

## Republic of the Philippines QUEZON CITY COUNCIL

Quezon City 21st City Council

PO21CC-294

30th Regular Session

ORDINANCE NO. SP- 2944 , S-2020

AN ORDINANCE ESTABLISHING A MORATORIUM ON THE MONTHLY AMORTIZATION PAYMENT ON ALL HOUSING PROGRAM OF THE LOCAL GOVERNMENT OF QUEZON CITY COVERING A PERIOD STARTING FROM THE MONTH OF MARCH UNTIL DECEMBER OF 2020 IN CONSIDERATION OF THE DEVASTATING FINANCIAL IMPACT OF THE PANDEMIC COVID-19 IN THE ECONOMIC CONDITION OF THE WHOLE PHILIPPINE NATION AND TO EACH AND EVERY CONSTITUENCY OF QUEZON CITY, RESTRICTING, IF NOT DEPRIVING OUR PEOPLE OF THEIR MEANS OF INCOME AND LIVELIHOOD, AFFECTING ALL CLASSES IN SOCIETY, PAYMENT OF THE MONTHLY AMORTIZATION SHALL RESUME ON JANUARY 2021, NO DEFAULT, INTERESTS, OR PENALTY SHALL ACCRUE AND IMPOSED UPON THE BENEFICIARY WITHIN THE PERIOD COVERED BY THE MORATORIUM.

Introduced by Councilors MARIVIC CO PILAR and FRANZ S. PUMAREN.

Co-Introduced by Councilors Bernard R. Herrera, Lena Marie P. Juico, Dorothy A. Delarmente, M.D., Tany Joe "TJ" L. Calalay, Nicole Ella V. Crisologo, Victor V. Ferrer, Jr., Atty. Bong Liban, Eden Delilah "Candy" A. Medina, Estrella C. Valmocina, Kate Galang-Coseteng, Matias John T. Defensor, Wencerom Benedict C. Lagumbay, Jorge L. Banal, Sr., Peachy V. De Leon, Imee A. Rillo, Marra C. Suntay, Irene R. Belmonte, Resty B. Malañgen, Ivy L. Lagman, Hero M. Bautista, Karl Castelo, Patrick Michael Vargas, Shaira L. Liban, Ram V. Medalla, Allan Butch T. Francisco, Melencio "Bobby" T. Castelo, Jr., Rogelio "Roger" P. Juan, Diorella Maria G. Sotto-Antonio, Donato "Donny" C. Matias, Eric Z. Medina and Noe Dela Fuente.

WHEREAS, the spread of infection of COVID-19 virus continuous as of this date. The severity of its effects, some of which resulted to fatalities, is never ignored and downplayed by the Local Government of Quezon City. Addressing the spread is of top most priority for the government;

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WHEREAS, together with the National Government, quarantine directives have been issued to the public. Strict adherence thereto is sought and enforced by the government on all industrial, commercial and residential areas for the purpose of containing the infection and preventing human transmission by contact;

WHEREAS, the pandemic caused by COVID-19 has devastated, damaged and negatively altered the used to be normal lives of each and everyone in the world. Not only does it threaten each and everyone's existence by the medical sickness it brings, it ravaged likewise the economic and financial standing of every community. Employment and work had been abruptly halted. Considerably realization of income for the worker and employer likewise was severely affected. No work eventually results to pay. Thus, financial constraints imminently follow for every family;

WHEREAS, the Local Government of Quezon City, headed by its devoted Local Chief Executive, Honorable Ma. Josefina G. Belmonte, exerted all efforts to assist and provide for each and every family in Quezon City at these times of hardship. Likewise, steps and directives to protect and maintain public health in the City are taken simultaneously while providing the families with their needed commodities;

WHEREAS, the purpose of housing programs of the City Government is to provide the underprivileged families of good and decent housing at an affordable consideration for the beneficiary. However, at these times of hardship, the amortizations obligated upon the beneficiary would be of an additional burden for daily struggle nowadays;

WHEREAS, the Local Government of Quezon City, as spearheaded by its City Mayor, Ma. Josefina G. Belmonte, untiringly seeks and exerts effort to help our people at these times. Temporarily suspending payments of amortization in all housing programs of the City would afford our beneficiaries the needed time and opportunity to stabilize and earn sufficient income for their obligations.

## NOW, THEREFORE,

BE IT ORDAINED BY THE CITY COUNCIL OF QUEZON CITY IN REGULAR SESSION ASSEMBLED:

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SECTION 1. The City Ordinance shall be known as the "Pandemic Moratorium on Housing Payments 2020".

## SECTION 2. DEFINITION OF TERMS. -

- a) Moratorium "a legally authorized period of delay in the performance of a legal obligation or the payment of debt"
- b) Amortization Payment "Payment by beneficiary of acquisition price gradually usually by periodic payments of principal and interest"
  - c) Government "Quezon City Local Government"
- d) Beneficiary "Awardee of a Housing Program of the Local Government of Quezon City under obligation to pay the Government under an amortized schedule"
  - e) Suspension "Halt, Stop"
  - f) Resumption "To continue, To proceed"

SECTION 3. PERIOD OF COVERAGE BY MORATORIUM. - The Moratorium shall start and be observed starting from March 2020, when a National Proclamation of Public Calamity due to COVID-19 Pandemic was declared, and shall last until the month of December 2020. Amortization payments for all Housing Projects of the Local Government of Quezon City is hereby SUSPENDED temporarily within the said period.

SECTION 4. AMORTIZATION PAYMENTS TO OTHER GOVERNMENT AGENCIES AND/OR PRIVATE FINANCING INSTITUTIONS. - This Ordinance shall not cover amortization payments due to other government agencies and/or Private Financing Institutions other than the Local Government of Quezon City.

SECTION 5. No default, additional interest, penalties and surcharges shall be imposed upon the beneficiary due to the lapsed months under moratorium once resumption of payment commences on January 2021.

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SECTION 6. This Ordinance shall be in full effect immediately upon compliance with the laws on procedure.

ENACTED: June 1, 2020.

GIAN G. SOTTO City Vice Mayor Presiding Officer

ATTESTED:

Atty. JOHN THOMAS S. ALFEROS III City Government Dept. Head III

APPROVED: 24 JUN 2020

MA. JOSEFINA G. BELMONTE City Mayor

## **CERTIFICATION**

This is to certify that this Ordinance was APPROVED by the City Council on Second Reading on June 1, 2020 and was PASSED on Third/Final Reading on June 8, 2020.

Atty. JOHN THOMAS S. ALFEROS III City Government Dept. Head III

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