

4. LOT ACQUISITION THROUGH THE COMMUNITY MORTGAGE PROGRAM

The Quezon City Government as mobilizer/originator through HCDRD implements Community Mortgage Program (CMP). A financing program of the Social Housing Finance Corporation (SHFC) which assists legally organized associations of underprivileged and homeless citizens to purchase and develop a tract of land under the concept of community ownership.

Office or Division:	Community Mortgage Program Section under Housing and Resettlement Division (HRD)	
Classification:	Qualified for Multi-Stage Processing	
Type of Transaction:	G2C – Government to Citizen ; G2G –Government to Government	
Who may avail:	Community Associations (CA) of informal settler families; Landowners (LO) of private properties; Individual Client for Socialized Housing	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
For Landowners:		
Letter Request addressed to HCDRD Department Head (1 original, 1 photocopy)	Client	
1 CTC and 2 photocopies of Certified True Copy of Title/s	Registry of Deeds	
1 CTC and 2 photocopies of two (2) titles back	Registry of Deeds	
1 CTC and 2 photocopies of Tax Declaration	City Assessor's Office	
1 CTC and 2 photocopies of two (2) trace back of current Tax Declaration	City Assessor's Office	
1 Original and 2 photocopies of Updated Tax Clearance / Tax Receipts	City Treasurer's Office (CTO)	
1 Blueprint Copy and 2 photocopies - Vicinity Map / lot plan signed by Geodetic Engineer	Geodetic Engineer	
1 Original and 2 photocopies - Proof of road right-of-way	Quezon City Engineering Department	
1 Original and 2 photocopies -Special Power of Attorney (SPA) for landowners represented by their Attorney-in-Fact	Client	
Two (2) valid Government issued IDs and BIR issued Tax Identification Number (TIN) of the registered owner/s (2 photocopies)	Client	

For Community Associations (CA):	
1 Original and 2 photocopies of Letter of Intent to Buy (the property) addressed to the HCDRD Department	Community Association
1 CTC and 2 photocopies of HOA Registration from the Department of Human Settlements and Urban Development (DHSUD) / Housing and Land Use Regulatory Board (HLURB) Registration, Articles of Incorporation and By-Laws	DHSUD(HLURB)
2 Original and 1 photocopy of the Secretary's Certificate authorizing the CA President to represent the Homeowners Association in the Community Mortgage Program	Community Association
2 Original and 1 photocopy Masterlist of Beneficiaries with lot assignment	Community Association
2 Blueprint Copies of the Subdivision plan duly signed by the Geodetic Engineer	Geodetic Engineer
2 photocopies of the passbook/Bank Account in the name of the CA with savings equivalent to three (3) months advance amortizations and one (1) year Mortgage Redemption Insurance (MRI)	Community Association
1 certified true copy, 2 photocopies) BIR Certificate of Registration	BIR
Individual Client for Socialized Housing:	
1 original and 2 photocopies- Proof of Income	Client
1 Original and 2 photocopies -Marriage Contract if married	Philippine Statistics Authority (PSA)
1 CTC and 2 photocopies -Birth Certificate	Philippine Statistics Authority (PSA)
1 Original and 2 photocopies - Barangay Clearance	Barangay Hall
2 photocopies-Two (2) valid Government issued IDs with 3 specimen signatures	Client
May submit requirement and follow up through email at email address: HCDRD@quezoncity.gov.ph	

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit letter of intent/application letter with the requirements attached to HCDRD.	1. Receive letter request from client and provide checklist of requirements.	None	5 minutes	<i>Receiving Clerk</i> Administrative Division
	1.1 Validate submitted documents and attachments.	None	1 day	<i>Receiving Clerk</i> Administrative Division
	1.2 Transmit to the Assistant Department Head for review.	None	5 minutes	<i>Assistant Department Head /</i> Office of the Assistant Department Head
	1.3 Receive documents for proper disposition.	None	1 day	<i>Department Head</i> Office of the Dept. Head
	1.4. Evaluate application and validate submitted documents	None	2 days	<i>Project Coordinator</i> Community Mortgage Program Section
2. Wait for the result of site inspection and the recommendation of HCDRD.	2. Conduct site inspection and prepare recommendation.	None	1 day	<i>Project Coordinator</i> Community Mortgage Program Section
3. Attend CMP Orientation	3. Conduct CMP Orientation	None	1 day	<i>Project Coordinator</i> Community Mortgage Program Section

<p>4. The CA will negotiate with the property owner as regards intention to buy the property through CMP.</p>	<p>4.The negotiation between lot owner and the community association shall be under the guidance of HCDRD.</p>	<p>None</p>	<p>5 days</p>	<p><i>Division Head Section Head CMP Project Coordinator Community Mortgage Program Section</i></p>
<p>5. Submit all required documents to HCDRD</p>	<p>5. Prepare all necessary documents for CMP project enrolment.</p>	<p>None</p>	<p>7 days</p>	<p><i>Project Coordinator Community Mortgage Program Section</i></p>
	<p>5.1 File for CMP project enrollment and forward documents to Social Housing Finance Corporation (SHFC).</p>	<p>None</p>	<p>1 day</p>	<p><i>Project Coordinator Community Mortgage Program Section</i></p>
<p>6. The CA and the program beneficiaries will comply with all the requirements and sign needed loan documents required by SHFC through HCDRD.</p>	<p>6. Give feedback to client with attached report and findings from SHFC.</p>	<p>None</p>	<p>7 days</p>	<p><i>Section Head Project Coordinator Community Mortgage Program Section</i></p>
	<p>6.1 Check compliance with the findings of SHFC</p>	<p>None</p>	<p>7 days</p>	<p><i>Section Head Project Coordinator Community Mortgage Program Section</i></p>
	<p>6.2 Prepare and assist in signing required loan documents.</p>	<p>None</p>	<p>7days</p>	<p><i>Project Coordinator Community Mortgage Program Section</i></p>
	<p>6.3 Submit complete loan documents to the SHFC.</p>	<p>None</p>	<p>1 day</p>	<p><i>Project Coordinator Community Mortgage Program Section</i></p>
<p>6.4 Follow-up and comply with SHFC findings.</p>	<p>None</p>	<p>3 days</p>	<p><i>Project Coordinator Community Mortgage Program Section</i></p>	

7. The landowner and CA will execute Deed of Absolute Sale (DOAS).	7. Prepare and assist in signing of DOAS. 7.1 Submit DOAS and other documents to SHFC.	None	1 day	<i>Project Coordinator Community Mortgage Program Section</i>
		None	1 day	<i>Project Coordinator Community Mortgage Program Section</i>
8. Attend CMP post take-out orientation on their monthly amortization payment. <i>After transfer of title in the name of HOA and after release of loan proceeds in favor of the owner.</i>	8. Guide and remind the program beneficiaries to attend the post take out orientation. .	None	1 day	<i>Project Coordinator Community Mortgage Program Section</i>
	TOTAL:	None	47 days, 0 Hour(s), 10 minutes	
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