

ORDINANCE NO. 2013-016

**AN ORDINANCE CONDONING PENALTIES INCURRED BY BENEFICIARIES OF THE
SOCIALIZED HOUSING PROGRAM OF CITY OF NAGA SUBJECT TO CERTAIN
CONDITIONS:-**

Authored by: Hon. Nelson S. Legacion

Be it ordained by the Sangguniang Panlungsod of the City of Naga in session assembled, that:

SECTION 1. Condonation. The City Government of Naga hereby condones all accrued penalties on the monthly amortization arrearages incurred by beneficiaries of its Socialized Housing Program subject to the following terms, conditions and limitations, to wit:

1. The applicant's name appears in the original list of beneficiaries in the Urban Poor Affairs Office. A transferee is disqualified to avail of the condonation program unless such transfer was previously qualified by the said Office and the Naga Urban Development and Housing Board and his application approved by the City Mayor;
2. The applicant's gross monthly income and his spouse do not exceed Php20,000.00. Likewise, the fair market value of his and his spouse's real property, save the subject lot, does not exceed Php300,000.00. Should the Urban Poor Affairs Office find it necessary, it shall require the submission of a Sworn Statement stating the applicant's above qualification appending thereto his and his spouse's Income Tax Returns and/or Assessor's Certification;
3. The application shall be approved only upon settlement of the outstanding balance on the principal and interest.
4. Moreover, the availment shall be computed as of the date of the filing of the application and corresponding payment.
5. Finally, to give greater opportunity to low income earners to benefit from this grant, the availment may be made within a period of two (2) years from the effectivity hereof.

SECTION 2. One-time availment. Availment of benefit under this program and such as may be established in the future shall only be allowed once during the term of the beneficiary's loan.

SECTION 3. Exclusion. Cancelled lot awards duly processed before and approved by the Naga Urban Development and Housing Board are excluded from the coverage of this program.

SECTION 4. Information Dissemination Campaign. Within two (2) months from the approval of this ordinance, the Housing and Settlement Development Office shall start and spearhead an information dissemination campaign on the provisions of this ordinance to ensure that intended beneficiaries know of the program, able to avail of the same and settle their outstanding delinquencies. Beneficiaries shall be called to a meeting. Posting shall also be made in at least three (3) conspicuous places in the barangay including the common areas or open spaces of the various project sites of the City's Socialized Housing Program.

SECTION 5. Implementing Office. The Housing and Settlement Development Office which is charge with the implementation of the City's Socialized Housing Program shall likewise be the implementing office of this ordinance. Within fifteen (15) days after its approval, it may promulgate such rules and procedures as it may deem necessary for the effective implementation hereof. Nonetheless, the absence of such implementing rules shall not delay or derail the immediate implementation hereof, this ordinance being self-executory.

SECTION 6. Effectivity. This Ordinance shall take effect immediately.

ENACTED: April 10, 2013.

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WE HEREBY CERTIFY to the correctness of the foregoing ordinance.

GIL A. DE LA TORRE
Secretary to the Sangguniang Panlungsod

GABRIEL H. BORDADO, JR.
City Vice Mayor & Presiding Officer

APPROVED:

JOHN G. BONGAT
City Mayor