Republic of the Philippines
QUEZON CITY COUNCIL
Quezon City
23rd City Council

PO23CC-131

49th Regular Session

ORDINANCE NO. SP-3484, S-2026

AN ORDINANCE RESTRUCTURING THE ACCOUNT BALANCE OF THE DELINQUENT BENEFICIARIES OF VARIOUS QUEZON CITY-OWNED OFF-CITY RESETTLEMENT SITES LOCATED IN RIZAL PROVINCE

Introduced by Councilors ATTY. VICENTE BELMONTE JR., ALY MEDALLA and LUIGI D. PUMAREN

Co-Introduced by Councilors Tany Joe "TJ" L. Calalay, Bernard R. Herrera, Dorothy A. Delarmente, M.D., Joseph P. Juico, Charm Ferrer, CPA, MPA, JD, Nicole "Nikki" V. Crisologo, Mikey F. Belmonte, Candy A. Medina, Atty. Voltaire Godofredo "Bong" Liban III, Dave C. Valmocina, Ranulfo "Tatay Rannie" Z. Ludovica, Atty. Christoffer Allan "Tope" Liquigan, Albert Alvin "Chuckie" L. Antonio III, Wencerom Benedict C. Lagumbay, Don S. De Leon, Edgar "Egay" G. Yap, Nanette Castelo Daza, Imee Rillo, Atty. Jesus Miguel Suntay, Raquel S. Malañgen, Joseph Joe Visaya, Aiko Melendez, Alfred Vargas, MPA, Karl Edgar Castelo, Shaira "Shay" L. Liban, Ram V. Medalla, Maria Eleanor "Doc Ellie" R. Juan, O.D., Emmanuel Banjo A. Pilar, Kristine Alexia Matias, RN, Victor "Vic" D. Bernardo, Vito Sotto Generoso, Jose Maria "Mari" M. Rodriguez, and Jhon Angelli "Sami" C. Neri

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WHEREAS, the Quezon City Government is the registered owner of several parcels of land and housing units located outside the territorial jurisdiction of Quezon City, which have been devoted to and/or utilized as resettlement sites for qualified beneficiaries under the City's Socialized Housing Program;

WHEREAS, by virtue of the corresponding Memoranda of Agreement and duly enacted Quezon City Resolutions, the Quezon City Government awarded socialized housing units located in various municipalities and cities in the Province of Rizal, such as Teresa, Morong, Antipolo, and Rodriguez, to qualified beneficiaries;

WHEREAS, the qualified beneficiaries individually entered into Contracts with the Quezon City Government, whereby they undertook to pay their respective principal obligations through monthly amortizations;

WHEREAS, pursuant to the provisions of the said Contracts, the qualified beneficiaries likewise agreed to pay a penalty equivalent to two percent (2%) per month in case of failure to pay the agreed monthly amortizations, in addition to interest at the rate of three and one hundred sixty-five thousandths percent (3.165%) per annum;

WHEREAS, due to unavoidable and/or unforeseeable adverse circumstances, including, but not limited to, the effects of the COVID-19 pandemic which adversely affected the financial capacity of the beneficiaries, many of their individual accounts became delinquent as a result of their failure to pay their monthly obligations on time, thereby resulting in the accumulation of penalties and interests;

WHEREAS, the foregoing financial difficulties are further aggravated by the inherent challenges associated with relocation to off-city resettlement sites, where economic opportunities remain limited and/or have yet to be fully established;

WHEREAS, the foregoing circumstances prompted the affected beneficiaries to petition the Quezon City Government, through the Housing, Community Development and Resettlement Department (HCDRD), for assistance in addressing their financial predicament;

WHEREAS, the Quezon City Mayor, Honorable Ma. Josefina G. Belmonte, recognizes and empathizes with the plight of off-city socialized housing beneficiaries and, in her capacity as representative of the Quezon City Government, continues to exhaust all possible means to prevent the displacement of the City's beneficiaries by pursuing sustainable socialized housing programs;

WHEREAS, on August 6, 2024, the Quezon City Housing Board (QCHB), chaired by the Quezon City Mayor, Honorable Ma. Josefina G. Belmonte, approved QCHB Resolution No. 006, Series of 2024, entitled "A Resolution Approving the Proposal of the Housing, Community Development and Resettlement Department (HCDRD) to Restructure the Respective Delinquent Accounts of the Beneficiaries of Various Quezon City-Owned Off-City Resettlement Sites in Rizal Province, and Urging the Quezon City Council to Enact an Ordinance Approving the same," as an act of compassion toward off-city beneficiaries with delinquent accounts;

WHEREAS, the proposed restructuring of the subject delinquent accounts shall, in essence, entail the condonation of penalties and interests accumulated as of December 31, 2024, relative to the delinquent beneficiaries;

WHEREAS, the proposed restructuring shall likewise require the beneficiaries concerned to enter into new contracts with the Quezon City Government;

WHEREAS, the proposed restructuring shall further extend the period for payment of monthly amortizations to a maximum term of thirty (30) years;

WHEREAS, the beneficiaries concerned shall nevertheless be forewarned that, should they fail to pay the amortizations due after having been granted the restructuring of their delinquent accounts, the Quezon City Government shall be constrained to institute extrajudicial eviction proceedings and take possession of the subject housing units for possible award to other qualified beneficiaries;

WHEREAS, the beneficiaries concerned shall likewise be required to make an initial payment equivalent to one (1) monthly amortization upon the signing of the new contract with the Quezon City Government.

NOW, THEREFORE,

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

SECTION 1. The monthly amortizations corresponding to the principal obligation of qualified beneficiaries with delinquent accounts are hereby restructured, and all penalties and interests accumulated and charged against such delinquent accounts as of December 31, 2024, are hereby condoned. The outstanding balance shall continue to earn interest at the rate of three and one hundred sixty-five thousandths percent (3.165%) per annum for a maximum period of thirty (30) years from the date of approval of the revised/amended contract. Payment shall be made under a graduated payment scheme during the first five (5) years. Thereafter, from the sixth (6th) year until the thirtieth (30th) year, the remaining balance shall be amortized in equal monthly installments.

SECTION 2. A new contract shall be executed by and between the Quezon City Government thru the Housing, Community Development and Resettlement Department (HCDRD) and the subject beneficiaries of Quezon City-Owned Off-City Resettlement Sites, particularly 1.) St. Therese QC-LGU Resettlement Project, Sitio Canlibot, Barangay Bagumbayan, Teresa, Rizal, 2.) St. Martha Homes QC-LGU Resettlement Project, Sitio Rambutan, Barangay Maybangcal, Morong, Rizal, 3.) Virgen Dela Paz QC-LGU Resettlement Project, Sitio Pantay-Abuyod, Barangay San Jose, Antipolo City, 4.) La Solidaridad Estate Homes 1-A QC-LGU Resettlement Project, Barangay San Isidro, Rodriguez, Rizal, and 5.) San Antonio Village QC-LGU Resettlement Project, Sitio Maislap, Barangay San Isidro, Rodriguez, Rizal.

SECTION 3. Under the new contract, the penalty to be charged shall still be two percent (2%) per month of delay.

SECTION 4. The HCDRD, which is tasked to implement the provisions of the Comprehensive Socialized Housing Code of 2018 (Quezon City Ordinance No. SP-2771, S-2018) and Republic Act No. 7279, otherwise known as the "Urban Development and Housing Act of 1992," shall formulate the necessary guidelines in the implementation of this Ordinance.

SECTION 5. The HCDRD shall prepare the list of names of all the subject beneficiaries of this Ordinance who shall be entitled to avail of and benefit from the restructuring program herein provided.

Beneficiaries covered by this Ordinance shall be given a period of two (2) years from the effectivity hereof within which to comply with and avail themselves of the restructuring program and corresponding benefits provided under this Ordinance. Failure to comply within the prescribed period shall render the beneficiary ineligible to avail of the benefits herein granted.

SECTION 6. This Ordinance shall take effect immediately upon its approval.

ENACTED: May 25, 2026.

CERTIFICATION

This is to certify that this Ordinance was ENACTED by the City Council on Second Reading on May 25, 2026 and was PASSED on Third/Final Reading on June 8, 2026.

GIAN G. SOTTO
City Vice Mayor
Presiding Officer

APPROVED: JUN 22 2026

MA. JOSEFINA G. BELMONTE
City Mayor

ATTESTED:

ATTY. JOHN THOMAS S. ALFEROS, III
City Government Department Head III
(Secretary to the Sanggunian)