

# Assessing the Quality of Tadiangan Resettlement Project

**Jomel L. Laureta**

Housing and Homesite Regulation Officer 2, Department of Human Settlements and Urban Development – Cordillera Administrative Region

## Abstract

The housing backlog of the Cordillera Administrative Region (CAR) in the Philippines has relevantly increased over the years. There has been an alarming number of Informal Settler Families (ISFs) and those households living within danger zones. These are considered factors that affect the number of housing needs in the region since they do not own a permanent and safe housing structures.

Significantly, the government, through its housing sector, has been implementing housing projects that cater the need for housing and resettlements. One of these projects is the Tadiangan Resettlement Project which was implemented by the National Housing Authority (NHA) in Tadiangan, Tuba, Benguet. The beneficiaries of this project were households in need for relocation or resettlement.

In compliance with the directive of then Housing and Urban Development Coordinating Council (HUDCC) which is to provide immediate shelter assistance to families affected by natural calamities in 2009, the National Housing Authority (NHA) has proposed a resettlement site located in Tadiangan, Tuba, Benguet. Numerous families have accepted the offer to be relocated to the said resettlement site with a payment scheme similar to rent-to-own, having only minimal payments that beneficiaries need to settle. After more than a decade, the quality of life that beneficiaries have achieved upon acquisition of shelter from an implementing government agency is measured and assessed through their level of satisfaction and the level of implementation of the said project.

**Keywords:** Quality, Affordability, Sustainability, Safety, Accessibility, Inclusivity, Satisfaction, Housing, Services, Facilities, Resilient, Relocation, Resettlement, Government

## Introduction

In life, home is considered an important aspect because aside from the comfort and belongingness it provides, it is also where memories with loved ones are created, it is where people learn life skills, and it is where they express their style (Murtaza, 2023). Every family has a dream of having a place where they can achieve these, alongside comfort, peace, and safety; a place which they can call “home.” Generally, existence is worn like a comfortable sweater when we feel at home in the world, and with that, we also feel that we belong (Kirsch, 2021).

However, although housing is a basic human need, it is undeniable that the world is facing challenges in the housing industry. Many are not still capable of acquiring permanent shelter in the world. This could possibly be the result of rapid increase of housing costs and materials. According to Masterson (2022), the lack of affordable housing units to buy or rent is pressing a global crisis in the housing sector, and the cost of housing grows faster than incomes in most countries. The rising housing costs affects the well-being of

families in a way that they end up having less money to spend on other necessities such as food, transport, and other daily needs.

Further, unaffordable housing also fuels homelessness which results to families weighing in their priorities: owning a home or purchasing other essentials. As a result, low-income workers live farther away from their jobs due to lack of affordable housing, requiring long and costly travels and reducing the worker's productivity (Masterson, 2022). Access to housing is a precondition for access to employment, education, health, and social services (UN Habitat).

According to the World Bank, an estimated 1.6 billion people are expected to be affected by the global housing crisis by the year 2025. This global housing crisis has continued to deepen, and in fact, 200 cities around the globe were considered unaffordable to live in (Keffler). With the foregoing, according to the United Nations Habitat, the world needs to build 96,000 housing units every day to bridge the housing gap by 2030. With this advice, the organization says it has helped 43 countries improve their housing programs and policies (Masterson, 2022).

## Chapter 1

### The Problem

Relevantly, here in the Philippines, with an estimated housing backlog of 6.5 million units in 2022 (UN Habitat, 2023), building safe and secure communities has been one of the pillars of the Philippine Development Plan. On the other hand, if this persistent housing backlog remains unaddressed, this might expand in the following years, thus, the need to call for the public and private sector to level up their efforts in closing the gap (Conoza, 2022).

Unfortunately, this housing backlog in the country is the result of Filipinos having a hard time in owning one due to rising cost of materials, lack of affordable financing mechanisms, and the inaccessibility of land (Manila Standard, 2022). Consequently, this is the reason behind the increasing number of Informal Settler Families (ISFs) and those living within danger zones since they were able to locate where it was easier to build a house, compromising their equally important health and safety (Masterson, 2022).

For the public sector, the government, according to the previous housing czar, is committed to expanding resettlement projects nationwide, dedicated mostly for Informal Settler Families (ISFs) living within danger zones to be relocated to safe, decent, and resilient communities (Kabagani, 2022).

Substantially, in support of the government's drive in addressing the country's housing backlog, the housing sector has come up with a policy framework which aims to rationalize common procedures and guidelines in resettlement projects: the National Resettlement Policy Framework or NRPF (Del Rosario, 2022).

The NRPF delivers a framework and common procedures and guidelines for the use of all government agencies and other key stakeholders who are part of the implementation of resettlement and socialized housing plans and projects for ISFs and other displaced households in need of resettlement due to human-induced calamities, emergencies, or crises. Aside from this, this framework was designed for both public and private sector, and was developed in response to the need for more sustainable solutions to growing informal settlements in cities and the plight of ISFs, who are large contributors to the country's housing backlog. As an overall objective, the NRPF aims to provide a policy framework in pursuit of inclusive, sustainable, and resilient housing development and resettlement program. This is to strengthen the rollout in fulfillment of the government's obligation and accountability to the people, by protecting their dignity, promoting their interests, and respecting their right to safe and adequate housing. With this, the framework

shall be able to contribute in the accomplishment of: a. Build quality and affordable housing and sustainable resettlement sites; b. Minimize adverse impacts of relocation and resettlement; c. Promote and facilitate inclusive relocation and resettlement processes; d. Stronger local government role in relocation and resettlement programs; and e. Build institutional arrangements and synergies, and forge multistakeholder partnerships (NRPF, 2022).

**Build quality and affordable housing and sustainable resettlement sites:** With the increasing cost of housing development and materials, there must be options for affordable housing, and that resettlement sites must be built as resilient communities that can withstand climate change and natural disasters, with the assurance of quality infrastructure and accessible basic services, along with employment and livelihood opportunities.

**Minimize adverse impacts of relocation and resettlement:** With the intention of relocating households to safer places, the resettlement site should be able to cater the needs of relocated households, in pursuit of improving their well-being and quality of life, and that they should be able to adapt to changes, minimizing the impact of relocation and resettlement with the reduced period of adjustment.

**Promote and facilitate inclusive relocation and resettlement processes:** Relocation and resettlement processes shall be required to be transparent, participatory and inclusive, and that the needs of affected families, especially the less fortunate and vulnerable groups, should be considered and addressed in all phases of relocation and resettlement.

**Stronger local government role in relocation and resettlement programs:** Local Government Units (LGUs) should be capacitated and provided with adequate support in the delivery of roles and responsibilities in terms of housing, relocation and resettlement programs to ensure successful implementation of socialized housing programs and resettlement sites in their respective localities.

**Build institutional arrangements and synergies, and forge multistakeholder partnerships:** Establish a stronger partnership among National Government Agencies, particularly the Department of Human Settlements and Urban Development (DHSUD) alongside its Key Shelter Agencies (National Housing Authority, Home Development Mutual Fund or Pag-IBIG Fund, Social Housing and Finance Corporation, and National Home Mortgage and Finance Corporation), and promote interactive participation of both public and private sector in the realization of the housing sector's vision.

Meanwhile, the housing situation in the Cordillera Administrative Region has relevantly painted an increase in the backlog, reaching the total number of ISFs of more than 130,000 as of 2022 (DHSUD, 2022). The rise in the region's housing backlog may have been the result of several concerns limiting the housing opportunities such as land market, price-setting, and financing scheme (Amianan Balita Ngayon, 2022). Moreover, these numbers are a mix of informal settlements and those households living within danger zones. These are considered to be the priority beneficiaries of future housing projects in order for them to be relocated in a safe, affordable, and resilient resettlement area (DHSUD, 2023).

Significantly, Baguio City's housing backlog has also increased, with a total of 64,400 ISFs as of 2015 according to the city's draft Local Shelter Plan with Planning Period 2017-2025. These ISFs are composed of informal settlements within the city and those households living within danger zones (DHSUD, 2022). In 2009, to address the increasing housing needs of Baguio City and the need for resettlement site for some residents of Benguet Province, a resettlement project was proposed. This was pursued through the directive of the Housing and Urban Development Coordinating Council (HUDCC) to the National Housing Authority (NHA) to coordinate with the Provincial Local Government of Benguet for the provision of immediate assistance to address the resettlement needs of the province. Consequently, in

compliance with the directive of HUDCC, the NHA has proposed a resettlement site located in Tadiangan, Tuba, Benguet. The site is a government property with a total area of 15.477 hectares. Based from its vicinity map, the site is 6.70 kilometers away from Baguio City Hall. After further coordination, the proposed site was approved for the construction and development of the resettlement project. Technically, the construction of housing units was divided into three phases: the Phase I (which was reserved for families with totally damaged houses), the Phase II and Phase III (both for those with partially damaged houses).

This was considered to efficiently provide immediate assistance to those households affected by natural calamities that hit Benguet, and the informal settlements within the province. The average size of the housing units is 21 square meters within a 40 square meter-lot. These are row houses on stilts, with concrete pavement roads, open canal as drainage system, and with access to water and electricity services. Given these resettlement conditions, numerous families have accepted the offer to be relocated to the said resettlement site with a payment scheme similar to rent-to-own, having only minimal payments that beneficiaries need to settle. The project was named Tuba Resettlement, with existing beneficiaries selected from various municipalities of Benguet (NHA).

Technically, the Tadiangan Resettlement Project was implemented prior to the creation and rollout of the National Resettlement Policy Framework (NRPF). Be that as it may, it is necessary to identify factors that contribute to the success of government housing projects since it will also identify the fulfillment of its goal in accordance with its level of implementation. Further, the contributing factors in its success will be of great help in the implementation of government housing projects in the future, should these be considered and replicated. This would also be an opportunity to identify failure factors that affected the project quality, if any. Above all, assessing the quality of the Tadiangan Resettlement Project will not only identify the success of the project but also the level of satisfaction of the beneficiaries who were provided permanent shelter through the said project. Satisfaction with residency is one of the most important aspects that affect the quality of life (Walton et al. 2008). Identifying the success and failure factors contribute to the project's success (Miller, 2024).

With the persistent housing crisis, the government needs to intensify its thrust to address the housing gap, and come up with a more strategic approach in partnership with other stakeholders. More success of projects is expected with cooperation and coordination between developers and other parties involved, through better understanding of what initiatives shall be considered to improve the quality of life of the beneficiaries (Ibrahim, 2020). Finally, in order to attain successful housing projects, an optimal balance between sustainable housing and customer satisfaction must be observed (Chan and Adabre, 2019).

### **Theoretical/Conceptual Framework**

This part of the study discusses the relevant theories and concepts of resettlement projects and their relevance to addressing the global housing crisis.

Housing improvement is one of the most important sectors of the economy because it fuels up development and sustainability (Rahman et al. 2018). It assures prosperity in the economy since it does not only promote and uplift an individual's life but also sustain communities' daily actions. The provision of decent housing fuels economic growth and development through its impact on employment, investments, and labor productivity (Harris and Arku, 2006).

In the Philippines, resettlement projects were the government's frontline housing assistance intended to relocate ISFs to safe and resilient areas. In fact, some places in the country, through local government

units, implemented a program named “Oplan Likas” that aimed to fast track the relocation of ISFs in their respective areas (Sunstar, 2014). Along with this, the country’s Key Shelter Agencies even came up with the rebranding of the housing programs to BALAI Projects which stands for Building Adequate, Livable, Affordable, and Inclusive communities (Duran, 2018).

The “Balai” term came from Malay words for house and hall, and it reflects the integration of culture and innovation in government housing projects (NHA). This BALAI tagline aims to establish a unified vision for shelter agencies to bring out a dependable brand of public service, particularly in the delivery of housing solutions. This housing vision imposes a straightforward action that does not only build houses but also communities, leaving behind the previous setting of just building numbers for accomplishment reports but occupying the units because they find the housing quality responsive to their needs. This program supports the goal of building sustainable communities since it assures the provision of permanent shelter that is adequate, livable, affordable, and inclusive (Payot, 2018). Generally, the BALAI program serves as a platform to boost housing production while enhancing housing affordability for the low-income sector (National Economic Development Authority).

On the other hand, despite the presence of housing programs in the country, it has been a challenge to come up with housing and resettlement projects that are of quality, sustainable, and at the same time, affordable. The development of affordable housing is still a challenge because it is hard to balance quality, sustainability, and affordability, though it is crucial for the future (Taylo, 2024).

Moreover, resettlement projects, which target informal settlers, have been the government’s main strategy in the last years because it allowed shelter agencies to produce mass housing. Resettlement projects are more affordable because aside from the housing unit, it is delivered to the beneficiaries at a lower cost making them affordable, through a housing support subsidy. This will allow the implementing agency to provide support in the housing loan and other payments for essential services. More importantly, resettlement projects contribute to the well-being of the beneficiaries for these provide improvement to their housing conditions and shelter environment. Above all, the main contribution of resettlement projects is not only limited to relocating households to safer areas but also addressing the housing backlog of the country. With this, resettlement projects uplift individual lives as well as the economy of the nation (Ballesteros and Egana, 2012).

Sustainable housing sets the priority of delivering housing solutions that harmonize with the environment, society, and economy; it is an approach that offers benefits for both residents and the wider community. Aside from this, sustainable housing is also looking at how homes fit into the whole community, on how people can get around easily, what is adjacent to it, and if the area is a good place to live. It is all about delivering permanent shelters that are good for nature, low cost, and can uplift lives. It may be tough, but sustainable housing, alongside green architecture, gives hope for better future (Taylo, 2024). With this, we are bridging the housing gap while sustaining other aspects such as the environment, society, and economy.

According to Mollenkamp (2023), sustainability pertains to the ability to maintain or support a process continuously over time. It seeks to avoid the depletion of the natural or physical resources in order to remain useful for the long run. On the other hand, affordability means the price of an item is reasonable, inexpensive, and that it is within the budget of most people (Marketing Business Network). If a housing unit is sustainable, this could also entail affordability among the beneficiaries.

Meanwhile, other three aspects that contribute to quality housing units are: safety, accessibility, and inclusivity. Safety, according to the World Health Organization (2018), is the state in which hazards, risks,

and harms remain under control in order to preserve the well-being of every individual and the whole community. It is an important aspect that should be acquired in everyday life to attain and realize one's goals and aspirations. Accessibility, on the other hand, is the ability to give equal access to everyone, especially equal opportunities to services and facilities (United Nations). Lastly, inclusivity is having the assurance that every single person in the community is welcome, valued, and respected, no matter who they are and where they came from (Ricee, 2022). When these three aspects combine and merge with affordability and sustainability, the well-being of every Filipino family will be pursued, through the provision of housing assistance initiated by the government sector.

In line with this, the government, through the housing sector, has come up with the National Resettlement Policy Framework (NRPF) that aims to build greener cities that are environmentally sustainable, climate resilient, livable and safe in an inclusive Philippines; one that promotes equity and participation, and provides universal access to quality services especially for the vulnerable and disadvantaged (Del Rosario, 2022). The NRPF, as a strategy to build better and greener communities, was anchored with the following concepts as well: BALAI Filipino, 2015 National Housing Summit and Urban Development, Philippine Development Plan 2017-2022, National Urban Development and Housing Framework 2017-2022, the New Urban Agenda, Ambisyon Natin 2040, and other relevant documents (NRPF, 2022).

In accordance with the anchor documents and development thrusts of the national government, the NRPF provides the establishment of nine (9) guiding principles and corresponding strategies for resettlement programs: first, involuntary and off-city resettlement should be the last resort. Considering global and national best practices in terms of resettlement, in-city or near-city relocation should be a primary option to maintain the ISFs' and affected families' job and livelihood opportunities and other social services, and if possible, onsite development/upgrading should be made available to avoid off-city relocation. Forced eviction should be the last resort once all other humane alternatives are exhausted. When forced eviction cannot be avoided, affected households should be given compensation and time relocation and assistance. Second, resettlement programs, projects, and processes must be gender-sensitive, inclusive, and participatory: When crafting government strategies and policies for resettlement, it is important to consider the integration of human rights and needs of ISFs and affected families; resettlement programs and projects should address the specific needs of the disadvantaged and vulnerable groups. Also, the government should promote transparency and include active participation of the ISFs in the planning process. Third, resettlement housing options must be made available and affordable to ISFs and affected families. Resettlement housing shall be made as affordable as possible or can be subsidized to lower its final cost. Providing shelter at a lower cost can be attained by including subsidies, expanding formal housing finance system, and implementing every resettlement project based on laws and standards. Fourth, available lands should be identified and mobilized for socialized housing. The government should be able to identify available lands suitable for housing, and that these lands should be considered to be evaluated for the realization of housing solutions. There should be an updated inventory of idle government lands, and land data sharing between and among National Government Agencies (NGAs) and local governments should be institutionalized. Fifth, resettlement site locations must be identified and planned according to local land use and development plans. Resettlement sites should be identified as available and suitable for housing development based on the existing plans of the region, province, or city/municipality since LGUs have the responsibility to locate potential areas/sites. Some of the local plans that should be considered are a comprehensive Land Use Plan (CLUP), Comprehensive Development Plan (CDP), Local Shelter Plan, Geo-hazard Maps, and others. By doing this, resettlement projects will not only provide housing but

also develop a community that is with access to services such as electricity and water, proximity to urban areas and sources of livelihood, and access to mode of transportation. Most importantly, this will enable the government to assess the housing suitability which will help avoid exposure to natural hazards. Sixth, the government shall invest in and build the necessary administrative, social, financial, and physical infrastructure for resettlement. The government shall implement resettlement projects with utmost consideration on the quality that will be achieved, having a focus on different aspects of the implementation and not just focusing on the housing problem itself. Housing or shelter provision shall be embedded in the higher goal of inclusive, transformative, and sustainable urbanization, alongside uplifting the lives of the beneficiaries. Seventh, local governments shall be full partners in the planning, implementation, and management of resettlement programs. LGUs are at the frontline in addressing the housing gap, thus, they are tasked to prioritize the development and deliver adequate Local Shelter Plans (LSPs) and supporting programs. Adjacent municipalities should be able to maintain the coherence of LSP components. There should also be an improved support to LGUs in shelter provision and resettlement because their roles and responsibilities are expansive, involving land inventory, mobilization, and disposition, aside from land use and investment planning, site selection, and issuance of permits and licenses. The eighth guideline is resettlement communities must be resilient and sustainable. The development of housing and resettlement projects should be designed under existing laws, rules, and standards applicable to economic and socialized housing. This is to prevent the worsening impacts of climate change and natural disasters. Further, in building safe communities, it is also important to create designs that are gender-responsive and inclusive, taking into consideration the particular needs of male and female members of the affected families, and of the disadvantaged and vulnerable groups, along with the space and privacy needs of every Filipino family. And lastly, the economic restoration of resettled ISFs and affected families must be prioritized. Aside from the provision of a housing component, beneficiaries and affected families should also be able to obtain opportunities for livelihood and income sources. This is to ensure appropriateness and sustainability. This would also entail participation by the private sector to fully intensify the capability to uplift the lives of the affected families (National Resettlement Policy Framework).

On the other hand, there are different influencing factors and parameters that affect the level of satisfaction of residents of public housing projects. These include the design and architecture of the house, functionality of the house, level of accessibility, and the district location and community. These factors have particular designations that form the level of satisfaction in each angle (Ogu, 2002).

Meanwhile, residential satisfaction is the feeling of contentment when one achieves what one wants and desires in a house, that will serve as an important indicator for planners, and policymakers in the housing industry (Abidin et al, 2019). With that, there are three relevant theories of residential satisfaction: housing needs theory, housing deficit theory, and psychological construct theory.

For the first theory which is the housing needs theory, life cycle and evolution have different levels that make households uncomfortable. This is why households migrate to places because there is discomfort among them. This depends on Maslow's hierarchy of needs, namely physiological needs, safety needs, belongingness, and love, esteem needs, and the need for self-actualization. It is very important to satisfy one's basic needs to develop a person's potential and capability in society. For the second theory which is the housing deficit theory, it is actually defined as the lack of housing to accommodate the population. But to look deeper, the housing deficit theory is the lack of house condition itself. By comparing one's housing conditions to others, they get to assess their housing, and the differences make their house become housing

deficit. With that, people become keen to make adjustments to their house. For the third theory which is the psychological construct theory, this is more to the physical attributes of the house; the situation of the residential influences people to compare with others to feel satisfied or dissatisfied. When one is dissatisfied, this could lead to house modification until they get satisfaction (Abidin et al, 2019).

The residential satisfaction of residents, as a key component of livable cities, is essential to determine through gathering detailed insights regarding opportunities and obstacles at the district, neighborhood, and apartment level. Results of appropriate studies deliver arguments, recommendations, and proposals that enable various government agencies from the national down to local levels, to make targeted and tailored decisions on housing development (Kabisch, Poessneck, Soeding, and Schlink, 2021).

According to Weidemann and Anderson (1985), there are two general approaches to residential satisfaction: residential satisfaction is considered as a criterion for evaluating the residential quality and residential satisfaction serves as a predictor of residents' behavior. In the long run, analyzing residential satisfaction is identifying important determinants by measuring the effect of perceptions and assessments of the objective environment upon satisfaction (Weidemann and Anderson, 1985).

Recently, with the rising number of informal settlements and households living within danger zones, the Philippine government has felt the need to strengthen its force in bridging the gap. This time, this priority program promotes Public and Private Partnership (PPP) to effectively and efficiently address the housing gap, with the strategy to build one (1) million housing units every year for six (6) years. With that, the Marcos Administration has declared the housing development initiative dubbed as Pambansang Pabahay Para sa Pilipino Housing (4PH) Program a flagship program under Executive Order 34. This program aims to construct housing units that are sustainable and affordable, especially for low-income families (DHSUD, 2023).

The world is facing challenges in the housing industry that paint a global housing crisis. It has been identified that some factors that affect the housing situation of many countries are attributed to the pricing and financing schemes of housing developers/providers. With this, the need for every nation to level up housing solutions is raised, and low-cost housing, along with sustainable development, should be the priority when coming up with projects and programs.

To address the housing backlog of the country, the Philippine government, as the main enabler of the nation, shall implement strategies that attribute long-term solutions. As we look deeper into the root causes of the housing crisis, it has been learned that affordability, sustainability, and inclusivity belong to the main factors that contribute to the success of government housing and resettlement projects. With this, the researcher shall be able to identify and come up with effective and efficient programs and projects in pursuit of sustainable and affordable housing in the country, by assessing the level of satisfaction of the beneficiaries of existing government housing or resettlement projects.

With the foregoing, as this study aims to come up with strategies and recommendations in pursuit of quality and sustainable housing projects, the need to identify success and failure factors from an existing government housing project should be conducted. With that, the Tadiangan Resettlement Project, a government resettlement project located in Tadiangan, Tuba, Benguet, and as a project implemented within Benguet, should be assessed along with the government's housing frameworks and policies. This is to come up with strategies and recommendations that can be considered for the implementation of government housing and resettlement projects in the future.

As the need to address the housing gap of the country arises, there must be long-term solutions that need to be implemented to address this totally and effectively. As this study assesses the quality of the

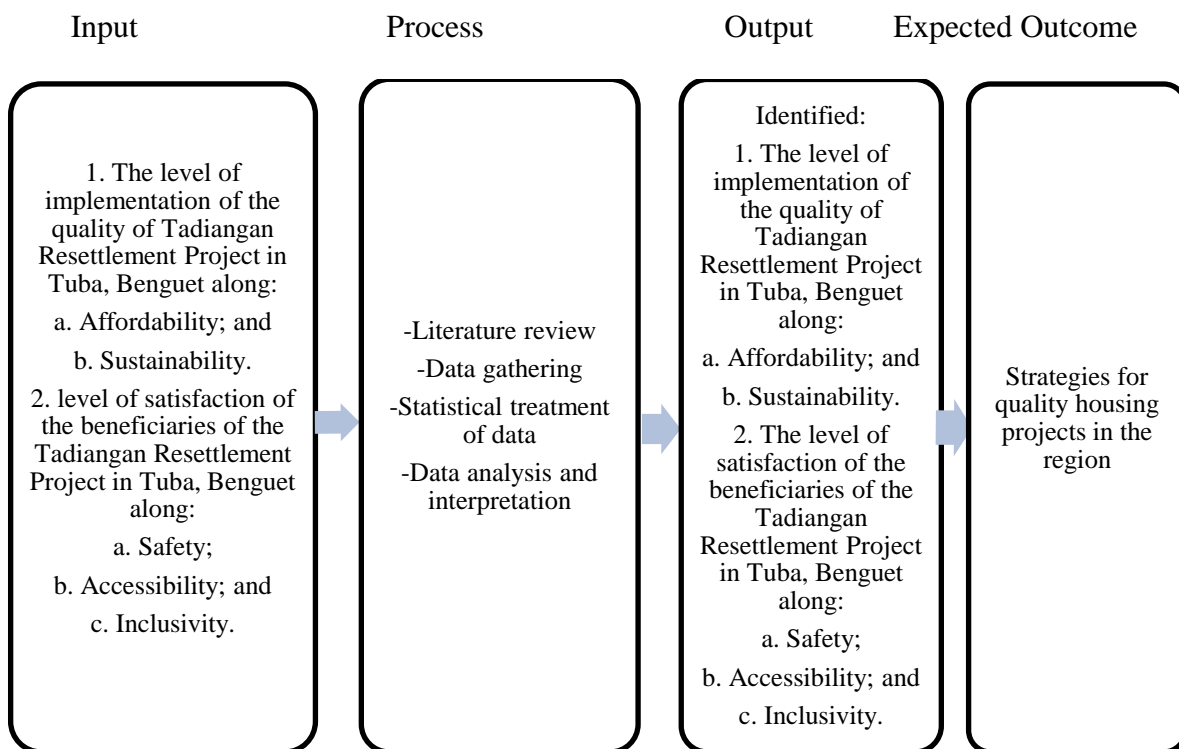


Tadiangan Resettlement Project in Tuba, Benguet, there should be an in-depth understanding of how the beneficiaries were able to cope up with life by assessing their level of satisfaction. This will enable this study to come up with strategies and recommendations for future government housing and resettlement projects in the region, especially since the priority program of the current administration is aligned with bridging the housing gap of the country.

Moreso, as we get along with this study, assuming that concerns regarding the sustainability of the Tadiangan Resettlement Project will pop up, the need to consider and implement strategies for the project’s beneficiaries shall be reinforced. The project’s beneficiaries should be given the quality of life they deserve through improving their situations as residents of the subject project. They will benefit from this study by re-evaluating the concerns and issues they encounter while living on the resettlement site provided.

This research study will provide new insights on how to come up with quality government housing projects that are aligned with the standards and frameworks, prioritizing projects that are sustainable, affordable, and inclusive in pursuit of uplifting the lives of Filipinos as a whole.

**Figure 1: Research Paradigm**



**Statement of the Problem**

This study aims to determine the level of implementation of the quality of Tadiangan Resettlement Project and the level of satisfaction of the beneficiaries of the government’s Tadiangan Resettlement Project in Tuba, Benguet, to come up with strategies for future government housing projects.

Specifically, this study seeks to provide answers to the following research questions:

1. What is the level of implementation of the quality of Tadiangan Resettlement Project in Tuba, Benguet along:
  - a. Affordability; and

- b. Sustainability.
2. What is the level of satisfaction of the beneficiaries of the Tadiangan Resettlement Project in Tuba, Benguet along:
  - a. Safety;
  - b. Accessibility; and
  - c. Inclusivity.

## Chapter 2

### Design and Methodology

As this study aimed to determine the level of implementation and beneficiary satisfaction of the Tadiangan Resettlement Project in Tuba, Benguet, the methods used in the conduct of this study were quantitative and qualitative techniques. Specifically, the researcher used validated survey questionnaires to obtain data that showed the experiences of the respondents regarding their stay in the resettlement area in terms of its affordability, sustainability, safety, accessibility, and inclusivity. The survey questionnaires that were floated and distributed contained research questions that entailed satisfaction measurement and quality assessment of the Tadiangan Resettlement Project, wherein a sample of the beneficiaries served as respondents.

In pursuit of coming up with strategies and recommendations for quality and sustainable government housing projects in the future, factors and aspects that contribute to and affect the level of implementation and beneficiary satisfaction of the Tadiangan Resettlement Project were identified, based on the collected data as personally assessed by the respondent-beneficiaries in the survey questionnaire.

The qualitative data included factors that affect Tadiangan Resettlement Project's level of implementation on affordability and sustainability, as well as the level of beneficiary satisfaction in terms of safety, accessibility, and inclusivity.

### Population and Locale of the Study

Following the directive of the Housing and Urban Development Coordinating Council (HUDCC) in 2009 to the National Housing Authority which is to provide immediate housing assistance to target beneficiaries from various municipalities in Benguet, a resettlement project was implemented within a 15-hectare lot in Tadiangan, Tuba, Benguet. Beneficiaries acquired shelter with an average lot area of 40 sqm and a 21 sqm row house.

As the government strengthens its drive to address the country's housing backlog, this research study aims to come up with strategies and recommendations in pursuit of quality government housing, by assessing the level of implementation and beneficiary satisfaction of the Tadiangan Resettlement Project.

A sample size of the population of the resettlement project participated in this study as respondents. They were given validated survey questionnaires wherein they rated their personal experiences in terms of their assessment of the project's affordability, sustainability, safety, accessibility, and inclusivity.

Specifically, ten (10) survey questionnaires were given to the Homeowners' Association (HOA) President of the Tadiangan Resettlement Project which she distributed to the respondent-beneficiaries. Among the ten (10) survey questionnaires distributed, only eight (8) were filled out and given back to the researcher. The rest of the questionnaires were no longer retrieved.

**Profile of the Respondents**

This study focused on the beneficiaries of the Tadiangan Resettlement Project as respondents. The criteria for the respondent-beneficiaries were: principal beneficiary of the project, head of the family/household, and living in the community for more than five years. Ten (10) survey questionnaires were given to the President of the Homeowners’ Association (HOA) of Tadiangan Resettlement Project which she distributed to the respondent-beneficiaries. However, only eight (8) survey questionnaires were retrieved by the researcher. The table below shows the age distribution, gender, marital status, and number of members in the household of the respondents. The other one did not disclose his/her identity.

**Table 1: Profile of the Respondents**

Age			Gender		Marital status		# in the household	
20-40	41-60	61 and above	Male	Female	Single	Married	1-3	4 and more
1	4	2	4	3		7	4	3
Total: 7			Total: 7		Total: 7		Total: 7	

The table presents that based on the number of respondents of this study, most respondents are with ages ranging from 41-60, male, married, with less than three (3) members in the household, who live in an average of 21.20 square meter (4.00 x 5.30) which is the average floor area of the housing units in Tadiangan Resettlement Project.

**Data Gathering Instruments**

The researcher used a validated survey questionnaire that were floated and distributed to a sample of the population of the Tadiangan Resettlement Project. The survey questionnaires contain questions that describe the respondents’ personal experiences and opinions by assessing the level of implementation and beneficiary satisfaction on the project. Having the survey questionnaires distributed, the respondent’s role was to rate the identified indicators from Very High (VH) which is interpreted as highly implemented to Very Low (VL) which means not implemented at all; and from Very Satisfied (VS) to Very Dissatisfied (VD), based on their assessments on the project’s affordability and sustainability, as well as their level of satisfaction in terms of its safety, accessibility, and inclusivity.

For the assessment of the level of implementation of the Tadiangan Resettlement Project, the first two factors in the survey questionnaire were provided with indicators that affect and contribute to the project’s affordability and sustainability. Given that the acquisition of shelter provided by the resettlement project observed a financing scheme similar to rent-to-own, beneficiaries assessed its affordability based on the total cost of the housing unit, payment terms, and if there were other expenses incurred due to house deterioration. Along with this, beneficiaries also responded to the project’s sustainability by indicating their assessment on whether the project was able to provide and assure them permanent shelter and can accommodate all the members of the family, with livelihood opportunities within or nearby that can support their monthly obligations on the payment.

Meanwhile, the level of satisfaction of the beneficiaries took part at the third, fourth, and fifth parts of the questionnaire that identified their fulfillment in terms of safety, accessibility, and inclusivity upon acquisition of shelter. For the statements indicated under the safety factor, respondents were asked to

determine their satisfaction on the housing unit’s livability and if the area is away from any kind of danger or harm. Likewise, knowing that the area is not within or near Central Business District/town/city proper, the respondents also rated the resettlement area’s accessibility to basic needs, services, and facilities, and if there is an existing transportation system that can cater everyone in the community.

The secondary source of data were informal interviews, journals, newspapers, published and unpublished documents, and internet sources through the World Wide Web (www).

**Data Gathering Procedure**

Data gathering was done by handing over ten (10) copies of the survey questionnaire to the president of the Homeowners’ Association (HOA) of the Tadiangan Resettlement Project who serves as the leader and focal person of the community. The HOA president then distributed the survey questionnaires to ten (10) beneficiaries. The beneficiaries whom the questionnaires were given to are heads of families and original and primary beneficiaries of the project. Some respondent-beneficiaries took several days to return the filled-out survey questionnaires to the HOA president and two (2) of which were not returned on time upon the retrieval by the researcher.

**Statistical Treatment of Data**

The data gathered were treated using both quantitative and qualitative techniques. The data collected on the survey questionnaires pertaining to the level of implementation and beneficiary satisfaction along with affordability, sustainability, safety, accessibility, and inclusivity were statistically treated using the overall weighted mean. The overall weighted mean scores were further interpreted using Likert Scale. The Likert Scales used are as follows:

**Table 2: Four-Point Likert Scale of the Level of Implementation**

Range	Statistical Limits	Description	Interpretation
1	1.00-1.75	Very Low	Not implemented at all
2	1.76-2.50	Low	Slightly implemented
3	2.51-3.25	High	Moderately implemented
4	3.26-4.00	Very High	Highly implemented

**Table 3: Four-Point Likert Scale of the Level of Satisfaction**

Range	Statistical Limits	Description	Interpretation
1	1.00-1.75	Very Dissatisfied	Meets 1-25% of the expectations
2	1.76-2.50	Dissatisfied	Meets 26-50% of the expectations
3	2.51-3.25	Satisfied	Meets 51-75% of the expectations
4	3.26-4.00	Very Satisfied	Meets 76-100% of the expectations

### Chapter 3

#### The Level of Implementation of the Tadiangan Resettlement Project along Affordability

Table 4 shows the weighted mean and descriptive equivalent of the correct responses among the respondent-beneficiaries on the affordability of the Tadiangan Resettlement Project.

**Table 4: The Level of Implementation of the Project along Affordability**

Item	Weighted mean	Descriptive Equivalent	Interpretation
The total cost of the housing unit is affordable	3	High	Moderately implemented
The payment terms are manageable	3.38	Very High	Highly implemented
No added expenses	1.78	Low	Slightly implemented
<b>Overall Weighted Mean</b>	<b>2.72</b>	<b>High</b>	<b>Moderately implemented</b>

Table 4 shows that the overall weighted mean of the three indicators in terms of affordability is 2.72, which signifies that it is moderately implemented. This implies that some of the proposals and conditions made by the implementing agency prior to the turnover of the housing units were met. Having some of the promises fulfilled, respondent-beneficiaries are satisfied with the affordability aspect of the project.

#### The level of implementation of the Project as to Sustainability

Table 5 shows the weighted mean and descriptive equivalent of the correct responses among the respondent-beneficiaries on the sustainability of the Tadiangan Resettlement Project.

**Table 5: The level of implementation of the Project as to Sustainability**

Item	Weighted mean	Descriptive Equivalent	Interpretation
Provisions of the implementation of the project assures permanent occupancy among beneficiaries	3.14	High	Moderately implemented
Livelihood opportunities are available in the community	2.25	Low	Slightly implemented
Housing units can accommodate the whole family	2.57	High	Moderately implemented
<b>Overall Weighted Mean</b>	<b>2.65</b>	<b>High</b>	<b>Moderately implemented</b>

Table 5 shows that the overall weighted mean of the three indicators in terms of sustainability is 2.65, which signifies that it is moderately implemented. This implies that some of the proposals and conditions

made by the implementing agency prior to the turnover of the housing units were met. Having some of the promises fulfilled, respondent-beneficiaries are satisfied with the sustainability aspect of the project.

**The Satisfaction of Beneficiaries of The Tadiangan Resettlement Project along Safety**

Table 6 shows the weighted mean and descriptive equivalent of the correct responses among the respondent-beneficiaries on the safety of the Tadiangan Resettlement Project.

**Table 6: The Satisfaction of Beneficiaries of The Tadiangan Resettlement Project along Safety**

<b>Item</b>	<b>Weighted mean</b>	<b>Descriptive Equivalent</b>	<b>Interpretation</b>
The housing unit is safe	2.43	Dissatisfied	Meets 26-50% of expectations
The housing unit is livable	3	Satisfied	Meets 51-75% of expectations
No major improvements/repairs made	1.29	Very Dissatisfied	Meets 1-25% of expectations
Peace and order are established within the community	3	Satisfied	Meets 51-75% of expectations
<b>Overall Weighted Mean</b>	<b>2.43</b>	<b>Dissatisfied</b>	<b>Meets 26-50% of expectations</b>

The table presents that the overall weighted mean of the four indicators in terms of safety is 2.43, which signifies that respondent-beneficiaries are dissatisfied. Having been able to acquire shelter from the implementing agency, only few of the expectations of the respondent-beneficiaries on this aspect were met. Respondent-beneficiaries do not feel totally safe in the area.

**The satisfaction of beneficiaries of the Tadiangan Resettlement Project along accessibility**

Table 7 shows the weighted mean and descriptive equivalent of the correct responses among the respondent-beneficiaries on the accessibility of the Tadiangan Resettlement Project.

**Table 7: The Satisfaction of Beneficiaries of The Tadiangan Resettlement Project along Accessibility**

<b>Item</b>	<b>Weighted mean</b>	<b>Descriptive Equivalent</b>	<b>Interpretation</b>
The location of the project is accessible to educational institutions, health facilities, satellite markets, and other basic facilities	2.43	Dissatisfied	Meets 26-50% of expectations
Transportation is not a major problem	2.43	Dissatisfied	Meets 26-50% of expectations
<b>Overall Weighted Mean</b>	<b>2.43</b>	<b>Dissatisfied</b>	<b>Meets 26-50% of expectations</b>

The table presents that the overall weighted mean of the two indicators in terms of accessibility is 2.43, which signifies that respondent-beneficiaries are dissatisfied.

Having been able to acquire shelter from the implementing agency, only few of the expectations of the respondent-beneficiaries on this aspect were met. Respondent-beneficiaries say that the project is not totally accessible to basic services and facilities.

**The satisfaction of beneficiaries of the Tadiangan Resettlement Project along inclusivity**

Table 8 shows the weighted mean and descriptive equivalent of the correct responses among the respondent-beneficiaries on the inclusivity of the Tadiangan Resettlement Project.

**Table 8: The Satisfaction of Beneficiaries of The Tadiangan Resettlement Project along Inclusivity**

Item	Weighted mean	Descriptive Equivalent	Interpretation
Beneficiaries have equal access to resources and services in the community	3.13	Satisfied	Meets 51-75% of expectations
Beneficiaries have equal access to livelihood opportunities	2.63	Satisfied	Meets 51-75% of expectations
There is a sense of belongingness in the community	3.25	Satisfied	Meets 51-75% of expectations
<b>Overall Weighted Mean</b>	<b>3</b>	<b>Satisfied</b>	<b>Meets 51-75% of expectations</b>

The table shows that the overall weighted mean of the three indicators in terms of inclusivity is 3, which signifies that respondent-beneficiaries are satisfied. Despite the presence of different origins, beliefs, and practices among beneficiaries, some of the expectations of the beneficiaries on this aspect were met. Respondent-beneficiaries say that the project is an inclusive community.

**Weighted Mean and Verbal Interpretation**

The table below presents the level of implementation along affordability and sustainability and the level of satisfaction of the respondent-beneficiaries on safety, accessibility, and inclusivity that contribute to the well-being and affect the quality of life of the beneficiaries of the Tadiangan Resettlement Project in Tuba, Benguet:

**Table 9: Weighted Mean and Verbal Interpretation**

Factor/Indicator	WM	VI
<b>Affordability</b>		
1. The total cost of the housing unit is affordable.	3	H
2. The payment term for the housing unit acquired is manageable.	3.38	VH
3. No major expenses were made due to house deterioration.	1.78	L
<b>Sustainability</b>		

1. Provisions of the implementation of	3.14	H
2. the Tadiangan Resettlement Project assure permanent occupancy among the beneficiaries.		
3. Livelihood opportunities are available within or near the community.	2.25	L
4. The housing unit can accommodate all the members of the family.	2.57	H
<b>Safety</b>		
1. The housing unit is safe.	2.43	D
2. The housing unit is livable.	3	S
3. The housing unit acquired does not need major improvements/repairs.	1.29	VD
4. The beneficiaries have established peace and order within the community.	3	S
<b>Accessibility</b>		
1. The location of the project is accessible to educational institutions, health facilities, satellite market, and other basic facilities.	2.43	D
2. Transportation is not a major problem for the beneficiaries/residents.	2.43	D
<b>Inclusivity</b>		
1. Beneficiaries have equal access to resources and services in the community.	3.13	S
2. Beneficiaries have equal access to livelihood opportunities.	2.63	S
3. There is a sense of belongingness in the community.	3.25	S

According to Bernie Cahiles-Magkilat (2020), Economist-Congressman Stella Luz Quimbo stated during her talk at the Organization of Socialized Housing Developers of the Philippines (OSHDP) Housing Series Virtual talks, that other than population growth, the country's housing backlog is also driven by factors such as failure to supply the need and failure to supply adequate financing. She also noted that home ownership in the country went down from 68 percent in 2010 to 59.6 percent in 2017 based from the Philippine Statistics Authority data. Thus, the number of Filipinos owning their own houses is declining and many are living in houses that are actually overcrowded. In addition, she mentioned that the average housing space for poorest families is as low as 6.4 square meters, which is as small as a billiard table. Citing studies that correlate home ownership to a child's development, health, education, and safety, she made a call for the crafting of an urgent adequate housing space policy to improve the quality of life of Filipinos.

With the provisions of the Tadiangan Resettlement Project, beneficiaries were able to acquire shelter where they stay together with their immediate family members. However, with an aim to assess the quality of life of those beneficiaries living in the community, this research study was able to gather data that measures the satisfaction of the beneficiaries with the provisions of the Tadiangan Resettlement Project along affordability, sustainability, safety, accessibility, and inclusivity.



### **Level of Implementation along Affordability**

According to Chester Antonino C. Arcilla (2019), the United Nations Human Settlements Program defined that housing is affordable when it is adequate in quality and location and it does not require too much cost that it prohibits its occupants in attaining other basic living costs or threatens their enjoyment of other basic human rights. More, affordability of housing is instrumental in ensuring adequate access to other basic needs and services, which helps create a stable environment that contribute to improved quality of life along education, health, and financial security.

Having said these, this study enabled the respondent-beneficiaries from the Tadiangan Resettlement Project to assess the affordability of the housing unit acquired through determining its level of implementation particularly on the total cost, payment terms, and other major expenses made, if any. With the result of Moderately Implemented (MI), respondent-beneficiaries perceived that the payment terms of the housing unit acquired made it more affordable. Accordingly, beneficiaries are paying minimal amount monthly with escalating amortization for thirty (30) years, which started one (1) year after relocation or occupancy. Significantly, beneficiaries left a High (H) rating on the total cost of the housing unit, classifying it still affordable even after repayment of the remaining balance. The ratings of the respondent-beneficiaries on these factors entail affordability of the project when it comes to the acquisition of shelter provided by the government or public sector.

However, having acquired low-cost shelter does not guarantee the beneficiaries of no additional expenses that will be incurred upon acquisition of such. The one factor that had been rated as Low (L) or Slightly Implemented (SI) is that if there were additional expenses, even major expenses, made by the beneficiaries due to house deterioration. In an informal interview, some needed to make repairs with the other parts of the house to improve its state and quality. Under affordability, this is the only indicator that is described as Slightly Implemented (PI) by the respondent-beneficiaries, knowing that the housing units turned over were raw and unfurnished.

With the foregoing, building affordable houses does not mean compromising the quality of it. According to Carmen (2024), there may be low-priced houses, but often, it's a call leading to homes that might not meet the standards for quality and safety. On the other hand, with the government's drive in addressing the housing needs through provision of affordable housing, there are legal bases that provide guidelines, rules, and standards when it comes to affordable housing construction and development. Thus, low-cost housing can be possible as long as it meets national guidelines and standards.

### **Level of Implementation along Sustainability**

Sustainable housing is the contemporary approach of offering benefits to the residents and wider community, where it prioritizes constructing houses that are in harmony with nature, society, and the economy (Billion Bricks, 2024). With regards to sustainable housing, it is also about considering factors that are unique to local context, and with that, it offers more opportunities for sustainable practices as well. When it comes to sustainability, respondent-beneficiaries of the Tadiangan Resettlement Project assessed the resettlement by leaving the overall rating of Moderately Implemented (MI). Statements indicated under the sustainability factor provide that the resettlement project assures permanent occupancy among the beneficiaries, that there are available livelihood opportunities within or near the community, and that the housing unit can accommodate all the members of the family. Accordingly, results of the survey show that respondent-beneficiaries rated as Moderately Implemented (MI) the first and last statements and only the second statement drew a Slightly Implemented (SI) under the sustainability factor.

With the government's thrust in addressing the housing backlog of the country, the main objective is not just to construct and build houses but to provide permanent shelter where families stay and live together long term (DHSUD). Having said this, respondent-beneficiaries of the Tadiangan Resettlement Project seem satisfied on the assurance of the project's permanent occupancy provision. The result could have been the otherwise if there are challenges like the absence of factors that attain assurance on permanent shelter such as: integration of permanent occupancy in the policies, attainment of resilient communities, provision of income or livelihood opportunities, and attainment of ideal space for households.

Apparently, when there is lack of integration of permanent occupancy in the policies, beneficiaries may opt to leave the area and move to another place, or worse, go back to their previous location. This could defeat the purpose of relocating families to safer communities and providing permanent shelter. Since they are unaware of the rules or if the policy does not include strong agreement that beneficiaries must stay in the acquired shelter for a long term or permanently, they can move out whenever they want and just relocate to where they are comfortable to stay. Aside from this, resilient communities are now the goal of housing projects that can withstand calamities, disasters, and other challenges. When beneficiaries do not feel safe at their acquired shelter, they would think that it is just another temporary structure and can be possibly damaged when at risk, so, they leave.

Another on the brighter side, respondent-beneficiaries left a Moderately Implemented (MI) rating on the last statement which is sustainability in the unit's accommodation of all family members. Having respondents mostly composed of 2-3 members in the household, survey results show that the space is enough for all the family members. Technically, the average floor area of the houses built cannot accommodate families with 4 or more members.

Meanwhile, the factor that has been rated by the beneficiaries as Slightly Implemented (SI) is the lack of livelihood opportunities in the community. In order to make the housing component sustainable, beneficiaries should have a source of income to support their obligations on the payment even if it is just a minimal fee. Beneficiaries rating this indicator as low can be due to the resettlement's location, lack of resources, and lack of training and seminars on livelihood programs/activities, that limit their opportunity to earn.

### **Beneficiary satisfaction along Safety**

Government housing projects in the Philippines should be affordable and at the same time, safe (NRPF). With the provision of affordable housing projects, quality and safety should not be compromised. There are many factors than can affect the safety of the house and the community as a whole.

In the matter of the Tadiangan Resettlement Project, its safety was assessed through four indicators: if the house is (literally) safe to live at, if the house is livable, if the house does not need major repairs, and if the community is in peace and order. Along these statements, beneficiaries left a dissatisfactory rating on the project's safety as a whole.

When asked if the housing unit is safe, beneficiaries did not meet their expectations with the project, in fact, they had to do some repairs and improvements to make it a safe one. Data show that more than half of the respondents made necessary repairs and improvements on their house until it became safe to live. Others needed to do necessary improvements on some parts of the house since these were turned over as raw and were built on stilts.

On the other hand, beneficiary satisfaction on the livability of it is high and that more than half of them said their expectations were met on that matter. The fact that the housing units built can accommodate the

whole family means it is livable and can continue to bring comfort among the residents. In the same manner, beneficiaries assessed the whole community as a safe one, having established peace and order within. This might be the result of having a governing body through the Homeowners' Association (HOA), strong bond with one another, respect and obedience to rules and regulations, and alive Filipino traits such as bayanihan spirit and camaraderie.

According to the National Economic Development Authority (NEDA), Filipino people's long-term vision of a matatag, maginhawa, at panatag na buhay para sa lahat can be realized if an environment is safe, secure, and orderly.

### **Beneficiary satisfaction along Accessibility**

Affordability and accessibility of government housing could not always get along especially when the location of the project affects the total housing cost and its proximity from the town proper or center. However, the present drive of the government in addressing the housing needs entail affordability and accessibility to ensure that mandates on the provision of permanent shelter is achieved (DHSUD). Relevantly, the National Resettlement Policy Framework (NRPF) provides that housing assistance from the government through housing projects should be in accordance with the guidelines and standards as prescribed by national laws and other legal bases, including the attainment of an affordable and accessible housing for every Filipino family.

In connection to this, the Tadiangan Resettlement Project, which was developed prior to the publication and approval of the NRPF, acted upon the need to provide permanent shelter in Benguet province. However, respondent-beneficiaries of this research study assessed the accessibility of the project with a dissatisfactory rating.

There were two statements indicated under accessibility in the survey questionnaire (that the project is accessible to basic services and facilities and that transportation is not a major problem) which respondent-beneficiaries rated both as dissatisfactory. Basic facilities such as a primary school and stores are available within the community, however, other facilities like health care center or clinic and satellite markets are not visible. Moreover, transportation is also a concern considering its distance from the town proper. It was learned in an informal interview that the distance of the project to basic services and facilities and the absence of an effective and reliable mode of transportation challenge the availment of daily needs of the beneficiaries.

### **Beneficiary satisfaction along Inclusivity**

According to Eden Project Communities (2024), a community is inclusive when people can be involved in its spaces, places, and activities regardless of age, ability, occupation, and origin. However, there can be several factors that can challenge inclusivity such as physical, intellectual, comfort and cultural, and economic. These factors are potential barriers to inclusion but are possible to overcome when everyone understands and respects each of the residents.

In this study, inclusivity was assessed by the respondents through the following statements: (1) beneficiaries have equal access to resources and services; (2) equal access to livelihood opportunities; and (3) there is a sense of belongingness in the community. Significantly, respondents' satisfaction along inclusivity marked a satisfactory rating, noting that they have been able to meet their expectations regarding this factor.

The data gathered through the filled-out survey questionnaires imply that there is a sense of belongingness in the community, that it is evident and widely being practiced, because it almost clinched a very satisfactory rating. Having a sense of belongingness in the community, where there is support and when you can rely on others when needed, relieves stress and challenges that life may bring (Marianne Wilie, 2019).

With this, the respondents noted that they get the support they need from others and they feel accepted in the community. As such, given the fact that they came from different parts of Benguet, social inclusion has been practiced and is being practiced throughout their stay in the resettlement project. Aside from this, respondents also said that they are satisfied when it comes to access to resources and services. This means that they are able to get what they need or desire to receive from the resources and services within the community, as long as it promotes welfare among the residents and does not compromise others. Furthermore, the respondents also feel that they have seen equal access whenever there are livelihood opportunities arising in the community. There may be limited livelihood opportunities but come offerings of such, residents are given equal chances to participate and pursue one.

## Chapter 4

### Conclusions

Based from the findings of the study, the following conclusions were drawn:

1. a. In general, the NHA project is intended and developed as a low-cost housing which will be paid by the beneficiaries through a financing scheme.
- b. As a summary, the NHA project implementer with the intention to provide permanent shelter, the beneficiaries are still facing challenges to sustain it.
2. a. Overall, it turned out that the respondent- beneficiaries do not feel totally safe with the housing unit provided.
- b. As a summary, there are respondents-beneficiaries with elderly, PWD and pregnant women who have special needs to be located in a more accessible and convenient area.
- c. Evidently, the community as a whole is an inclusive community regardless of the origin, ethnicity, beliefs, and principles of the residents of the Tadiangan Resettlement Project.

### Recommendations

Based from the conclusions of the study, the following recommendations are offered:

1. a. The implementing agency (National Housing Authority) should consider providing a completely-built structure that would no longer require additional expenses on the part of the beneficiaries.
- b. The implementing agency (National Housing Authority) should provide livelihood opportunities such as farming, crafting, food and other livelihood projects.
2. a. The implementing agency (National Housing Authority) should provide housing units that should be resilient and adaptive to make sure it will serve its purpose permanently.
- b. The implementing agency (National Housing Authority) should provide basic services and facilities that will be made available within the community to sustain daily life's needs and challenges.
- c. During the planning period, the implementing agency (National Housing Authority) should engage beneficiaries in the policy-making in the pursuit of sustainable and inclusive community.

Other Recommendations

3. The implementing agency should partner with a government financial institution such as the Home Development Mutual Fund or Pag-IBIG Fund, Social Housing and Finance Corporation (SHFC), and Landbank of the Philippines to come up with a more flexible financing scheme or payment terms.
4. The government should provide rental subsidy to further decrease the monthly dues of the beneficiaries. In order to attain sustainability on government housing projects, the following are recommended for consideration:
5. The implementing agency should also consider offering job opportunities for the beneficiaries to enable them to earn and provide for the family, and to meet their monthly obligations on the housing unit.
6. Implementing agency should conduct trainings and seminars for the beneficiaries from time to time.
7. The implementing agency should intensify its monitoring function on the status of the housing project.
8. To attain safety on government housing projects, the design of the housing units should -comply with the national rules and standards, until its construction and development, that the works and materials used should be strictly monitored to ensure that the housing units are built in quality.
9. The housing/resettlement project should require the need to formulate governing/regulating body such as Homeowners’ Association (HOA) and Condominium Corporation officers.
10. After implementation, the implementing agency should revisit the housing/resettlement site to meet and discuss with the beneficiaries their concerns, needs, similarities and differences.

**Table 10: Matrix on Recommendations**

<b>Factor</b>	<b>Recommendation</b>	<b>Strategy</b>
<b>Affordability</b>	Provide completely-built housing units	Housing units should be turned over as a complete and furnished structure, with all parts of the house already installed such as doors, windows, divisions, roofings and ceilings, electrical wirings and water pipes, and others.
<b>Sustainability</b>	Provide livelihood opportunities	There should be income opportunities given to the beneficiaries and should be provided free trainings as well on livelihood such as farming, crafting, sewing, baking, and others.
<b>Safety</b>	Provide resilient and adaptive housing units	Housing units should be built in quality, a complete structure, and that precautionary measures such as fences and stairs are incorporated in the

		plans considering that the area is not flat.
<b>Accessibility</b>	Provide basic services and facilities to the community	Along with the housing units, there should be structures for services within the community such as satellite markets, health facilities, learning centers, multi-purpose halls, and others.
<b>Inclusivity</b>	The implementing agency should engage potential beneficiaries in the policy-making	During the planning period, the implementing agency should conduct consultations with the potential beneficiaries which is a big help in making the project more sustainable and inclusive. With this, the needs and priorities of the project recipients are acknowledged at the grassroot level.

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