulty of accomplishing required documentation, overall view on the accreditation process, various obstacles and challenges that the LGU's go through during the various stages of working on a project, and overall satisfaction rating.

The specific facets of the SHFC were presented to the respondents, and they gave scores (1 – 5) for each facet — transparency, accountability, reliability, responsiveness, effectiveness, professionalism, and conduciveness of the office environment.

3. Feedback Mechanism

PDI developed/enhanced items in the previous feedback mechanism data collection instrument endorsed by SHFC.

E. Data Collection

1. Training of Telephone Interviewers

Subsequent to the pre-test conduct and prior to data collection, training for the telephone interviewers was held to give an overview of the project, its design and objectives, train on sampling procedure and selection of respondents, brief on the questionnaire administration, practice skipping and routing of questions, and do mock interviews amongst participants to familiarize themselves with the questions and to test comprehension of given instructions. The training conduct is detailed in the submitted Training Report.

2. Data Collection Method

a. GCG-prescribed Survey & Feedback Survey Mechanism

PDI utilized the Telephone Interview Method in obtaining data from the respondents using the CSS-questionnaires for community associations and the Feedback Interview Mechanism for CMP Mobilizers and Landowners. Informed consent was explicitly required from these respondents prior to actual data collection.

Data collection was performed by trained telephone interviewers for the questionnaires and by two (2) professional facilitators for the focus group discussions who utilized an online (Zoom™) conference platform. Encoding was facilitated with Microsoft Excel and Word software programs. The telephone interviews were done in under 15 minutes, in line with GCG standards. Spot-checks were conducted throughout the data collection

using the CSS-questionnaires for community associations, as prescribed by the GCG Guidebook on Enhanced Customer Satisfaction Survey Conduct.

Data gathering and encoding for data obtained were supervised by the Data Processing Manager assigned to the project, who also oversaw data verification and validation. The completed survey questionnaires were uploaded in Microsoft Excel for data checking. Back-checking was subsequently performed on data obtained using the CSS questionnaires for community associations.

Once the data reached zero error, data was prepared for table processing. The survey data was loaded onto the SPSS program for data processing and analysis. Data tabulation specifications or tab specs were developed as the reference of the data processing team. Details such as table titles, segments read in the table banners/headers, stubs, formatting of the tables, and the list of possible responses were included.

b. Focus Group Discussions

The FGD Method was utilized for obtaining data from the LGUs. Informed consent was also explicitly required from the LGU representatives at the beginning of the FGD conduct. The FGDs took place through scheduled Zoom meetings (online), where PDI contacted each respondent beforehand to invite and duly inform them of the objectives of the FGD.

During the FGDs, the respondents were encouraged by the facilitator to turn on their videos to achieve a more robust and engaging discussion — imitating as closely to a conventional conversation as much as possible in order to entice more of the respondents to either jump in, or think about their answers beforehand. The facilitator took liberties in paraphrasing the given questions and appropriating them for the respondents to create a friendly and harmonious atmosphere. For the most part, the discussions were productive, and the respondents were able to respond to the questions candidly, and most respondents were grateful for the opportunity to share their perspectives regarding working with the SHFC.

F. Data Analysis

PDI utilized the Statistical Package for the Social Sciences (SPSS) program for quantitative data processing and analysis. Descriptive statistics were used for reporting demographic data. The responses are treated as interval rather than ordinal information and therefore have an interpretable means.

Surveyed data were analyzed to compare the responses (in raw numbers, mean ratings, and percentages) of groups. Descriptive statistics were calculated by the demographic profile of the respondents (e.g., by gender, civil status, etc.).

The ratings for overall satisfaction and component domains were determined through averaging mean ratings. Mean ratings were categorized into 5 tiers as shown in the table below:

<div align="center">

Table 6. Interpretation for Mean Ratings

Mean Ratings	Interpretation
4.21 – 5.00	Very Satisfied
3.41 – 4.20	Satisfied
2.61 – 3.40	Neither Satisfied nor Dissatisfied
1.81 – 2.60	Dissatisfied
1.00 – 1.80	Very Dissatisfied

</div>

"Not applicable" responses were treated as missing data so the mean ratings would not be affected by a zero value. Rating areas of concern in need of immediate action are those areas whose mean ratings are below or equal to 3.00.

Derived importance was determined by correlating the satisfaction levels of each attribute with the overall satisfaction rating. A regression analysis was also performed to determine the magnitude of the significance of a component domain to the overall satisfaction index.

Conclusions about the statistical significance of the results presented herein are based on a standard 95% confidence interval. This level of significance indicates that there is a 5% chance of a "false positive," meaning that we are detecting a difference in the population that may not really exist. The

independent sample t-test and one-way analysis of variance (ANOVA) were used to test for mean rating differences.

Thematic analysis of qualitative data (i.e. open-ended questions in both the main questionnaire and in the customer survey data/ Part B) was performed by encoding the responses, then grouping the responses into common themes and further analyzing them to form domains. Frequency counts of categorized responses were likewise performed to determine common themes and domains.

III. Results from 2021 GCG-CSS Results (Community Associations)

A. Profile of Respondents & Services Regularly Availed

1. Pre-takeout

Table 7a: Frequency Distribution Table of Respondents' by Year taken out

Year Taken Out	Frequency	Percent
2020	51	50.5
Other	50	49.5
Total	**101**	**100.0**

Table 7b: Frequency Distribution Table of Respondents' by Year taken out (Others)

Others	Frequency	Percent
1996	1	2.0
2003	1	2.0
2013	1	2.0
2017	1	2.0
2018	2	4.0
2021	5	10.0
AWAITING COMPLIANCE	1	2.0
BACK UP LAND OWNER	1	2.0
THE LANDOWNER HAS BACKED OUT	1	2.0
Not yet taken out	2	4.0
ON PROCESS	23	46.0
ONGOING CONSTRUCTION	1	2.0
ONLY LOTE	5	10.0
WAITING FOR APPRAISAL	1	2.0
WAITING FOR BUILDING PERMIT AND WAITING FOR FALSI	1	2.0
WAITING FOR COMPLIANCE	1	2.0
WAITING LAND OWNER	1	2.0
WITHOUT SIGNATURE OF LAND HONORS	1	2.0
Total	**50**	**100.0**

Table 8: Frequency Distribution Table of Respondents by Gender

Gender	Frequency	Percent
Male	24	23.8
Female	77	76.2
Total	**101**	**100.0**

Table 9: Frequency Distribution Table of Respondents by Age Bracket

Age Bracket	Frequency	Percent
18 – 25 years old	0	0.0
26 – 30 years old	4	4.0
31 – 35 years old	4	4.0
36 – 40 years old	8	7.9
41 – 45 years old	22	21.8
46 – 50 years old	17	16.8
51 – 55 years old	23	22.8
56 – 60 years old	14	13.9
61 – 65 years old	3	3.0
65 years old and Above	6	5.9
Total	101	100.0

Table 10: Frequency Distribution Table of Respondents by Civil Status

Civil Status	Frequency	Percent
Single	21	20.8
Married	68	67.3
Separated	2	2.0
Widow/Widower	10	9.9
Total	101	100.0

Table 11: Frequency Distribution Table of Respondents by Education

Educational Attainment	Frequency	Percent
No formal education	0	0.0
Some elementary	0	0.0
Completed elementary	0	0.0
Some high school	5	5.0
Completed high school	12	11.9
Some vocational	0	0.0
Completed vocational	6	5.9
Some college	27	26.7
Completed college	47	46.5
Post graduate	3	3.0
Respondent refused to disclose/does not know the answer	1	1.0
Total	101	100.0

As shown in the preceding tables, the pre-takeout respondents are predominantly female (76.2%), mostly married (67.3%), between 41-55 years old

(61.4%), and have either fully completed their tertiary education (46.5%) or are college undergraduates (26.7%). Half of the respondents had their projects taken out in 2020, while another 22.8% declared theirs to be still "in-process" at the time of the survey. You may refer to Table 7b for the breakdown of the specific pre-takeout status of the rest of the respondents.

Table 12: Frequency Distribution Table of Respondents by having a close family or relative working at SHFC

Response	Frequency	Percent
Yes	0	0.0
No	101	100.0
Total	101	100.0

Table 12a: Frequency Distribution Table of Respondents by services availed

Services Availed	Frequency	Percent
Community Mortgage Program (CMP)	101	100.0
High-Density Housing Program	0	0.0
Localized Community Mortgage Program (LCMP)	0	0.0
Abot-Kaya Pabahay Fund - Development Loan Program (AKPF-DLP)	1	1.0
Others	0	0.0
Did Not Avail from SHFC	0	0.0
Total	101	100.0

Table 13: Frequency Distribution Table of Respondents by role in the company when it comes to dealing with SHFC

Role in the Organization	Frequency	Percent
I am the owner/primary decision-maker in the company.	34	33.7
I am the primary person in charge of dealing / transacting with SHFC.	67	66.3
I do not have any say or involvement when it comes to dealing / transacting with SHFC.	0	0.0
Total	101	100.0

Table 14: Frequency Distribution Table of Respondents by number of years availing services from SHFC

No. of Years	Frequency	Percent
Less than 1 year	8	7.9
1 - 2 years	23	22.8
3 - 5 years	24	23.8

No. of Years	Frequency	Percent
6 – 10 years	11	10.9
More than 10 years	9	8.9
Respondent refused to disclose/does not know the answer	26	25.7
Total	101	100.0

Table 14a: Frequency Distribution Table of Respondents by way of transacting with SHFC last 2020

Response	Frequency	Percent
Office visit	94	93.1
Phone call	32	31.7
Mail delivery	1	1.0
Send text/SMS message	1	1.0
Visit website	6	5.9
Send email	10	9.9
Chat using apps (e.g. Viber, WhatsApp, Line, Facebook messenger, Skype, etc.)	6	5.9
Connected to their social media accounts (e.g. Facebook, Twitter, LinkedIn, Instagram, etc.)	0	0.0
Others	5	5.0

Table 14b: If others, please specify

Response	Frequency	Percent
Bank	1	20.0
Mobilizer	1	20.0
President of Association	1	20.0
Zoom	2	40.0
Total	5	100.0

Table 15a: Frequency Distribution Table of Respondents by ways of getting information from SHFC's services

Response	Frequency	Percent
Information desk	36	35.6
Website	3	3.0
Phone/Hotline	24	23.8
Social media	6	5.9
Conference	7	6.9
Text/SMS	1	1.0
Bulletins	0	0.0
Others	50	50.0

Table 15b: If social media, please specify

Response	Frequency	Percent
Facebook	2	33.3
Fb messenger	3	50.0
Zoom	1	16.7
Total	6	100

Table 15c: If others, please specify

Response	Frequency	Percent
Church	1	2.0
Community	2	4.0
Company	1	2.0
Direct social housing	1	2.0
Fb messenger	1	2.0
Friend	2	4.0
Google	1	2.0
Landowner	2	4.0
LGU	19	38.0
Mobilizer	11	22.0
Neighbor	2	4.0
Ngo	1	2.0
Organization	2	4.0
President of Association	1	2.0
Social housing	1	2.0
Zoom	2	4.0
Total	50	100

All respondents in this study availed of the Community Mortgage Program (CMP), with two-thirds describing themselves as being the "primary person-in-charge of dealing or transacting with SHFC." Close to 46% have been availing of SHFC's services for the last 1-5 years (with about 25% of the respondents either refusing to disclose information or unable to provide an answer). More than nine (9) out of 10 respondents visited the office personally to conduct their transactions, while 31.7% dealt with SHFC personnel for their needs via phone calls. As to the source of information about SHFC's services, more than one-third of the total number of respondents obtained these via the office information desk, from phones/hotlines (23.8%), their respective LGUs (18.8%), or the CMP mobilizers (10.9%).

Table 16: Frequency distribution table of Respondents' by type of ownership

Response	Frequency	Percent
Domestic	61	60.4
Foreign	2	2.0
Respondent refused to disclose/does not know the answer	38	37.6
Total	**101**	**100.0**

Table 17: Frequency distribution table of Respondents' by number of employee

Response	Frequency	Percent
1 to 99 (Micro/Small)	40	39.6
100 to 199 (Medium)	34	33.7
200 and Up (Enterprise)	26	25.7
Respondent refused to disclose/does not know the answer	1	1.0
Total	**101**	**100.0**

Table 18: Frequency distribution table of Respondents' by asset values

Response	Frequency	Percent
Micro / Small (₱15,000,000 or less)	2	2.0
Medium (₱15,000,001 – ₱100,000,00)	0	0.0
Enterprise (₱100,000,001 and above)	0	0.0
Respondent refused to disclose/does not know the answer	99	98.0
Total	**101**	**100.0**

Table 19. Frequency distribution table of Respondents' by actual position

Response	Frequency	Percent
Board Of Director	2	2.0
Chief Operating Officer	2	2.0
CMP Mobilizer	6	5.9
Community Development Officer	1	1.0
Coordinator	1	1.0
Ex-President	2	2.0
Housing and Home site Regulation Officer 2	1	1.0
Member	1	1.0
Officer In Charge	1	1.0
President	64	63.4
Project Officer	3	3.0
Project Technical Evaluator	1	1.0

Response	Frequency	Percent
Secretary	10	9.9
Treasurer	6	5.9
Total	**101**	**100.0**

Table 20a: Frequency distribution table of Respondents' by Position in the Organization

Response	Frequency	Percent
Owner / Head of the office or association	64	63.4
Manager/ Keeper/ Supervisor	4	4.0
Operations Staff	0	0.0
Admin Staff	15	14.9
Others	18	17.8

Table 20b: If others, please specify:

Response	Frequency	Percent
Board Of Director	2	11.1
Chief Operating Officer	1	5.6
Coordinator	1	5.6
Evaluator	1	5.6
Officer	1	5.6
Officer In Charge	1	5.6
Project Officer	2	11.1
Secretary	5	27.8
Treasurer	4	22.2
Total	18	100

Table 21: Frequency distribution table of Respondents' by number of years in the organization

Response	Frequency	Percent
Less than 1 year	0	0.0
1 – 2 years	18	17.8
3 – 5 years	46	45.5
6 – 10 years	16	15.8
11 – 15 years	6	5.9
16 – 20 years	10	9.9
21 – 25 years	5	5.0
More than 25 years	0	0.0
Total	101	100.0

Table 22: Frequency distribution table of Respondents' by decision making role in the organization

Response	Frequency	Percent
I alone decide for the organization	1	1.0
I share with someone else the decision-making process for the organization	100	99.0
I do not have any say when it comes to the decision-making process for the organization	0	0.0
Total	101	100.0

Most of the respondents described their community associations as domestic-owned (60.4%), with 37.6% either refusing to disclose information or are unable to answer. About three-fourths of their organizations are classified as either small (1-99 employees) or medium-scale (100-199 employees), and almost all respondents were unable to accurately reveal their organizations' actual asset values. The majority of the respondents served as president (or owner/head) of their respective community associations (63.4%), and 45.5% have been part of their associations for the past 3-5 years. Finally, all respondents said that the task of decision-making is shared with other officers/members of their associations.

2. Post-takeout

Table 23a: Frequency Distribution Table of Respondents' by Year taken out

Year Taken Out	Frequency	Percent
2010	3	2.6
2011	19	16.4
2012	13	11.2
2013	3	2.6
2014	2	1.7
2015	3	2.6
2016	17	14.7
2017	10	8.6
2018	19	16.4
2019	27	23.3
Total	116	100.0

Table 24: Frequency Distribution Table of Respondents by Gender

Gender	Frequency	Percent
Male	28	24.1
Female	88	75.9
Total	116	100.0

Table 25: Frequency Distribution Table of Respondents by Age Bracket

Age Bracket	Frequency	Percent
18 – 25 years old	0	0.0
26 – 30 years old	1	.9
31 – 35 years old	5	4.3
36 – 40 years old	11	9.5
41 – 45 years old	18	15.5
46 – 50 years old	28	24.1
51 – 55 years old	20	17.2
56 – 60 years old	19	16.4
61 – 65 years old	12	10.3
65 years old and Above	2	1.7
Total	116	100.0

Table 26: Frequency Distribution Table of Respondents by Civil Status

Civil Status	Frequency	Percent
Single	16	13.8
Married	87	75.0
Separated	1	.9
Widow/Widower	12	10.3
Total	116	100.0

Table 27: Frequency Distribution Table of Respondents by Education

Educational Attainment	Frequency	Percent
No formal education	0	0.0
Some elementary	0	0.0
Completed elementary	1	.9
Some high school	6	5.2
Completed high school	30	25.9
Some vocational	0	0.0
Completed vocational	6	5.2
Some college	33	28.4
Completed college	36	31.0
Post graduate	4	3.4
Total	116	100.0

Almost 40% of the post-takeout respondents had their projects taken out in 2018 and 2019, although a sizeable number (16.4%) had theirs taken out as far back as 2011. About three-fourths of these participants are female, married, and middle-aged (between 41-60 years old). The largest proportion is college graduates (31%), while a significant number were either college undergraduates (28.4%) or have completed their secondary education (25.9%).

Table 28: Frequency Distribution Table of Respondents by having a close family or relative working at SHFC

Response	Frequency	Percent
Yes	0	0.0
No	116	100.0
Total	**116**	**100.0**

Table 29a: Frequency Distribution Table of Respondents by services availed

Services Availed	Frequency	Percent
Community Mortgage Program (CMP)	112	96.6
High-Density Housing Program	0	0.0
Localized Community Mortgage Program (LCMP)	1	.9
Abot-Kaya Pabahay Fund - Development Loan Program (AKPF-DLP)	3	2.6
Others (HLURB)	1	.9
Did Not Avail from SHFC	0	0.0

Table 30: Frequency Distribution Table of Respondents by role in the company when it comes to dealing with SHFC

Role in the Organization	Frequency	Percent
I am the owner/primary decision-maker in the company.	52	44.8
I am the primary person in charge of dealing / transacting with SHFC.	64	55.2
I do not have any say or involvement when it comes to dealing / transacting with SHFC.	0	0.0
Total	**116**	**100.0**

Table 31: Frequency Distribution Table of Respondents by number of years availing services from SHFC

No. of Years	Frequency	Percent
Less than 1 year	0	0.0
1 – 2 years	22	19.0
3 – 5 years	39	33.6
6 – 10 years	35	30.2
More than 10 years	20	17.2

No. of Years	Frequency	Percent
Total	**116**	**100.0**

Table 32a: Frequency Distribution Table of Respondents by way of transacting with SHFC last 2020

Response	Frequency	Percent
Office visit	102	87.9
Phone call	20	17.2
Mail delivery	3	2.6
Send text/SMS message	3	2.6
Visit website	7	6.0
Send email	8	6.9
Chat using apps (e.g. Viber, WhatsApp, Line, Facebook messenger, Skype, etc.)	9	7.8
Connected to their social media accounts (e.g. Facebook, Twitter, LinkedIn, Instagram, etc.)	1	.9
Others	**6**	**5.2**

Table 33b: If others, please specify

Response	Frequency	Percent
AREA VISIT SILA	1	16.7
Bank	2	33.3
Representative	2	33.3
Thru mobilizer	1	16.7
Total	**6**	**100.0**

Table 34a: Frequency Distribution Table of Respondents by ways of getting information from SHFC's services

Response	Frequency	Percent
Information desk	25	21.6
Website	4	3.4
Phone/Hotline	18	15.5
Social media	7	6.0
Conference	5	4.3
Text/SMS	4	3.4
Bulletins	0	.0
Others	**71**	**61.2**

Table 34b: If social media, please specify

Response	Frequency	Percent
Facebook	4	57.1
Messenger	3	42.9
Total	**7**	**100.0**

Table 34c: If others, please specify

Response	Frequency	Percent
Account Officer	1	1.4
Bank	1	1.4
Broker	1	1.4
City Housing	1	1.4
Community	1	1.4
Company	1	1.4
Coordinator of Macawili	1	1.4
Emails	1	1.4
Employer	1	1.4
Federation	1	1.4
Friend	13	18.3
Government	2	2.8
Government Official	1	1.4
Land Owner	1	1.4
LGU	19	26.8
Mayor	1	1.4
Messenger	2	2.8
Mobilizer	9	12.7
Nagvivisit Sila Sa Area	2	2.8
Notice Po Pinapadalhan	1	1.4
Office Mate	1	1.4
Office Visit	1	1.4
Organization	1	1.4
Originator	1	1.4
Representative	2	2.8
Sibling	1	1.4
Since Ngpandemic Wala Nag Update, Pero Before Tumatwag	1	1.4
SWA	1	1.4
Walk-In	1	1.4
Total	**71**	**100.0**

Almost all respondents (96.5%) availed of the Community Mortgage Program. Slightly over half described themselves as the "primary person-in-charge of dealing or transacting with SHFC, while 44.8% are the owners or primary decision-makers in their respective organizations. Taken together, the majority of the respondents have been availing of SHFC's services for about 3-5 years

(33.6%) and 6-10 years (30.2%), with a hefty 87.9% carrying out their transactions through office visits, and 17.2% using phone calls in dealing with SHFC. Information about SHFC's services was sourced through the office information desk (21.6%), LGUs (16.4%) phones/hotlines (15.5%), or through their friends (11.2%).

Table 35: Frequency distribution table of Respondents' by type of ownership

Response	Frequency	Percent
Domestic	90	77.6
Foreign	0	0.0
Respondent refused to disclose/does not know the answer	26	22.4
Total	**116**	**100.0**

Table 36: Frequency distribution table of Respondents' by number of employee

Response	Frequency	Percent
1 to 99 (Micro/Small)	69	59.5
100 to 199 (Medium)	25	21.6
200 and Up (Enterprise)	20	17.2
Respondent refused to disclose/does not know the answer	2	1.7
Total	**116**	**100.0**

Table 37: Frequency distribution table of Respondents' by asset values

Response	Frequency	Percent
Micro / Small (₱15,000,000 or less)	21	18.1
Medium (₱15,000,001 – ₱100,000,00)	0	0.0
Enterprise (₱100,000,001 and above)	0	0.0
Respondent refused to disclose/does not know the answer	95	81.9
Total	**116**	**100.0**

Table 38: Frequency distribution table of Respondents' by actual position

Response	Frequency	Percent
Auditor	3	2.6
Board Member	3	2.6
Board Of Director	2	1.7
External Treasurer	1	.9
Former President	5	4.3
Member	1	.9
Officer	1	.9
President	69	59.5

Response	Frequency	Percent
Project Evaluation Officer 1	1	.9
Secretary	9	7.8
Treasurer	20	17.2
Vice President	1	.9
Total	**116**	**100.0**

Table 39a: Frequency distribution table of Respondents' by Position in the Organization

Response	Frequency	Percent
Owner / Head of the office or association	73	62.9
Manager/ Keeper/ Supervisor	2	1.7
Operations Staff	1	.9
Admin Staff	13	11.2
Others	27	23.3
Total	**116**	**100.0**

Table 39b: If others, please specify:

Response	Frequency	Percent
Auditor	1	3.7
Board Member	1	3.7
Former President	2	7.4
Member	1	3.7
Officer	1	3.7
Secretary	7	25.9
Treasurer	14	51.9
Total	27	100.0

Table 40: Frequency distribution table of Respondents' by number of years in the organization

Response	Frequency	Percent
Less than 1 year	0	0.0
1 – 2 years	5	4.3
3 – 5 years	26	22.4
6 – 10 years	39	33.6
11 – 15 years	31	26.7
16 – 20 years	11	9.5
21 – 25 years	3	2.6
More than 25 years	1	.9
Total	**116**	**100.0**

Table 41: Frequency distribution table of Respondents' by decision-making role in the organization

Response	Frequency	Percent
I alone decide for the organization	2	1.7
I share with someone else the decision-making process for the organization	112	96.6
I do not have any say when it comes to the decision-making process for the organization	1	.9
Respondent refused to disclose/does not know the answer	1	.9
Total	116	100.0

More than three-fourths of the respondents described their community associations as domestic-owned (77.6%), while the remaining 22.4 % either refused to disclose information or were unable to answer. About four-fifths of their organizations are classified as either small scale with 1-99 employees (59.5%) or medium scale with 100-199 employees (21.6%), while 81.9% of all respondents did not appear knowledgeable about their organizations' actual asset values. The majority of the respondents' actual positions were as "president" (59.5%) or "treasurer" (17.2%). Finally, 33.6% of the respondents have been with their respective associations for the past 6-10 years, with an additional 26.7% staying longer at 11-15 years.

B. Overall Satisfaction & Top 2 Boxes (By Rating)

1. Pre-takeout
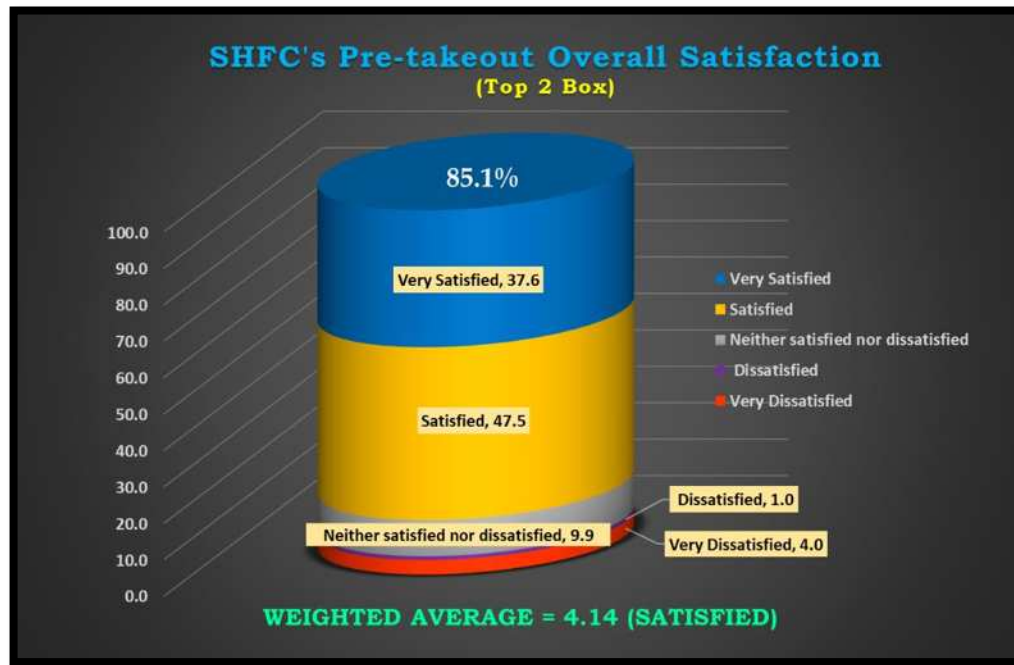
Combining the two highest responses, results show that 85.1% of the pre-takeout account holders indicated that they were either "satisfied" or "very satisfied" in their answer to the integrative question on their overall satisfaction level. These satisfaction ratings, including the responses of the remaining 14.9% of the participants translate to an overall weighted mean of 4.14, which is safely within the range describing "satisfied" customers. Using the scale presented in Table 6, it can be said that overall, pre-takeout participants from the community associations were "satisfied" with SHFC's services.

The individual frequencies of expressed overall satisfaction (shown per category of responses) are reflected in Table 42. Close to half of the respondents indicated that they were "satisfied," while an additional 37.6% were very satisfied.

Table 42: Frequency distribution table of SHFC's Pre-takeout Overall Satisfaction Rating

Response	Frequency	Percent
Very Satisfied	38	37.6
Satisfied	48	47.5
Neither satisfied nor dissatisfied	10	9.9
Dissatisfied	1	1.0
Very Dissatisfied	4	4.0
Total	**101**	**100.0**

2. Post-takeout

Table 5: Frequency distribution table of SHFC's Post-takeout Overall Satisfaction
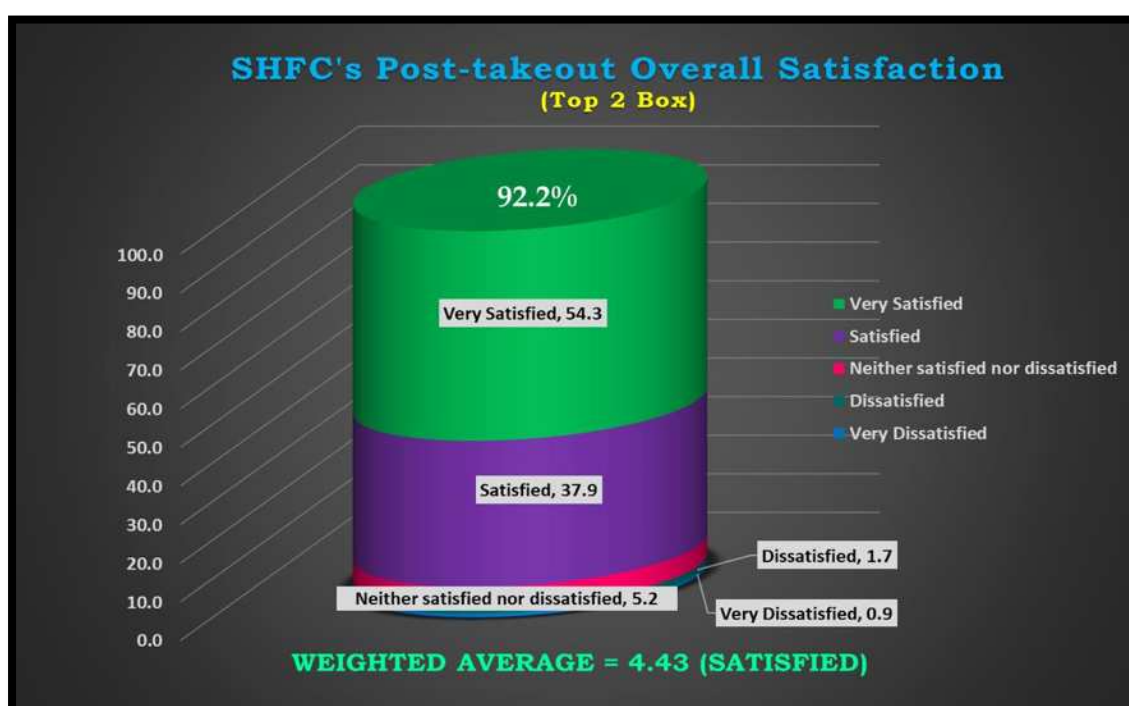
Among post-takeout account holders, 92.2% indicated that they were either "satisfied" or "very satisfied" in their answer to the integrative question on their overall satisfaction level. These satisfaction ratings, including the responses of the remaining 7.8% of the participants translate to an overall weighted mean of 4.43, which is within the range describing "very satisfied" customers. Using the scale presented in Table 6, it can be said that overall, post-takeout respondents from the community associations were "very satisfied" with SHFC's services.

The individual frequencies of expressed overall satisfaction (shown per category of responses) are reflected in Table 43. A substantial 54.3% of respondents indicated that they were "very satisfied," while an additional 37.9% were satisfied.

Table 43: Frequency distribution table of SHFC's Post-takeout Overall Satisfaction Rating

Response	Frequency	Percent
Very Satisfied	63	54.3
Satisfied	44	37.9
Neither satisfied nor dissatisfied	6	5.2
Dissatisfied	2	1.7
Very Dissatisfied	1	.9
Total	**116**	**100.0**

C. Satisfaction Index by Attributes

1. Pre-takeout

Customer satisfaction was measured for each of SHFC's eight attributes (for the Pre-Takeout group), namely, (1) Staff and Organization; (2) Financing; (3) Pre-Relocation Activities; (4) Training; (5) Information and Communication; (6) Website Information and Communication; (7) Complaints Handling and Records Keeping; and (8) Facilities.

Table 44 summarizes the mean ratings across these attributes. Verbal interpretations and Top Two Box percentage marks are supplied as well.

Table 44: 2021 Pre-takeout Attribute Ratings

SHFC Pre-takeout Attributes	Mean Rating	Interpretation	Top 2 Box
Staff and Organization	4.26	Strongly Agree	94.7%
Financing (Loans)	4.15	Agree	90.8%
Pre-Relocation Activities	4.10	Agree	93.5%
Training	4.23	Strongly Agree	99.1%
Information and Communication	4.25	Strongly Agree	93.1%
WEBSITE Information and Communication	4.17	Agree	95.6%
Complaints Handling and Records Keeping	4.10	Agree	97.3%
Facilities	4.30	Strongly Agree	98.0%
General Weighted Average	**4.19**	**Satisfied**	**95.3%**

Pre-takeout respondents expressed their strong agreement with statements clustered under four (4) of the eight (8) survey attributes, indicating that they were "very satisfied" with the said dimensions.

Rated highest was the area of "Facilities" where 98% of respondents gave the two highest possible ratings (equivalent to a mean rating of 4.30). Respondents also showed very favorable assessments on SHFC's "Staff and Organization (with a mean rating of 4.26), "Information and Communication" (4.25), and "Training" (4.23). Top Two Box percentage marks for these attributes ranged from 93% to 99%.

The remaining four attributes had mean ratings indicative of "satisfied" respondents. Rated lowest by the pre-takeout respondents were "Pre-relocation Activities" and "Complaints Handling and Records Keeping"

(both with mean ratings of 4.10). While these are actually found at the uppermost end of the range describing satisfied customers, these two attributes can be considered by SHFC management as improvement areas that can help increase satisfaction ratings in the next survey season.

a. Staff and Organization

Staff and Organization	Mean Rating	Interpretation	Top 2 Box
1. **treats customers with respect**	4.26	Strongly Agree	96.0%
2. **strictly and fairly implements the policies rules and regulations (e.g. no discrimination, no "palakasan" system)**	4.27	Strongly Agree	95.0%
3. **is knowledgeable and competent or skilled in delivering the needed services**	4.22	Strongly Agree	94.1%
4. **provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)**	4.18	Agree	92.1%
5. **addresses queries/concerns in a prompt manner**	4.32	Strongly Agree	97.0%
6. **demonstrates willingness to assist customers**	4.28	Strongly Agree	93.1%
7. **is easy to contact**	4.25	Strongly Agree	92.0%
8. **appears neat, well-dressed, and professional**	4.34	Strongly Agree	98.0%
9. **conveys trust and confidence**	4.23	Strongly Agree	95.0%
General Weighted Average	**4.26**	**Very Satisfied**	**94.7%**

A general weighted mean of 4.26 was obtained, suggesting that pre-takeout respondents were "very satisfied" with the services provided by SHFC's "Staff and Organization."

The SHFC staff was rated best in terms of their external appearance, neatness, and professional demeanor (with a mean rating of 4.34). They also stood out because of the prompt manner with which they addressed queries and concerns (4.32) and their willingness to assist others (4.28). Additionally, respondents were very satisfied with the strict implementation of policies, rules, and regulations (4.27), and appreciated the respectful treatment accorded by the staff (4.26).

Interestingly, only one item in this survey area ("provides clear and specific information") reflected a mean rating that is equivalent to being "satisfied" (at 4.18). This implies that most pre-takeout customers may still have limited information about SHFC's products and services, and the staff must be ready to address this need.

The following tables (45a to 45i) provide actual frequency tallies of responses given by pre-takeout participants to each of the nine (9) items in this survey attribute.

Table 45a: 1. treats customers with respect

Response	Frequency	Percent
Strongly Agree	33	32.7
Agree	64	63.4
Neither agree nor disagree	2	2.0
Disagree	1	1.0
Strongly Disagree	1	1.0
Total	101	100.0

Table 45b: 2. strictly and fairly implements the policies rules and regulations (e.g. no discrimination, no "palakasan" system)

Response	Frequency	Percent
Strongly Agree	34	33.7
Agree	61	60.4
Neither agree nor disagree	4	4.0
Disagree	0	0.0
Strongly Disagree	1	1.0
Not Applicable	1	1.0
Total	101	100.0

Table 45c: 3. is knowledgeable and competent or skilled in delivering the needed services

Response	Frequency	Percent
Strongly Agree	31	30.7
Agree	64	63.4
Neither agree nor disagree	4	4.0
Disagree	1	1.0
Strongly Disagree	1	1.0
Total	101	100.0

Table 45d: 4. provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)

Response	Frequency	Percent
Strongly Agree	30	29.7
Agree	63	62.4
Neither agree nor disagree	6	5.9
Disagree	0	0.0
Strongly Disagree	2	2.0
Total	101	100.0

Table 45e: 5. addresses queries/concerns in a prompt manner

Response	Frequency	Percent
Strongly Agree	37	36.6
Agree	61	60.4
Neither agree nor disagree	2	2.0
Disagree	0	0.0
Strongly Disagree	1	1.0
Total	101	100.0

Table 45f: 6. demonstrates willingness to assist customers

Response	Frequency	Percent
Strongly Agree	38	37.6
Agree	56	55.4
Neither agree nor disagree	5	5.0
Disagree	1	1.0
Strongly Disagree	1	1.0
Total	101	100.0

Table 45g: 7. is easy to contact

Response	Frequency	Percent
Strongly Agree	37	36.6
Agree	55	54.5
Neither agree nor disagree	6	5.9
Disagree	0	0.0
Strongly Disagree	2	2.0
Not Applicable	1	1.0
Total	101	100.0

Table 45h: 8. appears neat, well-dressed and professional

Response	Frequency	Percent
Strongly Agree	37	36.6
Agree	62	61.4
Neither agree nor disagree	1	1.0

Response	Frequency	Percent
Disagree	1	1.0
Strongly Disagree	0	0.0
Total	101	100.0

Table 45i: 9. conveys trust and confidence

Response	Frequency	Percent
Strongly Agree	36	35.6
Agree	60	59.4
Neither agree nor disagree	2	2.0
Disagree	0	0.0
Strongly Disagree	3	3.0
Not Applicable	101	100.0
Total	101	100.0

b. Financing (Loans)

Table 46: 2021 Pre-takeout Financing Loans Rating

Financing Loans	Mean Rating	Interpretation	Top 2 Box
1. Requirements are properly disseminated	4.10	Agree	87.1%
2. Process for applying for loans is simple and easy	3.93	Agree	80.2%
3. The application process is better than other lending institutions	4.14	Agree	93.8%
4. Documentary requirements are reasonable	4.15	Agree	93.1%
5. Loan applications are processed/completed within a reasonable amount of time (from time of request to availment)	3.81	Agree	75.2%
6. Loan terms and conditions (e.g., payment terms) are adequately explained)	4.25	Strongly Agree	95.0%
7. Interest rates are competitive	4.26	Strongly Agree	93.0%
8. Contracts are clear and reasonable	4.27	Strongly Agree	97.3%
9. Documents issued are free from defects or typographical errors	4.20	Agree	92.1%
10. Payments are easy to make	4.28	Strongly Agree	97.2%
11. Client information is kept confidential	4.22	Strongly Agree	94.9%
General Weighted Average	**4.15**	**Satisfied**	**90.8%**

With a general weighted average of 4.15, it can be said that pre-takeout respondents were "satisfied" with SHFC's processes related to financing (loans).

Among the 11 items in this area, customers expressed their highest satisfaction with the ease of making payments (with a weighted mean of 4.28), followed by the clarity and reasonableness of contracts (4.27), the competitiveness of interest rates (4.26), and the adequate explanation provided on loan terms and conditions (4.25).

The respondents, however, were not as happy with the amount of time that it took for loan applications to be processed and completed (rated lowest at 3.81 with a Top Two Box percentage mark of 75.2%), as well as the manner by which these loan applications are processed (rated second lowest at 3.93). Quite clearly, respondents would have preferred a shorter turnaround time, as well as simpler/easier procedures for making loan applications.

The following tables (46a to 46k) provide actual frequency tallies of responses given by pre-takeout participants to each of the 11 items in this survey attribute.

Table 46a: 1. Requirements are properly disseminated

Response	Frequency	Percent
Strongly Agree	28	27.7
Agree	60	59.4
Neither agree nor disagree	9	8.9
Disagree	3	3.0
Strongly Disagree	1	1.0
Total	101	100.0

Table 46b: 2. Process for applying for loans is simple and easy

Response	Frequency	Percent
Strongly Agree	21	20.8
Agree	60	59.4
Neither agree nor disagree	14	13.9
Disagree	4	4.0
Strongly Disagree	2	2.0
Total	101	100.0

Table 46c: 3. Application process is better than other lending institutions

Response	Frequency	Percent
Strongly Agree	19	18.8
Agree	56	55.4
Neither agree nor disagree	3	3.0
Disagree	1	1.0
Strongly Disagree	1	1.0
Not Applicable	21	20.8
Total	101	100.0

Table 46d: 4. Documentary requirements are reasonable

Response	Frequency	Percent
Strongly Agree	23	22.8
Agree	71	70.3
Neither agree nor disagree	6	5.9
Disagree	1	1.0
Strongly Disagree	0	0.0
Total	101	100.0

Table 46e: 5. Loan applications are processed/completed within a reasonable amount of time (from time of request to availment)

Response	Frequency	Percent
Strongly Agree	19	18.8
Agree	57	56.4
Neither agree nor disagree	15	14.9
Disagree	7	6.9
Strongly Disagree	3	3.0
Total	101	100.0

Table 46f: 6. Loan terms and conditions (e.g., payment terms) are adequately explained)

Response	Frequency	Percent
Strongly Agree	31	30.7
Agree	65	64.4
Neither agree nor disagree	4	4.0
Disagree	1	1.0
Strongly Disagree	0	0.0
Total	101	100.0

Table 46g: 7. Interest rates are competitive

Response	Frequency	Percent
Strongly Agree	35	34.7
Agree	58	57.4

Response	Frequency	Percent
Neither agree nor disagree	5	5.0
Disagree	2	2.0
Strongly Disagree	0	0.0
Not Applicable	1	1.0
Total	101	100.0

Table 46h: 8. Contracts are clear and reasonable

Response	Frequency	Percent
Strongly Agree	24	23.8
Agree	47	46.5
Neither agree nor disagree	0	0.0
Disagree	2	2.0
Strongly Disagree	0	0.0
Total	101	100.0

Table 46i: 9. Documents issued are free from defects or typographical errors

Response	Frequency	Percent
Strongly Agree	30	29.7
Agree	63	62.4
Neither agree nor disagree	7	6.9
Disagree	0	0.0
Strongly Disagree	1	1.0
Total	101	100.0

Table 46j: 10. Payments are easy to make

Response	Frequency	Percent
Strongly Agree	22	21.8
Agree	48	47.5
Neither agree nor disagree	2	2.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	29	28.7
Total	101	100.0

Table 46k: 11. Client information is kept confidential

Response	Frequency	Percent
Strongly Agree	31	30.7
Agree	63	62.4
Neither agree nor disagree	2	2.0
Disagree	2	2.0
Strongly Disagree	1	1.0
Not Applicable	2	2.0

Response	Frequency	Percent
Total	101	100.0

c. Pre-Relocation Activities

Table 47: 2021 Pre-takeout Pre-Relocation Activities Rating

Pre-Relocation Activities	Mean Rating	Interpretation	Top 2 Box
1. regularly consulted and given opportunity to participate in the planning and design of the relocation program	4.05	Agree	92.8%
2. kept informed about the progress and status of the relocation project	4.02	Agree	91.8%
3. adequately informed about the necessary requirements to be submitted	4.13	Agree	94.1%
4. properly oriented about the relocation site, policies, occupancy rules, and regulations, fees/charges (e.g., amortization, utility fees)	4.19	Agree	95.2%
General Weighted Average	**4.10**	**Satisfied**	**93.5%**

Satisfaction with "Pre-relocation activities" generated one of the lowest mean ratings (at 4.10, equivalent to "satisfied"). Among the four items in this area, respondents were most pleased with the orientation they were given about the relocation site, including the policies, occupancy rules and regulations, and the corresponding fees/charges (at 4.19). Conversely, they were least satisfied with the provision of updates and information about the progress and status of the relocation project (at 4.02). The respondents also saw the need to be consulted and be allowed to participate in the planning and design of the relocation program (with a mean rating of 4.05).

The next tables (47a to 47d) provide actual frequency tallies of responses given by pre-takeout participants to each of the four (4) items in this survey attribute.

Table 47a: 1. regularly consulted and given opportunity to participate in the planning and design of the relocation program

Response	Frequency	Percent
Strongly Agree	17	16.8
Agree	60	59.4
Neither agree nor disagree	2	2.0
Disagree	1	1.0
Strongly Disagree	3	3.0
Not Applicable	18	17.8
Total	101	100.0

Table 47b: 2. kept informed about the progress and status of the relocation project

Response	Frequency	Percent
Strongly Agree	18	17.8
Agree	60	59.4
Neither agree nor disagree	1	1.0
Disagree	3	3.0
Strongly Disagree	3	3.0
Not Applicable	16	15.8
Total	101	100.0

Table 47c: 3. adequately informed about the necessary requirements to be submitted

Response	Frequency	Percent
Strongly Agree	20	19.8
Agree	60	59.4
Neither agree nor disagree	2	2.0
Disagree	2	2.0
Strongly Disagree	1	1.0
Not Applicable	16	15.8
Total	101	100.0

Table 47d: 4. properly oriented about the relocation site, policies, occupancy rules, and regulations, fees/charges (e.g., amortization, utility fees)

Response	Frequency	Percent
Strongly Agree	23	22.8
Agree	57	56.4
Neither agree nor disagree	2	2.0
Disagree	1	1.0
Strongly Disagree	1	1.0
Not Applicable	17	16.8
Total	101	100.0

d. Training

Table 48: 2021 Pre-takeout Training Rating

Training	Mean Rating	Interpretation	Top 2 Box
1. Overall training course was well-organized	4.17	Agree	98.6%
2. Training content was relevant and useful	4.20	Agree	98.6%
3. Training materials were sufficiently provided	4.17	Agree	97.1%
4. Training method and activities were appropriate and effective	4.19	Agree	97.1%
5. Training/course increased participants' skills/knowledge regarding the subject matter	4.26	Strongly Agree	98.6%
6. Trainers adequately coordinated with the training/course participants	4.26	Strongly Agree	100.0%
7. Trainers communicated with participants clearly and effectively	4.23	Strongly Agree	100.0%
8. Trainers were understanding and responsive to participants' needs and requirements	4.24	Strongly Agree	100.0%
9. Trainers are credible and knowledgeable on the subject matter	4.24	Strongly Agree	100.0%
10. Training venue was accessible	4.26	Strongly Agree	100.0%
11. Training venue was clean, orderly, and well-maintained	4.27	Strongly Agree	100.0%
12. Training venue was safe and secure	4.27	Strongly Agree	100.0%
13. Training venue was conducive for learning	4.26	Strongly Agree	98.6%
General Weighted Average	**4.23**	**Very Satisfied**	**99.1%**

A general weighted average of 4.23 was obtained for satisfaction with activities related to "Training" (indicating "very satisfied" respondents). The highest-rated items in this survey area had to do with the respondents' satisfaction with the training venue, including cleanliness, orderliness, maintenance, safety, and security (pegged at 4.27, with Top Two Box percentage marks of 100%), and accessibility and conduciveness for learning (with a mean rating of 4.26). The respondents were also "very satisfied" with the additional knowledge and skills they have gained as a result of the training/course conducted, as well as the extent of

coordination shown by the training providers (also with a mean rating of 4.26).

While this area may be considerably well-rated by the respondents, some points for improvement may be on the organization of the training course itself, as well as the provision of adequate training materials (which generated the lowest mean ratings at 4.17).

The next tables (48a to 48m) provide actual frequency tallies of responses given by pre-takeout participants to each of the 13 items in this survey attribute. It is worth noting that this particular attribute was "not applicable" for roughly 31% of the respondents, which suggests that they were most likely unable to attend any of the training programs organized for community associations during the survey period. It is also observed that no ratings of "disagree" or "strongly disagree" were found in any of the 13 items included in this survey attribute.

Table 48a: 1. Overall training course was well-organized

Response	Frequency	Percent
Strongly Agree	13	12.9
Agree	56	55.4
Neither agree nor disagree	1	1.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48b: 2. Training content was relevant and useful

Response	Frequency	Percent
Strongly Agree	15	14.9
Agree	54	53.5
Neither agree nor disagree	1	1.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48c: 3. Training materials were sufficiently provided

Response	Frequency	Percent
Strongly Agree	14	13.9
Agree	54	53.5
Neither agree nor disagree	2	2.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48d: 4. Training method and activities were appropriate and effective

Response	Frequency	Percent
Strongly Agree	15	14.9
Agree	53	52.5
Neither agree nor disagree	2	2.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48e: 5. Training/course increased participants' skills/knowledge regarding the subject matter

Response	Frequency	Percent
Strongly Agree	19	18.8
Agree	50	49.5
Neither agree nor disagree	1	1.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48f: 6. Trainers adequately coordinated with the training/course participants

Response	Frequency	Percent
Strongly Agree	18	17.8
Agree	52	51.5
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48g: 7. Trainers communicated with participants clearly and effectively

Response	Frequency	Percent
Strongly Agree	16	15.8
Agree	54	53.5
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48h: 8. Trainers were understanding and responsive to participants' needs and requirements

Response	Frequency	Percent
Strongly Agree	17	16.8
Agree	53	52.5
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48i: 9. Trainers are credible and knowledgeable on the subject matter

Response	Frequency	Percent
Strongly Agree	17	16.8
Agree	53	52.5
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48j: 10. Training venue was accessible

Response	Frequency	Percent
Strongly Agree	18	17.8
Agree	52	51.5
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48k: 11. Training venue was clean, orderly, and well-maintained

Response	Frequency	Percent
Strongly Agree	19	18.8
Agree	51	50.5
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48l: 12. Training venue was safe and secure

Response	Frequency	Percent
Strongly Agree	19	18.8
Agree	51	50.5
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

Table 48m: 13. Training venue was conducive for learning

Response	Frequency	Percent
Strongly Agree	19	18.8
Agree	50	49.5
Neither agree nor disagree	1	1.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	31	30.7
Total	101	100.0

e. Information and Communication

Table 49: 2021 Pre-takeout Information and Communication Rating

Information and Communication	Mean Rating	Interpretation	Top 2 Box
1. easy to obtain	4.25	Strongly Agree	93.1%
2. clear and relevant	4.25	Strongly Agree	93.1%
General Weighted Average	**4.25**	**Very Satisfied**	**93.1%**

Satisfaction with "Information and Communication" appears to be at favorable levels, with a general weighted mean of 4.25, indicative of "very satisfied" pre-takeout respondents. The same weighted means were

obtained in the two items under this particular attribute, suggesting that the respondents were quite happy with the ease of obtaining clear and relevant updates and information from SHFC relevant to their transactions, as well as other services.

The next tables (49a to 49b) provide actual frequency tallies of responses given by pre-takeout participants to each of the two (2) items in this survey attribute.

Table 49a: 1. easy to obtain

Response	Frequency	Percent
Strongly Agree	34	33.7
Agree	60	59.4
Neither agree nor disagree	6	5.9
Disagree	0	0.0
Strongly Disagree	1	1.0
Total	101	100.0

Table 49b: 2. clear and relevant

Response	Frequency	Percent
Strongly Agree	34	33.7
Agree	60	59.4
Neither agree nor disagree	6	5.9
Disagree	0	0.0
Strongly Disagree	1	1.0
Total	101	100.0

f. Information and Communication (Website)

Table 50: 2021 Pre-takeout WEBSITE Information and Communication Rating

Information and Communication (Website)	Mean Rating	Interpretation	Top 2 Box
1. **is accessible (e.g., no downtime, loads easily)**	4.15	Agree	94.2%
2. **is user-friendly and easy to navigate**	4.17	Agree	96.2%
3. **contains the information needed**	4.16	Agree	96.1%
4. **is secured**	4.18	Agree	96.0%
General Weighted Average	**4.17**	**Satisfied**	**95.6%**

Satisfaction with the SHFC website appears to be slightly lower, with a general weighted average of 4.17, suggesting that respondents were

"satisfied." Specific means for each of the items did not vary much (i.e., ranged from 4.15 to 4.18), implying that website qualities such as accessibility, ease of navigation, content, and security, were rated almost equally by the respondents.

The **succeeding tables (50a to 50d**) provide actual frequency tallies of responses given by pre-takeout participants to each of the **four (4)** items in this survey attribute. **It is worth noting, though, that almost half of the participants were unable to rate this particular area. This may be possibly be because they had no sufficient exposure or access to the SHFC website to warrant a valid assessment of this survey attribute.** It is also observed that no ratings of "disagree" or "strongly disagree" were found in any of the four (4) items included in this survey attribute.

Table 50a: 1. is accessible (e.g., no downtime, loads easily)

Response	Frequency	Percent
Strongly Agree	11	10.9
Agree	38	37.6
Neither agree nor disagree	3	3.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	49	48.5
Total	101	100.0

Table 50b: 2. is user-friendly and easy to navigate

Response	Frequency	Percent
Strongly Agree	11	10.9
Agree	39	38.6
Neither agree nor disagree	2	2.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	49	48.5
Total	101	100.0

Table 50c: 3. contains the information needed

Response	Frequency	Percent
Strongly Agree	10	9.9
Agree	39	38.6
Neither agree nor disagree	2	2.0

Response	Frequency	Percent
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	50	49.5
Total	101	100.0

Table 50d: 4. is secured

Response	Frequency	Percent
Strongly Agree	11	10.9
Agree	37	36.6
Neither agree nor disagree	2	2.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	51	50.5
Total	101	100.0

g. Complaints Handling and Records Keeping

Table 51: 2021 Pre-takeout Complaints Handling and Records Keeping Rating

Complaints Handling and Records Keeping	Mean Rating	Interpretation	Top 2 Box
1. Filing of complaints is easy and systematic	4.10	Agree	100.0%
2. Complaints are resolved within prescribed timeframe	4.10	Agree	100.0%
3. Resolutions to complaints are satisfactory/acceptable	4.10	Agree	100.0%
4. Files/records are accurate and updated	4.08	Agree	89.1%
General Weighted Average	**4.10**	**Satisfied**	**97.3%**

Compared to the other survey attributes, "Complaints Handling and Records Keeping" received one of the lowest ratings among the respondents (at 4.10, still equivalent to "satisfied"). Mean ratings obtained for the items pertaining to the filing and resolution of complaints were equal (with all respondents giving positive ratings), indicating that no apparent variations were found in their ratings of these areas of the domain, such as the ease of filing complaints and the timeliness and acceptability of complaint resolutions. As for accuracy and updating of files and records, the mean rating was slightly lower, but the Top Two Box percentage mark was noticeably lower at 89.1%.

The succeeding tables (51a to 51d) provide actual frequency tallies of responses given by pre-takeout participants to each of the four (4) items in this survey attribute. Notice that more than half of the participants were unable to rate the items related to filing and resolution of complaints, possibly because there were no specific instances of complaints filed or resolved during the survey period, as far as these respondents are concerned.

Table 51a: 1. Filing of complaints is easy and systematic

Response	Frequency	Percent
Strongly Agree	5	5.0
Agree	43	42.6
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	53	52.5
Total	101	100.0

Table 51b: 2. Complaints are resolved within prescribed timeframe

Response	Frequency	Percent
Strongly Agree	5	5.0
Agree	43	42.6
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	53	52.5
Total	101	100.0

Table 51c: 3. Resolutions to complaints are satisfactory/acceptable

Response	Frequency	Percent
Strongly Agree	5	5.0
Agree	43	42.6
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	53	52.5
Total	101	100.0

Table 51d: 4. Files/records are accurate and updated

Response	Frequency	Percent
Strongly Agree	21	20.8

Agree	61	60.4	
Neither agree nor disagree	7	6.9	
Disagree	2	2.0	
Strongly Disagree	1	1.0	
Not Applicable	9	8.9	
Total	101	100.0	

h. Facilities

Table 52: 2021 Pre-takeout Facilities Rating

Facilities	Mean Rating	Interpretation	Top 2 Box
1. Office/branch is accessible to customers	4.31	Strongly Agree	98.0%
2. Office premises are orderly and well-maintained	4.32	Strongly Agree	99.0%
3. Office premises are well-ventilated and have good lighting	4.35	Strongly Agree	100.0%
4. Signages (e.g., Citizen's Charter, directional signages) are well-placed and easy to read	4.29	Strongly Agree	97.9%
5. Office premises are safe and secure (e.g., with security guard)	4.38	Strongly Agree	100.0%
6. Office has separate lane for senior citizens, PWDs, pregnant women	4.12	Agree	92.2%
7. Seating is adequate and comfortable	4.37	Strongly Agree	99.0%
General Weighted Average	**4.30**	**Very Satisfied**	**98.0%**

This survey area emerged as the most highly rated dimension by the pre-takeout respondents, with a general weighted average of 4.30, suggesting that they were "very satisfied" with SHFC's facilities. Individual mean ratings highlighted the following aspects of SHFC's facilities: safety and security of the office premises (with a mean rating of 4.38 and a Top Two Box percentage mark of 100%), adequacy and comfortability of seats (with a mean rating of 4.37 and a Top Two Box percentage mark of 99%), and ventilation and the illumination of the office space (with a mean rating of 4.35 and a Top Two Box percentage mark of 100%).

The provision of separate lanes for senior citizens, PWDs, and pregnant women was rated lowest, and the only one equivalent to a "satisfied" rating. Meanwhile, the succeeding tables (52a to 52g) provide actual frequency

tallies of responses given by pre-takeout participants to each of the seven (7) items in this survey attribute.

Table 52a: 1. Office/branch is accessible to customers

Response	Frequency	Percent
Strongly Agree	32	31.7
Agree	64	63.4
Neither agree nor disagree	2	2.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	3	3.0
Total	101	100.0

Table 52b: 2. Office premises are orderly and well-maintained

Response	Frequency	Percent
Strongly Agree	33	32.7
Agree	64	63.4
Neither agree nor disagree	0	0.0
Disagree	1	1.0
Strongly Disagree	0	0.0
Not Applicable	3	3.0
Total	101	100.0

Table 52c: 3. Office premises are well-ventilated and have good lighting

Response	Frequency	Percent
Strongly Agree	34	33.7
Agree	64	63.4
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	3	3.0
Total	101	100.0

Table 52d: 4. Signages (e.g., Citizen's Charter, directional signages) are well-placed and easy to read

Response	Frequency	Percent
Strongly Agree	30	29.7
Agree	63	62.4
Neither agree nor disagree	2	2.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	6	5.9

Response	Frequency	Percent
Total	101	100.0

Table 52e: 5. Office premises are safe and secure (e.g., with security guard)

Response	Frequency	Percent
Strongly Agree	37	36.6
Agree	61	60.4
Neither agree nor disagree	0	0.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	3	3.0
Total	101	100.0

Table 52f: 6. Office has separate lane for senior citizens, PWDs, pregnant women

Response	Frequency	Percent
Strongly Agree	22	21.8
Agree	49	48.5
Neither agree nor disagree	0	0.0
Disagree	5	5.0
Strongly Disagree	1	1.0
Not Applicable	24	23.8
Total	101	100.0

Table 52g: 7. Seating is adequate and comfortable

Response	Frequency	Percent
Strongly Agree	37	36.6
Agree	60	59.4
Neither agree nor disagree	1	1.0
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	3	3.0
Total	101	100.0

2. Post-takeout

Customer satisfaction was measured for each of SHFC's six (6) attributes (for the Post-Takeout group), namely, (1) Staff and Organization; (2) Products and Services; (3) Information and Communication; (4) Website Information and Communication; (5) Complaints Handling and Records Keeping; and (6) Facilities.

Table 53 summarizes the mean ratings across these attributes. Verbal interpretations and Top Two Box percentage marks are supplied as well.

Table 53: 2021 Post-takeout Attribute Ratings

SHFC Pre-takeout Attributes	Mean Rating	Interpretation	Top 2 Box
Staff and Organization	4.61	Strongly Agree	96.6%
Products and Services	4.60	Strongly Agree	97.4%
Information and Communication	4.57	Strongly Agree	96.6%
WEBSITE Information and Communication	4.38	Strongly Agree	94.9%
Complaints Handling and Records Keeping	4.09	Agree	85.4%
Facilities	4.54	Strongly Agree	96.3%
General Weighted Average	**4.47**	**Very Satisfied**	**96.3%**

A general weighted average of 4.47 was obtained, taking into account the individual mean ratings in each of the six survey attributes for Post-takeout respondents. Strong agreement with survey items was reflected in five (5) out of six (6) areas, indicating that they were "very satisfied" with the said dimensions.

The highest satisfaction rating was for "Staff and Organization" (at 4.61) followed by "Products and Services" (at 4.60). Top Two Box percentage marks for these attributes hovered around 97%. Clearly skewed ratings for "Facilities" and "Information and Communication" were also reflected, suggesting high levels of satisfaction in these areas.

Items under "Complaints and Records Keeping" were the lowest among the post-takeout respondents (at 4.09). While this mean rating is situated near the uppermost end of the range for "satisfied" customers, SHFC management may still consider exploring ways of addressing concerns and issues pertinent to this area to further improve satisfaction levels among post-takeout respondents next year.

a. Staff and Organization

Table 54: 2021 Post-takeout SHFC Staff Rating

SHFC Staff	Mean Rating	Interpretation	Top 2 Box
1. treats customers with respect	4.62	Strongly Agree	96.6%

SHFC Staff	Mean Rating	Interpretation	Top 2 Box
2. **strictly and fairly implements the policies rules and regulations (e.g. no discrimination, no "palakasan" system)**	4.59	Strongly Agree	97.4%
3. **is knowledgeable and competent or skilled in delivering the needed services**	4.56	Strongly Agree	94.8%
4. **provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)**	4.62	Strongly Agree	96.6%
5. **addresses queries/concerns in a prompt manner**	4.58	Strongly Agree	94.8%
6. **demonstrates willingness to assist customers**	4.60	Strongly Agree	96.6%
7. **is easy to contact**	4.60	Strongly Agree	96.6%
8. **appears neat, well-dressed, and professional**	4.67	Strongly Agree	99.1%
9. **conveys trust and confidence**	4.64	Strongly Agree	96.6%
General Weighted Average	4.61	Very Satisfied	96.6%

All nine (9) items comprising "Staff and Organization" were rated favorably by the respondents (with a general weighted average of 4.61, reflecting "very satisfied" customers). The SHFC staff's external appearance, neatness, and professional demeanor generated the highest mean rating at 4.67, followed by the trust and confidence they enthused (at 4.64). The staff's respectful attitude and their provision of clear and sufficient information to customers were also highly rated (at 4.62). Top Two Box percentage marks for the said items ranged from 96 to 99%.

It is worth noting that respondents were "very satisfied" in all nine items included in this survey attribute, pointing to the commendable efforts of SHFC's staff in creating a satisfying experience for the post-takeout respondents.

The succeeding tables (54a to 54i) provide actual frequency tallies of responses given by post-takeout participants to each of the nine (9) items in this survey attribute.

Table 54a: 1. treats customers with respect

Response	Frequency	Percent
Strongly Agree	76	65.5
Agree	36	31.0
Neither agree nor disagree	4	3.4
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	116	100.0

Table 54b: 2. strictly and fairly implements the policies rules and regulations (e.g. no discrimination, no "palakasan" system)

Response	Frequency	Percent
Strongly Agree	73	62.9
Agree	40	34.5
Neither agree nor disagree	2	1.7
Disagree	0	0.0
Strongly Disagree	1	.9
Total	116	100.0

Table 54c: 3. is knowledgeable and competent or skilled in delivering the needed services

Response	Frequency	Percent
Strongly Agree	71	61.2
Agree	39	33.6
Neither agree nor disagree	6	5.2
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	116	100.0

Table 54d: 4. provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)

Response	Frequency	Percent
Strongly Agree	76	65.5
Agree	36	31.0
Neither agree nor disagree	4	3.4
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	116	100.0

Table 54e: 5. addresses queries/concerns in a prompt manner

Response	Frequency	Percent
Strongly Agree	76	65.5
Agree	34	29.3
Neither agree nor disagree	4	3.4

Response	Frequency	Percent
Disagree	1	.9
Strongly Disagree	1	.9
Total	116	100.0

Table 54f: 6. demonstrates willingness to assist customers

Response	Frequency	Percent
Strongly Agree	75	64.7
Agree	37	31.9
Neither agree nor disagree	3	2.6
Disagree	1	.9
Strongly Disagree	0	0.0
Total	116	100.0

Table 54g: 7. is easy to contact

Response	Frequency	Percent
Strongly Agree	76	65.5
Agree	36	31.0
Neither agree nor disagree	3	2.6
Disagree	0	0.0
Strongly Disagree	1	.9
Total	116	100.0

Table 54h: 8. appears neat, well-dressed and professional

Response	Frequency	Percent
Strongly Agree	79	68.1
Agree	36	31.0
Neither agree nor disagree	1	.9
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	116	100.0

Table 54i: 9. conveys trust and confidence

Response	Frequency	Percent
Strongly Agree	78	67.2
Agree	34	29.3
Neither agree nor disagree	4	3.4
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	116	100.0

b. Products and Services

Table 55: 2021 Post-takeout Products and Services Rating

Product and Services	Mean Rating	Interpretation	Top 2 Box
1. Requirements are properly disseminated	4.51	Strongly Agree	94.8%
2. Procedures for availment of services are specified	4.59	Strongly Agree	98.3%
3. Requirements are reasonable	4.55	Strongly Agree	96.6%
4. Process is simple and easy	4.35	Strongly Agree	90.5%
5. Process is better than other similar institutions	4.53	Strongly Agree	98.1%
6. Applications/Transactions are processed/completed within a reasonable amount of time	4.37	Strongly Agree	90.5%
7. Interest rates are competitive	4.47	Strongly Agree	94.8%
8. Documents issued are free from defects or typographical errors	4.42	Strongly Agree	93.8%
9. Payments are easy to make	4.60	Strongly Agree	97.4%
10. Client information is kept confidential	4.59	Strongly Agree	97.4%
General Weighted Average	**4.50**	**Very Satisfied**	**95.2%**

All items in this survey area received favorable ratings (i.e., a strong agreement with each of the items), indicating that post-takeout respondents were "very satisfied" with aspects related to SHFC's products and services. A mean satisfaction rating of 4.50 was observed. Rated highest were the following: ease in making payments (with a mean rating of 4.60), confidentiality in client information (at 4.59), specifying procedures for service availment (also at 4.59), and having reasonable requirements (at 4.55). Top Two Box percentage marks for all items exceeded 90% and averaged at 95%.

Based on these figures, SHFC's products and services appear to be another source of satisfaction among post-takeout respondents. The succeeding tables (55a to 55j) provide actual frequency tallies of responses given by post-takeout participants to each of the 10 items in this survey attribute.

Table 55a: 1. Requirements are properly disseminated

Response	Frequency	Percent
Strongly Agree	68	58.6

Response	Frequency	Percent
Agree	42	36.2
Neither agree nor disagree	4	3.4
Disagree	1	.9
Strongly Disagree	1	.9
Total	116	100.0

Table 55b: 2. Procedures for availment of services are specified

Response	Frequency	Percent
Strongly Agree	73	62.9
Agree	41	35.3
Neither agree nor disagree	1	.9
Disagree	0	0.0
Strongly Disagree	1	.9
Total	116	100.0

Table 55c: 3. Requirements are reasonable

Response	Frequency	Percent
Strongly Agree	70	60.3
Agree	42	36.2
Neither agree nor disagree	3	2.6
Disagree	0	0.0
Strongly Disagree	1	.9
Total	116	100.0

Table 55d:4. Process is simple and easy

Response	Frequency	Percent
Strongly Agree	56	48.3
Agree	49	42.2
Neither agree nor disagree	9	7.8
Disagree	0	0.0
Strongly Disagree	2	1.7
Total	**116**	**100.0**

Table 55e: 5. Process is better than other similar institutions

Response	Frequency	Percent
Strongly Agree	59	50.9
Agree	43	37.1
Neither agree nor disagree	1	.9
Disagree	0	0.0
Strongly Disagree	1	.9
Not Applicable	12	10.3
Total	116	100.0

Table 55f: 6. Applications/Transactions are processed/completed within a reasonable amount of time

Response	Frequency	Percent
Strongly Agree	59	50.9
Agree	46	39.7
Neither agree nor disagree	8	6.9
Disagree	1	.9
Strongly Disagree	2	1.7
Total	116	100.0

Table 55g: 7. Interest rates are competitive

Response	Frequency	Percent
Strongly Agree	63	54.3
Agree	47	40.5
Neither agree nor disagree	5	4.3
Disagree	0	0.0
Strongly Disagree	1	.9
Total	116	100.0

Table 55h: 8. Documents issued are free from defects or typographical errors

Response	Frequency	Percent
Strongly Agree	58	50.0
Agree	48	41.4
Neither agree nor disagree	5	4.3
Disagree	1	.9
Strongly Disagree	1	.9
Not Applicable	3	2.6
Total	116	100.0

Table 55i: 9. Payments are easy to make

Response	Frequency	Percent
Strongly Agree	77	66.4
Agree	36	31.0
Neither agree nor disagree	1	.9
Disagree	0	0.0
Strongly Disagree	2	1.7
Total	116	100.0

Table 55j: 10. Client information is kept confidential

Response	Frequency	Percent
Strongly Agree	71	61.2
Agree	42	36.2
Neither agree nor disagree	3	2.6

Response	Frequency	Percent
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	116	100.0

c. Information and Communication

Table 56: 2021 Post-takeout Information and Communication Rating

Information and Communication	Mean Rating	Interpretation	Top 2 Box
1. easy to obtain	4.55	Strongly Agree	94.8%
2. clear and relevant	4.59	Strongly Agree	98.3%
General Weighted Average	**4.57**	**Very Satisfied**	**96.6%**

Satisfaction ratings in "Information and Communication" were also at favorable levels, averaging at 4.57 (indicative of "very satisfied" respondents). Both items were also rated well, suggesting the respondents were quite happy with the ease of obtaining clear and relevant information within SHFC.

The succeeding tables (56a to 56b) provide actual frequency tallies of responses given by post-takeout participants to each of the two (2) items in this survey attribute. Interestingly, no ratings of "disagree" and "strongly disagree" were reported among all respondents in all items included in this survey attribute.

Table 56a: 1. easy to obtain

Response	Frequency	Percent
Strongly Agree	70	60.3
Agree	40	34.5
Neither agree nor disagree	6	5.2
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	116	100.0

Table 56b 2. clear and relevant

Response	Frequency	Percent
Strongly Agree	71	61.2
Agree	43	37.1
Neither agree nor disagree	2	1.7

Response	Frequency	Percent
Disagree	0	0.0
Strongly Disagree	0	0.0
Total	116	100.0

d. Information and Communication (Website)

Information and Communication (Website)	Mean Rating	Interpretation	Top 2 Box
1. is accessible (e.g., no downtime, loads easily)	4.35	Strongly Agree	93.9%
2. is user-friendly and easy to navigate	4.37	Strongly Agree	93.9%
3. contains the information needed	4.39	Strongly Agree	95.9%
4. is secured	4.40	Strongly Agree	96.0%
General Weighted Average	4.38	Very Satisfied	94.9%

As regards the SHFC website, respondents showed that they were "very satisfied" with all four website features – accessibility, ease of navigation, content, and security – with a general weighted average of 4.38. Actual tallies are also shown in the succeeding tables (57a to 57d) for each of the four (4) items under this survey area.

Similar to the pre-takeout data, more than 50% of the post-takeout respondents were unable to assess this area, most likely because there were no sufficient instances of exposure and access to the SHFC website, as far as they were concerned. Additionally, no ratings of "disagree" and "strongly disagree" were reported among all respondents in all items included in this survey attribute.

Table 57a: 1. is accessible (e.g., no downtime, loads easily)

Response	Frequency	Percent
Strongly Agree	20	17.2
Agree	26	22.4
Neither agree nor disagree	3	2.6
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	67	57.8
Total	**116**	**100.0**

Table 57b: 2. is user-friendly and easy to navigate

Response	Frequency	Percent
Strongly Agree	21	18.1
Agree	25	21.6
Neither agree nor disagree	3	2.6
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	67	57.8
Total	**116**	**100.0**

Table 57c: 3. contains the information needed

Response	Frequency	Percent
Strongly Agree	21	18.1
Agree	26	22.4
Neither agree nor disagree	2	1.7
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	67	57.8
Total	**116**	**100.0**

Table 57d: 4. is secured

Response	Frequency	Percent
Strongly Agree	22	19.0
Agree	26	22.4
Neither agree nor disagree	2	1.7
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	66	56.9
Total	116	100.0

e. Complaints Handling and Record-Keeping

Table 58: 2021 Post-takeout Complaints Handling and Record-Keeping Rating

Complaints Handling and Record-Keeping	Mean Rating	Interpretation	Top 2 Box
1. **Filing of complaints is easy and systematic**	3.98	Agree	81.6%
2. **Complaints are resolved within prescribed timeframe**	3.98	Agree	83.3%
3. **Resolutions to complaints are satisfactory/acceptable**	4.11	Agree	87.2%

Complaints Handling and Record-Keeping	Mean Rating	Interpretation	Top 2 Box
4. Files/records are accurate and updated	4.31	Strongly Agree	89.5%
General Weighted Average	**4.09**	**Satisfied**	**85.4%**

Among the post-takeout respondents, "Complaints Handling and Records Keeping" received the lowest satisfaction mean rating (at 4.09, suggestive of "satisfied" customers). The highest-rated item was on the accuracy and updating of files/records (at 4.31 – equivalent to "very satisfied" level). Items pertaining to the filing and resolution of complaints received comparably lower ratings.

Actual tallies of responses are shown in the succeeding tables (58a to 58d) for each of the four (4) items under this survey area. Similar to the pre-takeout data, more than half of the respondents did not assess the first three items (on filing and resolution of complaints), indicating that there were no occasions requiring the handling of complaints, as far as these respondents were concerned.

Table 58a: 1. Filing of complaints is easy and systematic

Response	Frequency	Percent
Strongly Agree	11	9.5
Agree	29	25.0
Neither agree nor disagree	7	6.0
Disagree	1	.9
Strongly Disagree	1	.9
Not Applicable	67	57.8
Total	**116**	**100.0**

Table 58b: 2. Complaints are resolved within prescribed timeframe

Response	Frequency	Percent
Strongly Agree	8	6.9
Agree	32	27.6
Neither agree nor disagree	7	6.0
Disagree	1	.9
Strongly Disagree	0	0.0
Not Applicable	68	58.6
Total	**116**	**100.0**

Table 58c: 3. Resolutions to complaints are satisfactory/acceptable

Response	Frequency	Percent
Strongly Agree	11	9.5
Agree	30	25.9
Neither agree nor disagree	6	5.2
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	69	59.5
Total	116	100.0

Table 58d: 4. Files/records are accurate and updated

Response	Frequency	Percent
Strongly Agree	48	41.4
Agree	54	46.6
Neither agree nor disagree	11	9.5
Disagree	1	.9
Strongly Disagree	0	0.0
Not Applicable	2	1.7
Total	116	100.0

f. Facilities

Table 59: 2021 Post-takeout Facilities Rating

Facilities	Mean Rating	Interpretation	Top 2 Box
1. Utilizes up-to-date and modernized procedures, facilities, and resources	4.54	Strongly Agree	97.4%
2. Signages (e.g., Citizen's Charter, directional signages) are well-placed and easy to read	4.56	Strongly Agree	96.5%
3. Office/branch is accessible to customers	4.55	Strongly Agree	96.5%
4. Office premises are orderly and well-maintained	4.57	Strongly Agree	98.3%
5. Office premises are well-ventilated and have good lighting	4.60	Strongly Agree	98.3%
6. Office premises are safe and secure (e.g., with security guard)	4.65	Strongly Agree	99.1%
7. Office has separate lane for senior citizens, PWDs, pregnant	4.27	Strongly Agree	87.2%
8. Seating is adequate and comfortable	4.62	Strongly Agree	97.4%
General Weighted Average	**4.54**	**Very Satisfied**	**96.3%**

Satisfaction with facilities was well-rated, with all items registering weighted means equivalent to "very satisfied" ratings. Safety and security of office premises were rated highest at 4.65, followed by adequacy and comfortability of seats (4.62), and ventilation and the illumination of the office space (4.60).

Actual tallies of responses are shown in the succeeding tables (59a to 59h) for each of the eight (8) items under this survey area.

Table 59a: 1. Utilizes up-to-date and modernized procedures, facilities, and resources

Response	Frequency	Percent
Strongly Agree	65	56.0
Agree	47	40.5
Neither agree nor disagree	3	2.6
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	1	.9
Total	116	100.0

Table 59b: 2. Signages (e.g., Citizen's Charter, directional signages) are well- placed and easy to read

Response	Frequency	Percent
Strongly Agree	68	58.6
Agree	41	35.3
Neither agree nor disagree	3	2.6
Disagree	1	.9
Strongly Disagree	0	0.0
Not Applicable	3	2.6
Total	116	100.0

Table 59c: 3. Office/branch is accessible to customers

Response	Frequency	Percent
Strongly Agree	67	57.8
Agree	44	37.9
Neither agree nor disagree	4	3.4
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	1	.9
Total	116	100.0

Table 59d: 4. Office premises are orderly and well-maintained

Response	Frequency	Percent
Strongly Agree	68	58.6
Agree	45	38.8
Neither agree nor disagree	2	1.7
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	1	.9
Total	116	100.0

Table 59e: 5. Office premises are well-ventilated and have good lighting

Response	Frequency	Percent
Strongly Agree	71	61.2
Agree	42	36.2
Neither agree nor disagree	2	1.7
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	1	.9
Total	116	100.0

Table 59f: 6. Office premises are safe and secure (e.g., with security guard)

Response	Frequency	Percent
Strongly Agree	76	65.5
Agree	38	32.8
Neither agree nor disagree	1	.9
Disagree	0	0.0
Strongly Disagree	0	0.0
Not Applicable	1	.9
Total	116	100.0

Table 59g: 7. Office has separate lane for senior citizens, PWDs, pregnant

Response	Frequency	Percent
Strongly Agree	49	42.2
Agree	33	28.4
Neither agree nor disagree	3	2.6
Disagree	6	5.2
Strongly Disagree	3	2.6
Not Applicable	22	19.0
Total	116	100.0

Table 59h: 8. Seating is adequate and comfortable

Response	Frequency	Percent
Strongly Agree	75	64.7

Response	Frequency	Percent
Agree	37	31.9
Neither agree nor disagree	2	1.7
Disagree	1	.9
Strongly Disagree	0	0.0
Not Applicable	1	.9
Total	116	100.0

D. Correlation and Regression Analysis

1. Pre-takeout

Pearson correlation procedures were conducted between each of the eight (8) SHFC Pre-takeout attributes and the overall satisfaction rating per respondent. For each attribute, Table 60 presents the obtained Pearson's r-value, the Coefficient of Determination, and the corresponding magnitude, direction, and significance of the relationship.

Table 60: Correlation between Overall satisfaction & Pre-takeout Attributes

Overall satisfaction & Pre-takeout Attributes	Pearson Correlation	Coefficient of Determination	Interpretation	P – Value	Remark
Staff and Organization	0.68	46.8%	Strong positive linear relationship	.000	Significant
Financing (Loans)	0.76	58.2%	Strong positive linear relationship	.000	Significant
Pre-Relocation Activities	0.64	40.7%	Strong positive linear relationship	.000	Significant
Training	0.41	16.4%	Moderate positive linear relationship	.001	Significant
Information and Communication	0.62	38.7%	Strong positive linear relationship	.000	Significant
Information and Communication (Website)	0.59	35.2%	Moderate positive linear relationship	.000	Significant
Complaints Handling and Records Keeping	0.70	49.3%	Strong positive linear relationship	.000	Significant

Overall satisfaction & Pre-takeout Attributes	Pearson Correlation	Coefficient of Determination	Interpretation	P – Value	Remark
Facilities	0.46	21.0%	Moderate positive linear relationship	.000	Significant

**Note: In providing verbal interpretations for the magnitude of relationships, the following ranges were used as suggested by Evans (1996): .00-.19 (very weak); .20-.39 (weak); .40-.59 (moderate); .60-.79 (strong); and .80-1.00 (very strong).

Strong positive relationships were obtained between five (5) pre-takeout attributes and overall satisfaction. Emerging with the highest magnitude of relationship was "Financing (Loans)" and overall satisfaction, which was also found to be significant, r=.76, n=101, p<.001. This suggests that as satisfaction with processes related to loan applications, documentary requirements, interest rates, and payment procedures increases, overall satisfaction also tends to increase. Furthermore, satisfaction with financing (loans) contributes roughly to 58% of overall satisfaction (when correlated independently of the other variables).

Strong positive relationships were also found between overall satisfaction and "Complaints Handling and Records Keeping", "Staff and Organization", "Pre-relocation Activities", and "Information and Communication." Based on these findings, it can also be said that these attributes contribute quite substantially to overall satisfaction, as shown in the Coefficient of Determination column.

Moderately positive and significant relationships were also found between overall satisfaction and the three remaining pre-takeout attributes.

With significant obtained relationships, regression analyses were subsequently conducted. The following tables show the regression model generated, the significance and predictive value of the regression equation, and the significant emerging predictors of overall satisfaction.

Table 61: Model Summary – Overall satisfaction & Pre-takeout Attributes

Model Summary	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.683a	.467	.334	.484

A multiple correlational value of .683 was computed, taking all eight attributes altogether as correlates of overall satisfaction. Subsequently, around 47% of overall satisfaction can be attributed to the eight pre-takeout attributes included in the survey. From these results, it can also be concluded that there are other factors (apart from the attributes included in this survey) that can explain overall satisfaction among SHFC pre-takeout participants.

Table 62: Anova Model – Overall satisfaction & Pre-takeout Attributes

ANOVAª Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.562	8	.820	3.506	.005
	Residual	7.487	32	.234		
	Total	14.049	40			

The analysis of variance conducted reveals that the regression model generated allows for a significantly good prediction of overall satisfaction.

Table 63: Beta Coefficients Model – Overall satisfaction & Pre-takeout Attributes

Coefficientsª Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.734	1.503		.488	.629
	Staff and Organization	.858	.473	.562	1.815	.079
	Financing (Loans)	.024	.633	.012	.039	.970
	Pre-Relocation Activities	-.042	.964	-.017	-.044	.966
	Training	-.836	1.178	-.457	-.709	.483
	Information and Communication	.183	.644	.130	.284	.778
	Information and Communication (Website)	-.027	.888	-.016	-.030	.976
	Complaints Handling and Records Keeping	.201	.609	.159	.331	.743
	Facilities	.486	.567	.302	.857	.398

Taken together, none of the eight (8) pre-takeout attributes emerged independently as a significant predictor of overall satisfaction. With most attributes exhibiting strong relationships with overall satisfaction (and with

similar magnitudes at that), no predictor came out as statistically most predominant. This does not, however, discount the fact that when considered individually, each of the survey attributes is significantly associated with overall satisfaction.

2. Post-takeout

Pearson correlation procedures were likewise conducted between each of the six (6) SHFC Post-takeout attributes and the overall satisfaction rating per respondent. For each attribute, Table 64 presents the obtained Pearson's r-value, the Coefficient of Determination, and the corresponding magnitude, direction, and significance of the relationship.

Table 64: Correlation between Overall satisfaction & Post-takeout Attributes

Overall satisfaction and SHFC Pre-takeout Attributes	Pearson Correlation	Coefficient of Determination	Interpretation	P - Value	Remark
Staff and Organization	0.58	33.9%	Moderate positive linear relationship	.000	Significant
Product and Services	0.58	34.1%	Moderate positive linear relationship	.000	Significant
Information and Communication	0.45	20.1%	Moderate positive linear relationship	.000	Significant
Information and Communication (Website)	0.22	4.9%	Weak positive linear relationship	.123	Not Significant
Complaints Handling and Records Keeping	0.38	14.1%	Weak positive linear relationship	.000	Significant
Facilities	0.33	10.6%	Weak positive linear relationship	.000	Significant

**Note: In providing verbal interpretations for the magnitude of relationships, the following ranges were used as suggested by Evans (1996): .00-.19 (very weak); .20-.39 (weak); .40-.59 (moderate); .60-.79 (strong); and .80-1.00 (very strong).

Among the six (6) SHFC Post-takeout attributes, the highest magnitudes of relationship were observed between "Products and Services" and "Staff and Organization", and overall satisfaction. These moderate positive relationships were also found to be significant, r=.58, n=101, p<101. This finding suggests that as satisfaction with processes related to availment of products and services, as well as with staff behaviors and attitudes increase, overall satisfaction increases in the same way. Furthermore,

satisfaction with each of these two attributes determines approximately 34% of overall satisfaction.

Three other attributes also had significant relationships with overall satisfaction – "Information and Communication", "Complaints Handling and Records Keeping", and "Facilities." These three attributes also help to explain modest amounts of overall satisfaction, as evidenced in the Coefficient of Determination column. Meanwhile, satisfaction with the SHFC website was not found to be significantly related to overall satisfaction.

With significant obtained relationships, regression analyses were subsequently conducted. The following tables show the regression model generated, the significance and predictive value of the regression equation, and the significant emerging predictors of overall satisfaction.

Table 65: Model Summary – Overall satisfaction & Post-takeout Attributes

Model Summary	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.612ᵃ	.374	.282	.534

A multiple correlational value of .612 was computed, taking all six attributes altogether as correlates of overall satisfaction. Subsequently, around 37% of overall satisfaction can be attributed to the six SHFC attributes included in the survey. From these results, it can also be concluded that there are other factors (apart from the attributes included in this survey) that can explain overall satisfaction among SHFC post-takeout participants.

Table 66: Anova Model – Overall satisfaction & Post-takeout Attributes

ANOVAᵃ Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.982	6	1.164	4.083	.003ᵇ
	Residual	11.685	41	.285		
	Total	18.667	47			

The analysis of variance conducted reveals that the regression model generated allows for a significantly good prediction of overall satisfaction.

Table 67: Beta Coefficients Model – Overall satisfaction & Post-takeout Attributes

Coefficients^a Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.027	.822		1.249	.219
	Staff and Organization	.592	.245	.491	2.412	.020
	Product and Services	.055	.311	.040	.175	.862
	Information and Communication	.012	.233	.011	.053	.958
	Information and Communication (Website)	-.067	.169	-.059	-.396	.695
	Complaints Handling and Records Keeping	.206	.176	.204	1.172	.248
	Facilities	-.059	.294	-.049	-.201	.842

Among the six (6) post-takeout attributes, satisfaction with "Staff and Organization" emerged as the lone significant predictor of overall satisfaction. The regression model eliminated the other post-takeout attributes as potential predictors. Based on the current survey data, overall satisfaction was found to be predicted mainly by their satisfaction with staff behaviors and attitudes. The other attributes seemed to have a lesser influence on overall satisfaction, compared with "Staff and Organization."

E. Scatter Diagram

1. Pre-takeout

Figure 6. Pre-takeout Derived Importance Scatter Plot
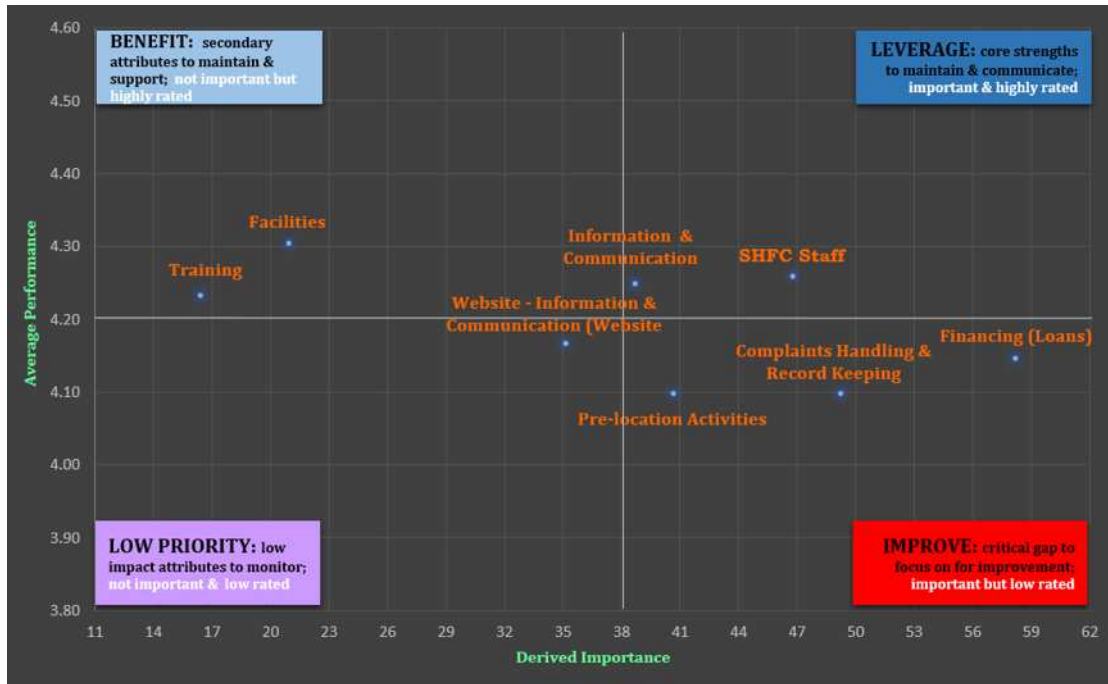
Considering both the mean ratings of the pre-takeout attributes, as well as their bivariate relationships with overall satisfaction, SHFC "Staff and Organization" and "Information and Communication" emerged as core strengths that can be used to leverage overall satisfaction. Since they were found to be well-rated by the respondents and strongly related to overall satisfaction, SHFC must continue focusing on these two attributes.

Meanwhile, more attention should be placed on the following attributes which are equally important but were not as well-rated by the respondents - "Financing (Loans)", "Pre-relocation Activities", and Complaints Handling and Records Keeping" to improve satisfaction levels in the next survey season.

Satisfaction with "Facilities" came out highest among the eight (8) attributes, and "Training" also led to favorable mean ratings. While these two attributes appear to be well-rated by the respondents, they appear to

have minimal influence on overall satisfaction. But it is still important that to maintain these levels to improve satisfaction ratings in the future.

Finally, considering the comparatively lower ratings given to the SHFC website, along with its moderate Pearson's r-value, this attribute will most likely have the lowest impact on the overall satisfaction rating.

2. Post-takeout

Figure 7. Post-takeout Derived Importance Scatter Plot
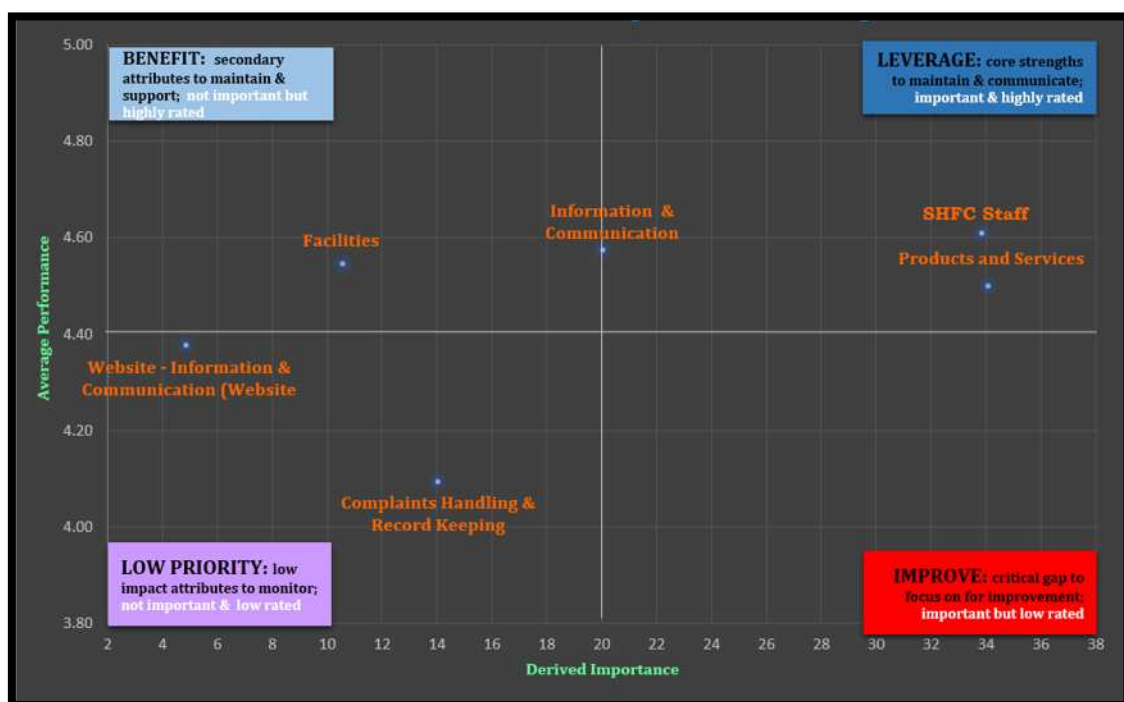
With their high mean ratings, SHFC "Staff and Organization". "Products and Services", and "Information and Communication" emerged as the three most important drivers of overall satisfaction. SHFC must continue maintaining these core strengths to maximize their impact on overall satisfaction, moving forward to the next survey season.

"Facilities", meanwhile, which was also highly rated this year, turns out to have secondary importance, as far as overall satisfaction is concerned. Meanwhile, satisfaction with the SHFC website, along with "Complaints Handling and Records Keeping" which received the lowest mean ratings

among the six attributes, were found to have a low impact on overall satisfaction.

F. Drivers of Satisfaction (Thematic Analysis of Customers' Verbatim Responses on Drivers for the Overall Satisfaction Ratings Given)

1. Pre-takeout

Table 68: Themes of Drivers for "Very Satisfied" Rating

Reason	No. of Respondents
Complaints/Request/Inquiry Handling	**4**
▪ So far okay sila if may concern kami tinutulungan talaga kami at concern talaga sila	1
▪ Sumasagot agad sa mga inquiries snd nag explain ng maayos.	1
▪ Talagang tinulungan kami	1
▪ Tinutulungan talaga kami	1
Financing Loans	**4**
▪ Kasi na take out na po ang project	1
▪ Kasi sa tagal namin dito naapproved agad kami at mura yung bayad namin	1
▪ Madami ng naapproved na projects	1
▪ Mapabilis na ang loan	1
Information and Communication	**3**
▪ Ang pagbibigay nila samin ng information ay malinaw	1
▪ Okay naman , nagbibigay ng information at nag oorient	1
▪ Pag may mga kailangan po sila ngpapa meeting po sila kaagad	1
Service Quality	**5**
▪ Ayos naman serbisyo nila, at proceso	1
▪ Maganda yung serbisyo nila inaasikaso kami lagi	2
▪ Okay naman laking tulong sila	1
▪ Okay naman sila, sana ma push through	1
SHFC Staff	**15**
▪ Accommodating sila	1
▪ Aktibo sila sa pagtulong saamin	1
▪ Hands-on sila, helping you on time.	1
▪ Inaasikaso talaga nila	1
▪ Ineexplain po nila ng maayos, at magalang po sila	1
▪ Kahit hating gabe sumasagot sila	1

Reason	No. of Respondents
▪ Kasi lahat ng katanongan namin nasasagot nila. Magaling makisama sa tao. Magalang sila.	1
▪ Maayos naman sila	1
▪ Maganda ang pag entertain nila saamin	1
▪ Mga tinatanong namin na bibigay naman nila	1
▪ Very accomodating	1
▪ Very accomodating hindi nagpabaya	1
▪ Very helpful and very accomodating in terms of the program and transaction	1
▪ Very responsive at tinutulungan talaga kami	1
▪ Very Very Satisfied, ineentertain kami ng husto at tinutulungan paano mag proces sng documents at sa lahat lahat	1
General Feedback	**7**
▪ Okay naman kasi abot kaya	1
▪ Okay naman	2
▪ Sa lahat ng HOA ako ang pinakamadaling matapos	1
▪ Wala naman problema	2
▪ Walang problema at inaasikaso	1

Among the "very satisfied" pre-takeout respondents, 39% attributed their rating to the assistance provided by SHFC's "Staff" in their transactions. This group of customers described SHFC's personnel as accommodating, actively assisting (i.e., hands-on), respectful, responsive, and prompt in attending to their concerns. Another 13% commended SHFC's service quality; they found the work processes to be effective in meeting their needs. About 11% gave credit to the way conflicts/requests/inquiries were handled, saying that their questions were welcomed and well-explained, making them feel fully assisted. Still, 11% were very satisfied because their projects were finally taken out; many projects were approved, and it took less time for loan applications to be processed. For 8% of these respondents, clear information was provided; they were properly oriented, and meetings were immediately scheduled when critical issues were cropping up. Finally, the remaining 18% gave generally positive comments to explain their "very satisfied" rating.

Reason	No. of Respondents
Complaints/Request/Inquiry Handling	**1**
▪ Hindi na kagaya ng dati mag iintay pa pag may kailangan dahil pandemic mag aantay pa pero dati okay na okay po at nadedelay sa pag hihintay ng response	1
Financing Loans	**11**
▪ Ang tagal amig mag apply wala pa na take out	1
▪ Mahirap yung process waiting pa sa appraiser	1
▪ Medyo mabagal ang proseso nila.	1
▪ Minsan kahit nandyan na ang requirements hahanapan ka pa rin.	1
▪ Mostly nawawala nila yung mga requirements, matagal ang release ng collection. Paisa isa yung mga requirements	1
▪ Normal naman siguro sa company na may flaws, pero maganda performance sa documents processing minsan nahihirapan sila mag feedback kaagad	1
▪ Okay naman at smooth transaction naman	1
▪ Okay naman kaso medyo mabagal yung process pagdating sa lgu	1
▪ Okay naman kaso pinapabalik balik sa requirements tapos may kulang pala	1
▪ Yung mga findings nila mahirap e comply yung iba	1
▪ Yung rate sa lupa, kasi namatay ang may ari sana mabayaran nang mabilisan kung maari	1
Information and Communication	**1**
▪ Pag meron akong info na gusto akong alamin okay naman	1
Pre-relocation activity	**1**
▪ Kasi nag kakaproblema kami ngayun since pandemic, minsan nahirapan kami nag follow up	1
Service Quality	**16**
▪ Maganda ang kanilang pagserbisyo nila	1
▪ Maganda yung serbisyo nila, pero nung pandemic hindi na po masyado	1
▪ Okay naman ang services	1
▪ Okay naman mag entertain	1
▪ Okay naman Mga serbisyo nila	2
▪ Okay naman pero hindi pa namin 100 percent	1
▪ Okay naman po sila dahil sa pandemic medyo mahirap lang ngayon	1
▪ Okay naman satisfied naman nadedeliver naman ng maayos mga serbisyo nila	1
▪ Okay naman serbisyo nila	1
▪ Okay naman serbisyo nila mga kailangan namin	1
▪ Okay naman services nila	1
▪ Okay naman walang problem	1
▪ Okay serbisyo nila	1
▪ So far okay naman service na ginagawa nila samin	1

Reason	No. of Respondents
▪ Syempre hindi naman perfect ang naibibigay na serbisyo, merong sobrang tagal	1
SHFC Staff	**8**
▪ Alert sila	1
▪ Everytime may kailangan kami na inaapproach nila kami ng maayos	1
▪ Kasi okay naman mag approach sila walang problema	1
▪ Kulang sila ng manpower	1
▪ Mga kailangan namin accomodating sila	1
▪ Okay naman inaassist naman nila	1
▪ Tumutulong sila sa pag process ng documents	1
▪ Very accomodating	1
General Feedback	**10**
▪ Kasi yung program nila malaking tulong	1
▪ Okay naman	8
▪ Okay naman at talagang mahirap sa pandemic gustohin man nami pumunta sa office	1

Among satisfied respondents, 33% attributed their ratings to generally efficient service quality. Another 23% attributed their "satisfied" ratings to processes pertaining to "Financing (Loans)" although many of the comments given were apparently negative – that is, slow turnaround time, lack of action despite requirements being submitted already, the difficulty of complying with some requirements, and other processing lapses (i.e., not being updated at once about additional requirements needed, missing requirements, delayed collections). The SHFC "Staff" were recognized for being alert, accommodating, and helpful by 17% of the satisfied participants, although one participant observed what seemed to be a lack of manpower, particularly because of the pandemic. Two satisfied participants were "not happy" with the slower response to issues and the difficulty in following up their needs (brought about by the pandemic). One participant expressed satisfaction with the manner by which needed information is provided. The rest of the satisfied respondents (21%) gave generally positive remarks, without giving specific details.

Table 70: Themes of Drivers for "Neither Satisfied nor Dissatisfied" Rating

Reason	No. of Respondents
Financing Loans	**8**
▪ Kasi medyo matagal yung approval	1
▪ Kasi minsan yung pagniningil nila hindi kami magkaintindihan mahirap kasi yung requirements nila.	1
▪ Marami kaming pending	1
▪ Matagal ang process	1
▪ Nasa proseso pa kasi	1
▪ None of approval of the project	1
▪ Other documents nawawala nila. Recording ng abstract hindi updated, matagal ang process ng tencon, death claim matagal din.	1
▪ Yung mga documents namin kahit na submit na e comply pa ulit pa ulit ulit, mabagal	1
SHFC Staff	**1**
▪ Mabagal sila minsan.	1

Almost all of the concerns raised by those who were "neither satisfied nor dissatisfied" were related to "Financing (Loans)", mainly on processing delays and missing documents. The "Staff" was also called out by one respondent for not expediting the process.

Table 71: Themes of Drivers for "Dissatisfied" Rating

Reason	No. of Respondents
Financing Loans	**1**
▪ Matagal na kami di na approve. at nung pumunta kami sa office umabot na ng 2017 until now	1

Table 72: Themes of Drivers for "Very Dissatisfied" Rating

Reason	No. of Respondents
Complaints/Request/Inquiry Handling	**1**
▪ Dahil hindi pa nareresolve yung sa land owner	1
Financing Loans	**2**
▪ I do my part as president but ang takeout 2021 na, samantalang nacomply ko na naman lahat. Pero yung ibang wala pang policy pero mas nauna pa sila.	1
▪ Kasi po nakakadismaya sobrang tagal ng approval o matagal mag take out at yung documents nila paisa isa hindi pa sabayan.	1
Pre-relocation Activity	**1**

Reason	No. of Respondents
▪ Dahil nagkakaproblema na ako sa mga members dahil hindi pa naaasikaso yung sa land owner SOBRANG TAGAL NA.	1

The main issues raised by "Dissatisfied" and "Very Dissatisfied" respondents were related to "Financing (Loans)" – particularly on the slow approval process; "Complaints/Request/Inquiry Handling" – unresolved issues with the landowner; and "Pre-relocation Activity" – members have become restive because of excessive delays in addressing concerns with landowners.

2. Post-takeout

Table 73: Themes of Drivers for "Very Satisfied" Rating

Reason	No. of Respondent
Complaints/Inquiry/Request handling	**9**
▪ Dahil kung may mga tanong kami talagang sinasagot nila	1
▪ Kasi if may tanong ako nasasagot naman agad	1
▪ Kasi kada may concern inaasikaso ako	1
▪ Kasi lahat ng problem namin nareresolve sila	1
▪ Kasi willing mag guide at nasasagot ang mga tanong	1
▪ Lahat kinkailangan namin binibigay nila mga kailangan namin	1
▪ Pag may inquiries kami mabilis sila	1
▪ Questions and queries are easily addressed.	1
▪ Tuwing humihingi kami ng tulong sinasagot nila kaagad	1
Information and Communication	**3**
▪ Binibigyan agad ng information	1
▪ Inuupdate kami lagi ng representative	1
▪ Nag ffollow up po talaga sila kung may changes sa monthly amort ization and reminders po	1
Product and Services	**18**
▪ Because it is very helpful for the people, CMP projects.	1
▪ Dahil mabilis ang process	1
▪ Kase maayos naman yung process.	1
▪ Kasi po okay naman serbisyo nila at malaki ang tulong nila saamin	1
▪ Mabilis ang proceso	1
▪ Mabilis ang process at tumutulong talaga sila	1

Reason	No. of Respondent
▪ Mabilis po sila sa documents	1
▪ Mabilis sila ang proceso	1
▪ Madali lang naaaprobahan at walang hassle	1
▪ Malaking tulong binigay nila saamin at malaking opportunity	1
▪ Nakakatulong talaga yung institutions nila at ang services nila napakaganda naman	1
▪ Okay naman ang service	1
▪ Okay naman ang transaction nila	1
▪ Okay naman at nakatulong sa problema namin dito	1
▪ Okay naman kasi mabilis ang process	1
▪ Okay naman po serbisyo nila	1
▪ Provided and entertain what to do next.	1
▪ The services are okay and good.	1
SHFC Staff	**26**
▪ Accomodating sila	1
▪ Always available sila at ine entertain nila agad and very friendly and maganda ang communication	1
▪ Assist agad	1
▪ Cooperative nmn sila sa aming organization	1
▪ Inaasikaso kami ng mabuti.	1
▪ Kase nakikita ko yung service and assist well.	1
▪ Maasikaso sila	1
▪ Mababait po sila at nag aasist ng husto	1
▪ Mababait sila at tinutulungan talaga kami	1
▪ Maganda po sila mag approach sa mga tao	1
▪ Na aaccomodate agad at tinutulungan kami	1
▪ Ok naman ung staff maayos naman cla at mabait po ung mobilizer namin	1
▪ Ok sila mag assist sa min. Ineentertain po kmi everytime ppunta kami	1
▪ Okay naman and well trained at friendly and accomodating	1
▪ Okay naman ang service , very accomodating	1
▪ Okay naman maasikaso sila	1
▪ Okay naman madali silang kausap	1
▪ Okay naman mapagbigay sila	1
▪ Okay naman sila , okay ang mga tao doon	1
▪ Pag pumunta kami nang opisina nila very accomodating sila	1
▪ Very accomodating ang mga staff	3
▪ Very accomodating, very friendly	1
▪ Very cooperative,	1
▪ Wala naman. Maasikaso sila	1
General Feedback	**7**

Reason	No. of Respondent
▪ Okay naman	2
▪ Okay naman sila wala namang problema	1
▪ Okay naman walang namang nakikitang problem	1
▪ Siya ang tumugon sa mga pangarap namin na magkabahay	1
▪ Thankful dahil nagkaroon ng house and lot	1
▪ Very good naman	1

The majority of the "very satisfied" post-takeout respondents (41%) credited SHFC's "Staff" for the ratings given, citing their prompt assistance, accommodation, friendliness, cooperativeness, and being communicative. About 29% attributed their very favorable assessment to quick processing and efficient delivery of SHFC's "Products and Services." "Complaints/Inquiry/Request Handling" was a plus factor for SHFC, according to 14% of "very satisfied" respondents, who attested to SHFC's responsiveness to queries and concerns, timely resolution of problems, and provision of guidance when needed. The availability of information and updates, as well as constant follow-ups, influenced how 5% of these respondents assessed their satisfaction. Meanwhile, 11% of the remaining respondents in this group gave generally positive remarks when asked to justify their rating.

Table 74: Themes of Drivers for "Satisfied" Rating

Reason	No. of Respondent
Complaints/Inquiry/Request handling	**6**
▪ Mga request namin na tugunan	1
▪ NAG Rereach out talaga sila, at buminigay nang tulong	1
▪ Okay naman po siya kaya lang medyo mabagal yung response	1
▪ Okay naman sila mabilis sila if may concerns kami	1
▪ Some of the queries and information to gather take long for them to relay to us.	1
▪ There's no perfect there are some issues/errors in issuing the SOA. Complaints: We have paid Landbank, but there is no record and no answer until now regarding that matter. On the SOA, an outstanding number of months balanced, when I computed it did not tally on my computation.	1
Information and Communication	**5**
▪ Binibibigay nila mga queries namin	1

Reason	No. of Respondent
▪ May mga notice silang pinapadala sa amin. Yung mga hindi bumabayad may reminder. Nitong pandemic wala nang notice	1
▪ Minsan matagal lalo na sa compliance kung may compliance sana sabihin na lahat, at kung okay na ma update kaagad	1
▪ Okay naman nauupdate naman lagi	1
▪ Okay naman walang namang problema pero yung pag update ng beneficiary pero until now wala pa ring feedback almost 2 to 3 years na	1
Product and Services	**19**
▪ Ang senior ang association nag pa lakad pa ng conversion, hindi pa completo amoang papel sa pag convert	1
▪ Before it's hard but there is an improvement as the days go by.	1
▪ Dahil binayaran na nila si homeowner, sana madalian din po ang bayad hindi matagal	1
▪ Ginagawa naman nila ang project para mabigyan kami nang SERBISYO	1
▪ Hindi naman sila pabaya,at talagang considerasyon lalo na this pandemic Suggest ma karagdagang livelihood , kasi pandemic ngayun	1
▪ Inalalayan nila kami lalo na sa pag lalakad ng titulo	1
▪ Kase minsan paiba iba ng process. Minsan nakakalito. So far, okay naman lahat.	1
▪ Kasi hindi nila kami pinapabayaan	1
▪ Kasi po wala pa kaming site development	1
▪ Minsan may transaction na hindi maiwanan, hindi ngkakaintndhan katulad nong nkaraang buwan na hndi ttanggap ng bayad ng member na dapat dadadaan sa association.	1
▪ Okay naman kapag may seminar kinokontak kami okay naman ang service	1
▪ Okay naman kaso hindi pa na mamaterials yung bahay	1
▪ Okay naman kaso medyo matagal mag process ng mga papeles	1
▪ Okay naman siya kaya lang medyo may problema sa pagprocess medyo tumatagal	1
▪ Smooth naman ang transactions	1
▪ So far, the service is good and no problem.	1
▪ The service and dealing with is okay.	1
▪ The service and transaction is okay.	1
▪ The service is okay.	1
SHFC Staff	**4**
▪ Okay naman ang kanilang pag ka accomodate at nagbibigay ng tamang information	1
▪ Okay naman medyo nagkaproblema lang parang hindi fair sila	1
▪ Okay naman po mababait naman po sila	1
▪ So far, okay and with respect, accomodating and understanding staff/SHFC.	1
General feedback/Others	10

Reason	No. of Respondent
▪ Okay lang po, wala naman po perfect	1
▪ Okay naman	5
▪ Okay naman walang problema	1
▪ Understandable naman during pandemic	1
▪ Tulungan kami sana sa mga tao na hindi nakakabayad	1
▪ Wala pa naman po silang ginawa na mali samin	1

Among 43% of "satisfied" respondents, "Products and Services" emerged as their primary driver of satisfaction. Although there were a few negative remarks related to this theme, the majority took note of the effort shown toward improving services and stated that SHFC has shown consideration by assisting them in processing their transactions. SHFC's manner of "Complaints/Inquiry/Request Handling" was identified as another source of satisfaction for 14% of satisfied participants, who credited the Corporation for granting/facilitating their concerns and requests for assistance. "Information and Communication" procedures were also generally effective, according to 11% of these respondents, saying that their queries were clarified and that there were constant reminders/notices/updates given to them. SHFC "Staff" were similarly commended by 9% of satisfied raters for being accommodating, kind, and respectful. The remaining 23%, meanwhile, gave generally positive comments.

Table 75: Themes of Drivers for "Neither Satisfied nor Dissatisfied" Rating

Reason	No. of Respondent
Complaints/Inquiry/Request handling	**1**
▪ Nagkaproblema kami then humihingi kami ng advise pero hindi naman kami tinulungan o walang development sa problema namin parang walang malasakit.	1
Information and Communication	**2**
▪ kasi dahil sa pandemic siguro,hndi kami na inform sa procedures	1
▪ No reach out, update to them about the social housing, maybe because of the pandemic.	1
Product and Services	**2**
▪ Actually okay ang program ng social housing, but the problem is the title should be individualize not group.	1

Reason	No. of Respondent
▪ medyo mahirap po mag accomodate sa knila ngyon. Ung SOA PO nadedelay hindi agad naibbgay	1
Website	**1**
▪ nahihirapan kami pag apply, or mag pa approve nang papers, Nakaraan sa website	1

Those who were neither satisfied nor dissatisfied cited issues related to lapses and deficiencies in "Information and Communication", delays in delivery of "Products and Services", lack of proper guidance in addressing problems in their transactions, as well difficulties in processing their applications through the website.

Table 76: Themes of Drivers for "Dissatisfied" Rating

Reason	No. of Respondent
Product and Services	**2**
Matagal mag transact o mag process at hindi friendly	1
Walang update sa amin at ang tagal tagal nila mag proseso	1

Table 77: Themes of Drivers for "Very Dissatisfied" Rating

Reason	No. of Respondent
Product and Services	**1**
Dahil maraming nagagalit na members dahil hindi pa nakikitang nakakapagtayo o kung may progress	1

Among dissatisfied and very dissatisfied post-takeout respondents, delays in transactions, lack of updates, and slow progress in project takeout contributed to their low ratings.

G. Comments and Suggestions for the Improvement of SHFC's Services

1. Pre-takeout

Table 78: Comments/Suggestions for the improvement of SHFC's services [Q7]. Pre-takeout

Comments/Suggestions for the Improvement of SHFC's Services	Frequency
1. Seek ways to shorten/speed up processing of various transactions	17
2. Provide applicants with a complete list of requirements, and not requesting them one at a time to avoid further delays in securing project approval	7
3. Simplify/lessen requirements	5
4. Improve facilities (i.e., accessibility, additional branch, virtual office)	4
5. Initiate promos to assist homeowners	2
6. Clarify payment instructions and other terms	2
7. Staff-related suggestions (exercise fairness, improve knowledgeability)	2
8. Lessen policy restrictions	1
9. Provide additional payment options	1
10. Expedite payments to landowners	1
11. Institute on-time updating (of application status)	1
12. Make consultations available	1
13. Update records	1
14. Provide online access to records and requirements	1
15. No concrete recommendations; positive remarks given	61
Total	**107**

More than half of the responses recorded in this section were not concrete suggestions but were either favorable remarks or generally positive comments. These respondents may have no significant issues in mind and felt they were satisfied with the status quo, as far as SHFC's services were concerned.

The most prevalent comment (16% of all responses) was pertaining to the need to expedite service delivery by shortening the processing time of various transactions. This suggestion is consistent with the remarks given to justify the ratings accorded by the pre-takeout respondents (i.e., drivers of satisfaction). It also matches the improvement areas identified in the "Derived Importance" scatterplots in Figure 6.

Another common complaint that was observed was the confusion brought about by requirements not being requested at one time, but one at a time, causing the project applicants to go back and forth to the SHFC office every time another document is asked. This contributed to further delays in project approval. The suggestion (by seven respondents) is to provide applicants with a master list containing all necessary documents. This would eliminate the need to go back when there are "new" requirements to be submitted – everything should have been included in the master list, to begin with. A related suggestion (by five respondents) is to simplify or lessen the number of requirements altogether.

Four suggestions were related to facilities improvement, particularly on improving accessibility, opening an additional branch, and even setting up a virtual office where transactions can be conducted online, especially during this pandemic.

Two participants proposed to have "promos" that will provide financial assistance to homeowners during the pandemic. There were also two suggestions each on clarifying payment instructions, as well as improving fairness and knowledge of transactions among SHFC staff.

The rest of the suggestions (coming from one respondent each) are seen in Table 78.

2. Post-takeout

Table 79: Comments/Suggestions for the improvement of SHFC's services [Q7]. Post-takeout

Comments/Suggestions for the Improvement of SHFC's Services	Frequency
1. Seek ways to shorten/speed up the processing of various transactions; simplify processes/procedures (i.e., substitution, etc.)	13
2. Improve coordination; provide guidance and instruction to members (i.e., payments, etc.)	7
3. Improve provision of information/notices/updates (including payment notifications)	6
4. Staff must be more accommodating	5
5. Initiate projects/programs that will assist homeowners (especially during the pandemic)	4
6. Set-up additional branch (i.e., Quezon City)	3
7. Improve location accessibility/office facilities	2

8. Provide additional payment options (aside from Land Bank)	2
9. Lower percentage of interest charges; lessen penalties	2
10. Clarify policies	1
11. Consider automating issuance of monthly SOA	1
12. Individual titling	1
13. Allow area/ocular visits	1
14. Update records of all members	1
15. No suggestions/Generally positive remarks	65
Total	**114**

About 57% of the responses coming from the post-takeout account holders in this section were not concrete comments but came out as generally positive remarks. Similar to the pre-takeout respondents, there may have been no salient pressing issues among these respondents during the time of the survey, or they may have found SHFC's service delivery to be acceptable at this time.

The most predominant concrete suggestion (from 13 individuals) was related to shortening turnaround time and simplifying processes/procedures (the substitution processes were repeatedly mentioned by several of these respondents). Another suggestion (from seven respondents) called for the provision of guidance and instructions to members in carrying out their transactions (this would essentially shorten processing time as well). A related suggestion (raised by six participants) is to provide constant updates and notifications for members.

Despite the favorable ratings given to the staff, there were still five respondents who saw the need for them to be more accommodating and responsive to the concerns of the members. Another pandemic-related suggestion is to initiate programs or projects that would provide financial help to members.

The remaining suggestions are varied, and these are detailed in Table 79.

IV. 2021 vs 2020 SHFC CSS Survey Data

1. Pre-takeout

a. Overall

Table 80: 2021 vs 2020 SHFC Pre-takeout Percentage of Positive Raters

Response	2020 CSAT		2021 CSAT	
	Frequency	Percent	Frequency	Percent
Very Satisfied	65	61.9	38	37.6
Satisfied	30	28.6	48	47.5
Neither satisfied nor dissatisfied	8	7.6	10	9.9
Dissatisfied	2	1.9	1	1.0
Very Dissatisfied	0	0.0	4	4.0
Total	**105**	**100.0**	**101**	**100.0**
Top 2 Box	**90.5%**		**85.1%**	

Table 80a: 2021 vs 2020 SHFC Pre-takeout Overall Satisfaction Index

Year	Overall Satisfaction Index	% Change	P - Value	Remark
2020 CSAT	4.50	−8.00%	0.002	Significant
2021 CSAT	4.14			

The percentage of positive ratings from Pre-takeout account holders who served as respondents in 2021 (85.1%) was lower compared to the previous year (90.5%) by 5.4 percent. The mean satisfaction rating for 2021 (4.14) was also found to be lower, compared to 2020 (4.50). The 8% deficit was found to be significant at the 0.01 level.

b. Attributes

Table 81: 2021 vs 2020 SHFC Pre-takeout Overall Satisfaction Index

SHFC Pre-takeout Attributes	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
SHFC Staff	4.70	4.26	−9.38%	0.000	Significant
Financing (Loans)	4.70	4.15	−11.79%	0.000	Significant
Pre-Relocation Activities	4.71	4.10	−13.00%	0.000	Significant
Training	4.84	4.23	−12.56%	0.073	Significant
Information and Communication	4.79	4.25	−11.33%	0.000	Significant

SHFC Pre-takeout Attributes	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
Information and Communication (Website)	4.72	4.17	-11.74%	0.000	Significant
Complaints Handling and Records Keeping	4.00	4.10	2.43%	0.812	Not Significant
Facilities	4.73	4.30	-9.01%	0.000	Significant
General Weighted Average	**4.65**	**4.19**	**-9.79%**	**0.000**	**Significant**

Considering the specific SHFC Pre-takeout survey attributes, statistical results revealed that except "Complaints Handling and Records Keeping," mean satisfaction ratings per dimension were significantly lower in 2021, compared to the previous year.

The comparative summary of mean ratings (with corresponding deficits or difference percentages) for 2020 and 2021 across the eight attributes is mirrored further in Tables 82 to 89, which shows mean differences in satisfaction ratings on a per-item basis for each of the eight dimensions covered in this survey. The said tables show significantly lower satisfaction mean ratings for all items in seven (7) of the eight (8) attributes (except "Complaints Handling and Records Keeping" where no significant differences in mean ratings for 2020 and 2021 were noted).

Table 82: 2021 vs 2020 SHFC Staff Attribute Index [Pre-takeout]

SHFC Staff	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
treats customers with respect	4.72	4.26	-9.87%	0.000	Significant
strictly and fairly implements the policies rules and regulations (e.g. no discrimination, no "palakasan" system)	4.70	4.27	-9.06%	0.000	Significant
is knowledgeable and competent or skilled in delivering the needed services	4.69	4.22	-9.99%	0.000	Significant
provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)	4.61	4.18	-9.36%	0.000	Significant

SHFC Staff	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
addresses queries/concerns in a prompt manner	4.65	4.32	-7.12%	0.001	Significant
demonstrates willingness to assist customers	4.75	4.28	-10.00%	0.000	Significant
is easy to contact	4.64	4.25	-8.49%	0.000	Significant
appears neat, well-dressed and professional	4.81	4.34	-9.83%	0.000	Significant
conveys trust and confidence	4.71	4.23	-10.32%	0.000	Significant
General Weighted Average	4.70	4.26	-9.34%	0.000	Significant

Table 83: 2021 vs 2020 Financing Loans Attribute Index [Pre-takeout]

Financing Loans	2020 Mean Rating	2021 Mean Rating	% Change	P-Value	Remark
Requirements are properly disseminated	4.70	4.10	-12.70%	0.000	Significant
Process for applying for loans is simple and easy	4.45	3.93	-11.62%	0.000	Significant
Application process is better than other lending institutions	4.65	4.14	-10.94%	0.000	Significant
Documentary requirements are reasonable	4.63	4.15	-10.37%	0.000	Significant
Loan applications are processed/completed within a reasonable amount of time (from time of request to availment)	4.51	3.81	-15.56%	0.000	Significant
Loan terms and conditions (e.g., payment terms) are adequately explained)	4.81	4.25	-11.69%	0.000	Significant
Interest rates are competitive	4.79	4.26	-11.00%	0.000	Significant
Contracts are clear and reasonable	4.83	4.27	-11.42%	0.000	Significant
Documents issued are free from defects or typographical errors	4.77	4.20	-12.02%	0.000	Significant
Payments are easy to make	4.75	4.28	-9.94%	0.000	Significant
Client information is kept confidential	4.82	4.22	-12.38%	0.000	Significant
General Weighted Average	4.70	4.15	-11.77%	0.000	Significant

Table 84: 2021 vs 2020 Pre-Relocation Activities Attribute Index [Pre-takeout]

Pre-Relocation Activities	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
regularly consulted and given opportunity to participate in the planning and design of the relocation program	4.66	4.05	−13.08%	0.000	Significant
kept informed about the progress and status of the relocation project	4.66	4.02	−13.69%	0.000	Significant
adequately informed about the necessary requirements to be submitted	4.75	4.13	−13.07%	0.000	Significant
properly oriented about the relocation site, policies, occupancy rules, and regulations, fees/charges (e.g., amortization, utility fees)	4.78	4.19	−12.29%	0.000	Significant
General Weighted Average	**4.71**	**4.10**	**−13.03%**	**0.000**	**Significant**

Table 85: 2021 vs 2020 Training Index Attribute Index [Pre-takeout]

Training	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
Overall training course was well-organized	4.81	4.17	−13.27%	0.000	Significant
Training content was relevant and useful	4.82	4.20	−12.89%	0.000	Significant
Training materials were sufficiently provided	4.77	4.17	−12.62%	0.000	Significant
Training method and activities were appropriate and effective	4.81	4.19	−12.97%	0.000	Significant
Training/course increased participants' skills/knowledge regarding the subject matter	4.80	4.26	−11.27%	0.000	Significant
Trainers adequately coordinated with the training/course participants	4.82	4.26	−11.70%	0.000	Significant
Trainers communicated with participants clearly and effectively	4.83	4.23	−12.51%	0.000	Significant
Trainers were understanding and responsive to participants' needs and requirements	4.82	4.24	−12.00%	0.000	Significant

Training	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
Trainers are credible and knowledgeable on the subject matter	4.85	4.24	–12.43%	0.000	Significant
Training venue was accessible	4.87	4.26	–12.57%	0.000	Significant
Training venue was clean, orderly, and well-maintained	4.92	4.27	–13.12%	0.000	Significant
Training venue was safe and secure	4.92	4.27	–13.12%	0.000	Significant
Training venue was conducive for learning	4.90	4.26	–13.20%	0.000	Significant
General Weighted Average	**4.84**	**4.23**	**–12.59%**	**0.073**	**Significant**

Table 86: 2021 vs 2020 Information and Communication Attribute Index [Pre-takeout]

Information and Communication	2020 Mean Rating	2021 Mean Rating	% Change	P-Value	Remark
easy to obtain	4.77	4.25	–10.94%	0.000	Significant
clear and relevant	4.81	4.25	–11.65%	0.000	Significant
General Weighted Average	**4.79**	**4.25**	**–11.30%**	**0.000**	**Significant**

Table 87: 2021 vs 2020 WEBSITE Information and Communication Attribute Index [Pre-takeout]

Information and Communication (Website)	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
is accessible (e.g., no downtime, loads easily)	4.51	4.15	–7.90%	0.007	Significant
is user-friendly and easy to navigate	4.69	4.17	–10.97%	0.000	Significant
contains the information needed	4.81	4.16	–13.62%	0.000	Significant
is secured	4.87	4.18	–14.21%	0.000	Significant
General Weighted Average	**4.72**	**4.17**	**–11.75%**	**0.000**	**Significant**

Table 88: 2021 vs 2020 Complaints Handling and Record-Keeping Attribute Index [Pre-takeout]

Complaints Handling and Record-Keeping	2020 Mean Rating	2021 Mean Rating	% Change	P-Value	Remark
Filing of complaints is easy and systematic	4.36	4.10	−5.81%	0.370	Not Significant
Complaints are resolved within prescribed timeframe	3.86	4.10	6.40%	0.525	Not Significant
Resolutions to complaints are satisfactory/acceptable	3.93	4.10	4.47%	0.679	Not Significant
Files/records are accurate and updated	3.86	4.08	5.68%	0.577	Not Significant
General Weighted Average	**4.00**	**4.10**	**2.43%**	**0.812**	**Not Significant**

Table 89: 2021 vs 2020 Facilities Attribute Index [Pre-takeout]

Facilities	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
Office/branch is accessible to customers	4.74	4.31	−9.25%	0.000	Significant
Office premises are orderly and well-maintained	4.79	4.32	−9.81%	0.000	Significant
Office premises are well-ventilated and have good lighting	4.79	4.35	−9.17%	0.000	Significant
Signages (e.g., Citizen's Charter, directional signages) are well-placed and easy to read	4.81	4.29	−10.64%	0.000	Significant
Office premises are safe and secure (e.g., with security guard)	4.89	4.38	−10.44%	0.000	Significant
Office has separate lane for senior citizens, PWDs, pregnant women	4.32	4.12	−4.74%	0.222	Not Significant
Seating is adequate and comfortable	4.77	4.37	−8.35%	0.000	Significant
General Weighted Average	**4.73**	**4.30**	**−8.98%**	**0.000**	**Significant**

2. Post-takeout

Table 90: 2021 vs 2020 SHFC Post-takeout Overall Satisfaction Index

Response	2020 CSAT		2021 CSAT	
	Frequency	**Percent**	**Frequency**	**Percent**
Very Satisfied	84	45.9	63	54.3
Satisfied	81	44.3	44	37.9
Neither satisfied nor dissatisfied	11	6.0	6	5.2
Dissatisfied	3	1.6	2	1.7
Very Dissatisfied	4	2.2	1	.9
Total	183	100.0	116	100.0
Top 2 Box	**90.2%**		**92.2%**	

Table 90a: 2021 vs 2020 SHFC Post-takeout Overall Satisfaction Index

Year	Overall Satisfaction Index	% Change	P - Value	Remark
2020 CSAT	4.30	3.02%	0.161	Not Significant
2021 CSAT	4.43			

The percentage of positive ratings from Post-takeout account holders who served as respondents in 2021 (92.2%) was higher compared to the previous year (90.2%) by 2.0% percent. The mean satisfaction rating for 2021 (4.43) was also found to be higher, compared to 2020 (4.30). The 3.02% difference, however, was not found to be significant.

Table 91: SHFC Post-Takeout Attributes

SHFC Post Takeout Attributes	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
SHFC Staff	4.47	4.61	3.11%	0.065	Not Significant
Product and Services	4.4	4.50	2.27%	0.216	Not Significant
Information and Communication	4.49	4.57	1.85%	0.295	Not Significant
Information and Communication (Website)	4.46	4.38	−1.89%	0.492	Not Significant
Complaints Handling and Records Keeping	4.36	4.09	−6.12%	0.188	Not Significant
Facilities	4.64	4.54	−2.06%	0.296	Not Significant
General Weighted Average	**4.47**	**4.45**	**−0.47%**	**0.518**	**Not Significant**

Improvements in mean satisfaction ratings were observed in three (3) survey attributes – "SHFC Staff", "Products and Services", and "Information and Communication," comparing 2020 and 2021 figures. For the remaining three attributes, satisfaction ratings were lower in 2021, compared to the previous year. These numerical differences in satisfaction mean ratings, however, were not found to be statistically significant.

Table 92: 2021 vs 2020 SHFC Staff Attribute Index [Post-takeout]

SHFC Staff	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
treats customers with respect	4.50	4.62	2.68%	0.119	Not Significant
strictly and fairly implements the policies rules and regulations (e.g. no discrimination, no "palakasan" system)	4.46	4.59	2.79%	0.133	Not Significant
is knowledgeable and competent or skilled in delivering the needed services	4.44	4.56	2.72%	0.134	Not Significant
provides clear and sufficient information (i.e., solutions to problems, answers to inquiries, and information on products and services)	4.45	4.62	3.89%	0.024	Significant
addresses queries/concerns in a prompt manner	4.42	4.58	3.68%	0.071	Not Significant
demonstrates willingness to assist customers	4.49	4.60	2.49%	0.158	Not Significant
is easy to contact	4.42	4.60	4.13%	0.026	Significant
appears neat, well-dressed, and professional	4.56	4.67	2.40%	0.101	Not Significant
conveys trust and confidence	4.54	4.64	2.26%	0.158	Not Significant
General Weighted Average	**4.47**	**4.61**	**3.00%**	**0.065**	**Not Significant**

Comparing mean ratings in 2020 and 2021, participants appeared to be significantly more satisfied with the staff's (1) provision of clear and sufficient information during their transactions, and (2) ease of being contacted in 2021, compared to the previous year. As for the remaining

items, no significant differences in mean ratings between 2020 and 2021 were found.

Table 93: 2021 vs 2020 Product and Services Attribute Index [Post-takeout]

Product and Services	2020 Mean Rating	2021 Mean Rating	% Change	P-Value	Remark
Requirements are properly disseminated	4.44	4.51	1.56%	0.435	Not Significant
Procedures for availment of services are specified	4.41	4.59	4.27%	0.022	Significant
Requirements are reasonable	4.38	4.55	3.94%	0.043	Significant
Process is simple and easy	4.36	4.35	−0.21%	0.923	Not Significant
Process is better than other similar institutions	4.37	4.53	3.53%	0.090	Not Significant
Applications/Transactions are processed/completed within a reasonable amount of time	4.32	4.37	1.08%	0.658	Not Significant
Interest rates are competitive	4.42	4.47	1.29%	0.520	Not Significant
Documents issued are free from defects or typographical errors	4.42	4.42	0.11%	0.956	Not Significant
Payments are easy to make	4.41	4.60	4.31%	0.033	Significant
Client information is kept confidential	4.49	4.59	2.04%	0.210	Not Significant
General Weighted Average	**4.40**	**4.50**	**2.19%**	**0.216**	**Not Significant**

As regards "Products and Services" significantly higher satisfaction mean ratings were reported in 2021 by the participants when it comes to having procedures of availment of services being specified, as well as the ease of making payments, compared to 2020. No significant differences were found in the mean ratings of satisfaction for the rest of the items.

Table 94: 2021 vs 2020 Information and Communication Attribute Index [Post-takeout]

Information and Communication	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
1. easy to obtain	4.49	4.55	1.46%	0.430	Not Significant

Information and Communication	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
2. clear and relevant	4.49	4.59	2.29%	0.162	Not Significant
General Weighted Average	**4.49**	**4.57**	**1.88%**	**0.295**	**Not Significant**

Table 95: 2021 vs 2020 WEBSITE Information and Communication Attribute Index [Post-takeout]

Information and Communication (Website)	2020 Mean Rating	2021 Mean Rating	% Change	P - Value	Remark
is accessible (e.g., no downtime, loads easily)	4.47	4.35	−2.70%	0.325	Not Significant
is user-friendly and easy to navigate	4.47	4.37	−2.25%	0.415	Not Significant
contains the information needed	4.44	4.39	−1.08%	0.698	Not Significant
secured	4.48	4.40	−1.87%	0.484	Not Significant
General Weighted Average	**4.46**	**4.38**	**−1.98%**	**0.492**	**Not Significant**

Mean differences between 2020 and 2021 for all items in Tables 94 and 95 (i.e., items related to information and communication and the SHFC website) were not found to be statistically significant.

Table 96: 2021 vs 2020 Complaints Handling and Record-Keeping Attribute Index [Post-takeout]

Complaints Handling and Record-Keeping	2020 Mean Rating	2021 Mean Rating	% Change	P-Value	Remark
Filing of complaints is easy and systematic	4.36	3.98	−8.69%	0.018	Significant
Complaints are resolved within prescribed timeframe	4.27	3.98	−6.78%	0.062	Not Significant
Resolutions to complaints are satisfactory/acceptable	4.31	4.11	−4.80%	0.167	Not Significant
Files/records are accurate and updated	4.49	4.31	−3.97%	0.078	Not Significant
General Weighted Average	**4.36**	**4.09**	**−6.04%**	**0.188**	**Not Significant**

For 2021, post-takeout participants were significantly less satisfied with the ease and system of filing complaints, compared to the previous year. This can be due to the difficulties posed by the quarantine restrictions during the pandemic. As for the other aspects of this particular survey attribute – timeframe and manner of resolution of conflicts, as well as the accuracy and updating of files and records, mean ratings in 2020 and 2021 were not found to be statistically different.

Table 97: 2021 vs 2020 Facilities Attribute Index [Post-takeout]

Facilities	2020 Mean Rating	2021 Mean Rating	% Change	P – Value	Remark
Utilizes up-to-date and modernized procedures ,facilities, and resources	4.62	4.54	–1.68%	0.953	Not Significant
Signages (e.g., Citizen's Charter, directional signages) are well-placed and easy to read	4.66	4.56	–2.30%	0.057	Not Significant
Office/branch is accessible to customers	4.59	4.55	–1.01%	0.652	Not Significant
Office premises are orderly and well-maintained	4.65	4.57	–1.57%	0.524	Not Significant
Office premises are well-ventilated and have good lighting	4.67	4.60	–1.51%	0.409	Not Significant
Office premises are safe and secure (e.g., with security guard)	4.68	4.65	–0.60%	0.942	Not Significant
Office has separate lane for senior citizens, PWDs, pregnant	4.61	4.27	–7.53%	0.000	Significant
Seating is adequate and comfortable	4.62	4.62	–0.13%	0.511	Not Significant
General Weighted Average	**4.64**	**4.54**	**–2.04%**	**0.296**	**Not Significant**

For "Facilities" no significant differences in satisfaction mean ratings were found for the items in this attribute, except for the satisfaction with having separate lanes for senior citizens, PWDs, and pregnant women (which was significantly higher in 2020 compared to 2021).

V. Results from FGDs with LGUs

A. Profile of Respondents

From a list of 106 names, 41 respondents attended the focus group discussion, but only 23 actively participated in the sessions. The attendees and active participants were representatives from the different LGUs nationwide. The demographics detailed herein chronicle only those who actively participated and accomplished the attendance sheet with questions on demographics.

Table 98. FGD Session Attendance

FGD Sessions	
1st session - 8 participants	4th session - 2 participants
2nd session - 16 participants	5th session - 8 participants
3rd session - 2 participants	6th session - 5 participants

Table 99. Represented LGUs in the FGDs

Luzon	Visayas	Mindanao
Nueva Vizcaya (Castaneda) Sorsogon (Pilar) Baguio City Bulacan (Guiguinto) Rizal (Montalban) Tarlac City Cavite (Bacoor, Alfonso) Legazpi City Calamba Tabaco City	Bohol (Tubigon) Eastern Samar Northern Samar	General Santos Davao Del Sur Lanao Del Norte Pagadian (Zamboanga Del Sur) Misamis Oriental (Manticao)

Out of the 23 active respondents, 14 were male and 9 were female, and 5 of these respondents stated that they are still going through the accreditation process, 17 of them have projects underway, while 2 of them have no projects yet but are looking to begin the accreditation process soon.

Table 100. Frequency Distribution of FGD Participants by Sex

Sex	Frequency
Female	9
Male	14
Grand Total	**23**

Most of the respondents have been part of their LGU's for more than 5 years, with a couple of them exceeding 15 years, with the majority of them being married.

Table 101: Frequency Distribution of FGD Participants, years in LGU

No. of Years in Present Position	Frequency
15+ years	3
3+ years	9
Less than 1 year	8
Unknown	2
Grand Total	**23**

B. Common Themes

At the beginning of the discussions, the facilitator provided a brief introduction and promptly encouraged the respondents to introduce themselves. It began with the facilitator asking each respondent regarding their involvement with the SHFC, and the discussions flowed naturally from there. Respondents then mentioned their positions and current projects.

It is notable that while some respondents weren't involved in green-lit projects at the time, each and every respondent showed enthusiasm and anticipation with the prospect of working with the SHFC. Across the board, it seems that from the points of view of the respondents, the SHFC has done an exceedingly splendid job of assigning dedicated and highly responsive point persons to assist the LGU's with any and all queries and concerns — and this was even more appreciated due to the extended period of the global pandemic.

The few respondents who mentioned that they have encountered some obstacles along the way have objectively stated that the loss of momentum is due to Home Owner Association (HoA) related concerns, or a lack of organization that has led to the slow accomplishment of the required documentation necessary to gain the SHFC's approval. On the other hand, one project was delayed due to an emergency road repair caused by a recent storm. The pandemic was another recurring common theme, whereby, for the most part, the respondents were not dismayed. However, they recognized that its continuing prevalence causes minor inconveniences such as: necessary online video meetings to address concerns and/or grievances, limited numbers

of people able to visit and conduct business in certain SHFC offices, and the subsequent slowing down of processes that would otherwise be expected to be accomplished sooner rather than later (i.e., accomplishing some documents, getting approval from whom they may concern, etc. Most importantly, respondents all agree that face-to-face meetings are "the best" when it comes to dealing with the SHFC when dealing with any and all matters. The facilitator noted that face-to-face meetings with LGU personnel provide the LGU's with a certain level of assurance that can't be attained with the restrictions of pandemic limitations.

Table 102. Performance of the Project

Performance of the Project	Count
Performance is ok	5
Delay due to unforeseen circumstance	1
Slow process due to pandemic	4
Cited problems and issues pertinent to association, collection, and leadership	1
Provided details on the many ongoing projects	2
Cited the there are many incoming projects	2
Currently in the stage of lot purchase	1
Documentary requirements are in the process	3
Cannot make contact with SHFC, cited discontent	1
Approval pending with all docs submitted w/ land paid for	1
Still waiting to be assigned land, but submitted all requirements	1

When asked regarding how each respective project got started, most of the LGU's answered that they were thrust into the job upon getting hired/transferred, or they were simply assigned to them by their superiors. Some respondents pushed for some of the projects to improve the conditions of their communities, however, but according to most of the respondents, their communities were approached by the SHFC mobilizers. Through orientation and spreading of awareness, the SHFC outreach made these programs a tangible goal for these communities. Additionally, the common goal of improving the living conditions of the community is the main reason as to what prompted the LGU's to push for availing the SHFC programs.

Conditions of Informal Settlers before/after availing SHFC Programs. As mentioned above, some respondents haven't formally begun any project with

the SHFC yet. However, they have mentioned that positivity is becoming apparent with the excitement that the prospect of owning better homes in potentially better and safer areas has fueled the motivation and excitement within each respective community. Many of these respondents also stated that most of them couldn't wait for the projects to get started. As for the ones who already have approved projects, they can see empirically improved demeanor, as well as living conditions. All respondents who have projects down the pipeline with the SHFC have nothing but positive things to say about the drastic positive changes within their communities. In fact, a lot of the affected lives have been safer from natural calamities such as floods and storms, etc.

"There was a change among the informal settlers. Unlike before, there was the hope of availing this kind of program wherein the people won't find it difficult to build their own house."

Difficult to Furnish Documents. Most of the respondents stated that the documents required of them were not too difficult to procure, but take time. One respondent mentioned that some of their beneficiaries don't have some of the basic government documents such as birth certificates — making the task challenging. If anything, the most challenging document to procure as stated by most of the respondents is the MoU. While in one case, the respondent mentioned that the targeted land where the beneficiaries were to be transferred to did not have a title at that point in time. This means that they have to work with the SHFC to secure the land title from the authorities that are concerned, and this takes time.

One respondent mentioned that in their case, they are currently having a difficult time procuring the housing site as well as the "Registrasyon ng Asosasyon" document (LGU Castaneda) — to which they have attributed to the glacial pace of their accreditation process. However, they acknowledge that this is not the SHFC's fault.

Easy Documents. When asked which documents were easy to accomplish, the respondents stated that the Certifications from CPDO, city mayor, task force settlement office, Local housing backlogs, MOA, Project profile, List of beneficiaries or interested applicants, Application Profiling, Application letter,

Application of HoA, Request of Segregation, and Bank account of asosasyon were fairly easy to acquire/complete. As stated previously, most respondents found that the documents being asked of them are fair and generally easy to complete. However, this will still greatly depend on the accessibility of the local government offices in given areas, as well as the personal situations of beneficiaries involved, along with the LGU's themselves.

Accreditation Process. The majority of the responses were overwhelmingly positive when it comes to this portion of the discussion. Some key factors that came affected the outlook of the respondents regarding their generally smooth accreditation experiences are due to the fact that, according to them, the SHFC is easy to communicate with, reliable, and responsive. Moreover, the SHFC mobilizers have been doing a great job guiding and assisting the LGU's every step of the way — as per the majority of respondent accounts. Even if LGU members from other areas are unfamiliar with a situation, the SHFC workers ensure that the details are clear to all people involved in the project/potential project.

One respondent from LGU Tubigon however mentioned that the process for them has been somewhat difficult.

"Difficult [i.e. accreditation process] — Limited technical staff who he can rely on working with SHFC field staff especially social preparation; SHFC has hired its mobilizers, on behalf of LGU, to do social preparation in assisting HOA in complying with all the documentary requirements of HOA"...

While this could be a staff issue, the subtext of the discussion alluded to an otherwise manageable accreditation process experience had the number of SHFC staff members been adequate at the time of the FGD.

Table 103. Training and Information Materials, focus group responses

Themes	Responses
Okay (x6)	Okay
Handouts are given (x3)	Handouts – once in Cebu
Last training was in 2019	2019: 1st orientation onsite SHFC discussed what needed to be done and provided

Themes	Responses
	HOA hesitant to give the requirements: accreditation not being submitted to Sanggunian 2020: LGU followed up and asked 1 more orientation from SHFC Nagprovide and SHFC for the same project
Circumstantial	Hindi nakapunta si sir Randy pero his colleagues went to the trainings and gave feedback in the office may pagbabago; no assignment of roles
No training received (x2)	No trainings last year, only this year Went to Cagayan de Oro City branch, not the Iligan City (previous years) No trainings received
Virtual Orientation Received with soft copy of materials	Year 2007: they provided materials
Favorable to Land Owners as well	Kasama landowner sa mga seminars It helps them understand to wait for the project

Accessibility of Offices

The overwhelming majority of the respondents find that the offices are accessible to them.

Luzon LGU's, specifically from Tarlac, have to travel all the way to Makati to conduct business with the SHFC, but from the data gathered, such is a minor inconvenience for the respondents. One respondent from Eastern Samar commended the SHFC since after they were hit by a devastating typhoon, the SHFC took the initiative to pay them a visit instead. This act by the SHFC was seen as very helpful and benevolent in the perspective of the respondent, and this applies to other LGU's in less accessible areas of the country that were made much more difficult by the global pandemic.

Consequently, this means that those who have only recently started availing the SHFC programs have never set foot in the physical offices. The SHFC solved this problem by tasking the mobilizers to organize meetings with the necessary people in order to keep the processes going, as well as ensuring the LGU's that the SHFC lines of communications are always open. LGU's are extremely

confident that the SHFC staff will promptly respond to any and all queries no matter the time or the matter at hand.

Notably, one respondent from LGU Bistig mentioned that it will take them about 4 hours travel time to get to the offices — if ever they would need to go. This will take a significant amount of time (8 hours of travel time in total), which is why the LGU Bistig wishes that something could be done to address the inaccessibility of the office for this region.

In LGU Pagadian, they have been undergoing a special case where the travel restrictions brought about by the pandemic have made it challenging for them to get to the physical office of the SHFC.

- *"SHFC Zamboanga personnel is accommodating"*

- *"LGU make use of communication through zoom and tawagan sa phone"*

- *"Request of SHFC: to place a table in the LGU's office to put 1 or 2 SHFC representatives para mas accessible"*

- *"Ginagawan ng paraan ng LGU to build an office for the SHFC and put representatives in the LGU para mas accessible as soon as housing office is finalized"*

Despite the road blocks, it seems that the general consensus is teamwork, sacrifice, and compromise for both parties — and for the most part, the systems put in place have been working with the SHFC getting the nod from most of the respondents.

C. Rating of other aspects of SHFC, overall customer satisfaction

The scores reflect the overall satisfaction of the respondents based on their responses. The lower scores given, however, were rated by those whose projects are still pending approval with the SHFC, hence, leading the respondents to lack confidence in providing truly objective scores (which is why they gave 4s, despite not having actually worked with the SHFC). All things together, the overwhelming majority are more than happy to be given the opportunity to be

working with the SHFC regardless of how far along the LGU's are in the project. One attribute that has made the LGU's, and by extension, the communities, very happy can be directed to the SHFC's ability to maintain constant and open communication. Contextually, it can be surmised that the SHFC has trained their staff well in order to effectively carry out their duties, as well as maintain close and positive relationships with the LGU's.

One common challenge especially in the Visayan region is the poor internet signal. Due to the pandemic, all parties are heavily relying on stable internet connections to ensure the consistency of projects' progress. We can assume that this trend has made all parties realize the importance of face-to-face meetings, and the respondents would mention that "sana matapos na yung pandemic para we can meet in person".

As mentioned previously, not a lot of respondents have been able to visit the physical offices of the SHFC, so one consideration to be made is to re-assess the validity of this item (CONDUCIVENESS OF THE OFFICE ENVIRONMENT) in the overall analysis.

VI. Results from Feedback Survey Mechanism (CMP Mobilizers & Landowners)

The inception report of this CSS project required the conduct of a stakeholder Feedback Survey Mechanism (FSM) to help identify improvement areas on SHFC's services from the perspectives of CMP Mobilizers (non-government and civil society organizations), landowners, and contractors. This section discusses the findings of the survey mechanism using data obtained from the stakeholders mentioned.

A. Profile of Respondents

Table 104: Frequency Distribution – Classification

Classification	Frequency	Percent
CONTRACTORS	9	30.0
MOBILIZER	21	70.0
Total	**30**	**100**

Table 104a: If Mobilizer, specify the type:

Response	Frequency	Percent
National Government	2	9.5
NGO	19	90.5
Others	0	0.0
Total	**21**	**100**

Table 105: Frequency Distribution – Regional Location

Region	Frequency	Percent
NCR	6	20.0
Region I	2	6.7
Region II	2	6.7
Region III	3	10.0
Region IV	5	16.7
Region VII	2	6.7
Region VIII	1	3.3
Region IX	2	6.7
Region X	2	6.7
Region XII	5	16.7
Total	**30**	**100**

Table 106: Frequency Distribution – SHFC Program Participated in

Response	Frequency	Percent
Community Mortgage Program	22	73.3
Mortgage Program	0	0.0
Localized Community	1	3.3
High Density Housing	7	23.3
Total	30	100

Table 107: S1. Frequency Distribution Table of Respondents by having a personal transaction with SHFC

Response	Frequency	Percent
Yes	30	100
No	0	0.0
Total	**100**	**100**

Table 107a: Transaction/s with SHFC

Transactions with SHFC	Frequency	Percent
Accreditation as Mobilizer	5	16.7
CMP Process Loan examination, mortgage examination & technical evaluation	5	16.7
LCMP Process	0	0.0
Release of Take-Out Checks	2	6.7
Release of Service Fees	6	20.0
Substitution of CA Members	3	10.0
Individualization	0	0.0
Others	14	46.7

Table 107b: if others, please specify:

Response	Frequency	Percent
CERTIFICATION	1	7.1
CMP ENROLMENT	1	7.1
FOR FOLLOW UP	2	14.3
ISSUANCE OF LETTER OF GUARANTEE	1	7.1
ON GOING PROJECT	1	7.1
tax declaration	1	7.1
TURN KEY FROM A REGLUAR SCHEME SO SUBJECT TO APPROVAL	1	7.1
WAITING FOR APPROVAL NG HOUSING LOAN	1	7.1
WAITING FOR PAYMENT OF LANDOWNER	1	7.1
Total	**14**	**100**

Table 108: S3. No. of times of having a face-to-face transaction with SHFC or their personnel

No. of times of having a face-to-face transaction with SHFC or their personnel	Frequency	Percent
Once	2	6.7
2 to 5 times	8	26.7
6 to 9 times	2	6.7
10 or more	15	50.0
Others	3	10.0
Total	**30**	**100**

Table 108a: If others, please specify:

Response	Frequency	Percent
ALMOST ONCE A WEEK	1	33.3
None of this year	2	66.7
Total	**3**	**6.7**

As detailed in the foregoing tables, the respondents in the Feedback Survey Mechanism (FSM) consisted of mobilizers coming mostly from Non-Government Organizations (70%), and contractors (30%). Most of the respondents came from the National Capital Region (20%), Region IV or the Southern Tagalog provinces (16.7%) Region XII or SOCCSKSARGEN (16.7%), and Region III or Central Luzon (10%). Almost three-fourths of the respondents participated in SHFC's Community Mortgage Program (CMP) while 23.3% were involved in High-Density Housing.

The most predominant transactions that respondents had with SHFC were regarding "release of service fees" (20%), "accreditation as mobilizer (16.7%), and "CMP Process Loan examination, mortgage examination, and technical evaluation" (16.7%), with over 11 other transactions engaged in much lower frequencies, as seen in Tables 107a and 107b. Meanwhile, half of the participants in the FSM reported having engaged in 10 or more face-to-face transactions with SHFC or its representatives in the period covered by the survey. An additional 26.7% had such transactions between two to five times.

B. Responses

This next section presents details about the actual responses of the participants to the FSM questions. These are shown first in tabular form and are then integrated into the succeeding discussions.

Table 109: Q1. Processes involved in their transactions with SHFC

Processes involved in their transactions with SHFC	Frequency	Percent
Number of Steps/Processes are just right	10	33.3
Number of Steps/Processes are too few	2	6.7
Number of Steps/Processes are too many	18	60.0
Total	**30**	**100**

Table 110: Q2. Rating on the processes involved in their Transactions

Response	Frequency	Percent
Very Satisfied	9	30.0
Satisfied	4	13.3
Neutral	8	26.7
Dissatisfied	5	16.7
Very Dissatisfied	4	13.3
Total	**30**	**100**

The majority of the respondents initially found that transactions with SHFC involved "too many" steps or processes, and only 43.3% gave either "satisfied" or "very satisfied" remarks. We also cannot discount the fact that a significant number (or 26.7%) had neutral feelings about their satisfaction in this area. These figures suggest that the number of steps or processes that they need to go through in their transactions with SHFC may be seen as a source of concern for the participants.

Table 111: Q3. Reason/s for the rating given

Reason for Rating – Processes involved in their transactions	Count
Very Satisfied	**9**
▪ If Cauayan branch okay naman, if main branch Makati medyo delay response	1
▪ Kasi napapagtiyagaan nila kakulitan ko / na aaddress naman agad	1
▪ Kasi okay naman dito sa Cebu branch	1
▪ Kasi so far maganda naman communication	1
▪ Mabilis naman kaso dun lang sa third party appraisal ang tagal	1
▪ Ok naman yung mga naging transactions	1

Reason for Rating – Processes involved in their transactions	Count
▪ Okay lang yung process pag gov't ganon talaga	1
▪ Okay naman	1
▪ Okay naman mabilis lang	1
Satisfied	**4**
▪ I think defined naman lahat po ng process	1
▪ Okay naman maayos naman at nag guguide din sila	1
▪ Sa ngayon kasi walang tao dahil skeletal ang schedule nila	1
▪ SHFC responds on time	1
Neutral	**8**
▪ Kasi matagal yung appraisal ng projects	1
▪ Kasi po minsan okay minsan hindi or magulo at iba iba process	1
▪ Kasi sa dami ng requirements na needed ay hindi clear or iba pabalik balik	1
▪ Kasi walang feedback na binibigay kung hindi pa ifofollow up.	1
▪ Mejo matagal at mabagal ang process	1
▪ Okay naman	1
▪ The project is not that big but the process is very tedious	1
▪ Ulit ulit ang proseso	1
Dissatisfied	**5**
▪ Ang daming process	1
▪ Marami inaadd na requirements	1
▪ Pabalik-balik ang mga documents pag minsan may nawawalan pa	1
▪ Sobrang tagal ang processing kaya naeexpired yung documents	1
▪ We are not yet given a project but the process is very tiring	1
Very Dissatisfied	4
▪ Kasi maraming problema	1
▪ Kasi matagal	1
▪ Kasi matagal talaga	1
▪ This pandemic the process became worse than before.	1

In justifying their "very satisfied" rating (to the item on the "processes involved in their transactions with SHFC), respondents cited the SHFC staff's patience and provision of proper communication in explaining response delays. One of them found such delays common in government transactions (hence, didn't find it something to complain about). The majority of this group found the processing speed as "okay" or "fast enough." Meanwhile, "satisfied" respondents found the processing speed acceptable, given the current work setup due to the

pandemic. They also said they were properly guided and the rationale behind the steps is clarified with them.

Those who rated themselves "neutral" in this area found the process too slow, inconsistent/confusing, repetitive, and tedious. One also complained of not receiving prompt feedback. Those who were "dissatisfied" said that there were too many processes and requirements, with some documents getting lost or expired due to the lengthy processing time. Process delays and problems were cited by the "very dissatisfied" respondents, with one claiming that processing delay issues were worsened by the current pandemic.

Table 112: Q4. Frequency Distribution Table of Respondents by how many hours did it take you to finish your transaction?

Hours to Finish Transaction	Frequency	Percent
Less than 1 hour	12	40.0
1 to 3 hours	5	16.7
4 to 5 hours	2	6.7
1 day	5	16.7
More than 1 day	1	3.3
More than 1 week	0	0.0
More than 1 month	5	16.7
Total	**30**	**100**

Table 112a: If more than 1 day, specify the no. of weeks

TURN-AROUND TIME – No. of Weeks	Frequency	Percent
3 days	1	100
Total	1	100

Table 112b: If more than 1 month, specify the no. of months

Response	Frequency	Percent
2 months	1	20.0
6 months	2	40.0
12 months	1	20.0
14 months	1	20.0
Total	**5**	**100**

Table 113: Q5. Number of hours/days/weeks/months in their transaction

PERCEPTION TOWARDS TURN-AROUND TIME	Frequency	Percent
Time is just right	12	40.0
Turn-around time is fast	8	26.7
Turn-around time is slow	10	33.3
Total	**30**	**100**

Table 114: Q6. Frequency Distribution Table of Respondents by how would they rate the turn-around time in their transactions?

TURN-AROUND TIME	Frequency	Percent
Very Satisfied	6	20.0
Satisfied	12	40.0
Neutral	3	10.0
Dissatisfied	7	23.3
Very Dissatisfied	2	6.7
Total	**30**	**100**

Based on the preceding tables, most respondents (40%) said it took less than one (1) hour for their transactions to be completed, while another 40% completed theirs within a few hours but not exceeding one (1) day. There were a few who experienced delays from a few days (1 participant) to some months (5 participants). When asked about how they felt about the processing speed, two-thirds of the respondents said that it was actually quite fast, or it was just right. In terms of their rated satisfaction in their experienced turnaround time, three-fifths were either satisfied (40%) or very satisfied (20%). Table 114 gives out the remaining details about the respondents' satisfaction ratings.

Table 115: Q7. Please site your reason for your rating:

Reason for Rating – TURN-AROUND TIME	Count
Very Satisfied	**6**
▪ Kasi nakikinig at okay naman po sila	1
▪ Mabilis ang action	1
▪ Mabilis naman in matter of minutes nakakabigay sila ng resolution	1
▪ Mabilis naman sa Cauayan branch	1
▪ Naassist naman kaagad sa mga kailangan namin information	1
▪ Okay naman	1
Satisfied	**12**
▪ Bale mabilis naman kasi	1
▪ Kas mabilis naman po	1
▪ Kasi just in time naman sila	1
▪ Kasi mabilis naman minsan	1
▪ Kasi madali lang ako sa branch naman	1
▪ Kasi okay naman	1
▪ Mabilis at they can act appropriately	1
▪ Medyo mabilis naman	1

Reason for Rating – TURN-AROUND TIME	Count
▪ Nakukuha or na eexplain agad na yung concern namin	1
▪ Need for improvement	1
▪ Okay lang	1
▪ Okay naman mejo mablis	1
Neutral	**3**
▪ Accreditation pa lang matagal na	1
▪ In our part mayroon kaming kulang so understood naman.	1
▪ Nag respond naman agad ang shfc personnel	1
Dissatisfied	**7**
▪ Ang bagal kahit maliit lang yung project	1
▪ Ang tagal nila	1
▪ I filed for billing this July 2021 until now wala pang update.	1
▪ Kasi mabagal	1
▪ Kasi minsan pag magfollow up ay walang action, matagal din at mahirap hagilapin	1
▪ Matagal ang action at pabago pabago ng policy	1
▪ Sobrang bagal ng transaction	1
Very Dissatisfied	2
▪ Pandemic slowed it down. It is understood that people are work from home.	1
▪ sa mga complaints ang tagal ng response ni SHFC	1

In explaining their turnaround time ratings, "very satisfied" respondents said that they received immediate assistance and feedback. Most "satisfied" respondents echoed the same sentiments, saying that processing time was actually fast and their concerns were properly acted upon. Those with "neutral" ratings in this area appeared to show understanding of the delays (even admitting being at fault), although the action is needed to address this concern. Most complaints emerged among "dissatisfied" and "very dissatisfied" respondents, particularly on the slow processing time, lack of updates, and inconsistent procedures. The pandemic was also cited as a reason for the delays in the turnaround time.

Table 116: Q8. Frequency Distribution Table of Respondents by no. of requirements asked to produce/secure

No. of requirements asked to produce/secure	Frequency	Percent
Less than 1	1	3.3
2 to 5 requirements	5	16.7

No. of requirements asked to produce/secure	Frequency	Percent
6 - 10 requirements	1	3.3
More than 10 requirements	23	76.7
Others	0	0.0
Total	30	100

Table 117: Q9. Requirements Needed

Perception on Requirements Needed	Frequency	Percent
Number of requirements are just right	10	33.3
Number of requirements are few	1	3.3
Number of requirements are too many	19	63.3
Total	**30**	**100**

Table 118: Q10. Rating on Requirements Needed

Satisfaction on Requirements Needed	Frequency	Percent
Very Satisfied	6	20.0
Satisfied	6	20.0
Neutral	8	26.7
Dissatisfied	7	23.3
Very Dissatisfied	3	10.0
Total	**30**	**100**

In processing their transactions with SHFC, more than three-fourths of the FSM participants said that they needed to produce more than 10 requirements or documents. When asked about how they felt about it, 63.3% deemed these were just "too many," although one-third believed the number of requirements was "just right." These varying responses were articulated in their satisfaction rating on "requirements needed", wherein 40% were either satisfied or very satisfied, while 60% rated themselves neutral, dissatisfied, or very dissatisfied.

Table 119: Q11. Please cite for your reason/s for your rating:

Reason for your rating – Requirements Needed	Count
Very Satisfied	6
Its just appropriate na kailangan at mga needed documents	1
Kasi ok lang naman yung mga hinihingi nila	1
Kasi tama tama lang naman hinahanap na credentials nila	1
Kasi very efficient naman sila sa shfc branch office dito at pro active	1
May padgdag na requirements minsan	1
Okay naman sa akin	1

Reason for your rating – Requirements Needed	Count
Satisfied	6
Importante naman po kasi lahat ng requirements	1
Kasi madaming requirements kahit na accomplish naman namin lahat,	1
Kasi nakukuha naman agad nila	1
Okay naman kaso mas maganda bawasan nila ng konti	1
Pag talaga sa gov;t masalimuot sa requirements understood yon sa part namin	1
Sakto at kailangan lang din yung mga requirements	1
Neutral	8
Dahil yung sa regular cmp madaming hinihinging requirements	1
Dami pang need i ready pero yung preferred contractor padin naman ang mapipili	1
In our part may kulang kaming docs kaya medyo tumagal din	1
Kasi dun nagkakaroon ng problema kasi loan documents parang ulit ulit at redundant at papalit palit na parang may mali	1
Kasi minsan kahit nabigay na ay may mali daw sa requirements/or kaya pinapasubmit ulit kahit may receive copy naman	1
Kasi minsan may situation ang daming hinihingi ng requirements	1
Naging parang 4 times ang request ng requirements at redundancy sa requirements	1
Redundant mga requirements na hinihingi at paulit ulit ang iba ; at madami din for approval	1
Dissatisfied	6
Kasi ang dami documents na hinahanap at paulit ulit	1
Kasi napaka confusing mga requirements at may pa additional na pa isa isa	1
Manual processing and the challenge of the pandemic	1
Mishandled documents	1
Sobrang dami ng requirements	1
There are too many requirements for just a small project	1
Very Dissatisfied	3
Dahil may iba na requirements hindi na kailangan like geo science	1
Kasi madami masyado	1
Sobrang dami hinihingi	1

"Very satisfied" participants found the type and number of documents required to process their applications to be both "appropriate" and "needed," citing that there was nothing wrong with said requirements being sought. Those who were "satisfied" understood the importance of having to provide the needed documents (that's usually the case in government-led projects), although it would be appreciated if they could somehow lessen the number of requirements.

Meanwhile, those who rated themselves "neutral" in this area complained not only of the number of requirements but also their redundancy. Some of them also claimed that errors and deficiencies were found in their documents, requiring resubmission and thus further delaying the transaction time. One of them even remarked that after requiring them to submit so many documents, the "preferred" contractor still ends up being chosen.

Some "dissatisfied" raters cited not only the quantity of requirements, but also the fact they were "confused" by the sheer number and requisites associated with each, and that some documents were mishandled. Finally, "very dissatisfied" respondents reiterated not only their perception that there were too many requirements but also their feeling that some of these may not actually be necessary.

Table 120: Q12. In your transaction with SHFC, were you assisted by SHFC personnel?

Were you assisted by SHFC Personnel?	Frequency	Percent
Yes	27	90.0
No	3	10.0
Total	30	100

Table 121: Q13. Was the assistance provided to you proved to be helpful in your transaction?

Helpfulness of Assistance Provided	Frequency	Percent
Yes	26	96.3
No	1	3.3
Total	27	100

Table 122: Q14. How would you characterize the speed/promptness of SHFC personnel in your transaction?

Promptness of SHFC personnel	Frequency	Percent
SHFC personnel assistance speed is just right	12	44.4
SHFC personnel assistance speed is fast	11	40.7
SHFC personnel assistance speed is slow	4	14.8
Total	**27**	**100**

Table 123: Q15. How would you describe the assistance provided to you by SHFC personnel?

Responses [assistance provided by SHFC personnel]
▪ Very accomodating sila

Responses [assistance provided by SHFC personnel]
▪ As of now kasi right away may sagot naman agad sila
▪ Beneficial and efficient
▪ Efficient and helpful
▪ It makes the process faster
▪ Kasi ina assist naman pero madami parin kausapin pa na agencies
▪ Kasi minsan may tanong ako ay nasasagot naman nila yung tamang papeles para dun
▪ Lahat naman nag aassist
▪ Mabait naman at very supportive
▪ Mabilis ang cauayan branch mag respond
▪ Mabilis naman
▪ Mabilis naman at nakausap kami agad with top officials and narespond-an agad and generous in time
▪ Maybe siguro dahil hindi defined ang system nila , minsan may conflicting advices nila sa amin at confusing
▪ Ok naman kasi approachable naman sila.
▪ Okay naman at natutugunan naman agad
▪ Okay naman na assist naman ako
▪ Okay naman po service nila dito sa branch sa amin
▪ Okay naman sa branch namin dito sa shfc personnel
▪ Okay po personnel dito sa region namin
▪ Sa ibang transaction mabilis naman ang action,
▪ Tama lang yung pag assist at respond nila
▪ Unresponsive
▪ Very polite and accomodating

Data provided in the FSM revealed that 90% of the total respondents were "assisted by SHFC personnel," and about 96% of them found the assistance provided to be "helpful" in their transactions. When asked to describe the kind of assistance they received, quite a number of respondents commended the SHFC staff for being responsive and efficient in helping them out. Additionally, the staff were described to be kind, approachable, and accommodating, and promptly acted on their requests, which helped in speeding up the process. There was one, though, who remarked that although there was assistance being provided, they still needed to talk to other agencies. Another one claimed getting "confused" by conflicting instructions, and still another survey participant commented that the staff was "unresponsive."

Table 124: Q16. In your transactions with SHFC in general, how would you rate the assistance provided to you by SHFC personnel?

Assistance provided to you by SHFC Personnel	Frequency	Percent
Very Satisfied	15	55.6
Satisfied	8	29.6
Neutral	3	11.1
Dissatisfied	1	3.7
Very Dissatisfied	0	0.0
Total	**27**	**100**

Table 125: Q17. Please cite your reasons for your rating

Reason for your rating – Assistance provided to you by SHFC Personnel	Count
Very Satisfied	**15**
▪ Accomodating	1
▪ As of now kasi right away may sagot naman agad sila	1
▪ Friendly and very accomdating	1
▪ Kasi mabilis naman ang action	1
▪ Kasi na entertain naman kami at na explain ng maayos sa amin mga kailangan	1
▪ Kasi naassist naman ng maayos kami	1
▪ Kasi nagreresponse naman agad, pero yung hinihingi namin ay yung ang matagal at ang branch manager ay nasa zamboanga pa	1
▪ Kasi sa ibang transaction mabilis naman ang action, at hands on sila kahit thru fb messenger	1
▪ Mababait sila	1
▪ Mabilis naman	3
▪ Matulungin sila	1
▪ Once nag request ng meeting nagseset agad ang cauayan branch at flexible	1
▪ Professional and very willing to help	1
Satisfied	**8**
▪ Binibigay agad ang sagot	1
▪ Efficient yung process and time	1
▪ Kasi ina assist naman pero madami parin kausapin pa na agencies	1
▪ Kasi until now wala pa yung appraisal ng projects naka pending pa rin at gusto na mag back out ng landowner	1
▪ Mabilis naman pero minsan parang walang sistema	1
▪ Okay naman sila	2
▪ Responsive	1
Neutral	**3**
▪ Better than no assistance at all	1
▪ It depends on the distance of the area and nature of work to be done in the community	1

Reason for your rating – Assistance provided to you by SHFC Personnel	Count
▪ Sa accreditation as mobilizer, objectively sana, i think sana wag masyadong tagalan. Sa processing ng cmp loans i think adjusting palang din ang shfc at bago lang ang turn key as they are used to a regular scheme lang.	1
Dissatisfied	1
▪ Unresponsive	1

More than half of those that received assistance rated themselves as "very satisfied" with the kind of help accorded to them, while an additional 30% said they were "satisfied." Among "very satisfied" respondents, the most prevailing explanation for their rating was the transaction speed resulting from the help that was provided to them. They also found the staff to be accommodating, friendly, responsive, and engaged with them professionally. Meanwhile satisfied participants commended the staff for their promptness, efficiency, and responsiveness, although there are still a few procedural lapses. One respondent also claimed that while help was provided, they still needed to talk with other agencies. Those who gave "neutral" remarks were still somehow understanding of the situation, saying that the staff may not be totally at fault, although they can try to be more "objective" and hasten the process for accreditation of mobilizers. Finally, the lone dissatisfied rater commented on the unresponsiveness of the staff.

Table 126: Q18. Transactions with SHFC – working relationship with Landowners

Working Relationship with Landowners	Frequency	Percent
Very Satisfied	10	33.3
Satisfied	9	30.0
Neutral	10	33.3
Dissatisfied	0	0.0
Very Dissatisfied	1	3.3
Total	**30**	**100**

Table 127. Q19. Please cite the reason for your ratings:

Reason for your rating – Working Relationship with Landowners	Count
Very Satisfied	10
▪ Cooperative naman sila at aggresive matapos ang project	1
▪ Good communication	1
▪ Kasi minsan nagtatatanong sila bakit delay ; ayun nasasagot naman namin at naiintindihan nila ang sitwasyon	1

Reason for your rating – Working Relationship with Landowners	Count
▪ Kasi wala naman kami naging problem sa transaction, mga kailangan namin ay ginagawa nila	1
▪ Meron open communication at transparency with landowners	1
▪ Naging impatient lang ang ibang landowners dahil sa tagal ng processing	1
▪ Nakikipag coordinate naman sila Land owner	1
▪ Okay naman nakaka intindi naman siya	1
▪ Very cooperative sila sa pagprocess namin nitong land	1
▪ Wala naman problem	1
Satisfied	**9**
▪ Dahil okay naman nabibigay naman niya ang mga kailangan na documents	1
▪ Kasi sir minsan gusto nila nagmamadali sila lalo if may pending sa SHFC at mabayaran sila agad,	1
▪ Okay na naman	1
▪ Okay naman	2
▪ Okay naman kasi with landowners, pag may need ay nagrerespond naman agad if may need na documents	1
▪ Okay naman open naman sila	1
▪ Smooth agreements	1
▪ Yung iba natatagalan na sila	1
Neutral	**8**
▪ Hindi naman nakakausap ang land owner	1
▪ Kasi cmp-m hindi pa well known sa mga landowners minsan kaya it takes time minsan or social burden/social dynamics sa part ng land owners	1
▪ Kasi dun nagkakaroon ng problema kasi loan documents parang ulit ulit kaya nakukulitan sila at sa amin sinisisi pero na sesettle naman	1
▪ Kasi mahirap pakiusapan landowner namin kasi gusto na nila pera agad at mabenta na ang lupa	1
▪ Kasi nagmamadali sila din mabenta na ang mga lupa	1
▪ No projects yet	2
▪ Okay lang	1
Very Dissatisfied	**1**
▪ KASI MOBILIZER naman ANG KAUSAP NG LANDOWNER	1

As regards their working relationship with landowners, there was an almost equal number of "very satisfied", "satisfied", and those who gave "neutral" remarks. Most of the "very satisfied" participants found minimal difficulty in relating with landowners, in fact describing them as being "easy to deal with." There was open communication with landowners; they were cooperative and they understood why processing delays occur (although they can become

quite impatient). Most of the "satisfied" participants said the landowners were "okay" and easy to deal with. They were also cooperative, and they could turn impatient when there are delays (particularly in payments). Those with "neutral" ratings said that there was minimal communication with landowners, and they would frequently complain especially when there are processing bottlenecks. It would be during these times when landowners would turn difficult to deal with.

Table 128. Q20. Have you experienced any problem or issue in your dealings with SHFC?

Any Problem or Issue In Your Dealings With SHFC	Frequency	Percent
Yes	16	53.3
No	14	46.7
Total	**30**	**100**

Slightly over half of the participants claimed to have experienced some problems or issues in their dealings or transactions with SHFC. The next tables provide details about the "top three" problems that were encountered, and how the said problems were addressed.

Table 129. Top 1 Problem and how it was addressed

Problem	How it was addressed
1. Appraisal	Until now hindi pa na-address ito
2. Approval of projects	3 pending pa sa social housing project kahit complied lahat ng requirements
3. Appraisal ng projects	Until now ang tagal at wala
4. Accreditation as mobilizer	Matagal ang approval, mas nabibigyan pansin ang LGU over NGO
5. Suspension as NGO CMP mobilizer	As of now hindi pa clear if suspended pa rin kami or clear na kami kasi wala din kami formal letter na receive
6. Banned kami sa project site	Pending tuloy ang project at may tumitira na na mga tao kahit walang turnover
7. Request for re-appraisal	Wala pa rin result ngayon since may 3rd party appraiser na sabi ni shfc
8. Waiting for appraiser	3rd party sabi ni shfc pero until now wala parin
9. Requirements needed	Ang dami masyado documents after macomplete meron pa ulit hihingin
10. Delayed billings	No Answer
11. Requirements too many	Manager
12. Sa billing	President

Problem	How it was addressed
13. Nag aallow ng hindi accredited mobilizer	Kinausap si manager at kay vice president
14. Wala pa din third party appraisal	Kinausap na ang president at manager
15. Matagal yung third party appraisal	Pina follow up lang lagi
16. Mahirap mag release ng budget sa mga contractor	Dapat pirmahan at iforward na sa next department

The "Top 1" problems cited by the respondents were mostly related to delays in approval/appraisal of projects, their status as mobilizers (i.e., accreditation, suspension, being banned from worksite), delays in re-appraisal/third party appraisal, too many requirements, and issues related to billings and budget release. As regards how the problems are addressed, the respondents explained that they were still waiting for the approval of their projects, as well as the completion of the appraisal process. Accreditation approval as mobilizer also appears to be "pending" for some concerned participants, while those who were "suspended" are yet to be updated on whether their suspension has already been lifted. It is also a "waiting game" for those re-appraisals/third-party appraisals that have been delayed. Meanwhile, the respondents addressed the other issues by communicating or following up with concerned SHFC officials and personnel.

Table 130. Top 2 Problem and how it was addressed

Problem	How it was addressed
1. Requested requirements	Not yet addressed - sobrang dami at redundant
2. Billing ng contractor	Ang tagal irelease kaya napending
3. Ang tagal mag approve ng projects	Until now pending
4. Sa processing;	NGO ang nagbigay assistance to proceed yung application per LGU ang narecognize for the efforts
5. Sa process naman	Ang tagal ng acknowledgement from SHFC tapos sasabihin na mali daw mga nasubmit requirements
6. Problem	Solution
7. Request for additional loan	Pending approval ng shfc
8. Payments for landowner	Pending pa rin
9. Evaluation ng mga documents	Parang every department ng shfc kanya kanyang hingi ng documents

Problem	How it was addressed
10. Unresponsive staff	New staff/point person

Most of the "Top 2" problems were related to delays – in processing and evaluation of documents/requirements, the release of contractor billings, project approval, loan requests, and payments to landowners. There was also a reported "unresponsive staff." When asked about how the problems are being addressed, the respondents (again) explained that all they could do was to wait for appropriate actions to be carried out and follow up with the concerned offices. As for the unresponsive staff, a new point person has been appointed.

Table 131: Top 3 Problem and how it was addressed

Problem	How it was addressed
1. New policies hindi kami informed	Sana may dialogue muna before may new policy
2. Back out na ibang landowner	Wala magawa kasi may ibang buyer na interested
3. Dami additional requirements na isa isa sinasabi	Tumatagal ang process kasi dagdag ng requirements
4. Requirements	Sana may masterlist nalang at yun lang necessary na ang final requirements
5. MRI Mortgage redemption insurance	Until now hindi ko alam pano ko i-edit or for correction itong naging answers sa MRI
6. Release of new policies by shfc but cmp mobilizers are not aware	Lack of consultation sa amin particularly sa construction manual policies or iba pa
7. BIR, DAR approval	Ang tagal ng approvals nila
8. Processing time	Ang tagal ng turnaround time

As for the "Top 3" problems, the following issues emerged: (1) respondents were not made aware of new policies; (2) some landowners backing out of their respective projects; (3) too many "additional" requirements (i.e., not among those that were initially requested); (4) filling out of some forms, like the Mortgage Redemption Insurance (MRI); (5) seeking approval from concerned government agencies like the BIR and DAR; and (6) lengthy processing time. As to how the problems were addressed, the respondents mainly suggested what they thought were the appropriate solutions, such as proper consultation or dialogue (re: lack of information on new policies) and releasing a master list of requirements to avoid asking them to produce additional documents. As for the

other problems, no proposed mechanisms were put forward; instead, they merely explained that there were simply too many delays in processing and turnaround time.

Table 132 contains additional problems regarding SHFC's service delivery that were cited by the respondents particularly during the pandemic, their perception of the seriousness of the problem, and its corresponding effect on their level of satisfaction with SHFC's services.

Table 132: Q22, Q22a and Q22b

Q22. What are some problems that you encountered while availing of SHFC's services particularly during this pandemic?	Q22a. How will you rate the seriousness of this problem?	Q22b. How did this problem affect your level of satisfaction with SHFC's services?
Interview with clients /background investigation dahil online zoom instead face to face tumatagal ng 1 month na. Long standing appraisal sa San Mateo project - licensed appraiser ang pinapadala at knowledgeable sa mga factors sa pag appraise	4 - very serious kasi long standing appraisal na sa san mateo project at 3 years na since 2019	Sa san mateo project ay 3 lang kasi long standing na itong appraisal
Yun mga schedule sa b.i, s.i, meetings may katagalan at adjustment	Not so serious, pero mabagal lang kasi pandemic situation	Hindi naman naka affect at naintindihan namin na may health protocols din
Yung cashless payment ay ayaw ng ibang officers kasi hindi namomonitor yung individual monthly payments	So far 3 score kasi kung tutuusin may advantage at disadvantage sa cashless payment	So far okay naman kaya lang ibang officers/home owners mas gusto parin personal magbabayad with original paper receipt
Medyo tumagal yung proseso nila	3	2
Siguro yung value ng ngo or cso-cmp as mobilizers to clients hindi pa masyado ; sana mas malevel up yung value/recognition	Hindi naman serious but sana ma increase yung level ng awareness/recognition being ngo cmp's	SIGNIFICANT ISSUE IN TERMS OF POLICY ISSUE IF GOVERNMENT PREFERS LGU CMP OVER NGO CMP'S s WHICH ALL THESE INVOLVES GOVT TRANSACTION
Shfc's approval of project ay matagal yung turn around time	Its serious kasi submitted na lahat ng proposed projects pero wala pang approval	Dissatisfied talaga kasi matagal at even one land owner ay nagbenta na sa ibang buyer

Q22. What are some problems that you encountered while availing of SHFC's services particularly during this pandemic?	Q22a. How will you rate the seriousness of this problem?	Q22b. How did this problem affect your level of satisfaction with SHFC's services?
		nalang/ back out ; even gastos ng mga home owners ay pano na
Members lagi nagtatanong sa status ng projects at gusto na ipabalik na yung mga processing fees nila eh pano yun namin mababalik na	Level 4 ang seriousness ng problem kasi baback out na yung landowners at sa iba na ibenta ang lupa	Sana ma address na ito at ma approve na ang mga projects
Communication at information dissemination sana ma improve ; mas maging pro active sa pag bibigay ng update, new policies, mas dalasan ang seminars/webinars	Sana mas ma improve lang para maging updated kami na NGO's	Sana hindi ma stereotype all NGO's kasi may mga okay naman na NGO's ; it also affected our relationship with the informal settlers at kami kasi ang humaharap with them at samin sila nagfofollow up in terms of urgency of housing they need.
Sa processing ng SHFC, ang tagal ng acknowledgement sa sa mga pinapadala namin na requirements Service Fee namin ; hindi ko sure if may service fee pa ba kami na marereceive kasi nung present time na under suspension ang company nung na take out nila yung project	Hindi naman super urgent pero gusto ko maconfirm if ano status namin if suspended kami or hindi ba	Bumaba ang confidence namin sa SHFC
Ang tagal ng turn around time from SHFC	Serious kasi daming projects na nakapending	Kasi sa tagal ng processing ng SHFC mga projects nakapending na lang
Ang dami nang nag withdraw na land owners sa projects sa tagal ng processingng ng shfc	Mabagal talaga shfc sa response	Na observe ko kapag maliit na projects ay matagal response ng shfc
Request for re-appraisal, request for additional loan	Sana mapa bilis na ang action at ma address na ang mga pending projects	For me okay pa rin naman ang shfc
Waiting for appraiser, payments for landowner, bir, dar approval	Serious kasi pending lahat ng projects, at sana mabawasan	Parang score 1 ko kasi sa lahat ng pendings, ibang mobilizers na sasabing

Q22. What are some problems that you encountered while availing of SHFC's services particularly during this pandemic?	Q22a. How will you rate the seriousness of this problem?	Q22b. How did this problem affect your level of satisfaction with SHFC's services?
	ibang requirements na hindi necessary	scam na tuloy dahil nagbaback out na ang mga landowners
Requirements needed, evaluation ng mga documents, processing time	If i rate ko ay 1 at sana mapabilis at kung ano lang need na documents yung lang hingin	Parang walang time frame sa shfc, walang notice sa amin about collections/payments/patial payment
Close yung satelite office kaya di lang namin sure san magrereport	Understandable kasi pandemic kaya minsan close office ng shfc	Hindi naman masyado kasi i understand pandemic
None. We didn't have projects with shfc yet	None we didn't have projects with SHFC	None we didn't have projects with SHFC
Mabagal lang talaga sila	Not so serious	Yes it somehow affected mi
No transactions/projects with SHFC yet	No transactions/projects with SHFC yet	No transactions/projects with SHFC yet
Late service fees leading to different conflicts	Considering the pandemic, exert some effort to fetch the requirements at the office knowing that employees are in a work from home basis. This might speed up the process of releasing the services fees.	Greatly
Very late billings. Conflicts with the contractor's manual	Very Serious. Even without the pandemic the process is very slow and ineffecient.	It affected greatly
Walang proper communication during pandemic	Serious	Cause of delayed
Bumagal yung process niya	Very serious	Malaking apekto para sakin
Skeletal lang yung schedule kaya limited lang personnel	Hindi naman understandable	Wala naman
Wala naman	Wala naman	Medyo okay satisfied na ako dahil naayos na
Wala naman	Wala naman	Wala naman problem
Matagal ang process or inspect for background investigation	Hindi naman gaanong serious	Hindi naman
Medyo delay ang transaction dahil walang personnel	Hindi naman masyadong serious	Oo naka apekto sa akin

The current pandemic has noticeably created additional problems in SHFC's service delivery, as seen in the preceding table, which also showed how the respondents sorted the issues in terms of their severity and corresponding implications on their satisfaction level.

Process delays during the pandemic were seen by most respondents as being either serious or very serious. These were encountered specifically in the following instances: project approval, processing of fees, loan requests, project re-appraisals, BIR/DAR approval, document processing and evaluation, and issuance of billings. Some of these delays had already been too protracted, causing landowners to back out from their respective projects. Conducting background investigations using Zoom was also seen as another cause of delay in getting projects approved. Finally, lack of communication or feedback during the pandemic was reported as another serious issue. Among these concerns, 85% were found to have adverse effects on the respondents' satisfaction rating on SHFC's services.

The rest of the concerns in Table 132 were regarded as being less serious, or with minimal severity. These included the following: scheduling of background investigation meetings, use of cashless payment schemes, processing and service delays, providing recognition to NGOs and civil society organizations as mobilizers, closure of the satellite office, and skeletal workforce/lack of personnel during the pandemic. In relation to these less-serious concerns, only 40% were reported to have major implications on the respondents' satisfaction rating on SHFC's services.

With the pandemic not foreseen to end very soon, the respondents were asked to recommend possible remedies or solutions that SHFC could undertake or implement to possibly address the problems that were cited. These are summarized in Table 133.

Table 133: Respondents' Suggestions to Address Pandemic-Related Concerns

Suggestions	Frequency
1. Expedite approval of projects; address delays in application/approval processes	7
2. Conduct regular meetings; open communication channels to provide feedback	4
3. Provide livelihood projects for homeowners during the pandemic	2
4. Reduce document requirements/simplify the process	2
5. Assign personnel to get documents from the office to enable efficient work-from-home arrangement	1
6. Provide additional online assistance	1
7. Assign branch managers in satellite offices	1
8. Clarify status as NGO CMP mobilizers (i.e., re: lifting of suspension)	1
9. Assign personnel who are familiar with the projects	1
10. Immediately assign a third-party appraiser	1
11. Revise contractors' manual	1
12. Provide soft copies/e-copies of documents being processed	1
13. Implement online/virtual submissions of documents	1
14. Focus on providing services on a per-department basis	1
15. No transactions yet with SHFC	2

As detailed in Table 133, most suggestions were related to addressing delays by expediting the approval process. Streamlining process steps, reducing documentary requirements, assigning additional personnel, sending documents being processed to the employees' residences who are in a work-from-home arrangement, and even allowing online/virtual submissions of documents are actually separate suggestions in Table 133 that could also help in shortening turnaround time.

Another predominant suggestion was to open communication channels, provide timely feedback, and conduct regular meetings. Providing livelihood

opportunities for homeowners was also seen as helpful especially in this time of the pandemic.

Meanwhile, other relevant suggestions include providing online assistance, assigning branch managers in satellite offices, clarifying the status of NGO CMP mobilizers, assigning personnel who are familiar with the projects, immediate assignment of third-party appraisers, revising the contractors' manual, providing electronic copies of documents being processed, and providing services on a per-department basis.

VII. Discussion

A. Main Survey

1. Salient Findings from the Demographic Data

a. Pre-takeout

Pre-takeout participants were mostly female, married, between 41-55 years old, and completed a college education. Half of the pre-takeout account holders who participated in this study had their projects taken in last 2020. All of them availed of the Community Mortgage Program (CMP) and were mostly the primary person-in-charge assigned to transact with SHFC. Close to 46% have been availing of SHFC's services for the last 1-5 years. Almost all of them did office visits, while a significant number transacted via phone. The main sources of information about SHFC were the information desk, phones/hotlines, LGUs, and CMP mobilizers. Most of their community associations are domestic-owned and were either small/medium scale (in terms of organization size). The majority of respondents were owners or heads of their community associations, and they have been part of their associations for the past 3-5 years. Finally, all respondents said that the task of decision-making is shared with other officers/members of their associations.

b. Post-takeout

Most of the post-takeout participants had their projects taken out in 2018 and 2019. They are mainly female, married, between 41-60 years old, and are predominantly college graduates. Almost all of them availed of the Community Mortgage Program (CMP), and the majority described themselves as the primary person-in-charge assigned to transact with SHFC. Taken together, most of them have been availing of SHFC's services between 3-10 years, mostly through office visits, or secondarily, by phone. Their main sources of information included the information desk, LGUs, phones/hotlines, and their friends. Most of their community associations are domestic-owned and small-scale (1-99 employees) in terms of size. Majority of the respondents are either presidents or treasurers of their

associations, and they have been with their respective associations for more than five years.

2. Overall Satisfaction and Top Two Boxes (by Rating)

a. Pre-takeout

Results showed an overall mean satisfaction rating of 4.15, which is at the uppermost end of the range describing satisfied customers. Using their actual responses as seen in the Top Two Box (refer to Fig. 4), 85.1% of the respondents indicated that they were either satisfied or very satisfied with SFC's services. Additionally, there were more satisfied (47.5%) than very satisfied (37.6%) customers.

b. Post-takeout

Among post-takeout account holders, an overall mean satisfaction rating of 4.43 was obtained, which qualitatively indicates that the respondents were "very satisfied" with SHFC's services. Referring again to the Top Two Box (seen in Fig. 5), 92.2% of the respondents indicated that they were either "satisfied" or "very satisfied" when they answered the integrative question about their overall satisfaction. There were substantially more "very satisfied" (54.3%) than "satisfied" (37.9%) clients in this category.

3. Satisfaction Index by Attributes

a. Pre-takeout

According to Table 44, respondents marked themselves as "very satisfied" in four (4) out of eight (8) survey attributes. The highest mean rating was reflected in the area of "Facilities" (4.30), followed by "Staff and Organization" (4.26), "Information and Communication" (4.25), and Training (4.23). The general weighted average (considering all eight attributes) is 4.19 (equivalent to "satisfied").

In the area of SHFC "Staff and Organization" the highest mean ratings were reported in items pertaining to their external appearance, neatness, and professional demeanor (4.34), promptness in addressing queries and concerns (4.32), and willingness to assist others (4.28). Interestingly, only one item in this survey area ("provides clear and specific information")

reflected a mean rating that is equivalent to being "satisfied" (at 4.18). This implies that most pre-takeout customers may still have limited information about SHFC's products and services, and the staff must be ready to address this need.

Under "Financing (Loans)", customers expressed their highest satisfaction with the ease of making payments (with a weighted mean of 4.28), followed by the clarity and reasonableness of contracts (4.27), the competitiveness of interest rates (4.26), and the adequate explanation provided on loan terms and conditions (4.25). The lowest ratings were reflected in items related to the length of processing time and the manner by which transactions are conducted. Quite clearly, respondents would have preferred a shorter turnaround time, as well as simpler/easier procedures for making loan applications.

Among the four items under "Pre-relocation Activities", the highest rating given was on the provision of orientations on the relocation site, including the policies, occupancy rules and regulations, and corresponding fees and charges (4.19). Conversely, they were least satisfied with the provision of updates and information about the progress and status of the relocation project (at 4.02). The respondents also saw the need to be consulted and be allowed to participate in the planning and design of the relocation program (with a mean rating of 4.05).

In the area of "Training", the highest-rated items were related to satisfaction with the training venue, including cleanliness, orderliness, maintenance, safety, and security (4.27), as well as its accessibility and conduciveness for learning (4.26). Points for improvement may be on the organization of the training course itself, as well as the provision of adequate training materials (4.17).

Satisfaction with "Information and Communication" appears to be at favorable levels, with a general weighted mean of 4.25, indicative of "very satisfied" pre-takeout respondents. The same weighted means were obtained in the two items under this particular attribute, suggesting that the respondents were quite happy with the ease of obtaining clear and

relevant updates and information from SHFC relevant to their transactions, as well as other services.

Satisfaction with the SHFC website appears to be slightly lower, with a general weighted average of 4.17, suggesting that respondents were "satisfied." Specific means for each of the items did not vary much (i.e., ranged from 4.15 to 4.18), implying that website qualities such as accessibility, ease of navigation, content, and security, were rated almost equally by the respondents.

Compared to the other survey attributes, "Complaints Handling and Records Keeping" received one of the lowest ratings among the respondents (4.10,). Mean ratings obtained for the items pertaining to the filing and resolution of complaints were equal (with all respondents giving positive ratings), indicating that no apparent variations were found in their ratings of these areas of the domain, such as the ease of filing complaints and the timeliness and acceptability of complaint resolutions. As for accuracy and updating of files and records, the mean rating was slightly lower, but the Top Two Box percentage mark was noticeably lower at 89.1%.

Individual mean ratings highlighted the following aspects of SHFC's "Facilities": safety and security of the office premises (4.38), adequacy and comfortability of seats (4.37), and ventilation and the illumination of the office space (4.35).

b. Post-takeout

A general weighted average of 4.47 was obtained, taking into account the individual mean ratings in each of the six survey attributes for Post-takeout respondents. Strong agreement with survey items was reflected in five (5) out of six (6) areas, indicating that they were "very satisfied" with the said dimensions. The highest satisfaction rating was for "Staff and Organization" (4.61) followed by "Products and Services" (at 4.60). Clearly skewed ratings for "Facilities" (4.54) and "Information and Communication" (4.57) were also reflected, suggesting high levels of satisfaction in these areas. Items under "Complaints and Records Keeping" were the lowest among the post-takeout respondents (4.09). While this mean rating is situated near the

uppermost end of the range for "satisfied" customers, SHFC management may still consider exploring ways of addressing concerns and issues pertinent to this area to further improve satisfaction levels among post-takeout respondents next year.

All nine (9) items comprising "Staff and Organization" were rated favorably by the respondents (with a general weighted average of 4.61, reflecting "very satisfied" customers). The SHFC staff's external appearance, neatness, and professional demeanor generated the highest mean rating at 4.67, followed by the trust and confidence they enthused (at 4.64). The staff's respectful attitude and their provision of clear and sufficient information to customers were also highly rated (at 4.62). These "very satisfied ratings" reflect the commendable efforts of SHFC's staff in creating a satisfying experience for the post-takeout respondents.

Under "Products and Services", all items received favorable ratings (i.e., a strong agreement with each of the items), indicating "very satisfied" post-takeout respondents. A mean satisfaction rating of 4.50 was observed. Rated highest were the following: ease in making payments (4.60), confidentiality in client information (4.59), specifying procedures for service availment (4.59), and having reasonable requirements (4.55). Based on these figures, SHFC's products and services appear to be another source of satisfaction among post-takeout respondents.

Satisfaction ratings in "Information and Communication" were also at favorable levels, averaging at 4.57 (indicative of "very satisfied" respondents). Both items were also rated well, suggesting the respondents were quite happy with the ease of obtaining clear and relevant information within SHFC.

As regards the SHFC website, respondents showed that they were "very satisfied" with all four website features – accessibility, ease of navigation, content, and security – with a general weighted average of 4.38.

"Complaints Handling and Records Keeping" received the lowest satisfaction mean rating (4.09). The highest-rated item was on the

accuracy and updating of files/records (at 4.31 – equivalent to "very satisfied" level). Items pertaining to the filing and resolution of complaints received comparably lower ratings.

Satisfaction with "Facilities" was well-rated (4.54), with all items registering weighted means equivalent to "very satisfied" ratings. Safety and security f office premises was rated highest (4.65), followed by adequacy and comfortability of seats (4.62), and ventilation and the illumination of the office space (4.60).

4. Correlation and Regression Analysis

a. Pre-takeout

Strong positive relationships were obtained between five (5) pre-takeout attributes and overall satisfaction. Emerging with the highest magnitude of relationship was "Financing (Loans)" and overall satisfaction (r=.76, equivalent to a strong, positive relationship), suggesting that as satisfaction with processes related to loan applications, documentary requirements, interest rates, and payment procedures increases, overall satisfaction also tends to increase. Strong positive relationships were also found between overall satisfaction and "Complaints Handling and Records Keeping", "Staff and Organization", "Pre-relocation Activities", and "Information and Communication." Moderately positive and significant relationships were also found between overall satisfaction and the three remaining pre-takeout attributes.

Taken together, none of the eight (8) pre-takeout attributes emerged independently as a significant predictor of overall satisfaction. With most attributes exhibiting strong relationships with overall satisfaction (and with similar magnitudes at that), no predictor came out as statistically most predominant. This does not, however, discount the fact that when considered individually, each of the survey attributes is significantly associated with overall satisfaction.

b. Post-takeout

Among the six (6) SHFC Post-takeout attributes, the highest magnitudes of relationship were observed between "Products and Services" and "Staff and Organization", and overall satisfaction. These moderate positive relationships were also found to be significant (r=.58, equivalent to a strong positive relationship), suggesting that as satisfaction with processes related to availment of products and services, as well as with staff behaviors and attitudes increase, overall satisfaction increases in the same way. Three other attributes also had significant relationships with overall satisfaction – "Information and Communication", "Complaints Handling and Records Keeping", and "Facilities." Meanwhile, satisfaction with the SHFC website was not found to be significantly related to overall satisfaction.

Among the six (6) post-takeout attributes, satisfaction with "Staff and Organization" emerged as the lone significant predictor of overall satisfaction. The regression model eliminated the other post-takeout attributes as potential predictors. Based on the current survey data, overall satisfaction was found to be predicted mainly by their satisfaction with staff behaviors and attitudes. The other attributes seemed to have a lesser influence on overall satisfaction, compared with "Staff and Organization."

5. Scatter Diagram

a. Pre-takeout

The following attributes emerged as "core strengths" that can be used to leverage overall satisfaction – SHFC "Staff and Organization" and "Information and Communication." Since they were found to be well-rated by the respondents and strongly related to overall satisfaction, SHFC must maintain focus on these two attributes. Meanwhile, more attention should be focused on the following attributes which were not well-rated in the survey but can have a strong impact on overall satisfaction - "Financing (Loans)", "Pre-relocation Activities", and Complaints Handling and Records Keeping." Finally, satisfaction with "Facilities", "Training", and the SHFC "Website" are likely to have minimal impact on overall satisfaction.

b. Post-takeout

The following survey attributes emerged as core strengths that can effectively drive overall satisfaction to greater heights - SHFC "Staff and Organization". "Products and Services", and "Information and Communication." SHFC must continue maintaining these to maximize their impact on overall satisfaction, moving forward to the next survey season. "Facilities", meanwhile, which was also highly rated this year, turns out to have secondary importance, as far as overall satisfaction is concerned. Meanwhile, satisfaction with the SHFC website, along with "Complaints Handling and Records Keeping" which received the lowest mean ratings among the six attributes, were found to have a low impact on overall satisfaction.

6. Drivers of Satisfaction (Thematic Analyses of Customers' Verbatim Responses on Drivers for the Overall Satisfaction Ratings Given)

a. Pre-takeout

The majority of the very satisfied respondents attributed their rating to the assistance provided by SHFC's "Staff" in their transactions, along with service quality, the way their queries were addressed, transaction efficiency, and clarity of information provided. Quite a number of respondents also gave generally positive remarks instead of justifying their ratings. Satisfied respondents, meanwhile, pointed to service quality as the driver of their satisfaction. There were quite a number of negative remarks in this group though, particularly on the slow processing of transactions. The SHFC "Staff" were also commended by the satisfied respondents for their alertness, accommodation, and assistance. There was also a large group of satisfied respondents who simply gave generally positive remarks (without specifying details to explain their rating).

Reasons for unfavorable ratings were pointed out as follows: processing delays, unresponsive staff, and unresolved issues/delays in addressing concerns of landowners.

b. Post-takeout

The majority of very satisfied respondents credited SHFC's "Staff" for the ratings they gave, citing their positive qualities such as promptness (in attending to their needs), accommodation, friendliness, and effectiveness in communicating essential details to them. The efficient delivery of SHFC's "Products and Services" was another important driver, along with SHFC's responsiveness to their queries and concerns, timely resolution of issues, and providing critical instruction relevant to their transactions. The availability of information and updates, as well as constant follow-ups also influenced how these respondents assessed their satisfaction. Meanwhile, 11% of the remaining respondents in this group gave generally positive remarks when asked to justify their rating.

Those who were "satisfied" identified "Products and Services" as their primary driver of satisfaction. There were also a number of negative remarks from this group, but they were quick to point out how the staff shows effort toward improving their services. The handling of complaints and inquiries, as well as effective information and communication procedures, were also cited by this group. Similar to the very satisfied participants, a large number of satisfied respondents also gave generally positive comments, instead of explaining their ratings.

Those who gave unfavorable ratings cited lapses and deficiencies in "information and Communication", delays in delivery of "Products and Services", lack of proper guidance in addressing problems in their transactions, as well difficulties in processing their applications through the website, lack of updates, and slow progress in project takeout.

B. B. 2021 vs. 2020 SHFC CSS Survey Data

1. Pre-takeout

The percentage of positive ratings from Pre-takeout account holders who served as respondents in 2021 (85.1%) was lower compared to the previous year (90.5%) by 5.4 percent. The mean satisfaction rating for 2021 was also found to be lower, compared to 2020. The 8% deficit was found to be

significant at 0.01 level. Statistical results revealed further (considering the specific SHFC Pre-takeout survey attributes) that with the exception of "Complaints Handling and Records Keeping," mean satisfaction ratings per dimension were significantly lower in 2021, compared to the previous year.

2. Post-takeout

The percentage of positive ratings from Post-takeout account holders who served as respondents in 2021 (92.2%) was higher compared to the previous year (90.2%) by 2.0% percent. The mean satisfaction rating for 2021 was also found to be higher, compared to 2020. The 3.02% difference, however, was not found to be significant. Meanwhile, considering the six survey attributes, Improvements in mean satisfaction ratings were observed in three (3) areas – "SHFC Staff", "Products and Services", and "Information and Communication," comparing 2020 and 2021 figures. For the remaining three attributes, satisfaction ratings were lower in 2021, compared to the previous year. These differences in satisfaction mean ratings, however, were not found to be statistically significant.

C. Focus Group Discussion with LGUs

A total of 41 representatives from Local Government Units (LGUs) nationwide took part in the Focus Group Discussions (FGDs). All in all, six (6) FGD sessions were conducted, and 23 of the 41 LGU representatives (56.1%) actively took part in the FGDs. There were more male FGD participants (61%), and most of them have been part of their LGUs for more than five years.

At the outset, the LGU participants commended SHFC for assigning highly dedicated and responsive point persons to assist them in their various needs and concerns. In general, there were no major issues raised, except for some occasional instances wherein some encountered slow processes in preparing documents needed for SHFC approval. The pandemic was a major challenge, which caused further delays and inconveniences, particularly in relation to conducting virtual meetings (face-to-face meetings are still preferred), the limited number of people allowed to transact in the offices, and other similar incidents.

Most LGU representatives claimed that they were assigned to do their tasks by their superiors. It is the desire is to improve living conditions in the different communities that prompted them to push for availing of SHFC's programs.

At the time of the FGD, some projects were yet to commence. Among those with projects already started, there was a prevailing feeling of optimism and excitement about seeing how their communities' living conditions would hugely improve when the projects are completed.

One problem that was cited during the discussions was the difficulty of producing the required documents (procuring the MOU, for instance, was a challenge for many of the respondents). There were a number of documents that were easier to furnish, such as certifications from the CPDO, mayor's office, and the task force settlement office, local housing backlogs, and list of beneficiaries or interested applicants, to name a few.

When asked to comment about the accreditation process, the majority of the responses were positive, claiming that it was a smooth process, that SHFC was easy to communicate with, reliable, and responsive. Moreover, mobilizers did well in assisting LGUs.

As to the conduct of training and availability of materials, FGD participants said these were generally okay, although some raised concerns about lesser frequencies of training sessions conducted now, compared to previous years.

Office accessibility was okay for most FGD participants. Some even remarked that on difficult instances (like calamities), it is SHFC that reaches out to them and would visit them in their areas.

Because of the pandemic, many of those who have just recently availed of SHFC's services hay not have actually visited the SHFC office. As an intervention, mobilizers were tasked to coordinate with those concerned so that communication lines are kept open to allow them to respond to any emerging concerns.

In conclusion, the overall satisfaction of the LGUs (culled from the FGD results) depended mainly on whether their projects have already pushed through, or

are still pending. All things together, the overwhelming majority are more than happy to be given the opportunity to be working with the SHFC regardless of how far along the LGU's are in the project. One attribute that has made the LGUs, and by extension, the communities, very happy can be directed to the SHFC's ability to maintain constant and open communication. Contextually, it can be surmised that the SHFC has trained their staff well in order to effectively carry out their duties, as well as maintain close and positive relationships with the LGU's.

One concern raised, especially by the FGD participants from the Visayas was their poor internet connectivity, which is critical especially with the conduct of virtual meetings.

D. Feedback Survey Mechanism with CMP Mobilizers, Landowners, and Contractors

A total of 30 participants (70% of whom were mobilizers and 30% were contractors) comprised the sample that answered the Feedback Survey Mechanism (FSM). They were mostly from Non-Government Organizations (90.5%), representing various regions in the country (though mostly from NCR and Regions IV and XII), involved in Community Mortgage Programs (73.3%), and High-Density Housing (23.3%), and with sufficient face-to-face interactions with SHFC.

Feedback from the respondents was mainly solicited in the following areas:

1. Processes involved in their transactions with SHFC

Most participants found requirements "too many", and only 43.3% gave positive satisfaction ratings. These figures suggest that the number of steps or processes that they need to go through in their transactions with SHFC may be seen as a source of concern for the participants. Those who were "very satisfied" in this area commended SHFC's staff for their patience and provision of proper communication and found the processing speed acceptable. Those who gave neutral remarks complained about processes being slow, inconsistent, and repetitive. Process delays were also cited by those who were dissatisfied/very dissatisfied.

2. Hours needed to complete transactions

Most respondents said transactions could be completed within the day, and an equal number said that transactions would perhaps take a few hours but would not exceed one day (depending most likely on the type of transaction). For some, it even took several months. There appears to be a disparity in perception of turnaround time (almost the same number said it was "just right" and "too slow"). Most participants still rated themselves either "satisfied" or "very satisfied," citing the staff's immediate assistance and feedback from staff and SHFC as reasons for their rating. Those with neutral ratings noted the slow pace of transactions but seem to understand this in the context of the current pandemic. Those who were dissatisfied/very dissatisfied complained about slow processing time, lack of updates, and inconsistent procedures.

3. Number of requirements asked to produce/secure

The majority of the respondents said they were made to produce/secure more than 10 requirements, which was "too many" for most of the respondents. As expected, only 40% gave positive ratings. Those who were either satisfied/very satisfied believed that the requirements were appropriate and needed. Meanwhile, those with lower ratings complained also of redundancy in terms of requirements/processes (causing confusion), with some documents being mishandled, and not receiving timely advice about deficiencies, leading to further delays.

4. Assistance received from SHFC personnel

An overwhelming majority said they were "assisted", that assistance was "helpful", and commended the staff for being responsive to their needs. Clearly, this is a strength that the staff needs to maintain, as this was something valued by their stakeholders. Most of the "very satisfied" respondents attributed their rating to the processing speed, efficiency, promptness, responsiveness, and accommodation of the staff.

5. Working relationship with landowners

Based on the ratings alone, the majority of the respondents were "satisfied," citing that they had no difficulty dealing with landowners. Others said that they were able to maintain open communication, that landowners were understanding of minor delays (although they can get impatient when there were delays in the processing of payments). Those with lower ratings said they experienced communication lapses, and that landowners often complained.

6. Problems or issues in dealing with SHFC (and how they were addressed)

The predominant problem was concerning delays in project approval/appraisal, lack of updates regarding their status (as mobilizers), having too many requirements, and billing issues. Some also complained about unresponsive staff, landowners backing out, and the lengthy processing time. When asked about how problems were addressed, most of them said that their only option was to wait for the action to be carried out. Some resort to asking for updates in order to be clarified about the status of their transactions. Two relevant suggestions that were proposed were the following: having regular dialogues/consultations, and releasing a master list of requirements (to eliminate the need to go back-and-forth to the SHFC office every time there is another "missing" requirement).

The last part of the FSM was regarding the respondents' assessment of the feedback of the pandemic on their operations. Quite noticeably, the pandemic led to a "slowdown" in the conduct of office transactions, and this was seen as a serious/very serious concern. This led to delays in project approval, processing of fees, loan application, project re-appraisals, BIR/DAR approval, and issuance of billings, among others. Conducting background investigations using zoom meetings was also found to be a cause of delay.

Other less serious problems were brought up as well, such as: scheduling of background investigation meetings, use of cashless payment schemes, processing, and service delays, providing recognition to NGOs and civil society organizations as mobilizers, closure of the satellite office, and skeletal workforce/lack of personnel during the pandemic. In relation to these less-serious concerns, only 40% were reported to have major implications on the respondents' satisfaction rating on SHFC's services.

The most predominant suggestion given to mitigate pandemic-related problems was to expedite approval of projects, and address delays in application/approval processes. Others recommended conducting regular meetings and opening communication channels, as well as providing some livelihood programs to assist homeowners during the pandemic.

In summary, the Feedback Survey Mechanism revealed that in general, the participating CMP Mobilizers and Contractors were quite satisfied with the processes and operations, as well as the services provided by SHFC. There may be a need to re-examine (1) the number of steps involved in most SHFC transactions; (2) the hours needed to complete transactions (to dispel the notion that transaction processing is "too slow"); and (3) the number of requirements they need to produce. It is hoped that attending to these concerns will address the occurrences of delays in project approvals, and would lead to more projects being taken in within their expected schedules. SHFC may also consider providing more updates about the status of applications to keep members abreast with the progress of their proposed projects.

VIII. Conclusions, Limitations, and Recommendations

A. Conclusions

Overall, pre-takeout account holders were "satisfied" with the services provided by the Social Housing Finance Corporation (SHFC), with a mean rating of 4.14 and a Top Two Box percentage mark of 85.1%. Post-takeout respondents, meanwhile emerged to be "very satisfied" with SHFC's services, posting a mean rating of 4.43 and a Top Two Box percentage mark of 92.2%.

Among pre-takeout respondents, the highest mean satisfaction rating was in the area of "Facilities", followed by "Staff and Organization", "Information and Communication", and "Training" – all of which generated means equivalent to "very satisfied" ratings. The lowest rated areas were "Pre-relocation Activities" and "Complaints Handling and Records Keeping."

For the post-takeout respondents, the highest satisfaction rating was for "Staff and Organization", followed by "Products and Services", "Facilities", and "Information and Communication". Items under "Complaints and Records Keeping" generated the lowest ratings among the post-takeout respondents.

Among pre-takeout respondents, the highest magnitudes of relationships were found between overall satisfaction and the following attributes (presented ordinally, starting with the highest correlation values obtained): "Financing (Loans)" "Complaints Handling and Records Keeping", "Staff and Organization", "Pre-relocation Activities", and "Information and Communication." Subsequent regression analysis revealed that no significant predictors of overall satisfaction emerged among the eight survey attributes.

For the post-takeout respondents, the highest magnitudes of relationships were found between overall satisfaction and the following attributes (shown ordinally, starting with the highest correlation values obtained): "Products and Services" and "Staff and Organization", and "Information and "Communication." In the regression analysis that followed, "Staff and Organization" emerged as the lone significant predictor of overall satisfaction.

In the comparative analysis of satisfaction ratings in 2020 and 2021, results revealed that among pre-takeout respondents, overall satisfaction in 2021 was significantly lower compared to the previous year. Moreover, seven of the eight survey attributes registered significantly lower mean ratings in 2021 compared to 2020, with the exception of "Complaints Handling and Records Keeping" (where no significant difference in mean satisfaction ratings was observed between 2020 and 2021).

Among post-takeout respondents, the overall satisfaction rating for 2021 was numerically higher than in 2020. This difference, however, was not found to be significant. The same finding extends to the six survey attributes – there were no significant differences in satisfaction ratings, comparing 2020 and 2021.

In the thematic analyses of responses, the most frequently mentioned justifications for satisfied and very satisfied ratings among pre-takeout respondents were SHFC staff, service quality, manner of addressing their concerns, transaction efficiency, and clarity of information. Drivers of dissatisfaction include processing delays, unresponsive staff, and unresolved issues/delays in addressing the concerns of landowners.

Among post-takeout respondents, the following drivers of satisfaction were identified: SHFC staff, efficient delivery of products and services, responsiveness to concerns, availability of updates, and complaints/inquiry handling. Unfavorable ratings were attributed to lapses in information and communication, delays in service delivery, lack of guidance in performing transactions, processing difficulties, lack of updates, and slow progress in project takeout.

Based on the FGD results, the overall satisfaction of the LGUs depended mainly on whether their projects have already pushed through, or are still pending. All things considered, the overwhelming majority are more than happy to be given the opportunity to be working with the SHFC regardless of how far along the LGU's are in the project. One attribute that has made the LGUs, and by extension, the communities, very happy can be directed to the SHFC's ability to maintain constant and open communication. Contextually, it can be surmised that the

SHFC has trained their staff well in order to effectively carry out their duties, as well as maintain close and positive relationships with the LGU's.

The Feedback Survey Mechanism revealed that in general, the participating CMP Mobilizers and Contractors were quite satisfied with the processes and operations, as well as the services provided by SHFC. There may be a need to re-examine (1) the number of steps involved in most SHFC transactions; (2) the hours needed to complete transactions (to dispel the notion that transaction processing is "too slow"); and (3) the number of requirements they need to produce. It is hoped that attending to these concerns would address the occurrences of delays in project approvals, and would lead to more projects being taken in within their expected schedules. SHFC may also consider providing more updates about the status of applications to keep members abreast with the progress of their proposed projects.

B. Limitations

The main impediment experienced in the study is the modalities of data gathering used, that is, the Telephone Interview Method for the survey, and the use of teleconferencing platforms for conducting the focus group discussions. Though sufficient training has been provided for data enumerators, some respondents may have experienced difficulties or inconveniences when responding via telephone calls. Internet connectivity, as well as the "artificial feel" of the virtual environment, may affect the candidness and general disposition of FGD participants. Some may choose not to participate actively because of technological difficulties. Additionally, the current pandemic may have also affected the way the respondents answered some of the survey items pertaining to factors that they should have physically experienced, such as the SHFC office facilities.

C. Recommendations

1. In view of the survey results, attention should be given to those survey attributes that received comparatively lower ratings. Among pre-takeout respondents, these would be "pre-relocation activities" (i.e., providing status updates about the relocation projects), and "Complaints Handling and Records Keeping" (i.e., keeping files and records updated and accurate).

Among post-takeout respondents, the lowest rating was also in the area of "Complaints Handling and Records Keeping" (i.e., the process of filing complaints and timeframe in the resolution of complaints). Interestingly, these were also identified by the respondents as reasons for their unfavorable ratings (as shown in the thematic analyses of responses and comments of survey participants).

2. Based on the "Derived Importance Scatterplot" for pre-takeout respondents (Figure 6), it is recommended that more attention be given to "Complaints Handling and Records Keeping", "Pre-relocation Activities", and "Financing." Higher mean ratings in these areas would have pushed the overall satisfaction rating higher (based on the statistical procedures undertaken). SHFC management must undertake measures to ensure that the organization focuses on improving in these three areas. Meanwhile, it is equally necessary for SHFC to maintain its high ratings in "Staff and Organization" and "Information and Communication" since these would also strongly affect satisfaction ratings among pre-takeout respondents

3. Findings drawn from the "Derived Importance Scatterplot" for post-takeout respondents (Figure 7) point to the significance of maintaining high satisfaction ratings in "Staff and Organization", "Products and Services", and "Information and Communication" to possibly improve survey results next year. With "Staff and Organization" emerging as a significant predictor of overall satisfaction, it is necessary that staff qualities that were commended should be reinforced and strengthened further.

4. Based on the comments and suggestions for the improvement of SHFC's services, the organization must focus on seeking ways to shorten/speed up the processing time for various transactions (to address also the findings in the Feedback Survey Mechanism). A system-wide process analysis can be undertaken to identify bottlenecks in service delivery.

5. SHFC may consider providing a master list of requirements needed for processing specific transactions (to address lack of awareness of ALL needed documents). This would lessen further procedural delays due to incomplete requirements.

6. There appears to be a need to beef up SHFC's information and communication systems and processes further so that members can

receive timely instructions/guidance relevant to their transactions. This also includes the provision of timely updates and notices.

7. Explore the possibility of streamlining or simplifying the number of requirements. Otherwise, provide adequate guidelines and assistance to members in securing all needed documents for processing their transactions.

8. Based on the FGD results, it is important to maintain constant and open communication and reinforce SHFC staff's relational skills to adequately perform coordination tasks needed by LGUs.

IX. Appendix

A. Verbatim Responses to Feedback Survey Mechanism Q23

Q23. With the pandemic not foreseen to end very soon, what possible solutions or remedies do you think can be undertaken by SHFC to address the problem(s) you have cited?

- *Sana magbaba/ maglatag ng livelihood projects for community building sa mga homeowners*
- *Sana may project livelihoods sa mga home owners as dagdag income sa kanila para ma secure kanilang monthly amortization*
- *Maybe they can do some additional assistance online*
- *Regular meetings, dialogues to have continuous open communication*
- *Sana ma approve na ang mga projects at magkaroon ng full time branch manager dito sa amin satellite shfc office /*
- *Sana ma address na ito at ma approve na ang mga projects*
- *Siguro mas malagay ng shfc ang sarili nila sa mga feet ng informal settlers at mas mabilis ang approval ng applications/processes*
- *Sana malaman na namin ano na ba status namin if suspended or clear na kami as ngo cmp mobilizer*
- *Sana magkaroon ng strong communication with ngo, at sana may mga personnel na alam yung projects kahit work from home or yung mga nasa physical branch mismo*
- *Sana ma expedite ang process at approval lalo if complete requirements*
- *Sana mapa bilis na ang action at ma address na ang mga pending projects at processing*
- *Sana may appraiser na from 3rd party, sana ma-approve na mga payments at mga pending transactions*
- *Sana mapabilis at kung ano lang need na documents yung lang hingin*
- *Sana may mga communication parin kahit pandemic to keep us updated*
- *None we didn't have projects with shfc*
- *Luwangan ng konti yung process knowing na limited mga personal encounters*
- *No transactions/projects with shfc yet*
- *Considering the pandemic, exert some effort to fetch the requirements at the office knowing that employees are in a work from home basis.*

- *This might speed up the process of releasing the services fees.*
- *Simplify the process*
- *revise the contractor's manual and have the contractor's side*
- *Simplify the requirements*
- *More on focus sa documentation para mabilis ang process*
- *Dapat iaccomodate nila kahit work fromhome*
- *Mag provide ng soft copy or electronic copy or through email or share drive*
- *Good communication naman pero yung policy nadadagdagan pero walang solusyon*
- *Dapat may virtual submission at virtual meeting or interview*
- *Dapat meron silang service naka focus lang sa isang department para makapasok silang lahat*

U502 OMM-CITRA BUILDING, SAN MIGUEL AVE.

ORTIGAS CENTER, PASIG CITY 1605

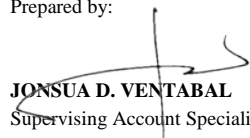**PHILIPPINES**

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STRATEGIC MEASURE 3: Improve Collection Efficiency Rate
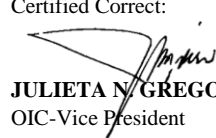
COLLECTION EFFICIENCY RATING (CORPORATE)
AS OF DECEMBER 31, 2021

COLLECTION, PhP	BILLING, PhP	CER
9,582,988,588	10,634,520,269	90.11%

Prepared by:

JONSUA D. VENTABAL
Supervising Account Specialist
Corporate Accounting Division - FCD

Certified Correct:

JULIETA N. GREGORIO
OIC-Vice President
Corporate Accounting Division - FCD

Noted by:

DANTE M. ANABE
OIC-Vice President
Finance & Comptrollership Department

STRATEGIC MEASURE 4:
Improve Status of Problematic Accounts

SOCIAL HOUSING FINANCE CORPORATION
Finance and Comptrollership Department

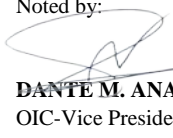**SM 4: STATUS OF PROBLEMATIC ACCOUNTS**
As of December 31, 2021

Problematic Accounts	No. of Accounts
Prior Year No. of Accounts	112,013
This Year No. of Acounts	108,551
Increase/(Decrease)	(3,462)
Percent of Increase/-Decrease	**-3.09%**

Prepared by:

ARBEN D. PANDAC
SAS/OIC, DMD

Noted by:

DANTE M. ANABE
OIC-VP, FCD

SOCIAL HOUSING FINANCE CORPORATION
Finance and Comptrollership Department

STATUS OF PROBLEMATIC ACCOUNTS
CY 2021

Problematic Accounts	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Prior Year No. of Accounts	112,013	112,013	112,013	112,013
This Year No. of Acounts	106,898	108,595	109,814	108,551
No. of Accounts Reduction(-)/Addition	-5,115	-3,418	-2,199	-3,462
Percent of reduction(-)/addition	**-4.57%**	**-3.05%**	**-1.96%**	**-3.09%**

Prepared by: Noted by:

ARBEN D. PANDAC   **DANTE M. ANABE**
SAS/OIC, DMD   OIC-VP, FCD

STRATEGIC MEASURE 5:
Increase Gross Revenue

Kaagapay ng Komunidad sa Maginhawang Pamumuhay

SOCIAL HOUSING FINANCE CORPORATION
Corporate Accounting Division - Finance and Comptrollership Department

GROSS REVENUE
As of DECEMBER 31, 2021
(In Philippine Peso)

Income

Service and Business Income	600,264,698.58
Financial Income	11,640,954.06
GROSS REVENUE	**611,905,652.64**

Summary:	
GROSS REVENUE (As of December 2021)	**611,905,652.64**
2021 CORPORATE TARGET	**787,480,000.00**
Variance Over Target	**(175,574,347.36)**

Note:
As of DECEMBER 2021, the Corporate Target for SM 5 is 77.70% achieved.

Prepared by:

Certified Correct:

Noted by:

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Supervising Account Specialist
Corporate Accounting Division - FCD

JULIETA N. GREGORIO
OIC - Manager
Corporate Accounting Division - FCD
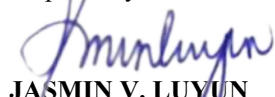
DANTE M. ANABE
OIC-Vice President
Finance & Comptrollership Department

STRATEGIC MEASURE 6:

Improve Budget Utilization Rate
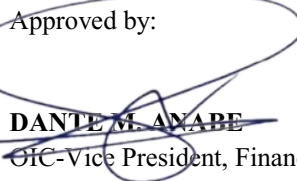
SOCIAL HOUSING FINANCE CORPORATION
FY2021 GAA BUDGET UTILIZATION REPORT
YEAR TO DATE QUARTER ENDING 31 DECEMBER 2021
AMOUNTS IN PHILIPPINE PESO (Php'000)

Description	Community Mortgage Program	High Density Housing Program
Budget per FY2021 General Appropriations Act	0	369,203
Statement of Allotment Release Order received from DBM	0	369,203
Notice of Cash Allocation received from Bureau of Treasury	0	0
Amount obligated	0	0
Amount disbursed	0	0
Budget Utilization Rate (Obligations/SARO)	**0**	**0**
Budget Utilization Rate (Disbursements/NCA)	**0**	**0**

Prepared by:

JASMIN V. LUYUN
OIC-Manager, Budget and Expense Management Division

Approved by:

DANTE M. ANABE
OIC-Vice President, Finance and Comptrollership Department

STRATEGIC MEASURE 7:
Percentage of Loan Applications Processed Within Prescribed Period

SM 7: Percentage of Loan Application Processed within the Prescribed Period
COMMUNITY MORTGAGE PROGRAM
January to December 2021

A. LOT ACQUISITION

NO.	REGION	MODALITY	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	LOAN AMOUNT (₱)	RFP NUMBER	ACCEPTANCE DATE*	VOUCHER DATE	TAKEOUT DATE**	NO. OF WORKING DAYS***
1	XI	LGU-CMP	Unified People Homeowner's Association	Brgy Ula, Tugbok District, Davao City	LGU- Davao City	65	11,500,000.00	2021010900101	1/26/2021	1/28/21	01/29/2021	3
2	XI	LGU-CMP	Villa Rosario Homeowner's Association	Barangay Riverside, Calinan District, Davao City	LGU- Davao City	204	14,983,000.00	2021012100445	2/4/2021	2/4/21	02/05/2021	1
3	XI	LGU-CMP	Amazing Grace Homeowner's Association	Purok 3B, Upper Campo 3, Talomo River, Calinan District, Davao City	LGU- Davao City	168	20,508,600.00	2021010900108	2/16/2021	2/18/21	02/19/2021	3
4	XI	LGU-CMP	Navales-Tablizo Homeowner's Association	Brgy. Matti, Digos City	LGU- Davao Del Sur	133	19,214,100.00	2021020300664	2/16/2021	2/18/21	02/19/2021	3
5	XI	LGU-CMP	Green Hills Homeowner's Association	Talomo River, Davao City	LGU- Davao City	209	19,977,456.00	2021011500316	2/22/2021	2/23/21	02/24/2021	2
6	IV-A	LGU-CMP	Shineville Homeowner's Association Ph. 2	Sitio Kamias II Brgy. Mambugan, Antipolo City	LGU- Antipolo	131	7,783,736.00	2021020200653	3/16/2021	3/17/21	03/18/2021	2
7	XI	LGU-CMP	Sto. Niño Curbada Homeowners' Association	Brgy. Ula, Tugbok, Davao City	LGU- Davao City	190	14,984,000.00	2021012700558	3/18/2021	3/19/21	03/19/2021	1
8	XI	LGU-CMP	Sunrise Homeowners' Association	Brgy. Taluya, Glan, Saranggani Province	LGU- Sarangani	112	6,394,500.00	2021012500518	3/29/2021	3/29/21	03/30/2021	1
9	II	LGU-CMP	Villa Gregoria Homeowners Association	Soyung, Echague, Isabela	LGU- Isabela	122	10,542,000.00	2021030301024	3/29/2021	3/29/21	03/30/2021	1
10	II	LGU-CMP	Labinab Heights Homeowners Association	Cauayan, Isabela	LGU- Cauayan, Isabela	588	93,960,489.00	2021032401394	4/22/2021	4/26/21	04/27/2021	5
11	II	LGU-CMP	Marasat Pequeno Dwellers CMP Homeowners Association, Inc.	Marasat, San Mateo, Isabela	LGU- San Mateo	181	11,070,720.00	2021040701528	4/28/2021	4/30/21	05/062021	8
12	XI	LGU-CMP	Anita Homeowners Association, Inc.	Indangan, Davao City	Bagong Pag-Asa Makabahay, Inc.	111	6,599,546.00	2019102202983	5/7/2021	5/11/21	05/19/2021	12
13	XI	LGU-CMP	MPC Valley Homeowners Association, Inc.	Fernando Luciano Dr., Mampang, Zamboanga City	Zamboanga Human Resource Development Inc.	142	12,142,350.00	2020121604106	5/7/2021	5/11/21	05/18/2021	11
14	XI	LGU-CMP	Real Valley Homeowners Association, Inc.	Brgy. Ula, Tugbok, Davao City	LGU-Davao City	94	16,011,600.00	2021041301638	5/7/2021	5/12/21	05/26/2021	19
15	VI	LGU-CMP	Loney 2 Homeowners Association, Inc.	Silay City,	LGU-Bacolod	93	7,851,600.00	2021032501411	6/7/2021	6/10/21	06/18/2021	11

16	IV-A	LGU-CMP	Villa Apolonia Aves Homeowners Association, Inc.	Brgy. Barra, Lucena City, Quezon	LGU-Lucena	224	14,394,000.00	2021052102173	6/7/2021	6/9/21	06/18/2021	11
17	IV-A	LGU-CMP	Upright Community Homeowners Association, Inc.	Brgy. Mayao Crossing, Lucena City, Quezon	LGU-Lucena	209	10,370,500.00	2021052102174	6/8/2021	6/11/21	06/18/2021	10
18	NCR	On-Site	Greenhomes Homeowners Association, Inc. Phase 1	Brgy. Napindan, Taguig City	Center for Urbanized Housing and Socialized Development Inc	200	18,596,127.89	2021041501682	6/10/2021	6/14/21	06/30/2021	20
19	NCR	On-Site	Sun Village Homeowners Association, Inc.	Brgy. Napindan, Taguig City	Makawili JayC Foundation, Inc	118	10,916,482.41	2021042901863	5/28/2021	5/28/21	06/10/2021	13
20	XI	LGU Ressetlement	Raquel Village Homeowners Association, Inc.	Brgy. Paco, Kidapawan City	LGU-Kidapawan	276	18,446,000.00	2021030501050	5/27/2021	6/2/21	06/10/2021	14
21	V	Off-site	St. Vincent Ville Homeowners Association, Inc.	San Vicente Bao, Camarines Sur	New Life Realty Management Corp.	200	13,164,033.03	2021-2158	6/11/2021	06/16/2021	07/01/2021	20
22	NCR	On-Site	Greehomes Phase II Homeowners Association, Inc.	Brgy. Napindan, Taguig City	Center for Urbanized Housing and Socialized Development Inc	140	13,574,033.02	2021-1759	7/2/2021	07/07/2021	07/19/2021	17
23	VI	On- Site	SOJODA Village Homeowners Association, Inc.	Brgy. Oton, Iloilo	Iloilo City Urban Poor Federation, Inc.	67	6,951,037.50	2021-3677	7/5/2021	07/07/2021	07/19/2021	14
24	NCR	On-Site	Green Valley Hilltop Homeowners Association, Inc.	Brgy. Napindan, Taguig City	Makawili JayC Foundation, Inc.	190	17,757,233.20	2021-1720	7/8/2021	07/09/2021	07/27/2021	19
25	IV-B	On-Site	Centro-1, Sta. Lourdes HOAI Phase II	Brgy. Sta. Lourdes, Puerto Princesa City, Palawan	Puerto Princesa Foundation for Shelter and Enviromental Protection, Inc.	91	10,799,600.00	2021-2793	07/22/2021	07/24/2021	07/30/2021	8
26	XII	On-Site	Melecia Village HOAI	Brgy. Calumpang, General Santos City	KPS Foundation Inc.	56	4,727,500.00	2021-1913	07/30/2021	08/03/2021	08/04/2021	5
27	XII	On-Site	Melcah Village HOAi	Brgy. Calumpang, General Santos City	KPS Foundation Inc.	59	4,772,000.00	2021-2089	07/27/2021	07/30/2021	08/04/2021	8
28	VII	Turnkey	Sto. Thomas Group HOAI	Bulacao, Cebu City	LGU-Cebu	64	6,028,246.25	2021-1403	7/23/2021	07/30/2021	08/05/2021	12
29	XI	LGU Ressetlement	Sto. Niño Seashores HOAI	Purok 3 Campo 7, Biao Guianga, Tugbok Davao City	LGU- Davao City	131	13,734,000.00	2021-2632	08/04/2021	08/07/2021	08/13/2021	9
30	IV-A	On- Site	Good Shepherd Ville HOA, Inc. - B.	Sitio Dalig III, Brgy. Dalig, Antipolo City	LGU- Antipolo	139	8,798,850.56	2021-3261	8/24/2021	08/27/2021	09/13/2021	20
31	XI	LGU-CMP	Mandaya, Muslim, Bisaya - IV- HOAI	Brgy. Martin Marundan, Mati City	LGU-Davao Oriental	101	5,288,500.00	2021-2422	09/10/2021	09/16/2021	09/24/2021	14
32	NCR	On-Site	Brighter Hope HOAI	Brgy. Napindan, Taguig City	Makawili JayC Foundation, Inc	136	12,854,526.78	2021-3581&3582	10/1/2021	10/01/2021	10/14/2021	14
33	NCR	On-site	Ahon Na HOAI	#43 Pugong Guinto, Sitio Aguardiente, Novaliches, QC	LGU- Quezon City	28	2,071,000.00	2021-3506	10/7/2021	10/08/2021	10/21/2021	14
34	VI	On-site	Sun-Creek Village HOAI	Brgy. 2 Silay City, Negros Occidental	Negros Urban Areas Development Foundation, Inc. (NUADFI)	65	5,258,700.00	2021-2087	10/7/2021	10/14/2021	10/21/2021	14
35	NCR	On- Site	Lakas ng Samahang Mahihirap ng Sunrise Ville HOAI	Brgy. Napindan, Taguig City	Makawili JayC Foundation, Inc	109	10,795,162.85	2021-3347	10/11/2021	10/14/2021	10/20/2021	9
36	NCR	On- Site	Villa Grandimarr HOAI	Brgy. Napindan, Taguig City	Makawili JayC Foundation, Inc	121	17,290,543.95	2021-3583	10/14/2021	10/15/2021	10/14/2021	1

NO.	REGION	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	LOAN AMOUNT (₱)	RFP NUMBER	ACCEPTANCE DATE*	VOUCHER DATE	TAKEOUT DATE**	NO. OF WORKING DAYS***
37	NCR	On- Site	Kalayaan Nagpayong II HOAI	Brgy. Napindan, Taguig City	Center for Urbanized Housing and Socialized Development Inc	170	23,943,245.66	2021-3507	11/5/2021	11/10/2021	11/18/2021	13
38	III	On- Site	Damayan HOAI	Purok 2, Pigulut, Brgy. San Juan, San Fernando, Pampanga	Tulong at Silungan ng Masa Foundation, Inc.	51	3,565,800.00	2021-4238	12/3/2021	12/07/2021	12/10/2021	7
39	GSAT	LGU-CMP	Villa Consuelo HOA	King Nicholas St., Brgy. Bagbag, Novaliches, Quezon City	LGU- Quezon City	64	6,368,567.21	2021-4179	12/15/2021	12/16/2021	12/21/2021	6
39			**TOTAL (A) LOT ACQUISITION**			**5,552**	**533,989,387.31**					

B. SITE DEVELOPMENT

NO.	REGION	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	LOAN AMOUNT (₱)	RFP NUMBER	ACCEPTANCE DATE*	VOUCHER DATE	TAKEOUT DATE**	NO. OF WORKING DAYS***
1	IV-B	LGU-CMP	Julian's Mayville Homeowner's Association (15% Mobilization Fee)	Brgy, Panapaan V, Bacoor City, Cavite	Welfare for the Community Foundation, Inc.	244		2020121103999	1/21/2021	1/25/21	01/26/2021	5
	IV-B	LGU-Assisted	San Antonio Ville Homeowner's Association (2nd Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		6,750,052.46	2021020500695	2/9/2021	2/15/21	02/19/2021	10
	IV-A	Resettlement CMP- Vertical	Ciudad de Strike Homeowners Association (5th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		6,853,337.65	2021021800891	2/23/2021	2/23/21	02/23/2021	1
2	X	LGU-CMP	Balubal Heights Subdivision Federation Inc. (15% Mobilization Fee)	Brgy. Balubal, Cagayan de Oro City	LGU-CDO	960		2020121704148	3/24/2021	3/24/21	03/25/2021	1
	IV-A	LGU-CMP	San Antonio Ville Homeowner's Association (3rd Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		6,944,542.85	2021040501504	4/14/2021	4/16/21	04/27/2021	13
	IV-A	Resettlement CMP- Vertical	Ciudad de Strike Homeowners Association (6th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		4,282,930.45	2021051502093	5/24/2021	5/25/21	05/27/2021	3
3	IV-A	LGU-CMP	Apawan Village Homeowners Association, Inc. Phase III. (15% Mobilization Fee)	Brgy. Loma De Gato, Marilao, Bulacan	Makawili JayC Foundation, Inc.	152		2021051202064	6/2/2021	6/8/21	06/15/2021	13
	III	LGU-CMP	Coronado Ville Homeowners Association, Inc.Phase 1. - 2nd Billing	Brgy. Camias, Magalang, Pampanga	LGU-Pampanga		2,402,271.00	2021051202065	5/26/2021	6/1/21	06/08/2021	13
	NCR	Off-Site	NARRA Homeowners Association, Inc. - Final release	Brgy. Payatas B, Quezon City	Center for Urban Poor Services(CUPS), Inc.		449,556.57	2021041501657	5/27/2021	5/31/21	06/08/2021	14
	X	Off-Site	Medalla Milagrosa Phase 1 Homeowners Association, Inc. - 1st Tranche	Brgy. Balubal, Cagayan de Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC		2,027,294.21	2020120703955	6/3/2021	6/7/21	06/14/2021	11
	X	Off-Site	Medalla Milagrosa Phase 2 Homeowners Association, Inc. - 1st Tranche	Brgy. Balubal, Cagayan de Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC		2,161,809.37	2020120703949	5/31/2021	6/1/21	06/08/2021	8

	REGION	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	LOAN AMOUNT	RFP NUMBER	ACCEPTANCE DATE	VOUCHER DATE	TAKEOUT DATE	NO. OF WORKING DAYS
	IV-A	LGU-CMP	San Antonio Ville Homeowner's Association (4th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		2,177,872.24	2021-2485	6/15/2021	06/16/2021	07/01/2021	16
	X	On-Site	San Antonio Fisherfolks Homeowners Association, Inc 1st Tranche	Brgy. Taga, Katipunan, Zamboanga del Norte	KP Zanorte BALAI		1,995,113.36	2021-2062	07/06/2021	07/07/2021	07/14/2021	8
	IV-A	Vertical CMP	Ciudad de Strike Homeowners Association (7th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		3,239,814.92	2021-2934	07/27/2021	07/28/2021	08/02/2021	6
4	VII	Turnkey	Sto. Thomas Group HOAI	Bulacao, Cebu City	LGU-Cebu	64	1,920,000.00	2021-2284	7/26/2021	07/30/2021	08/05/2021	10
	IV-A	LGU-CMP	San Antonio Ville Homeowner's Association (5th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		115,120.14	2021-3430	09/07/2021	09/09/2021	09/20/2021	13
	III	LGU CMP	Coronado Ville Homeowners Association, Inc.Phase 1. - 3rd Billing	Brgy. Camias, Magalang, Pampanga	LGU-Pampanga		4,453,713.75	2021-3462	09/07/2021	09/09/2021	09/30/2021	23
	IV-A	LGU-CMP	Apawan Village Homeowners Association, Inc. Phase III. 1st Billing	Brgy. Loma De Gato, Marilao, Bulacan	Makawili JayC Foundation, Inc.		2,213,181.87	2021-3483	10/5/2021	10/08/2021	10/14/2021	9
	IV-A	LGU-CMP	San Antonio Ville Homeowner's Association (6th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		2,547,572.45	2021-4328	11/8/2021	11/10/2021	11/18/2021	10
	X	On-Site	San Antonio Fisherfolks Homeowners Association, Inc (2nd Tranche)	Brgy. Taga, Katipunan, Zamboanga del Norte	KP Zanorte BALAI		4,424,470.37	2021-4009	11/16/2021	11/16/2021	11/24/2021	8
	X	Off-Site	Medalla Milagrosa Phase 1 Homeowners Association, Inc. - 2nd Tranche	Brgy. Balubal, Cagayan de Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC		448,010.86	2021-4187	11/16/2021	11/16/2021	11/24/2021	8
	III	LGU CMP	Coronado Ville Homeowners Association, Inc.Phase 1. - 4th Billing	Brgy. Camias, Magalang, Pampanga	LGU-Pampanga		1,458,124.40	2021-4600	12/2/2021	12/02/2021	12/10/2021	8
	IV-A	LGU-CMP	San Antonio Ville HOA (7th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		5,639,429.64	2021-4986	12/16/2021	12/16/2021	12/17/2021	1
4			**TOTAL (B) SITE DEVELOPMENT**			1,420	62,504,218.56					

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C. HOUSE CONSTRUCTION

NO.	REGION	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF (ISFs) ASSISTED	HOUSE CON. LOAN AMOUNT (₱)	RFP NUMBER	ACCEPTANCE DATE*	VOUCHER DATE	TAKEOUT DATE**	NO. OF WORKING DAYS***
1	IV-B	LGU-CMP	Julian's Mayville Homeowner's Association *(15% Mobilization Fee)*	Brgy, Panapaan V, Bacoor City, Cavite	Welfare for the Community Foundation, Inc.	244		2020121103999	1/21/2021	1/25/21	01/26/2021	5
	IV-B	LGU-Assisted	San Antonio Ville Homeowner's Association *(2nd Tranche)*	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		29,451,449.32	2021020500695	2/9/2021	2/15/21	02/19/2021	10
	IV-A	Resettlement CMP- Vertical	Ciudad de Strike Homeowners Association *(5th Drawdown Billing)*	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.	-	59,858,295.68	2021021800891	2/23/2021	2/23/21	02/23/2021	1

2	X	LGU-CMP	Balubal Heights Subdivision Federation Inc. *(15% Mobilization Fee)*	Brgy. Balubal, Cagayan de Oro City	LGU-CDO	960		2020121704148	3/24/2021	3/24/21	03/25/2021	1
	IV-A	LGU-CMP	San Antonio Ville Homeowner's Association (3rd Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		49,582,775.95	2021040501504	4/14/2021	4/15/21	04/27/2021	13
	NCR	LGU-CMP	Villa Umami Homeowners Association, Inc.	Matimyas St., Brgy. 527, Zone 52, Sampaloc, Manila	Center for Housing Innovationsand Component Services		3,927,720.39	2021031901334	4/14/2021	4/16/21	04/20/2021	6
	IV-A	Resettlement CMP- Vertical	Ciudad de Strike Homeowners Association *(5th Drawdown Billing)*	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.	-	29,412,597.88	2021021800891	5/24/2021	5/27/21	05/27/20221	3
3	IV-A	LGU-CMP	Apawan Village Homeowners Association, Inc. Phase III. *(15% Mobilization Fee)*	Brgy. Loma De Gato, Marilao, Bulacan	Makawili JayC Foundation, Inc.	115		2021051202063	6/2/2021	6/8/21	06/18/2021	16
	III	LGU-CMP	Coronado Ville Homeowners Association, Inc.Phase 1. - 2nd Billing	Brgy. Camias, Magalang, Pampanga	LGU-Pampanga		44,129,045.00	2021090203462	5/26/2021	6/1/21	06/08/2021	13
	X	LGU-CMP	Mergeville Homeowner's Association (4th Tranche)	Brgy. Indahag, Cagayan De Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC		4,788,605.15	2020090102763	5/31/2021	6/1/21	06/08/2021	8
	IV-A	Resettlement CMP- Vertical	Ciudad de Strike Homeowners Association Phase 2 - *(1st Drawdown Billing)*	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		105,484,084.16	2021052502208	6/7/2021	6/8/21	06/10/2021	3
	IV-A	LGU-CMP	San Antonio Ville Homeowner's Association (4th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		37,348,166.89	2021-2485	6/15/2021	06/16/2021	07/01/2021	16
	VIII	LGU-CMP	Villa De Tacloban HOAI (Third Tranche)	Brgy. Cabalawan, Tacloban City	LGU Tacloban		4,105,447.91	2021-2037	6/18/2021	06/21/2021	07/06/2021	18
	X	On-Site	San Antonio Fisherfolks Homeowners Association, Inc	Brgy. Taga, Katipunan, Zamboanga del Norte	KP Zanorte BALAI		8,128,404.42	2021-2062	7/6/2021	07/07/2021	07/14/2021	8
	NCR	On-Site	Villa Umami Homeowners Association, Inc.	Matimyas St., Brgy. 527, Zone 52, Sampaloc, Manila	Center for Housing Innovations & Component Services, Inc. (CHOICES)		3,028,779.17	2021-2588	7/2/2021	07/07/2021	07/19/2021	17
	IV-A	Resettlement CMP- Vertical	Ciudad de Strike Homeowners Association *(7th Drawdown Billing)*	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		13,630,320.04	2021-2934	07/27/2021	07/28/2021	08/02/2021	6
4	VII	Turnkey	Sto. Thomas Group HOAI	Bulacao, Cebu City	LGU-Cebu	64	11,045,153.28	2021-2284	7/23/2021	07/28/2021	08/05/2021	13
	IV-A	Resettlement CMP- Vertical	Ciudad de Strike Homeowners Association Phase 1 Buildings 11-20- *(2nd Drawdown Billing)*	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		74,353,927.46	2021-3034	07/30/2021	08/03/2021	08/05/2021	6
	X	LGU-CMP	Balubal Heights Subdivision Federation Inc. (1st Tranche*)*	Brgy. Balubal, Cagayan de Oro City	LGU-CDO		106,772,304.00	2021-3166	8/13/2021	08/16/2021	08/24/2021	11
	IV-A	LGU-CMP	San Antonio Ville Homeowner's Association (5th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		59,018,203.74	2021-3430	09/07/2021	09/09/2021	09/20/2021	13
	IV-A	LGU CMP	Coronado Ville Homeowners Association, Inc.Phase 1. - 3rd Billing	Brgy. Camias, Magalang, Pampanga	LGU-Pampanga		30,757,890.40	2021-2422	09/10/2021	09/16/2021	09/30/2021	20
	IV-A	LGU-CMP	Apawan Village HOAI Phase III (1st Billing)	Brgy. Loma De Gato, Marilao, Bulacan	Makawili JayC Foundation, Inc.		9,587,978.89	2021-3483	10/05/2021	10/08/2021	10/14/2021	9

	Region	Type	Project Name	Address	Originator		Amount	Voucher No.	Date*	Date**	TOD	Days***
	IV-A	Resettlement CMP- Vertical	CIUDAD DE STRIKE HOAI PH.1 (CMP Vertical-3rd Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		82,213,449.16	2021-3718	10/05/2021	10/15/2021	10/19/2021	14
	X	On-Site	SAN ANTONIO FISHERFOLKS HOAI (2nd Tranche)	Brgy. Taga, Katipunan, Zamboanga del Norte	KP Zanorte BALAI		9,550,593.63	2021-4009	11/16/2021	11/16/2021	11/24/2021	8
	X	LGU-CMP	Mergeville HOAI batch 2 (5th Tranche)	Brgy. Indahag, Cagayan De Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC		2,762,350.00	2021-4157	11/19/2021	11/22/2021	11/24/2021	5
	X	Off-Site	Medalla Milagroasa Ph.1 (2nd Tranche)	Brgy. Balubal, Cagayan De Oro City	The Roman Catholic Archbishop of Cagayan De Oro, Inc. thru Social Action Center (SAC		6,679,460.00	2021-4187	11/16/2021	11/16/2021	11/29/2021	13
	X	LGU-CMP	Balubal Heights Subdivision Federation Inc. (2nd tranche)	Brgy. Balubal, Cagayan de Oro City	LGU-CDO		73,735,826.55	2021-4189	11/10/2021	11/11/2021	11/12/2021	2
	IV-A	LGU-CMP	San Antonio Ville HOA (6th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		35,680,451.10	2021-4328	11/8/2021	11/10/2021	11/18/2021	10
	III	LGU-CMP	Coronado Ville HOAI Ph. 1 (4th Billing)	Brgy. Camias, Magalang, Pampanga	LGU-Pampanga		25,137,318.44	2021-4600	12/2/2021	12/07/2021	12/20/2021	18
	IV-A	CMP Vertical	Ciudad De Strike HOAI (4th Drawdown Billing)	Molino Road, Molino I, Bacoor City, Cavite	Isabela Faithful Servants Foundation Inc.		58,007,971.93	2021-5105	12/27/2021	12/27/2021	12/29/2021	2
	IV-A	LGU-CMP	San Antonio Ville HOA (7th Tranche)	Brgy. San Jose, San Antonio, Quezon	United Home Development Foundation, Inc.		17,631,043.46	2021-4986	12/16/-/21	12/17/2021	12/17/2021	1
5	NCR	CMP Vertical	Laon-HOA's Federation, Inc. (BC)	C. Molina St., Veinte Reales, Valenzuela City	Settlements and Housing Alternative Resources Foundation (SHARE), Inc.	528		2021-5010	12/23/2021	12/23/2021	12/28/2021	5
5			**TOTAL (C) HOUSE CONSTRUCTION**			1,911	995,809,614.00					
48			**GRAND TOTAL (A + B + C)**			8,883	1,592,303,219.87					

Note:

Refers to the acceptance date of complete documents by the Finance and Comptrollership Department

**For drawdown, TOD refers to date of check*

***Number of working days from the acceptance date to take-out*

Prepared by:

Wyndee Grace R. Peña
Project Development Officer, OSVP for Operations Group

Approved by:

Atty. Ronald B. Saco
OIC-Senior Vice President, OSVP for Operations Group

SM 7: Percentage of Loan Application Processed within the Prescribed Period
HIGH DENSITY HOUSING PROGRAM
January to December 2021

A. LOT ACQUISITION

NO.	REGION	PROJECT CLASSIFICATION	PROJECT NAME	LOCATION	CSO PARTNER	NO. OF INFORMAL SETTLER FAMILIES (ISFs) ASSISTED	RFP NUMBER	ACCEPTANCE DATE*	VOUCHER DATE	LOAN AMOUNT	PHASE 1 TAK EOUT DATE**	NO. OF WORKING DAYS***
1	IV-A	Off-City	Bagwis Greenland Ville HOA	Tanza, Cavite	SHARE Foundation, Inc.	1,068	2021031101170	3/11/2021	3/12/21	82,552,260.00	03/12/2021	1
2	IV-A	Off-City	Kaybiga HOA	Tanza, Cavite	SHARE Foundation, Inc.	166	2021-1170	3/11/2021	3/11/21	13,778,800.00	03/12/2021	1
3	IV-A	In-City Usufruct	Parlas HOAI	Naic, Cavite	CHHED	800	2021111004500	12/23/2021	12/31/21	44,711,222.25	12/31/2021	8
3		Sub-total (Phase 1)				2,034				141,042,282.25		

B. SITE DEVELOPMENT & BUILDING CONSTRUCTION (Phase 2)

NO.	REGION	TYPE OF PROJECT	PROJECT NAME	RELOCATION SITE	CSO PARTNER	NO. OF INFORMAL SETTLER FAMILIES (ISFs) ASSISTED	RFP NUMBER	ACCEPTANCE DATE*	VOUCHER DATE	LOAN AMOUNT	DRAWDOWN RELEASED DATE**	NO. OF WORKING DAYS***
	NCR	In-City Usufruct	Samahang Magkakapitbahay na Nagkakaisa (SAMGBANAI) HOAI	Bethzaida St., Clemente Subdivision, Brgy. San Agustin, Novaliches, Quezon City	Center for Urban Poor Services (CUPS) Inc.	-	202104061519	4/14/2021	4/15/21	8,802,980.70	02/24/2021	10
	NCR	In-City Usufruct	Alyansa ng Mamamayan ng Caloocan (*1st Drawdown*)	Brgy. 171, Bagumbong, Caloocan City	Kilos Maralita, Inc	-	2021020900750	3/24/2021	3/26/21	16,551,926.40	3/26/21	2
	NCR	In-City Usufruct	Genesis Ville Homeowners Association Inc. (6th Drawdown	Camarin, Caloocan City	Center for Urban Poor Services, Inc. (CUPS)		2021033001486	5/7/2021	5/11/21	30,224,128.43	5/20/21	13
	NCR	In-City Usufruct	Balikatan Samahan Mapulang Lupa (BSML) Homeowners Association, Inc. - 7th Drawdown	Brgy Viente Reales, Malanday, Valenzuela City	Lupang Kalinga Development, Inc		2021041501660	4/26/2021	4/26/21	58,687,467.56	5/12/21	16
	NCR	In-City Usufruct	Malinta Waterways Alliance HC (MWAHC). - *2nd Billing*	Valenzuela City	Kilos Maralita, Inc.		2021041301631	6/1/2021	6/3/21	12,436,139.38	6/30/21	29
	NCR	In-City Usufruct	Alyansa ng Mamamayan ng Caloocan (*2nd Drawdown*)	Brgy. 171, Bagumbong, Caloocan City	Kilos Maralita, Inc		2021-2863	07/22/2021	07/23/2021	14,487,005.88	7/30/21	7
	NCR	In-City Usufruct	Alyansa ng Mamamayan ng Caloocan (AMC HC) (3nd Drawdown)	Brgy. 171, Bagumbong, Caloocan City	Kilos Maralita, Inc		2021-4095	10/28/2021	11/02/2021	13,898,082.41	11/05/2021	7
	NCR	In-City Usufruct	Balikatan Samahan Mapulang Lupa (BSML) Homeowners Association, Inc. - 8th billing	Brgy Viente Reales, Malanday, Valenzuela City	Lupang Kalinga Development, Inc		2021-4326	11/16/2021	11/17/2021	17,078,170.34	11/29/2021	13

	NCR	In-City Usufruct	Samahang Magkakapitbahay na Nagkakaisa (SAMGBANAI) HOAI -6th billing	Bethzaida St., Clemente Subdivision, Brgy. San Agustin, Novaliches, Quezon City	Center for Urban Poor Services (CUPS) Inc.		2021-5081	12/22/2021	12/24/2021	12,692,124.90	12/28/2021	6
0			**Sub-total (Phase 2)**			**0**				**184,858,026.00**		
			TOTAL HDH (Phases 1 and 2)			**2,034**				**325,900,308.25**		

Note:

Refers to the acceptance date of complete documents by the Finance and Comptrollership Department

**For drawdown, TOD refers to date of check*

***Number of working days from the acceptance date to take-out*

Prepared by:

Wyndee Grace R. Peña
Project Development Officer, OSVP for Operations Group

Approved by:

Atty. Ronaldo B. Saco
OIC-Senior Vice President, OSVP for Operations Group

SOCIAL HOUSING FINANCE CORPORATION
Kaagapay ng Komunidad sa Maginhawang Pamumuhay

SM 7: Percentage of Loan Application Processed within the Prescribed Period
NORTH-SOUTH COMMUTER RAILWAY EXTENSION TAKEN-OUT PROJECT(DOTR) PROJECTS)
January to December 2021

A.   LOT ACQUISITION

NO.	REGION	PROJECT CLASSIF.	PROJECT NAME	LOCATION	CSO PARTNER	NO. OF (ISFs) ASSISTED	LOAN AMOUNT (₱)	RFP NUMBER	ACCEPTANCE DATE*	VOUCHER DATE	TAKEOUT DATE**	NO. OF WORKING DAYS***
1	IV-A		DOTR_BSP Properties	Tanza, Cavite	SHARE Foundation, Inc.	2,430	169,240,120.00	2021031101168	03/11/2021	03/11/2021	03/30/2021	19
1			TOTAL (A) LOT ACQUISITION				169,240,120.00					
1			GRAND TOTAL (A)				169,240,120.00					

Note:

the acceptance date of complete documents by the Finance and Comptrollership D

***For drawdown, TOD refers to date of check**

****Number of working days from the acceptance date to take-out*

Prepared by:

Wyndee Grace R. Peña
Project Development Officer, OSVP for Operations Group

Approved by:

Atty. Ronaldo B. Saco
OIC-Senior Vice President, OSVP for Operations Group

SM 7: Percentage of Loan Application Processed within the Prescribed Period
MARAWI PROJECTS
January to December 2021

A. **PHASE 1**

NO.	REGION	PROJECT CLASSIFICATION	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF INFORMAL SETTLER FAMILIES (ISFs) ASSISTED	BOARD APPROVED AMOUNT, Php	RFP NUMBER	ACCEPTANCE DATE*	VOUCHER DATE	TAKEOUT DATE**	NO. OF WORKING DAYS***
1	BARMM	Special Projects	Marawi Shelter Project Phase III	Patani Marawi City		438	29,428,800.00	2021-1292 & 1293	03/25/2021	3/28/21	03/30/2021	5
1		TOTAL (A) LOT ACQUISITION				438	29,428,800.00					

B. **PHASE 2 AND 3**

NO.	REGION	PROJECT CLASSIFICATION	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF INFORMAL SETTLER FAMILIES	BOARD APPROVED AMOUNT, Php	RFP NUMBER	ACCEPTANCE DATE	ACCEPTANCE DATE	TOD	NO. OF WORKING DAYS***
1	BARMM	Special Projects	Marawi Shelter Project Phase III *(15% Mobilization Fee)*	Patani Marawi City		438	-	2021030801098	3/15/21	3/26/21	03/30/2021	15
	BARMM	Special Projects	Marawi Shelter Project Phase II - First Progress Billing	Patani Marawi City			35,086,191.24	2021050401967	5/10/21	5/10/21	05/12/2021	2
	BARMM	Special Projects	Marawi Shelter Project Phase II - Final Progress Billing	Brgy. Dulay Proper, Patani, Marawi City			11,695,397.08	2021-3418	09/14/2021	09/17/2021	09/22/2021	8
1		TOTAL (B) SITE DEVELOPMENT				438	46,781,588.32					

| 2 | | GRAND TOTAL (A + B) | | | | 876 | 76,210,388.32 | | | | | |

Note:

Refers to the acceptance date of complete documents by the Finance and Comptrollership Department

**For drawdown, TOD refers to date of check*

***Number of working days from the acceptance date to take-out*

Prepared by:

Wyndee Grace R. Peña
Project Development Officer, OSVP for Operations Group

Approved by:

Atty. Ronaldo E. Saco
OIC-Senior Vice President, OSVP for Operations Group

SM 7: Percentage of Loan Application Processed within the Prescribed Period
INTRAMUROS PROJECT
January to December 2021

A.   PHASE 1

NO.	REGION	PROJECT CLASSIFICATION	PROJECT NAME	LOCATION	CMP-MOBILIZER	NO. OF INFORMAL SETTLER FAMILIES (ISFs) ASSISTED	BOARD APPROVED AMOUNT, Php	RFP NUMBER	ACCEPTANCE DATE*	VOUCHER DATE	TAKEOUT DATE**	NO. OF WORKING DAYS***
1	Settlements Management Group	Special Projects (CMP Turnkey)	Intramuros Community HOAI	Morong, Rizal	-	470	31,779,074.50	2021-4451	12/10/2021	12/10/2021	12/13/2021	3
1	TOTAL (A) LOT ACQUISITION					470	31,779,074.50					
									*			
1	GRAND TOTAL (A)					470	31,779,074.50					

Note:

*Refers to the acceptance date of complete documents by the Finance and Comptrollership Department

**For drawdown, TOD refers to date of check

***Number of working days from the acceptance date to take-out

Prepared by: Approved by:

Wyndee Grace R. Peña   **Atty. Ronaldo S. Saco**
Project Development Officer, OSVP for Operations Group   OIC-Senior Vice President, OSVP for Operations Group

STRATEGIC MEASURE 8:

Enhance Support Systems for the Effective and Efficient Processes

Kaagapay ng Komunidad sa Maginhawang Pamumuhay

NFORMATION COMMUNICATION TECHNOLOGY DIVISION (ICTD)
Information System Strategic Plan (ISSP)
GCG Target – Phase III
As of December 2021

ZEUS Program	Actual Accomplishment	% of Completion
Budget Management System	- Planning and Elicitation - System Analysis and Design - Coding and Integration - Testing (Unit and End-User) - Training and Implementation - Signed User Acceptance	100%
MIS - Reportwriter Tool	- Planning and Elicitation - System Analysis and Design - On-going Coding and Integration - Testing (Unit and End-User) - Training and Implementation - Signed User Acceptance	100%
MIS - Dashboard	- Planning and Elicitation - System Analysis and Design - Coding and Integration - Testing (Unit and End-User) - Training and Implementation - Signed User Acceptance	100%
ISSP 2022-2024	- Submitted to DICT the SHFC ISSP 2022 – 2024 on December 3, 2021	100%

*Note: Change of system/program development priority due to pandemic (COVID-19)

Prepared by: Checked by: Approved by:

Sharmaine Sarah J. Guiang   **Joselito A. Cada**   **Crisanto R. Alanes**
Technical Staff VI   Division Chief III   Manager

Kaagapay ng Komunidad sa Maginhawang Pamumuhay

User Acceptance

Budget Management System (BMS)

Information Communication Technology Division

(ICTD)

SHFC
Social Housing Finance Corporation

Kaagapay ng Komunidad sa Maginhawang Pamumuhay
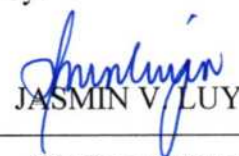
BALAI
FILIPINO
Communities

DOCUMENT ACCEPTANCE and RELEASE NOTICE

This is releasing Version 0.1 of the ZEUS Budget Management System (BMS).

This is a managed document. For identification of amendments, each page contains a page number. Changes will only be issued when a new document version is executed and the superseded version shall be immediately destroyed.

This document is authorized for release once all signatures have been obtained.

Approved by: _CRISANTO R. ALANES_ DATE: March 29, 2021

ICTD -Manager

Accepted by:

JASMIN V. LUYUN

OIC-Manager, Budget and
Expense Management Division

Date: _____

DANTE M. ANABE

OIC-VP, Finance and Controllership
Department

Date: _____

1. BUILD STATUS:

Version	Date	Reason	Document Section(s)
0.1	March 29, 2021	Implementation of Budgets Management System (BMS)	

2. AMENDMENTS IN THIS RELEASE:

Section Reference	Amendment Summary
	This is the first release of ZEUS Budget Management System (BMS) documents

3. DISTRIBUTION:

Version 0.1 was distributed on March 29, 2021 for Budget Management System (BMS) to the following:

Copy No.	Issued To
1	Crisanto R. Alanes, Manager - Information Communication Technology Division (ICTD)
2	Jasmin V. Luyun, OIC-Manager, Budget and Expense Management Division (BEMD)

Kaagapay ng Komunidad sa Maginhawang Pamumuhay

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    1.3   Methodology..5

2   Testing...**6**

    1.1   General Approach...6

    1.2   Responsibilities...6

    1.3   Acceptance Testing Schedule..6

    1.4   System Evaluation..9

BDO Plaza, 8737 Paseo de Roxas, Makati City 1226 PHILIPPINES
Telephone Number: (+632) 750-6337   Website: www.shfcph.com

4

1 Overview

1.1 Purpose

The purposes of this Budget Management System (BMS) are the following:

- Explain to all Social Housing Finance Corporation personnel that the test process to be undertaken will be appropriately managed and controlled by the Information Communication Technology Division (ICTD).
- By using the Budget Management System (BMS) all SHFC personnel will be knowledgeable in using the system.

1.2 Scope

The User Acceptance Document (UAD) is exclusively for Budget and Expense Management Division (BEMD).

1.3 Methodology

Outputs to be generated from the Acceptance Testing are as follows:

- The Agile Methodology will be used as a strategy method wherein all developments are monitored and all the testing are recorded;
- The team strategy is akin to the Agile Methodology used in the system development wherein the strategy includes: (a) monitoring the testing of development; and (b) coordination with the acceptance test manager every time there is a need to change; and
- Record testing.

2 Testing

2.1 General Approach

- The Information Communication Technology Division (ICTD) will conduct a set of meetings to gather all the information needed in the process flow of the program;
- The team will conduct periodical system test for the enhancement of the program using agile methodology; and

■ The Information Communication Technology Division (ICTD) will be the resource person should a user encounter errors and bugs during the system/s test.

In addition, the Budget Management System (BMS) will be tested many times upon implementation. This will also include re-testing for every change and problem corrected on the Budget Management System (BMS).

2.2 Responsibilities

The roles and responsibilities of Information Communication Technology Division (ICTD) Development Team and staff are detailed below.

- Maintain the system running and implement what is required;
- Develop and produce an accurate system;
- Assist the end-user in case of system error;
- Provide assistance on the use of the system; and
- Provide other technical assistance whenever deemed necessary.

The Budget and Expense Management Division (BEMD) responsibilities are:

- Verify fields to be included in the system;
- Review/check the system developed; and
- Encode and/or provide the needed data for the system.

2.2.1 Acceptance Testing

Nominee: Jasmin V. Luyun, OIC-Manager, Budget and Expense Management Division (BEMD).

- Manage the data needed by the Development Team
- Test the development with the assistance of the developer

2.2.2 ICTD Development Team

Nominee: Crisanto R. Alanes, Manager - Information Communication Technology Division (ICTD)

- Oversee the development as ICTD Head;
- Supervise the development team as a Senior Analyst;
- Liaise with the Acceptance Test Manager;
- Assist in the development of Test Cases;
- Coordinate the testing activities with the Budget and Expense Management Division (BEMD);
- Verify the system;
- Design the development; and
- Conduct Quality Assurance (QA) of the developer; and

Nominee: Titus James G. Del Castillo, Technical Writer

- Test system functions;
- Test the developed system;
- Test system documentation;
- Undertake tests as requested;
- Record test cases and conditions;
- Record and report successful completion of tests and document or system problems encountered; and
- Design and develop the Budget Management System (BMS)

Nominee: Neil Kevin I. Urrera, System Specialist

- Administer and initialize the system configuration data of Budget Management System (BMS)
- Administer and supervise the database;
- Undertake tests whenever requested;
- Record test cases and conditions; and

- Report successful completion of tests and system problems encountered.

2.2.3 Test Responsibility Matrix

All testing, system, and management apart from Acceptance Testing will be the sole responsibility of ICTD Development Team.

Acceptance Testing will be the responsibility of the Budget and Expense Management Division (BEMD).

2.3 Acceptance Testing

The planned schedule of activities for Acceptance Testing is detailed in Table 1.

Module/s	Quality Engineer	Date	Remarks
Budget Monitoring			
View List of PPMP from IMS			
Select PPMP Entries Year			
Add Budget			
Attach Supporting Docs			
Update Budget			
Attach Supporting Docs			
Remove Budget			
Realign Budget			
Print Annual Procurement Plan			
Budget Utilization			
View List of Budget Utilization			
View BUR Details			
Export BU Details			
Export Budget Utilization List			N|F
Filter by Date Range			
Reports			
View List of Report created in MIS – ReportWriter Tool			
View Quick Look			
Filter Data to Display			
Export Report			
Print Report			
Logout			

Table 1.   Department/System Testing Schedule

Acceptance

Management Information System (MIS – ReportWriter Tool)

Information Communication Technology Division

(ICTD)

This is releasing Version 0.1 of the ZEUS MIS - ReportWriter Tool.

This is a managed document. For identification of amendments, each page contains a page number. Changes will only be issued when a new document version is executed and the superseded version shall be immediately destroyed.

This document is authorized for release once all signatures have been obtained.

Approved by: _____CRISANTO R. ALANES_____ DATE: March 11, 2021

ICTD Manager

Accepted by:

RUBEN C. LASET

OIC-SVP, Corporate
Governance Cluster

Date: _____

ATTY. LEO B. DE OCAMPO

OIC-SVP - Legal, Asset
Management and Partner Cluster

Date: _____

ATTY. RONALDO B. SACO

OIC-SVP – Operations Group

_____

1. BUILD STATUS:

Version	Date	Reason	Document Section(s)
0.1	March 01, 2021	Implementation of MIS – ReportWriter Tool	

2. AMENDMENTS IN THIS RELEASE:

Section Reference	Amendment Summary
	This is the first release of ZEUS MIS – ReportWriter Tool documents

3. DISTRIBUTION:

Version 0.1 was distributed on March 01, 2021 for MIS – ReportWriter Tool to the following:

Copy No.	Issued To
1	Crisanto R. Alanes, Manager - Information Communication Technology Division (ICTD)
2	Ruben C. Laset, OIC- SVP, Settlements Management Group
3	Atty. Leo B. De Ocampo, OIC-SVP, Legal, Asset Management and Partner Cluster
4	Atty. Ronaldo B. Saco, OIC – SVP, Operations Group

Table of Contents

1 Overview

1.1 Purpose

The purposes of this MIS – ReportWriter Tool are the following:

- Explain to all Social Housing Finance Corporation personnel that the test process to be undertaken will be appropriately managed and controlled by the Information Communication Technology Division (ICTD).

- By using the MIS – ReportWriter Tool all SHFC personnel will have an access, generate reports and summarized view of relevant information pertaining to SHFC projects and will consolidate all information from the various enterprise systems of ZEUS.

1.2 Scope

The User Acceptance Document (UAD) is for all SHFC Departments/Divisions.

1.3 Methodology

Outputs to be generated from the Acceptance Testing are as follows:

- The Agile Methodology will be used as a strategy method wherein all developments are monitored and all the testing are recorded;

- The team strategy is akin to the Agile Methodology used in the system development wherein the strategy includes: (a) monitoring the testing of development; and (b) coordination with the acceptance test manager every time there is a need to change; and

- Record testing.

2 Testing

2.1 General Approach

- The Information Communication Technology Division (ICTD) will conduct a set of meetings to gather all the information needed in the process flow of the program;

- The team will conduct periodical system test for the enhancement of the program using agile methodology; and

- The Information Communication Technology Division (ICTD) will be the resource person should a user encounter errors and bugs during the system/s test.

In addition, the MIS – ReportWriter Tool will be tested many times upon implementation. This will also include re-testing for every change and problem corrected on the MIS – ReportWriter Tool.

2.2 Responsibilities

The roles and responsibilities of Information Communication Technology Division (ICTD) Development Team and staff are detailed below.

- Maintain the system running and implement what is required;
- Develop and produce an accurate system;
- Assist the end-user in case of system error;
- Provide assistance on the use of the system; and
- Provide other technical assistance whenever deemed necessary.

The Departments/Divisions responsibilities are:

- Verify fields to be included in the system;
- Review/check the system developed; and
- Encode and/or provide the needed data for the system.

2.2.1 Acceptance Testing

Nominee: Ruben C. Laset, OIC-SVP, Corporate Governance Cluster

Atty. Leo B. De Ocampo, OIC – SVP, Legal, Asset Management and Partner Cluster

Atty. Ronaldo B. Saco, OIC – SVP, Operations Group

- Manage the data needed by the Development Team
- Test the development with the assistance of the developer

2.2.2 ICTD Development Team

Nominee: Crisanto R. Alanes, Manager - Information Communication Technology Division (ICTD)

- Oversee the development as ICTD Head;
- Supervise the development team as a Senior Analyst;
- Liaise with the Acceptance Test Manager;
- Assist in the development of Test Cases;
- Coordinate the testing activities with the Departments/Divisions;
- Verify the system;
- Design the development; and
- Conduct Quality Assurance (QA) of the developer; and

Nominee: Titus James G. Del Castillo, Technical Writer

- Test system functions;
- Test the developed system;
- Test system documentation;
- Undertake tests as requested;
- Record test cases and conditions;
- Record and report successful completion of tests and document or system problems encountered; and
- Design and develop the MIS – ReportWriter Tool

Nominee: Raymund M. Barameda, Junior Programmer

- Administer and initialize the system configuration data of MIS – ReportWriter Tool;
- Administer and supervise the database;
- Undertake tests whenever requested;
- Record test cases and conditions; and

- Report successful completion of tests and system problems encountered.

2.2.3 Test Responsibility Matrix

All testing, system, and management apart from Acceptance Testing will be the sole responsibility of ICTD Development Team.

Acceptance Testing will be the responsibility of the Departments/Divisions.

2.3 Acceptance Testing

The planned schedule of activities for Acceptance Testing is detailed in Table 1.

Module/s	Quality Engineer	Date	Remarks
View List of Reports			
Create New Report			
Details of Report			
Input Filename and Description			
Select Report Template			
View List of Database (Tables, Fields)			
Expand List			
Collapse List			
Apply Action			
View Column to Display			
Select Column Name			
Check Output			
Sort by Type			
Input Alias of the Column			
Click Action			
View Filter			
Select Field Name			
Select Condition			
Input Values (1)			
Input Values (2)			
Choose Join i.e. And/Or			
Click Action			
Save Report Details			

Quick Look of Report			
View Initial 2000 Records			
View All Records			
Export Report into Excel			
Print Report			
Show Sum, Min., Max, Count and Average Summary			
Share report on other User's			
View Users List			
Add New User			
View Users			
Apply Action			
Click Read Only			
Save Report Users			
Update Report			
Delete Report			
Logout			

Table 1. **Department/System Testing Schedule**

Kaagapay ng Komunidad sa Maginhawang Pamumuhay

User Acceptance

Management Information System (MIS) - Dashboard

Information Communication Technology Division

(ICTD)

DOCUMENT ACCEPTANCE and RELEASE NOTICE
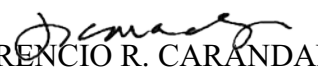
This is releasing Version 0.1 of the ZEUS Management Information System (MIS) -

Dashboard.

This is a managed document. For identification of amendments, each page contains a page number. Changes will only be issued when a new document version is executed and the superseded version shall be immediately destroyed.

This document is authorized for release once all signatures have been obtained.

Approved by: ___CRISANTO R. ALANES___ DATE: _____

ICTD -Manager

Accepted by:

___FLORENCIO R. CARANDANG JR.___

OIC-Vice President, Corporate
Planning and Communications
Group (CPCG)

Date: ___25 June 2021___

___ATTY. JUNEFE G. PAYOT___

Executive Vice President, Office of
Executive Vice President

Date: ___25 June 2021___

1. BUILD STATUS:

Version	Date	Reason	Document Section(s)
0.1	April 20, 2021	Management Information System (MIS) - Dashboard	

2. AMENDMENTS IN THIS RELEASE:

Section Reference	Amendment Summary
	This is the first release of ZEUS Management Information System (MIS) - Dashboard documents

3. DISTRIBUTION:

Version 0.1 was distributed on April 20, 2021 for Management Information System (MIS) - Dashboard to the following:

Copy No.	Issued To
1	Crisanto R. Alanes, Manager - Information Communication Technology Division (ICTD)
2	Florencio R. Carandang Jr., OIC-VP, Corporate Planning and Communications Group (CPCG)

Kaagapay ng Komunidad sa Maginhawang Pamumuhay

Table of Contents

1 Overview

1.1 Purpose

The purposes of this Management Information System (MIS) - Dashboard are the following:

- Explain to all Social Housing Finance Corporation personnel that the test process to be undertaken will be appropriately managed and controlled by the Information Communication Technology Division (ICTD).

- By using the Management Information System (MIS) all SHFC personnel will be knowledgeable in using the system.

1.2 Scope

The User Acceptance Document (UAD) is for SHFC employees.

1.3 Methodology

Outputs to be generated from the Acceptance Testing are as follows:

- The Agile Methodology will be used as a strategy method wherein all developments are monitored and all the testing are recorded;

- The team strategy is akin to the Agile Methodology used in the system development wherein the strategy includes: (a) monitoring the testing of development; and (b) coordination with the acceptance test manager every time there is a need to change; and

- Record testing.

2 Testing

2.1 General Approach

- The Information Communication Technology Division (ICTD) will conduct a set of meetings to gather all the information needed in the process flow of the program;

- The team will conduct periodical system test for the enhancement of the program using agile methodology; and

- The Information Communication Technology Division (ICTD) will be the resource person should a user encounter errors and bugs during the system/s test.

In addition, the Management Information System (MIS) - Dashboard will be tested many times upon implementation. This will also include re-testing for every change and problem corrected on the Management Information System (MIS) - Dashboard.

2.2 Responsibilities

The roles and responsibilities of Information Communication Technology Division (ICTD) Development Team and staff are detailed below.

- Maintain the system running and implement what is required;
- Develop and produce an accurate system;
- Assist the end-user in case of system error;
- Provide assistance on the use of the system; and
- Provide other technical assistance whenever deemed necessary.

The Corporate Planning and Communications Group (CPCG) responsibilities are:

- Utilization of the system;
- Reporting the error that may occur

2.2.1 Acceptance Testing

Nominee: Florencio R. Carandang Jr., OIC-VP, Corporate Planning and Communications Group (CPCG)

- Manage the data needed by the Development Team
- Test the development with the assistance of the developer

2.2.2   ICTD Development Team

Nominee: Crisanto R. Alanes, Manager - Information Communication Technology Division (ICTD)

- Oversee the development as ICTD Head;

- Supervise the development team as a Senior Analyst;

- Liaise with the Acceptance Test Manager;

- Assist in the development of Test Cases;

- Coordinate the testing activities with the Corporate Planning and Communications Group (CPCG);

- Verify the system;

- Design the development; and

- Conduct Quality Assurance (QA) of the developer; and

Nominee: Titus James G. Del Castillo, Technical Writer

- Test system functions;

- Test the developed system;

- Test system documentation;

- Undertake tests as requested;

- Record test cases and conditions;

- Record and report successful completion of tests and document or system problems encountered; and

- Design and develop the Management Information System (MIS) - Dashboard

Nominee: Neil Kevin I. Urrera, System Specialist

- Administer and initialize the system configuration data of Management Information System (MIS) - Dashboard

- Administer and supervise the database;

- Record test cases and conditions; and
- Report successful completion of tests and system problems encountered.

2.2.3 Test Responsibility Matrix

All testing, system, and management apart from Acceptance Testing will be the sole responsibility of ICTD Development Team.

Acceptance Testing will be the responsibility of the Planning and Policy Department (PPD).

2.3 Acceptance Testing

The planned schedule of activities for Acceptance Testing is detailed in Table 1.

Module/s	Quality Engineer	Date	Remarks
Dashboard			
View Dashboard Designer			
Insert Filename (Title of your Dashboard)			
Choose or Insert Graph			
Select Data Source			
Select Query (Created RWT)			
(Drag and Drop) Identify the Data Item Values, Arguments and Series			
Set Data Properties			
Change Color of Graph			
Add Labels and Notes			
Export the Type of Graph (Print Preview, PDF, Image and Excel)			
View Design Properties			
View Data Properties			
Save Dashboard			
View My Dashboard			
Select and View Dashboard			
Share Dashboard			
Update Dashboard			

Filter by Date the Created Dashboard			
Search Dashboard			
Logout			

Table 1.   Department/System Testing Schedule

SECRETARY'S CERTIFICATE

I, **ATTY. MELANIE B. VALENCIANO**, Acting Board Secretary of the Social Housing Finance Corporation, with principal office at 15th Floor, BDO Plaza, 8737 Paseo De Roxas, Makati City, after having been duly sworn to according to law, do hereby certify that in 12-2021 Board Meeting held on 24 November 2021 via videoconference conducted within the Philippines, wherein a quorum was existent, the following resolution was approved and adopted, to wit:

BOARD RESOLUTION NO. 958, SERIES OF 2021
APPROVAL OF THE INFORMATION SYSTEMS STRATEGIC PLAN (ISSP) FOR CY 2022-2024

WHEREAS, in the Governance, Policy and Nomination Committee Meeting held on 16 November 2021, the Management presented the proposal on the Information Systems and Strategic Plan for CY 2022-2024;

WHEREAS, the background of the proposed approval as reported by the Management:

Information Systems Strategic Plan that contains the agency's overall strategy which involves medium term planning for its information and communications technology (ICT) thrusts, strategies and programs for development;

Why the Corporation needs an ISSP?
- To ensure that ICT efforts are aligned with and prioritized according to the organization's vision, mission, goals and strategies;
- To position ICT as a strategic resource in the organization's path to the future;
- Serves as the overall strategic plan of the organization and that ICT is just a tool, not a cure-all solution to the problems of the organization;

WHEREAS, the Management also reported on the following aspects in relation to ISSP, to wit:

I. The Corporation's organizational profile specific to the Corporate Workplan 2021
- Present ICT situation – the ZEUS Project has completed the systems/applications under SHFC ISSP 2018-20, including thirty-three (33) systems;
Strategic Concerns for ICT use
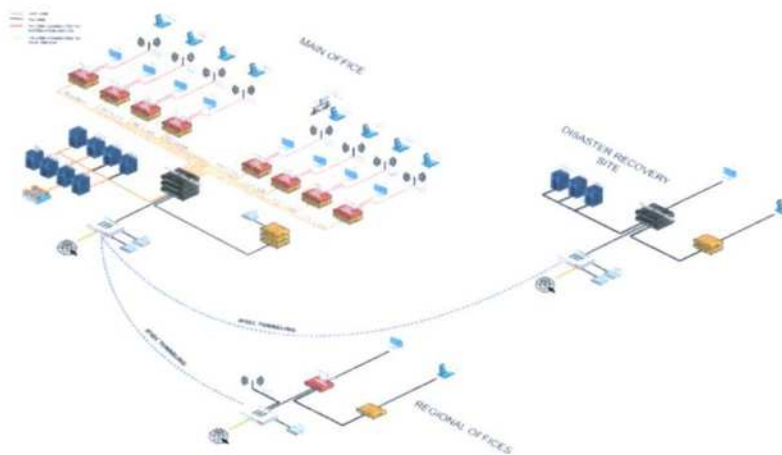- Performance-Based Results Management Program;

1

- Contractor Performance Management System (CPMS);
- Incident Handling Tool (IHT);
- Remedial Management Systems (RMS);
- Enhancement of Human Resource Information System (HRIS);
- Project Management Tool (PMT) ;
- Bank Reconciliation System (BRS);
- Website Upgrade;
- MIS-Data Analytics;
- Mobile Notification Systems (MNS);
- Mobile ZEUS;

II. The strategic concerns for ICT on the Information Systems Strategy;

Conceptual Framework
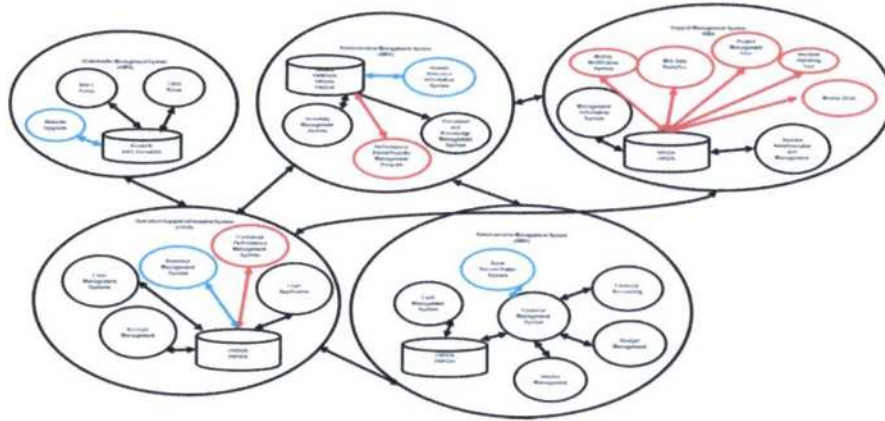
Network Layout

III. The detailed description of the ICT projects;

Internal ICT projects

#	Patr II - B. System Name	B. Status	B. Development Strategy	B. Computing Scheme	B. System Owner	C. Database	Part III - A. Duration
1	Performance-Based Results Management Program	For Development	In-house	Client-Server/LAN Based	Planning Department (PD)	PBRMPDB	2022
2	Contractor Performance Management System (CPMS)	For Development	In-house	Client-Server/LAN Based	Department of Engineering (DOE)	PASDB	2022
3	Incident Handling Tool (IHT)	For Development	In-house	Web-based	Information Communication Technology Division (ICTD)	IHSDB	2022
4	Remedial Management Systems (RMS)	For Enhancement	In-house	Client-Server/LAN Based	Task Force on Remedial Management of Accounts (TFRMA)	RMSDB	2022
5	Enhancement of Human Resource Information System (HRIS)	For Enhancement	In-house	Client-Server/LAN Based	Human Resource Development Department (HRDD)	HRISDB	2022
6	Project Management Tool (PMT)	For Development	In-house	Client-Server/LAN Based	Information Communication Technology Division (ICTD)	PMSDB	2023
7	Bank Reconciliation System (BRS)	For Enhancement	In-house	Client-Server/LAN Based	Cash Management Department (CMD)	BRDB	2023
8	Website Upgrade	For Enhancement	In-house	Web-based	Strategic Communication (SCD)	PortalDB	2023
9	MIS-Data Analytics	For Enhancement	In-house	Client-Server/LAN Based	Planning Department (PD)	DADB	2024
10	Mobile Notification Systems (MNS)	For Development	In-house	Client-Server/LAN Based /Mobile based	Strategic Communication (SCD)	MNDB	2024
11	Mobile ZEUS	For Development	In-house	Mobile-based	Information Communication Technology Division (ICTD)	ZMDB	2024

IV. The resource requirements
- Deployment of ICT equipment and services;
- ICT organizational structure;

V. The development and investment program;
- ICT project implementation schedule

	NAME OF ICT PROJECTS	YEAR 1	YEAR 2	YEAR 3
1	Performance Monitoring System[1] (PMS)			
2	Contractor Performance Management System[1] (CPMS)			
3	Incident Handling System[1] (HIS)			
4	Remedial Management System[2] (PMS)			
5	Human Resource Information System[2] (HRIS)			
6	Project Management System[1] (PMS)			
7	Bank Reconciliation System[2] (BRS)			
8	Website Upgrade[2] (Portal DB)			
9	Data Analytics[1]			
10	Mobile Notification[1]			
11	Mobile ZEUS[1]			

[1] For Development
[2] For enhancement

- **Summary of Investment**

No.		ITEM (Allotment Class/Object Expenditure)	NAME OF OFFICE/ ORGANIZATIONAL UNITs	YEAR 1		YEAR 2		YEAR 3	
				PHYSICAL TARGETS	COST	PHYSICAL TARGETS	COST	PHYSICAL TARGETS	COST
1	Office Productivity								
	A	CAPITAL OUTLAY							
	A.1	ICT Machinery and Equipment							
		Desktop	Head Office and Regional Offices	50	3,000,000.00	161	10,626,000.00	389	28,008,000.00
		Laptop	Head Office and Regional Offices	20	1,400,000.00	20	1,540,000.00	18	1,519,200.00
		Printers							
		Mid Range Printers	Regional Offices	20	600,000.00	20	660,000.00	20	726,000.00
		Scanner	Regional Offices	20	600,000.00	20	660,000.00	20	726,000.00
		KIOSK Touch Screen Monitor	Regional Offices	12	500,000.00	20	916,666.67	20	1,008,333.33
		KIOSK Box Stand		12	720,000.00	20	1,320,000.00	20	1,440,000.00
		KIOSK Screen Protector		12	1,800.00	20	3,300.00	20	3,630.00
		KIOSK Control Switch		12	3,500.00	20	3,850.00	20	370.00
		Network Security and Hardware & Software		1	2,000,000.00				
		SFP+Module 10G/SFP+ Cables		1	15,000.00				
		Server Class Dehumidifier		1	100,000.00				
		Network Infrastructure		1	2,000,000.00				
		Servers		2	2,800,000.00				
		Hardisk Drive Enterprise		5	200,000.00				
		Solid State Drive Enterprise		5	250,000.00				
		Fiber Core Switch		1	900,000.00				
2	Internal ICT Projects								
		Software							
		Office Productivity Tool	Head Office and Regional Offices	50	1,400,000.00	161	4,508,000.00	389	10,892,000.00
3	MOOE								
		Office Improvement	Head Office	1	700,000.00				
		Modular	Head Office	11	88,000.00				
		Rental IT Equipment							
4	Training			15	1,010,000.00	17	1,300,000.00	19	1,500,000.00
5	Continuing Costs								
		Antivirus		1	300,000.00	161	450,000.00	389	900,000.00
		Domain Name Registration		1	2,000.00	1	2,200.00	1	2,400.00
		Internet		1	12,000,000.00	1	12,000,000.00	1	12,000,000.00
		VOIP SIP		1	162,000.00	1	162,000.00	1	162,000.00
		Fortinet Firewall Subscription		1	2,000,000.00	1	2,000,000.00	1	2,000,000.00
		TOTAL			32,752,300.00		36,152,016.67		60,887,933.33

32,752,300.00	36,152,016.67	60,887,933.33

3

WHEREAS, as reported by the Management, the comprehensive details of this presentation shall also be submitted as compliance to the Department of Information and Communications Technology (DICT) reportorial requirements;

NOW THEREFORE, be it resolved as it is hereby resolved, that the Board approves as it has hereby approved, the Information Systems Strategic Plan (ISSP) for CY 2022-2024, and its endorsement to the Department of Information and Communications Technology;

IN WITNESS WHEREOF, I have hereunto set my hand on this 2 0 DEC 2021 in Makati City.

ATTY. MELANIE B. VALENCIANO
Acting Board Secretary

SUBSCRIBED AND SWORN to before me on this 2 0 DEC 2021, affiant exhibiting to me her SHFC Employee ID No.A1506264.

Doc. No. 97
Page No. 21
Book No. XI
Series of 2021

ATTY. LEO B. DEOCAMPO
NOTARY PUBLIC
UNTIL DECEMBER 31, 2021
ROLL NO. 49042
IBP LIFETIME NO. 08659 / 01-06-10 / PASIG CITY
MCLE COMPLIANCE NO. VI-0018250
PTR NO. 8551265 / 1-14-2021 / MAKATI CITY

4

SHFC
Social Housing Finance Corporation

Kaagapay ng Komunidad sa Maginhawang Pamumuhay

BALAI
FILIPINO
Communities

November 25, 2021

USEC. DENIS F. VILLORENTE
Department of Information and CommunicationsTechnology (DICT)
C.P Garcia Ave., Diliman, Quezon City
Philippines 1101

RE: **SHFC Information Systems Strategic Plan 2022-2024**

Dear Usec. Villorente:

This refers to the SHFC Information Systems Strategic Plan (ISSP) 2022-2024 which was approved by the SHFC Board.

We are pleased to submit the SHFC ISSP 2022-2024 which will serve as the roadmap of SHFC covering the critical information systems that will support and address the agency's strategic thrust and programs.

Included is the hardcopy of the ISSP 2022-2024.

Thank you.

Very truly yours,

ATTY. ARNOLFO RICARDO B. CABLING
President

STRATEGIC MEASURE 9:

Attain Quality Management Certification

ACCOMPLISHMENT UPDATE
STRATEGIC MEASURE 9: Attain Quality Management Certification

DATE	ACTIVITY
February 26, 2021	Submission of SHFC's Application for DAP GQMP Technical Assistance

With the operational limitations and the need to cope with the community quarantine restrictions arising from the pandemic, SHFC had undertaken several new processes and procedures in the delivery of our programs and services. The corporation's way of doing things had been in constant change to fully adopt to the new normal. Some of the changes included the shift to online platforms, automation of its processes, and the aperiodic reassignment of personnel based on prevailing work arrangements. In this light, the corporation and the third-party auditor deemed that conducting the surveillance audit may not fully capture the efforts of the corporation and may result in a premature assessment of its Quality Management System (QMS).

Notwithstanding, SHFC applied for the technical assistance provided by the Development Academy of the Philippines (DAP) under the Government Quality Management Program (GQMP) in February 2021. The program's goal was to effect improvement in public sector performance by ensuring the consistency of products and services through quality processes that can be achieved through an effective QMS. Its priority, especially in the time of pandemic, was to improve the delivery of public services, especially the frontline and key services of the government through redesigning the approach in establishing QMS and integrating it with other processes/service quality improvement tools, such as service continuity, process streamlining, and innovation to ensure a seamless, continuous, and consistent delivery of public services. The program would have helped in ensuring the effective expansion, implementation, and evaluation of SHFC's QMS. Unfortunately, DAP has prioritized other agencies to be the beneficiary of its program.

Moving forward, SHFC has resolved to continue pursuing the improvement of its delivery of services and the streamlining of its process. Hence on December 2021, the Corporate Planning and Communications Group prepared a briefer on SHFC's QMS Accomplishments and proposed QMS activities for FY 2022-2023 and intends to discuss these to the SHFC Management Committee by February 2022.

Certified Correct:

FLORENCIO R. CARANDANG, JR.
OIC-VP, Corporate Planning and Communications Group

Encl: SHFC Expression of Interest in the GQMP;
Regret Letter to GQMP 2021 QMS Applicants;
Briefer on SHFC's Quality Management System Accomplishments and Proposed SHFC QMS Activities for 2022-2023

EXPRESSION OF INTEREST

I, _____**ATTY. JUNEFE G. PAYOT**_____, __**EXECUTIVE VICE PRESIDENT**__ of the
　　　　　　　　　(Name)　　　　　　　　　　　　　　　　　(Position)

___**SOCIAL HOUSING FINANCE CORPORATION**_____, hereby express our interest to participate
　　　　　　　　(Agency)
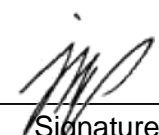
in the Government Quality Management Program as a beneficiary agency for the:

- ☐ Development of a QMS Certifiable to ISO 9001:2015 Standard
- ■ Process or Site Scope Expansion of QMS
- ☐ Integration of Multiple Management Systems
- ☐ Level-up QMS towards Performance Excellence

We hereby present the agency profile and other pertinent information:

Agency Profile		
Complete Name of Agency	SOCIAL HOUSING FINANCE CORPORATION	☐ NLA and Attached Agencies ■ OEO ☐ SUC ☐ LGU
Complete Address of Agency	BANCO DE ORO PLAZA, 8737 PASEO DE ROXAS, MAKATI CITY	
Frontline/Critical Services	*Please list down all frontline and other critical services:*	Clients (e.g. transacting individuals, business, govt. agency)
	Refer to Table 1	
Reasons for participating in GQMP	The Social Housing Finance Corporation (SHFC) is continuously pursuing to further improve its delivery of services and streamline its processes. On this account, SHFC's Head Office's Quality Management System (QMS) has been ISO Certified under 9001:2008 Standards in 2016 and 2017. In 2018, SHFC was registered under the requirements of ISO 9001:2015 and was re-certified on the following year. To serve its clients better across all regional offices, the technical assistance for Process or Site Scope Expansion of QMS offered by the Development Academy of the Philippines will further support SHFC to deliver its mandate. Currently, SHFC's Head Office is located in Makati City and has twenty-one (21) branches and satellite offices nationwide. Moreover, participating in the GQMP is in line with the corporate efforts of achieving its FY 2021 Corporate Target of Passing the Surveillance Audit at the Head Office and One (1) Regional Branch, and Certifying Two (2) Regional Branches under ISO 9001:2015 Standards.	

Other Information					
Contact Person *Name*	FLORENCIO R. CARANDANG, JR.				
	Title	First Name	Middle Name	Last Name	Suffix
Phone Number	7750-6337 local 811	**Mobile Number** 09178147432		**E-mail address**	florenciojr2004@yahoo.com
Head of Agency *Name*	ATTY. ARNOLFO RICARDO B. CABLING				
	Title	First Name	Middle Name	Last Name	Suffix
Position/ Designation	PRESIDENT		**ID No.**		
Memorandum of Understanding Witness	FLORENCIO R. CARANDANG, JR.				
	Title	First Name	Middle Name	Last Name	Suffix
Position/ Designation	OIC-VICE PRESIDENT, CORPORATE PLANNING AND COMMUNICATIONS GROUP				
List of Attachments *Please check the appropriate box.*	■ Agency Mandate, Vision, Mission and Core Values ■ Organizational Chart ■ Copy of ISO 9001 Certificate/s (for Process/Site Scope Expansion)				

I certify that all information contained herein are true and correct. In submitting this form, I agree that all information contained herein shall be used by the Academy for the purpose of the application and selection of the 2021 GQMP Beneficiary Agencies. I understand my data will be held securely and will not be distributed to third parties or used for any other purposes without my consent.

_____
Signature

List of frontline and other critical business services[1]		Clients (e.g. transacting individuals, business, govt. agency)[2]
Mega Manila and Luzon Operations (Community Mortgage Program)	Assistance to walk-in clients	G2C
	Project Development	G2C
	Project Enrollment	G2C
	Compliance to Findings Requirements	G2C
	Background investigation / Site investigation and Hazzard Orientation	G2C ; G2G
	Loan and Mortgage Examination and Technical Evaluation	G2C
	Project Approval/ Issuance of Letter of Guaranty (LOG)	G2C
	Request for Technical Subsidy	G2C
	Release of Loan Proceeds	G2C ; G2B ; G2G
	Payment of Regular Amortization	G2G ; G2B ; G2G
	Full payment of Accounts	G2G ; G2B ; G2G
	Account Servicing / Collection	G2C
	Request for Certificate of Payment	G2C
	Refund of Excess Payment	G2C ; G2G : G2B
	Individualization Process (Subdivision of Mother title)	G2G ; G2G
	Mortgage Redemption Insurance (MRI)	G2C
	Capital Gains Tax Exemption	G2C
	Ledger Request	G2C
	Permanent Release of Transfer Certificate of Title (TCT) – Mortgage Withdrawal Recommendation Form (MWRF)	G2C ; G2B; G2G
	Filing of Application for Substitution	G2C
	Application for Penalty Condonation	G2C
	Request for Service Fee	G2B ; G2G
	Request for a Copy of Documents and Certification/s	G2C
	Presentation of Mother Title/s	G2C
	Retrieval of Individualized Titles	G2C
	Computation of Adjusted Loan Value (ALV)	G2C
High Density Housing External Services	Project Availment	G2C; G2B; G2G
	Accounts Servicing / Collection	G2C

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[1] As specified in SHFC's Citizen's Charter submitted to Anti-Red Tape Authority last 12 May 2020

[2] The following are the types of transaction under SHFC: Government to Citizens (G2C), Government to Business (G2B), and Government to Government (G2G)

	Payment of Regular Amortization	G2C
	Request for Statement Account	G2C
	Full payment of Account	
	Filling of application for Substitution	G2C
Visayas and Mindanao Operations	Assistance to Walk-in Clients	G2C
	Project Enrollment	G2C
	Loan Processing : Project Approval and Take Out	G2C
	Request for Service Fee	G2B ; G2G
	Request for Technical Subsidy	G2C
	Request for Statement of Account	G2C
	Payment of Reqular Amortization	G2C
	Filling of Application for Substitution	G2C
	Filling of Application for Penalty Condonation	G2C
	Request for Certificate of Payment	G2C
	Individualization of Transfer Certificate of Title (TCT)	G2C ; G2G
	Mortgage Redemption Insurance (MRI)	G2C
	Ledger Request	G2C
	Application for Permanent Request of Title (Mortgage Withdrawal Redemption Form/ MWRF)	G2C
	Releasing of Title and Real Estate Mortgage (REM)	G2C
	Capital Gains Tax Exemption	G2C
	Request for a copy of documents and Certification/s	G2C
Office of the Board Secretary Internal Services	General Information and Public Assistance	G2C; G2B; G2G
	Scheduling of Meetings	G2C; G2B ; G2G
	Complaints Handling	G2C; G2B; G2G
Internal Audit Department Internal Service	Observance of the Conduct of Physical Inspection of all procured good and service	G2G
	Observance of the Conduct of Video Conference with the Project's Landowner/s or Heir/s and Branch Personnel	G2G
	Participation to the SHFC Board of Directors and/or Audit Committee Meetings	G2G
	Preparation of Governance Commission for GOCCs (GCG) Quarterly Monitoring Reports	G2G
	Conduct of Management and Operations Audit	G2G
	Preparation of Stakeholders Satisfaction Index (SSI) Monthly Report	G2G
Treasury Department	Release of Suppliers of Goods/ Services/	G2C; G2B; G2G

	Other Payees	
	Release of Take-Out Checks	G2C; G2B; G2G
	Payment of Monthly Amortization	G2C; G2B; G2G
	Release of Title and Cancellation of Mortgage	G2C; G2B; G2G
	Individualization – Stage 1 (Subdivision of Mother Title)	G2C ; G2B ; G2G
	Individualization – Stage 2 (Utilization of Communal Loan and Transfer of Title into MB's name) For MBs with updated accounts	G2C; G2B; G2G
	Permanent Release of TCTs for fully paid accounts. Thru Mortgage Withdrawal Recommendation Form (MWRF)	G2G
	Temporary Withdrawal of Transfer Certificates of Titles (TCTs) – Stages I and II (Individualization, Transfer of TCTs into MBs Names/ LO to CA name, Annotation, Corrections, et. al)	G2G
	Request for Original/ Photocopy or Certified Copy of CMP Records	
Management Services Department	Records Management	G2C; G2B; G2G
	Mail Management	G2C; G2G
	Procurements General Information and Queries	G2C; G2B
	Agency Procurement Request (APR)	G2G
	Procurement of Item/s	G2B; G2G
	Vehicle Acquisition Assistance Program	G2B; G2G
	Annual Procurement Plan	G2G
	Issuance of Requested Item/s through Requisition issuance Slip	G2G
Human Resources Department	Recruitment of Agency-Hired	G2C
	Recruitment – Plantilla	G2C
	Promotion – Plantilla	G2C
	Training – Internal / In house	G2C
	Training – External	G2C
	Performance Management System – Review and Evaluation	G2C
	Performance Management System – Planning and Commitment	G2C
	General Requests – Certifications	G2C
	Timekeeping	G2C
	Processing of Payroll	G2C
	Processing of initial salaries and return-to-work salaries	G2C
	Processing of Lay pay /Retirement Pay	G2C

	Processing of Benefits and Allowances
	  1. Monetization of Unused Leave Credits
	  2. Annual monetization of Collective
		G2C

	Bargaining Agreement Leave) 3. Monetization of Solo Parent Leave 4. Monthly, Semi-Annual and Annual Benefits and Allowances	
	Processing of Force leave and Special leave Report	
	Processing of Department of Budget and Management (DBM) Mandatory Reports	G2C
	Processing of SSS Loan Application	G2C
	Processing of HDMF Loan Application	
	Processing of Provident Fund Loan Application	G2C
	Processing of Car Loan Application	G2C
	Processing of Salary Deductions	G2C
	Processing of Remittances (SSS Contributions)	G2C
	Processing of Remittances (PhilHealth Contributions)	G2C
	Processing of Remittances (HDMF Contributions)	G2C
	Processing of Remittances (NHMFC Coop Shares, PF Contributions, Union Dues, HDMF-Modified Pag-IBIG 2)	G2C
	Processing of Remittances (Loans)	G2C
	Processing of Collection for Car Loan (For Resigned/Retired Employees)	G2C
	Processing of Release of Chattel Mortgage	G2C
	Processing of Timekeeping for Agency-Hired (For Regular Payroll Period)	G2C
	Processing of Timekeeping For Agency-Hired (For Overtime Period)	G2C
	Processing of Billing Statements (Agency-Hired Personnel)	G2C
	Other Processes / Transactions	G2C
Legal Affairs Department External Services	Releasing of Title	G2C; G2B; G2C
	Direct Payment	G2C
Customer Relations and Complaints Division (CRCD)	Information and Public Assistance Desk (IPAD)	G2C; G2B; G2C
	Complaint Handling Procedure	G2C; G2B; G2C
Investigation and Enforcement	Investigation and Enforcement	G2C; G2B; G2G
Compliance Division	Compliance with Legal and Administrative Updates	G2G
Risk Management Division	Risk Management Studies and Risk Mapping	G2G
Program Development and Enhancement Department External Services	General Information and Public Assistance	G2C; G2B; G2G
	Accreditation of CMP-Mobilizers/LGU	G2C; G2B; G2G

	Partners	
	Accreditation of Builders	G2C; G2B; G2G
	Clearance for the Release of Service Fees/Loan Proceeds	G2G (Internal)

SOCIAL HOUSING FINANCE CORPORATION

The Social Housing and Finance Corporation (SHFC) was created by virtue of Executive Order No. 272 in 2004 to address the need for a government agency that specifically focuses on housing finance assistance for low-income groups in Philippine society. The SHFC is an attached agency of the Department of Human Settlements and Urban Development (DHSUD) and a wholly owned subsidiary of the National Home Mortgage Finance Corporation (NHMFC). Its major community development programs for fulfilling its mandate are the Community Mortgage Program (CMP), and the High Density Housing Program (HDH). Both programs enable legally organized communities of informal settler families (ISFs) to acquire security of tenure through affordable loans for land acquisition, site development, and housing construction.

AGENCY HISTORY

The CMP was formally institutionalized in August 1988 to assist residents of blighted or depressed areas to purchase and develop a tract of land through mortgage financing under the concept of community ownership. The program was formally adopted as the flagship program for socialized housing under the Republic Act 7279 or the Urban Development and Housing Act of 1992 which provides additional incentives in the form of exemption from payment of capital gains tax to encourage the wider implementation of the program. In December 1994, Republic Act 7835 or the Comprehensive and Integrated Shelter Financing Act was enacted to appropriate ₱12.78 Billion fund for the implementation of CMP.

In 2013, SHFC established the HDH Program as part of the ₱50 Billion Housing Program of the administration of President Benigno Aquino III. The program aims to clear the easements of structures along the waterways and dangers areas in Metro Manila and provide ISFs safe and flood-resilient permanent housing solutions. It also promotes in-city or near-city relocation in order to ensure minimal dislocation of the affected ISFs.

MANDATE

Under the Executive Order No. 272, SHFC is mandated to take charge of the following:

(a) Undertake social housing programs that will cater to the formal and informal sectors within the low-income group of Philippine society; and

(b) Develop and manage social housing programs particularly the Community Mortgage Program (CMP) and the Abot-Kaya Pabahay Fund Program (amortization support program and development financing program).

SHFC's mandate is anchored in the Philippine Constitution whereby: *"The State shall… undertake… a continuing program of urban development and housing which will make available at affordable cost, decent housing and basic services to underprivileged and homeless citizens…"* (Article 13, Section 9). This is further strengthened by the promulgation of the *Urban Development and Housing Act of 1992 (Republic Act 7279)* which identified the CMP as a shelter program for the underprivileged and the homeless, and the *Comprehensive and Integrated Shelter Financing Act of 1992 (RA 7835)* which provided for the funding of national shelter programs.

VISION AND MISSION

Vision

By 2022, SHFC shall have provided 530,000 organized, homeless, and low-income families with Flexible, Affordable, Innovative, and Responsive (FAIR) shelter solutions to their housing needs.

Mission

We empower and uplift the living conditions of underprivileged communities by Building Adequate Livable Affordable and Inclusive (BALAI) Filipino Communities through provision of FAIR shelter solutions in strong partnerships with the national government, as well as the civil society organizations and the private sector to support the underprivileged communities.

CORE VALUES

Servant Leadership
Institutionalizing a culture of leadership that recognizes the role of government employees as public servants

Professionalism
Promoting the highest standards for individual and corporate performance

Accountability
Setting and implementing performance standards that are clear and understandable to the public

Integrity
Keeping high ethical standards at the corporate and individual level

Stewardship
Putting premium to sustainability and the judicious and proper use of internal resources

Excellence
Upholding the virtue of excellence in every activity

SHFC'S COMMUNITY-DRIVEN PROGRAMS

Known for its community-driven shelter financing programs, the corporation fulfills its mandate through its flagship program, the Community Mortgage Program (CMP), a shelter financing program for the homeless and underprivileged as recognized under RA 7279. More recently, the CMP has also been highlighted as a poverty alleviation program under the Magna Carta for the Poor (RA 11291), a law signed in April 2019 that reinforces the fundamental rights of the poor including the provision of decent shelter.

Community Mortgage Program (CMP)

The Community Mortgage Program (CMP) is a shelter financing program for the homeless and underprivileged as recognized under the Urban Development and Housing Act of 1992 (RA 7279). The CMP is a people-led housing finance and community development program implemented by SHFC which assists legally organized associations of low-income groups to acquire and develop a tract of land under the concept of community ownership. The primary objective of the program is to assist residents of blighted or depressed areas to own the lots they occupy, or where they choose to relocate to, and eventually create sustainable and resilient communities in coordination with the local government units. CMP would be implemented in various FAIR shelter solutions.

High Density Housing Program (HDH)

In 2013, SHFC was identified as one of the implementing government agencies for the Oplan Likas for Informal Settler Families (ISFs) residing in danger areas in Metro Manila. It is for this purpose that SHFC developed the High Density Housing (HDH) Program. This program is a slum redevelopment strategy where significant numbers of ISFs are accommodated in vertical housing facilities. In this program, SHFC utilized the CMP model in which people/communities are consulted on their shelter facilities that will be constructed and likewise capacitated on their responsibilities for community loans prior to the approval of their loans and the maintenance of their shelter facilities.

The housing projects under the said program are now winding down for completion since additional funding for the program has ceased due to the change of administration.

ANNEX B

Office of the Board of Directors

Office of the President
SG 30

Office of the Internal Audit Department
VP – SG 26
- Management Audit Division SG 24
- Operations Audit Division SG 24

Office of the Board Secretary
SG 26

Office of the Compliance Officer
SG 26

Office of the Executive Vice President
SG 29

Office of the Senior Vice President
SG 28

Office of the Senior Vice President
SG 28

Office of the Senior Vice President
SG 28

Office of the Senior Vice President
SG 28

CORPORATE STRATEGIES CLUSTER

- Office of the Corporate Planning and Communications Group — VP – SG 27
- Office of the Settlements Management Group — VP – SG 27
- Office of the Information and Communication Technology Group — VP – SG 27

CORPORATE GOVERNANCE CLUSTER

- Office of the Finance & Comptrollership Group — VP – SG 27
- Office of the Treasury Group — VP – SG 27
- Office of the Procurement and Records Management Group — VP – SG 27
- Office of the Human Resources and Administrative Group — VP – SG 27

LEGAL, ASSET MANAGEMENT, AND PARTNERS CLUSTER

- Office of the Legal Affairs Group — VP – SG 27
- Office of the Asset Management Group — VP – SG 27
- Office of the Program Development and Enhancement Group — VP – SG 27

OPERATIONS CLUSTER

- Office of the Recovery Projects Group — VP – SG 27
- Office of the Systems Coordination Group — VP – SG 27
- Office of the Resettlement and Project Management Group — VP – SG 27
- Office of the Engineering Group — VP – SG 27
- Office of the North Western Mindanao Group — VP – SG 27
- Office of the South Eastern Mindanao Group — VP – SG 27
- Office of the Western Visayas Group — VP – SG 27
- Office of the Eastern Visayas Group — VP – SG 27
- Office of the North Luzon Group — VP – SG 27
- Office of the Central Luzon Group — VP – SG 27
- Office of the South Luzon Group — VP – SG 27
- Office of the Mega Manila I Group — VP – SG 27
- Office of the Mega Manila I Group — VP – SG 27

Please note that SHFC is currently undergoing reorganization to fully address and support its mandate in the long-term. SHFC recently submitted its proposed Organizational Chart to the Department of Budget and Management (DBM) on 30 October 2020 and the Department of Human Settlements and Urban Development on 06 November 2020.

CERTIFICATION INTERNATIONAL

SOCOTEC

CERTIFICATE

No. SCP000215Q

certifies that :

Social Housing Finance Corporation

5th Floor, BDO Plaza, 8737 Paseo de Roxas Makati City, Philippines

operates a management system that has been assessed as conforming to :

ISO 9001:2015

for the scope of activities :

Provision of Shelter Financing Services for the Homeless and Underprivileged

Issue date : **19/12/2019**
Valid until : **26/07/2022** (Subject to adherence to the agreed ongoing programme, successful endorsement of certification following each audit and compliance with the terms and conditions of certification.)
Original date of certification : **27/07/2016**

Gilmore Rivera Operations Director

SOCOTEC Certification Philippines, Inc.
2nd Floor, JD Tower, Commerce Avenue
Madrigal Business Park
Ayala Alabang, Muntinlupa City, Philippines
www.socotec-certification-international.ph

SHFC Application for DAP GQMP Technical Assistance

Naden Ortega <ortega.nka@gmail.com>   Fri, Feb 26, 2021 at 3:31 PM
To: gqmpo@dap.edu.ph
Cc: Abegail Marinay <abbie2992@gmail.com>, Angelo Belvis <angelobelvis@gmail.com>, Cecille F Artates
<fajardoccl@gmail.com>, "Florencio Carandang Jr." <florenciojr2004@yahoo.com>, Issa Abustan
<abustan.issa@gmail.com>, oevpofficial@yahoo.com

February 26, 2021

Mr. Yuri R. Munsayac
Officer-In-Charge
Government Quality Management Program Office
Ortigas Center, Pasig City

Dear **Mr. Munsayac**,

The Social Housing Finance Corporation (SHFC) is formally submitting its Expression of Interest to apply for the Technical Assistance offered by the Development Academy of the Philippines (DAP) under the General Quality Management Program (GQMP). The SHFC is an attached key shelter agency under the Department of Human Settlements and Urban Development (DHSUD), mandated to develop and implement social housing programs through flexible, affordable, innovative, and responsive (FAIR) shelter solutions for the low-income groups in the formal and informal sectors of the country. To further improve its delivery of services across all regional branches and satellite offices, SHFC is applying under the Process or Site Scope Expansion of the Quality Management System. Attached then are the Expression of Interest Form and the following required documents:

- Annex A: Agency Mandate, Vision, Mission and Core Values
- Annex B: Proposed Organizational Chart
- Annex C: ISO 9001:2015 Certificate

Mr. Florencio R. Carandang, Jr., our OIC-VP for Corporate Planning and Communications Group, (contact number 09178147432; email address florenciojr2004@yahoo.com) will be coordinating with your office for any queries and clarifications on this application.

Kindly acknowledge receipt of the attached file. Thank you very much.

Respectfully,

Naden Kristinezen A. Ortega
Technical Staff III, Corporate Planning and Communications Group

Social Housing Finance Corporation
BDO Plaza, 8737 Paseo de Roxas, Makati City
Landline: (+632) 7750-6337 Loc. 811
Website: www.shfcph.com

📄 **SHFC Expression of Interest for DAP GQMP Technical Assistance.pdf**
    1266K

M Gmail

Naden Ortega <ortega.nka@gmail.com>

SHFC Application for DAP GQMP Technical Assistance

GQMP <gqmpo@dap.edu.ph>   Fri, Feb 26, 2021 at 3:46 PM
To: Naden Ortega <ortega.nka@gmail.com>
Cc: Abegail Marinay <abbie2992@gmail.com>, Angelo Belvis <angelobelvis@gmail.com>, Cecille F Artates
<fajardoccl@gmail.com>, "Florencio Carandang Jr." <florenciojr2004@yahoo.com>, Issa Abustan
<abustan.issa@gmail.com>, oevpofficial@yahoo.com

Dear Maam/Sir:

Greetings from the Development Academy of the Philippines!

We have received your application and endorsed it for screening. A personnel from the GQMPO-DAP will contact you
for the preliminary interviews over the next few days.

Thank you for your interest in the GQMP and good luck on your application.

Government Quality Management Program Office
Productivity and Development Center
Development Academy of the Philippines
Telephone No.: (632) 8631-2137

development academy
of the philippines

[Quoted text hidden]

Regret Letter to GQMP 2021 QMS APPLICANT

From: GQMP (gqmpo@dap.edu.ph)

To: florenciojr2004@yahoo.com

Date: Tuesday, 23 March 2021, 06:49 pm GMT+8

17 March 2021

ATTY. ARNOLFO RICARDO B. CABLING
President
Social Housing Finance Corporation
Banco de Oro Plaza, Paseo de Roxas
Makati City

Dear **President Cabling:**

Greetings from the Development Academy of the Philippines (DAP)!

In line with our Call for Expression of Interest for the 2021 Beneficiary Agencies of the Government Quality Management Program's (GQMP) Technical Assistance on Quality Management System (QMS), we would like to inform you that upon careful deliberation of the Technical Working Group, other agencies have been prioritized to be the beneficiary agencies of the Program for 2021.

We highly recognize your agency's commitment to improve the quality of public services. Should there be similar opportunity in the future, we encourage you to participate and continue the pursuit for public sector performance excellence.

For further inquiries on QMS technical assistance, please contact Ms. Evangeline M. Macariola, Director for Advocacy and Institutional Development Office (AIDO), through mobile number (0908) 868-0050 or email address macariolae@dap.edu.ph

Thank you very much and we look forward to working with you in the future.

Government Quality Management Program Office
Productivity and Development Center
Development Academy of the Philippines
Telephone No.: (632) 8631-2137

Regret Letter_SHFC.docx-signed erf 032021-194.pdf
218.7kB

17 March 2021

ATTY. ARNOLFO RICARDO B. CABLING
President
Social Housing Finance Corporation
Banco de Oro Plaza, Paseo de Roxas
Makati City

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Greetings from the Development Academy of the Philippines (DAP)!

In line with our Call for Expression of Interest for the 2021 Beneficiary Agencies of the Government Quality Management Program's (GQMP) Technical Assistance on Quality Management System (QMS), we would like to inform you that upon careful deliberation of the Technical Working Group, other agencies have been prioritized to be the beneficiary agencies of the Program for 2021.

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Thank you very much and we look forward to working with you in the future.

Very truly yours,

ATTY. ENGELBERT C. CARONAN, JR., MNSA
President and CEO

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BRIEFER ON SHFC'S QUALITY MANAGEMENT SYSTEM ACCOMPLISHMENTS AND PROPOSED SHFC QMS ACTIVITIES FOR 2022-2023

BACKGROUND

The SHFC Head Office's Quality Management System (QMS) has been ISO-certified under 9001:2008 standards in 2016 and 2017. In 2018, SHFC's QMS received ISO certification under 9001:2015 standards which was then re-certified on December 19, 2019. Since then, SHFC has not been able to undergo surveillance audits due to adjustments in its operational processes and alternative work arrangements brought by the pandemic. With its ISO certification expiring on July 26, 2022, it is necessary for SHFC to ensure its adherence to and continual improvement of its QMS in alignment with ISO 9001:2015 standards.

I. QMS ACTIVITIES AND CORPORATE TARGETS FROM 2019-2021

2019 ISO Audit
SHFC Target (*Achieved*): *Re-certification of ISO 9001:2015 for the SHFC Head Office*

- **March-April 2019:** ISO Awareness and Internal Quality Audit Trainings
- **June 10-11, 2019:** Re-Certification Preparatory Planning Workshop
- **July 3 to August 6, 2019:** SHFC 2019 Internal Quality Audit
- **November 6, 2019:** SOCOTEC Certification Philippines conducted a re-certification audit for SHFC
- **December 19, 2019**: Issuance of ISO 9001:2015 Re-Certification to SHFC
- **January 9, 2020:** SHFC has been awarded a Certificate of Registration to ISO 9001:2015 by SOCOTEC Certification Philippines (third-party auditor)

2020
SHFC Target (*Not Achieved*)**:** 1) *Pass the Surveillance Audit for the Head Office, and 2) ISO 9001:2015 Certification for one (1) regional branch*

- **March 12, 2020**: Letter from SOCOTEC Certification Philippines regarding the 1st Surveillance Audit scheduled on 22nd of June 2020
- **June 3, 2020**: Webinar on a Remote/Virtual audit attended by CPD
- **October 8, 2020**: Meeting with Ms. Judy May Pastrana, Clients Relations Officer of SOCOTEC Certification Philippines, Inc.

- **December 9, 2020:** SHFC requested for a postponement of audits for 2020 due to the pandemic, and requested that the audits for 2020 be done in the first quarter of 2021

2021
SHFC Target (*Not Achieved*)**:** 1) *Pass the Surveillance Audit for the Head Office, and 2) ISO 9001:2015 Certification for one (1) regional branch*

- **February 26, 2021**: SHFC Submission of Application for DAP GQMP Technical Assistance

2022
SHFC Target: 1) *Pass the Surveillance Audit for the Head Office and One Regional Office, and 2) ISO 9001:2015 Certification for two (2) regional branches*

II. SHFC QMS TEAM

The SHFC QMS Core Team is composed of the following[1]:

1. Risk Management Team
2. Training & Advocacy Team
3. Knowledge Management Team
4. QMS Internal Audit Team
5. Quality Workplace Team
6. ISO-QMS Secretariat

While the Core Team was formed in 2017 and 2018, SHFC's plan to expand the scope of its ISO certification to the regional offices brought about a new group composed of select representatives from the Head Office and regional branches. Although, it should be noted that the new group does not necessarily replace the designation/QMS team assignments of the core group, but rather, are assigned as "understudies" of the Core Group. SHFC has yet to reconstitute its QMS Core Team, given the departure of its Quality Management Representative as well as some of its members from the Corporation in 2019.

Table 1 shows the members of the ISO Core and New Group:

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[1] SHFC QMS Manual Section 5.3 Leadership: Organizational Roles, Responsibilities, and Authorities

Table 1. SHFC ISO Core Group and New Group

CORE GROUP (Office Order Nos. 17-0731 and 18-0079)		NEW GROUP (Special Order Nos. 19-1035 and 19-1041)
Name	**QMS Team**	**Name**
VP Ernesto R. Leynes	QMS Chairperson	VP Annicia Villafuerte
EVP Atty. Junefe Payot	-	VP Jesus Eden Cidro
SVP Atty. Leo Deocampo	Risk Management Team	VP Atty. Garet Vista
SVP Mr. Ruben Laset	Training & Advocacy Team	Mr. Rogelio Alican
VP Atty. Salie Taguian	-	Ms. Ethel Bugho
VP Mr. Dante Anabe	QMS Internal Audit Chair	Mr. Frederick de Real
VP Ms. Josefina Banglagan	-	Mr. Joseph Eisma
VP Engr. Elsa Calimlim	Risk Management Team	Ms. Jeannie Furiscal
VP Julie Parreño	QMS Internal Audit Vice Chair	Ms. Elvira Inton
VP Mr. Jojo Carandang	1. Risk Management Team 2. Knowledge Management Team	Engr. John Lee
VP Ms. Jessica Caraso	-	Engr. Randolph Librando
VP Ms. Lou Panaligan	-	Ms. Charito Lontayao
SVP Atty. Ronaldo Saco	-	Ms. Janet Lumayag
VP Atty. Tristan Tresvalles	Risk Management Team	Ms. Gina Lumbre
Mr. Joeen Buensalido	-	Ms. Juana Leonora Melodias
VP Engr. Felman Gilbang	-	Ms. Ofelia Nisperos
VP Jason Yap	Risk Management Team	Mr. Junard Amba

Briefer on SHFC's QMS Accomplishments and Proposed SHFC QMS Activities for 2022-2023

CORE GROUP (Office Order Nos. 17-0731 and 18-0079)		NEW GROUP (Special Order Nos. 19-1035 and 19-1041)
Name	**QMS Team**	**Name**
Mr. Crisanto Alanes	Knowledge Management Team	Ms. Elsie Suarez
Ms. Lorie Lynn Bundoc	1. Knowledge Management Team 2. Training & Advocacy Team	**VP Mr. Jones Tomas**
Ms. Pacita Guinez	Quality Workplace Team	**VP Atty. Melanie Valenciano**
Mr. Cezar Macaspac	Quality Workplace Team	Ms. Maria Alfonsa Vargas
Ms. Ofelia Millarez	Quality Workplace Team	Mr. Elmerado Viernes, Jr.
Ms. Maricris Protomartir-Delo	Training & Advocacy Team	**VP Mr. Philip Robert Flores**
Ms. Susan Del Rosario	ISO-QMS Secretariat	Mr. Manolo de Guzman
Ms. Lily Lebaquin	ISO-QMS Secretariat	Ms. Rosela Dawn Militar
Ms. Joy Minerva	ISO-QMS Secretariat	Ms. Ma. Corinna Montilla
Ms. Mona Ordonez	ISO-QMS Secretariat	Ms. Leila Cinco
Note: All members of the core group are also members of the QMS Internal Audit Team. In red font are those who have since resigned/retired from the Corporation.		Mr. Allan Leandro Merin
		Ms. Luz Tolentino
		Ms. Maica Martinez
		Mr. Will Peran
		Ms. Myrna Sipcon
		Mr. Joselito Cada

Legend: ☐ - Operations ■ - Operations (Region) ■ - Support

PROPOSED SHFC QMS ACTIVITIES

    I.   **MAIN ACTIVITIES FOR 2022**

For 2022, the following activities are recommended to ensure that SHFC continues to adhere to its QMS:

    1. **Presentation and Management Committee Approval of QMS Calendar of Activities and Reconstitution of the QMS Team (January-February 2022)**

        a. By virtue of its creation through Office Order 20-1174 dated December 23, 2020, the Risk and Quality Management System Department under the Corporate Planning and Communications Group (CPCG) shall serve as the secretariat for ISO-related activities. Its respective VP shall likewise spearhead meetings to convene the QMS members and represent SHFC in its discussions with the third-party auditor (SOCOTEC) leading to the external audit, with the guidance of the Management Committee.

        b. It is also necessary to designate a new QMS Core Team through an Office Order. Members may be nominated by the CPCG and/or the Management Committee, and may be selected from those identified under Special Order Nos. 19-1035 and 19-1041 using a set of criteria. The new QMS Team will then undergo refresher course trainings in the 2nd quarter of 2022.

        c. Table 4 shows the proposed timeline of activities from Q1 2022 to Q2 2023. A consultative meeting with SOCOTEC and the Briefing with the QMS Team on the SHFC QMS 2022-2023 Calendar of Activities shall serve as jumpstart activities to ensure that all relevant parties are aware of their roles and responsibilities towards the Re-Certification and Certification Audits in the latter part of 2022.

    2. **Refresher Course Trainings[2] for the QMS Team (2nd Quarter of 2022)**

        a. Since trainings related to QMS have not been conducted since 2019, it is imperative for the new QMS team to undergo capacity building as they are expected to comprehend crucial ISO concepts and audit processes towards the conduct of the Internal Quality Audit and the third-party audit.

---

[2] *Indicative Costs for the Training Courses and Related Activities on the Establishment of ISO 9001:2015 Quality Management System (QMS), and Sample Computation,* Government Quality Management Committee.
https://www.gqmc.gov.ph/index.php/reports-references/iso-preparatory-activities-and-costing

b. The following is a list of possible training course to be undertaken by the new QMS Team. SOCOTEC may be tapped as resource persons in these trainings:

Table 3. Possible Training Courses on QMS

POSSIBLE TRAINING COURSES	
Installation Phase	**Implementation Phase**
- ISO 9001:2015 QMS Awareness Orientation Seminar - QMS Requirement Training Course - Document information in accordance with ISO 9001:2015 - ISO 9001:2015 Strategic Approach to Risk-Based Thinking - QMS Managers (QMR) Skills Development	- ISO 9001:2015 QMS Awareness Orientation Seminar - QMS Implementing Training Course - Measuring and Improving Customer Satisfaction - Effective Management of Corrective Actions - Effective Management Review - ISO 9001:2015 QMS Root Cause Analysis and Corrective Action - Internal Quality Audit (IQA) (based on ISO 9001:2015 Standard) - Effective Skills for Audit Reporting - Effective IQA Report Writing Workshop (based on ISO 9001:2015 Standard) - Strategic Planning Process - Quality Workplace Training Workshop - Problem Solving Process Training Workshop - Risk Assessment Training Workshop - Leadership and QMS (Top Management Role Under 9001:2015) - Fundamentals of Remote Auditing

3. Internal Quality Audit Preparatory Meeting

   a. Prior to the Internal Quality Audit, the QMS Team especially its ISO Team should address the mode in which in the audit would be conducted and how SHFC's existing processes would be treated against those found under the QMS Manual.

4. Internal Quality Audit for Head Office and Regional Offices

5. Third-party Audit for Head Office (Re-Certification) and Two (2) Regional Offices (Certification)

Briefer on SHFC's QMS Accomplishments and Proposed SHFC QMS Activities for 2022-2023

Table 4. Proposed Timeline of Activities for the Q1 2022-Q2 2023 QMS Audit

#	Activity	Date/s	Q1 2022			Q2 2022			Q3 2022			Q4 2022			Q1 2023			Q2 2023		
			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
1	2023 Annual Assessment and Planning	10-11	▓																	
2	Consultative Meeting with SOCOTEC on Planned QMS Activities for 2022-2023	Wk 3	▓																	
3	Issuance of Office Order on Reconstitution of Quality Management System (QMS) Team	Wk 4	▓																	
4	Briefing with QMS Team Members on QMS Calendar of Activities	Wk 1		▓																
5	Refresher Course Trainings for QMS Team	Q2				▓	▓	▓												
6	IQA Preparatory Meeting - Orientation on Virtual Audit - Audit Plan/Itinerary - Interim Treatment of SHFC Processes vis-à-vis QMS Manual - Task Assignments	Wk 1							▓											
7	Cascading and Preparation (Head Office and Regional Branches)	Wk 2							▓											
8	**Internal Quality Audit**									▓	▓									

#	Activity	Date/s	Q1 2022			Q2 2022			Q3 2022			Q4 2022			Q1 2023			Q2 2023		
			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
	Head Office Audit	Wk 2								▓	░									
	Regional Branch Audit	Wk 3								▓	░									
9	Submission of Audit Reports	Wk 1									▓	░								
10	Consolidation of IQA Reports	Wk 2									▓	░								
11	Management Review	Wk 1										▓	░							
12	Audit of Management Review	Wk 2										▓	░							
13	Head Office Preparatory Activities	Wk 1											▓							
	Third-party audit by SOCOTEC												▓	░						
14	*Head Office Re-Certification Audit*	Wk 2											▓	░						
	Two (2) Regional Branches Certification Audit	Wk 2											▓	░						
15	Writeshop on Updating of QMS Manual	Wk4-Wk1													▓	▓	░			
16	Refresher Course Trainings for QMS Team	Wk4-Wk1															▓	▓		
17	IQA Preparatory Meeting	Wk 2															▓			
19	**Internal Quality Audit**	Wk 1																		▓

Briefer on SHFC's QMS Accomplishments and Proposed SHFC QMS Activities for 2022-2023

II. INDICATIVE BUDGET

An estimated total of **Php 4,655,000.00** will be needed for the conduct of QMS activities. This amount does not yet include the fees for the third-party auditor in accordance with their Terms of Reference. The CPCG's 2022 Project Procurement Management Plan (PPMP) proposed the following amounts for the conduct of these activities:

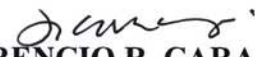| Activity	Estimated Budget, in PhP	Purpose
ISO Trainings and Planning Workshops	2,000,000.00	Capacity building of PPD personnel and ISO Core Team
Internal Quality Audit Activities to 21 Branches and Satellite Offices	1,500,000.00	To assess all SHFC branches in its readiness for the internal audit and possible ISO certification of two regional branches
Airfare and Accommodation Costs for the Third-Party Audit in Three Regional Branches	1,155,000.00	Part of the agreement/TOR re: administrative expenses (e.g., airfare, hotel accommodation, etc.)

III. CONSIDERATIONS

1. Review of Existing Contract with SOCOTEC and possibility of contract renewal
2. Identification of QMS team members and the designation of CPCG as focal unit for QMS matters, with the possibility of hiring additional technical staff for QMS
3. Review of Processes in the QMS Manual and possibility of updating/revising the Manual to include additional processes and align them with the current table of organization

Prepared by:

ISABELLA LOUISE A. ABUSTAN
Planning Officer IV, CPCG
December 15, 2021

Noted by:

CARMELA CECILLE F. ARTATES
Chief Planning Officer, CPCG

FLORENCIO R. CARANDANG, JR.
OIC-Vice President, CPCG

STRATEGIC MEASURE 10

Improvement of the Competency Baseline of the Organization

Strategic Measure 10: Improvement of Competency Baseline of the Organization

2021 Target (GCG Weight)	Increase/improvement of corporate competency level (5%)

Year	Summary of Actual CL over Total Number of Competency Required	Corporate Competency Level (CCL)	Total No. of Employees with Assessment (based on 2017 TNA, CEFs, and Recruitment and Promotion)	Total No. of Employees
2021	315.09	1.465542	215	225
2020	308.86	1.436578	215	226
2019	313.86	1.439729	218	230
2017	288.90	1.402408	206	222

The **CCL for 2021 is 1.465542** which was derived from scores resulting from the competency evaluation done on **80** employees who were provided with training/webinars that targeted to address their respective competency gaps. Also included in the computation of 2021 CCL are the 5 newly hired, and 6 promoted employees. **Comparatively, 2021 CCL of 1.465519 has increased from 2020's 1.436578 by 2.01618%.**

The 2021 HRDD corporate target is the *"Improvement in the Competency Baseline of the Organization".* And this is addressed through 1) Provision of training/seminars, and other applicable learning programs and interventions intended to close or improve the competency gaps of employees. And this is determined through competency assessment of the employees by their respective immediate heads; 2.) Conduct of recruitment & selection, and merit promotion processes in accordance with the Competency-Based System. This system aims to ensure that new hires or people who get promoted have the inherent competencies of the position they are considered for.
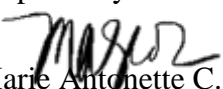
Note:
For 2020, 215 employees were with assessment (based on 2017 TNA, CEFs, and Recruitment and Promotion) including 2 new hires and 3 promoted employees while 11 employees were not evaluated.

The total no. of employees for 2019 was 230. 218 employees were with assessment (based on 2017 TNA, CEFs, Recruitment and Promotion processed) including 25 new hires and 18 promoted employees for CY 2018-2019 while 12 employees were not evaluated.

The total number of employees for 2017 was 222. However, only 206 employees were assessed including 4 new hires. The two other hires were not included because the Competency-based Recruitment and Promotion system was not in effect yet, while 14 employees were not evaluated.
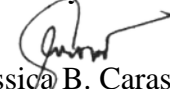
Prepared by:

Marie Antonette C. Palattao
Technical Staff IV

Erginei A. dela Cruz
Technical Staff VI

Reviewed by:

Marla A. Vargas
OIC-Manager

Noted by:

Jessica B. Caraso
OIC-Vice President