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Housing Accessibility and Economic Needs in Sulu: Basis for a Community Education Program

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Abstract. This study assessed housing accessibility and economic needs in selected communities of Sulu to establish evidence-based foundations for a Community Education Program. Specifically, it determined the level of housing accessibility across five dimensions structural safety and durability, spatial adequacy and livability, access to basic services and facilities, location suitability and disaster resilience, and inclusivity for vulnerable household members; profiled economic needs regarding monthly income, livelihood sources, affordability, and financial capacity; examined differences in accessibility across respondent groups; and tested the relationship between economic profile and housing conditions. A descriptive-quantitative design with stratified random sampling was employed; 150 household heads from 12 barangays across four island clusters participated. Data were gathered using a validated researcher-made questionnaire (S-CVI = 0.94; Cronbach's α = 0.82 for housing accessibility, α = 0.78 for economic needs), supplemented by structured ocular verification. Results revealed housing was moderately accessible overall (M = 2.26/4.00). Location suitability and disaster resilience rated lowest (M = 2.15), with sanitation as the weakest single indicator (M = 2.06 — Not Accessible). Nearly 73% of households earned below ₱10,000 monthly and 82% had irregular, weather-dependent livelihoods; affordability and financial capacity were uniformly low (M = 1.88). Significant differences in housing accessibility existed by income bracket — $F(2, 147) = 17.02$, $p < .001$, $\eta^2 = 0.19$ — and island cluster — $F(3, 146) = 7.19$, $p < .001$, $\eta^2 = 0.13$ — while sex and educational attainment showed no significant influence. Income ($r = 0.47$, $p < .001$) and livelihood stability ($r = 0.38$, $p < .001$) showed moderate positive associations. These are statistical associations and do not imply causation. Perceived accessibility scores reflect respondent perspectives and are not equivalent to engineering-grade structural inspection. A five-module, culturally responsive Community Education Program on Housing and Livelihood Resilience is proposed alongside integrated policy recommendations.

Keywords: Community Education; Disaster Resilience; Economic Needs; Housing Accessibility; Livelihood Resilience

Introduction

Housing is universally recognized as a fundamental human right and a core determinant of health, safety, dignity, and socioeconomic opportunity. Beyond serving as basic shelter, adequate housing provides stability, security, and a necessary foundation for families to pursue education, livelihood, and long-term development. Proper housing conditions directly influence the physical and mental well-being of community members, as well as their capacity to participate in economic activities and social life. Inadequate housing characterized by poor materials, overcrowding, lack of sanitation, and hazard exposure correlates with higher morbidity, lower school attendance, and reduced economic mobility, creating barriers that persist across generations (UN-Habitat, 2022; Department of Health, 2023).

In the Philippines, the right to decent housing is enshrined in Article XIII, Section 9 of the 1987 Constitution and reinforced by Republic Act No. 7279 (1992) and Republic Act No. 11201 (2019). Despite these legal frameworks, access to safe, affordable, and accessible housing remains uneven across regions. Disparities are particularly pronounced in conflict-affected and geographically isolated areas where housing conditions are shaped not only by economic constraints but also by infrastructure gaps, environmental hazards, and social and political dynamics. Sulu — an archipelago of coastal and island communities — has long recorded among the nation's highest poverty incidence (Philippine Statistics Authority [PSA], 2024).

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Following the September 2024 Supreme Court ruling and Executive Order No. 91 (2025), Sulu was transferred from BARMM to Region IX, making current, community-level evidence especially critical for planning and resource allocation.

Sulu's geographic setting presents unique challenges in infrastructure development, resource distribution, and service delivery. Many households reside in dwellings that are structurally unsound, overcrowded, or located in hazard-prone areas susceptible to coastal flooding and natural disasters. Access to potable water, sanitation facilities, and secure land tenure remains limited. Furthermore, housing design and location often fail to accommodate persons with disabilities, older persons, and households with special needs, restricting their ability to access work, education, and public services. These physical limitations are compounded by widespread economic constraints: low household incomes, limited employment opportunities, and high poverty rates make it difficult for families to invest in housing improvements or secure alternative shelter options (Bangsamoro Planning and Development Authority [BPDA], 2023; BARMM Ministry of Human Settlements and Development, 2024; World Bank, 2023).

Despite these visible challenges, there is limited localized documentation that systematically examines both the physical accessibility of housing and the economic needs that shape housing conditions in Sulu. Most existing studies focus on general poverty trends, conflict resolution, or large-scale shelter initiatives, with less attention to how housing design, location, affordability, and household income interact to affect daily life and long-term development. No published integrated study was found covering these five dimensions simultaneously in Sulu's island communities, particularly following the province's administrative transition. This gap provided the primary motivation for the present research.

Community education has emerged as a critical strategy in addressing such gaps by building local knowledge, raising awareness, and equipping residents with practical skills and information. These education programs empower communities to identify their own housing needs, advocate for their rights, and pursue sustainable solutions. In the context of Sulu, where local resource mobilization and community resilience serve as central pillars for long-term development, an experience-based, community-driven educational approach ensures that spatial and structural interventions remain responsive, culturally appropriate, and sustainable beyond external assistance (BPDA, 2023; ChildHope Philippines, 2024).

Accordingly, this study assesses housing accessibility — including structural safety, spatial adequacy, access to services, location suitability, and inclusivity — and analyzes the economic needs that influence housing availability, affordability, and sustainability among households in selected communities across Sulu. Findings serve as the evidence-based basis for developing a Community Education Program that equips residents with practical knowledge on housing improvement, resource management, sustainable livelihood, and rights awareness.

For this study, housing accessibility is defined as the extent to which dwellings and their surrounding environment enable safe, dignified, and sustainable living across five measurable dimensions: Structural Safety & Durability — materials, foundations, and maintenance against hazards (self-reported perception, not engineering certification) Spatial Adequacy & Livability — space, ventilation, sanitation, and functional areas. Access to Basic Services — water, electricity, health, education, markets. Location Suitability & Disaster Resilience — elevation, drainage, shoreline distance, evacuation routes. Inclusivity — features accommodating older persons, persons with disabilities, children, and vulnerable members

This definition draws from the UN Committee on Economic, Social and Cultural Rights (1991) General Comment No. 4. It is distinct from affordability (cost relative to income), physical accessibility (barrier-free design alone), and tenure security (legal rights to occupancy), each measured or discussed separately.

Research Question

This study was conducted from August 30 to October 20, 2026. Specifically, it addresses the following:

1. What is the level of housing accessibility in terms of:1.1 Structural Safety and Durability;
   1.2 Spatial Adequacy and Livability;
   1.3 Access to Basic Services and Facilities;
   1.4 Location Suitability and Disaster Resilience; and
   1.5 Inclusivity for Vulnerable Household Members?
2. What are the economic needs of the households in terms of:
   2.1 Monthly Household Income;
   2.2 Primary Sources of Livelihood;
   2.3 Affordability of Housing Construction and Maintenance; and
   2.4 Financial Capacity for Housing Improvement?
3. Is there a significant difference in housing accessibility when grouped according to:
   3.1 Sex;

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3.2 Educational Attainment;
3.3 Monthly Household Income; and
3.4 Geographic/Island Cluster?

4. Is there a significant relationship between the economic profile of households and their level of housing accessibility?
5. Based on the findings, what Community Education Program can be proposed?

Scope and Delimitation of the Study

This study covered 150 household heads in 12 barangays across four island clusters of Sulu. It focused on the five dimensions of housing accessibility and four domains of economic needs. Stratified random sampling ensured representation across clusters. Data were gathered via self-reported questionnaires supplemented by structured ocular verification. Findings represent selected coastal and island communities and may not generalize to urban centers or non-coastal areas. The cross-sectional design identifies associations but does not establish causation. Perceived housing accessibility scores are not equivalent to certified engineering inspections or hazard mapping.

Literature Review

Housing Accessibility and Adequacy

Housing accessibility encompasses more than physical entry; it includes habitability, security of tenure, availability of services, affordability, and cultural adequacy (UN-Habitat, 2022). Adequate housing protects physical health, supports children's educational performance, and enhances household economic stability. In contrast, inadequate housing characterized by poor materials, overcrowding, lack of sanitation, and hazard exposure correlates with higher morbidity, lower school attendance, and reduced work capacity (DOH, 2023). Studies in coastal and island communities confirm that housing located without hazard assessment experiences repeated damage, increasing recovery costs and trapping families in cycles of vulnerability (World Bank, 2023; ADB, 2023).

Economic Determinants of Housing Conditions

Socioeconomic status directly shapes housing quality. Household income determines the ability to acquire better materials, secure safe land, and pay for transport and labor. In Sulu, poverty incidence remains above the national average; livelihoods are dominated by fishing and small-scale trade with high seasonal variability (PSA, 2024). Construction materials must often be transported across islands, inflating costs and delaying repairs. When income is low and irregular, housing maintenance is frequently deferred in favor of immediate food, health, and educational needs. Research consistently shows that economic capacity mediates the relationship between location and housing outcomes families with greater resources can afford safer sites and resilient designs, while those with limited means remain exposed to risks (Bangsamoro Planning and Development Authority, 2023; NEDA, 2024).

Inclusivity and Special Needs

Accessible housing design ramps, wider doorways, reinforced supports, and hazard-free layouts enables persons with disabilities, older persons, and young children to participate fully in family and community life. In many communities, however, cultural housing patterns and resource constraints limit such features. Neglect of inclusive design reinforces marginalization and restricts the contribution of vulnerable members to household and community development (ADB, 2023; DILG, 2022).

Community Education as a Sustainable Intervention

Community education builds local agency and long-term capacity. UNESCO (2023) emphasizes that when residents understand technical principles site selection, drainage, ventilation, maintenance and know their legal rights, they become active participants rather than passive recipients. Education ensures that improvements are sustained; trained residents can teach neighbors, maintain structures independently, and advocate collectively for infrastructure and policy support. This approach is particularly relevant in resource-limited and conflict-affected areas where external assistance may be intermittent or short-term (DILG, 2022).

The reviewed literature establishes that housing accessibility is multidimensional physical, locational, economic, and social and that economic capacity is a critical determinant of housing quality. Despite clear relevance, there is a scarcity of integrated, community-level studies in Sulu that link housing conditions to household economic realities and propose context-appropriate educational interventions. This gap provided the primary motivation for the present study.

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Methodology

Research Design

This study employed a descriptive-quantitative research design to assess housing accessibility and economic needs, describe their status, compare subgroups, and examine relationships. According to Creswell (2014), descriptive research seeks to describe phenomena in their natural setting with the goal of enhancing understanding. This approach is appropriate as it systematically documents current conditions, identifies gaps, and provides an evidence base for program development.

Research Locale

The study was conducted in 12 barangays across the main island and three outlying island groups of Sulu. These communities were selected to reflect coastal, inland, and geographically isolated settings with varied livelihood and infrastructure profiles. The locale was chosen because of its documented housing backlog, high poverty incidence, and unique island geography affecting shelter access and construction costs.

Research Participants

The respondents of this study were the household heads from selected communities across the Province of Sulu. A total of 150 household heads participated in the study, selected through stratified random sampling to ensure fair representation across all island and municipal clusters.

Research Instrument

The researcher-made questionnaire comprised three parts: Part I — Respondent profile: sex, age, educational attainment, household size, income range, primary livelihood, and geographic cluster. Part II — Housing Accessibility: 25 items across five dimensions, using a 4-point Likert scale where: 4 = Highly Accessible; 3 = Accessible; 2 = Moderately Accessible; 1 = Not Accessible. Part III — Economic Needs: 15 items covering income stability, material affordability, transport costs, and financial capacity, with the same 4-point scale. The instrument was validated by three experts in community development, economics, and social work; Content Validity Index (S-CVI) = 0.94. It was pilot-tested in one non-participating barangay to ensure clarity and cultural appropriateness. Reliability analysis yielded Cronbach's $\alpha = 0.82$ for housing accessibility and $\alpha = 0.78$ for economic needs — both above the 0.70 threshold (Tavakol & Dennick, 2011). Alongside interviews, two trained enumerators conducted a standardized exterior inspection of each dwelling using a 5-item checklist covering: visible wall/roof material, foundation condition, drainage presence, proximity to shoreline/flood-prone areas, and sanitation facility type. Observations were recorded independently and cross-checked against self-reported ratings. Important limitation: This verification provides corroborating field evidence but does not constitute engineering-grade structural inspection or certification. Respondent perceptions remain the primary data source.

Data Gathering Procedure

This study was reviewed and approved by the Zamboanga Peninsula Polytechnic State University Research Ethics Committee (Protocol No. ZPPSU-REC-2026-041). Approval was secured following coordination with local government units and community leaders. Free, Prior, and Informed Consent was obtained in Tausug or Filipino; participation was voluntary, and participants could withdraw at any time without consequence. All data were anonymized, stored securely, and used solely for research purposes in compliance with Republic Act No. 10173 (Data Privacy Act of 2012). No personal identifiers appear in this report. Ocular verification was conducted only with explicit permission and focused on observable, non-intrusive exterior features to respect household privacy.

Results and Discussions

Research Question 1: What is the level of housing accessibility in terms of structural safety, spatial adequacy, access to basic services, location suitability, and inclusivity?

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Table 1. Level of Housing Accessibility — Structural Safety and Durability

Statements The dwelling...	Mean	Verbal Description	Interpretation
1. uses strong and durable wall materials suited to the climate.	2.30	Moderately Accessible	Moderately Accessible
2. has a weather-resistant and well-maintained roof.	2.39	Moderately Accessible	Moderately Accessible
3. has a stable and properly built foundation.	2.26	Moderately Accessible	Moderately Accessible
4. can withstand strong winds, heavy rains, and common hazards.	2.17	Moderately Accessible	Moderately Accessible
5. receives timely repairs when parts become damaged.	2.28	Moderately Accessible	Moderately Accessible
Over-all Mean	**2.28**	**Moderately Accessible**	**Moderately Accessible**

Table 1 shows that structural safety is moderately accessible overall. The highest mean of 2.39 relates to roof maintenance, while the lowest mean of 2.17 concerns resistance to hazards. This indicates that while basic maintenance is common, many structures lack engineered resilience consistent with World Bank (2023) findings that coastal dwellings often use locally available but less durable materials. Families prioritize visible repairs but lack knowledge or funds for hazard-resistant upgrades. Targeted training on affordable resilient construction techniques would be beneficial.

Table 2. Level of Housing Accessibility — Spatial Adequacy and Livability

Statements The dwelling...	Mean	Verbal Description	Interpretation
1. has enough floor space for all household members.	2.13	Moderately Accessible	Moderately Accessible
2. allows good natural lighting and proper ventilation.	2.42	Accessible	Moderately Accessible
3. has a functional and private sanitation facility.	2.06	Not Accessible	Not Accessible
4. provides safe and separate spaces for sleeping and rest.	2.24	Moderately Accessible	Moderately Accessible
5. has secure and clean food preparation and storage areas.	2.34	Moderately Accessible	Moderately Accessible
Over-all Mean	**2.24**	**Moderately Accessible**	**Moderately Accessible**

Table 2 reveals that sanitation is the lowest-rated indicator at 2.06, interpreted as Not Accessible. Many households share facilities or rely on unsafe disposal methods. This finding aligns with DOH (2023), which links poor sanitation to higher incidence of waterborne and communicable diseases. Ventilation and lighting score relatively better due to traditional open-design housing, but overcrowding limits overall livability. Instruction on affordable sanitation solutions and space efficient layouts should be prioritized in the education program.

Table 3. Level of Housing Accessibility — Access to Basic Services and Facilities

Statements The community/dwelling...	Mean	Verbal Description	Interpretation
1. has reliable and safe potable water supply.	2.18	Moderately Accessible	Moderately Accessible
2. has consistent and affordable electricity service.	2.43	Moderately Accessible	Moderately Accessible
3. is within reasonable distance of health centers and clinics.	2.50	Accessible	Accessible
4. is within reasonable distance of schools, markets, and transport.	2.58	Accessible	Accessible
5. has accessible waste disposal and collection arrangements.	2.30	Moderately Accessible	Moderately Accessible
Over-all Mean	**2.42**	**Moderately Accessible**	**Moderately Accessible**

Table 3 shows that proximity to schools and services is relatively better, while water supply remains inconsistent. This reflects Sulu's dispersed geography where distance to facilities is often shorter within-

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island, but infrastructure reliability especially water and power remains uneven. BPDA (2023) confirms that infrastructure gaps persist in island communities despite recent improvements.

Table 4. Level of Housing Accessibility — Location Suitability and Disaster Resilience

Statements The dwelling...	Mean	Verbal Description	Interpretation
1. is situated on safe ground above flood and storm surge levels.	2.03	Not Accessible	Not Accessible
2. has proper drainage and protection from water accumulation.	2.16	Moderately Accessible	Moderately Accessible
3. is located at a safe distance from the shoreline and erosion zones.	2.09	Not Accessible	Not Accessible
4. has clear and accessible evacuation routes.	2.33	Moderately Accessible	Moderately Accessible
5. is sited with consideration for community hazard information.	2.14	Moderately Accessible	Moderately Accessible
Over-all Mean	**2.15**	**Moderately Accessible**	**Moderately Accessible**

Table 4 shows location suitability and disaster resilience as the weakest dimension overall, with elevation and shoreline distance scoring lowest. Many families build near the sea for livelihood fishing and trading, but this places them directly in hazard zones. Asian Development Bank (2023) notes that livelihood dependence on coastal access often conflicts with safe siting, creating difficult trade-offs. The education program must address this conflict through hazard mapping, alternative livelihood options, and affordable elevation techniques.

Table 5. Level of Housing Accessibility — Inclusivity for Vulnerable Household Members

Statements The dwelling...	Mean	Verbal Description	Interpretation
1. has accessible entrances and pathways for all members.	2.22	Moderately Accessible	Moderately Accessible
2. allows safe movement inside for elderly and persons with disabilities.	2.28	Moderately Accessible	Moderately Accessible
3. has safe edges, railings, and child-friendly features.	2.19	Moderately Accessible	Moderately Accessible
4. accommodates the special needs of pregnant or recovering members.	2.23	Moderately Accessible	Moderately Accessible
Over-all Mean	**2.23**	**Moderately Accessible**	**Moderately Accessible**

Table 5 indicates that inclusive design features are generally lacking. Housing is built for average adult mobility without consideration for changing needs. This gap is often due to limited awareness rather than cost alone; simple modifications ramp access, reinforced supports, non-slip surfaces can be integrated during initial construction if knowledge is available.

Table 6. Summary of Housing Accessibility

Indicators	Mean	Verbal Description	Interpretation
1. Structural Safety and Durability	2.28	Moderately Accessible	Moderately Accessible
2. Spatial Adequacy and Livability	2.24	Moderately Accessible	Moderately Accessible
3. Access to Basic Services and Facilities	2.42	Moderately Accessible	Moderately Accessible
4. Location Suitability and Disaster Resilience	2.15	Moderately Accessible	Moderately Accessible
5. Inclusivity for Vulnerable Members	2.23	Moderately Accessible	Moderately Accessible
Over-All Mean	**2.26**	**Moderately Accessible**	**Moderately Accessible**

Table 6 summarizes the overall level of housing accessibility. Respondents are moderately accessible across all dimensions. This means housing provides basic shelter but lacks resilience, sanitation, and inclusive design areas where targeted improvement is urgently needed. These findings are supported by National Economic and Development Authority (2024), which notes that adequate housing in BARMM is often functional but below minimum standards in safety and sustainability.

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Research Question 2: What are the economic needs of the households in terms of income, livelihood, affordability, and financial capacity?

Table 7. Economic Profile of Households

Indicators	Category	Frequency	Percentage
1. Monthly Household Income	Below ₱10,000	109	72.67
	₱10,001 – ₱20,000	32	21.33
	Above ₱20,000	9	6.00
2. Primary Livelihood Source	Fishing and Marine-related	84	56.00
	Small Trade and Commerce	36	24.00
	Farming and Agricultural Labor	30	20.00
3. Income Stability	Regular/Year-round	27	18.00
	Seasonal/Irregular	123	82.00

Table 7 shows that nearly three-fourths of households earn below ₱10,000 monthly, and more than 80% experience seasonal or irregular income. Fishing dominates but is weather dependent, creating periods of financial strain. This aligns with Philippine Statistics Authority (2024) data showing Sulu's poverty incidence among the highest in the region.

Table 8. Affordability and Financial Capacity

Statements The household...	Mean	Verbal Description	Interpretation
1. finds construction materials affordable for needed repairs.	1.99	Disagree	Low Capacity
2. can afford transport costs for materials to the community.	1.96	Disagree	Low Capacity
3. sets aside savings specifically for housing maintenance.	1.84	Disagree	Low Capacity
4. can access affordable credit or assistance for housing improvements.	1.73	Disagree	Low Capacity
5. prioritizes housing needs without sacrificing food or health expenses.	1.88	Disagree	Low Capacity
Over-all Mean	**1.88**	**Disagree**	**Low Capacity**

Table 8 reveals uniformly low affordability and financial capacity. Transport costs across islands significantly increase material prices, and formal financing is rarely available in remote barangays. When income is low and irregular, housing becomes a deferred priority. These findings support the need for the education program to include livelihood diversification and resource management modules alongside technical housing guidance.

Research Question 3: Is there a significant difference in housing accessibility when grouped according to sex, educational attainment, income, and geographic cluster?

Table 9. Difference in Housing Accessibility by Sex, Education, Income, and Location

Grouping Variable	Stat Computed	p-value	Interpretation	Decision on Ho
1. Sex	t = 0.815	0.416	Not Significant	Accepted
2. Educational Attainment	F = 2.012	0.137	Not Significant	Accepted
3. Monthly Household Income	F = 17.024	0.000	Significant	Rejected
4. Geographic / Island Cluster	F = 7.186	0.000	Significant	Rejected

Table 9 shows that sex and educational attainment do not significantly influence housing accessibility suggesting that housing conditions are shared realities across these groups, not determined by individual education or gender alone. However, income level and geographic location produce highly significant differences. Households earning more have better built, safer homes, those on smaller, more isolated islands face compounded disadvantages in materials, transport, and services. These findings highlight that economic and geographic realities are stronger determinants than personal characteristics.

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Research Question 4: Is there a significant relationship between economic profile and housing accessibility?

Table 10. Correlation Between Economic Indicators and Housing Accessibility

Economic Indicator	r-value	p-value	Interpretation	Strength
1. Monthly Household Income	0.468	0.000	Significant	Moderate Positive
2. Livelihood Diversity / Stability	0.379	0.000	Significant	Weak to Moderate Positive

Table 10 confirms a positive and significant relationship: as income and livelihood stability increase, housing accessibility improves. This supports the Sustainable Livelihoods Framework economic assets directly enable physical asset improvement. While education alone cannot generate income, it can improve resource management, diversify livelihoods, and leverage community cooperation making the proposed program a vital complement to economic development efforts.

Research Question 5: Based on the findings, what Community Education Program can be proposed?

The findings indicate clear, actionable gaps: hazard exposure, poor sanitation, low resilience, limited inclusive design, and constrained economic capacity. Accordingly, a Community Education Program on Housing and Livelihood Resilience is proposed, with five integrated modules designed for delivery through barangay leaders and school-community partnerships:

The five-module training program focuses on strengthening community capacity in safe, resilient, and sustainable housing through practical knowledge and skills. Module 1, Housing Safety and Practical Maintenance, covers appropriate material selection, foundation care, ventilation, and affordable repair techniques. Module 2, Hazard-Resilient Siting and Climate Adaptation, addresses local hazard mapping, safe setbacks, drainage systems, elevation, and flood-proofing strategies. Module 3, Sanitation, Health, and Inclusive Design, emphasizes affordable toilet facilities, water safety, waste management, ramps, and child- and elderly-friendly housing features. Module 4, Resource Management and Livelihood Diversification, focuses on housing budget management, local material sourcing, savings groups, and supplementary livelihood opportunities. Module 5, Rights, Tenure, and Collective Action, discusses housing laws, secure tenure, community planning, advocacy, and disaster response organization. Each module is designed to be delivered over one day. The implementation framework provides for instruction in Tausug and Filipino, supported by visual aids and practical demonstrations, with training schedules arranged around participants' fishing and farming activities. Trainers will include local masons, health workers, and faculty members from ZPPSU, while follow-up mentoring will be conducted for three months after the workshop. The program is intended to complement, rather than replace, material subsidies, infrastructure investments, and policy reforms necessary to achieve safe, inclusive, and resilient housing conditions.

Ethical Considerations

This study was reviewed and approved by the Zamboanga Peninsula Polytechnic State University Research Ethics Committee (Protocol No. ZPPSU-REC-2026-041). Free, Prior, and Informed Consent was obtained in Tausug or Filipino; participation was voluntary, and participants could withdraw at any time without consequence. All data were anonymized, stored securely, and used solely for research purposes in compliance with Republic Act No. 10173 (Data Privacy Act of 2012). Ocular verification was conducted only with explicit permission and focused on observable, non-intrusive exterior features to respect household privacy. Perceived housing accessibility scores are not equivalent to certified engineering inspections.

Conclusion

The study concluded that housing in selected communities of Sulu is moderately accessible overall, yet critical dimensions disaster resilience and sanitation remain critically insufficient. Economic needs are profound: nearly three-fourths of households earn below ₱10,000 monthly, and over 80% face irregular income, limiting capacity to invest in durable improvements. Housing accessibility differs significantly by income level and geographic cluster, while sex and educational attainment show no meaningful influence. Economic capacity shares a moderate positive relationship with housing conditions, confirming that financial resources are necessary but not sufficient without technical knowledge and supportive policy. Perceived accessibility scores reflect respondent perspectives and are not equivalent to certified engineering assessments. Education alone cannot resolve structural deficits, but it equips residents to make safer choices,

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advocate more effectively, and maximize available resources forming an essential foundation alongside policy support, material assistance, and infrastructure development.

Recommendations

Based on the findings, the following are recommended: For the Department of Human Settlements and Urban Development (DHSUD) and Regional Planning Authorities: Prioritize outer island clusters in Sulu in housing programs; introduce targeted transport subsidies to offset inflated material costs; Integrate hazard-resilient and culturally appropriate design standards into all shelter assistance; Establish community sanitation improvement programs with locally sustainable technology options. For Local Government Units (LGUs) of Sulu: Map and zone hazard-prone coastal areas; develop safe-settlement options that respect livelihood proximity; Create and disseminate simple, illustrated guides to safe building practices in Tausug; Facilitate partnerships between island communities and technical institutions such as ZPPSU. For Zamboanga Peninsula Polytechnic State University (ZPPSU): Launch the proposed Community Education Program as an extension service; train volunteer teams across clusters; Establish continuing research and monitoring on housing and livelihood conditions in Sulu; Develop simplified, visual learning materials suited to local context. For Communities and Households: Participate actively in training and planning initiatives; organize neighborhood groups to address shared sanitation and drainage needs; Prioritize incremental, resilient improvements as resources permit; Engage with LGUs and agencies to voice needs and track program delivery. For Future Researchers: Conduct longitudinal studies to track housing and livelihood changes following administrative transition to Region IX; Investigate land tenure systems and their influence on housing investment in island communities; Evaluate the implementation and impact of the proposed Community Education Program.

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