

Villar emerges as top opposition bet

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The Senate convened itself into a Committee of the Whole after the minority senators questioned the integrity of the ethics committee led by Lacson.

Cayetano added that presidential candidates in the Senate such as Lacson, Roxas, Legarda, Escudero and Richard Gordon are very keen to start the investigation of the Senate ethics committee on Villar because of his high survey ratings.

"They want to create intrigues and to drag into the controversy the businesses that were established by the former Senate president even before he joined politics," Cayetano said.

Besides Gordon, the four senators (Lacson, Roxas, Legarda and Escudero) are among the 10 who voted to continue the investigation on Villar in the Committee of the Whole, while they are trying

to cover up the issue on the bogus "order" issued by the ethics committee.

"Since September 2008, they have been bringing up the issue on the C-5 road project supported by Senator Villar... right on time when the survey groups are doing their field work. Now, they again timed the investigation of the ethics committee, which they even made into a Committee of the Whole, within the survey period," Cayetano said.

He added that Villar's supporters remain strong and steady despite the attacks and the demolition job.

For his part, Villar said he is ready to defend himself of accusations before the plenary as he expressed confidence that Senate President Juan Ponce Enrile will give him a fair chance in the Committee of the Whole. ■

100,000 granted mortgage amnesty

by PERSUS ECHEMINADA
Philstar.com

THE National Housing Authority (NHA) began implementing last April 30 an amnesty program for some 100,000 homebuyers who are threatened with cancellation and foreclosure of the homes they acquired through the low cost housing program of the government.

NHA general manager Federico Laxa said the amnesty program is being carried out in compliance with Republic Act 9507 or the Socialized and Low Cost Housing Loan restructuring program for 2008.

"We want to provide a facility for our beneficiaries to get out from financial barriers," Laxa told reporters during a press briefing at the NHA central office in Quezon City.

Laxa said the P1.4 billion amnesty program would activate dormant accounts which is expected to generate more revenues for the government.

He said both the government and the homebuyers stand to benefit from the programs.

The new measure seeks to assist residential homeowners with arrears to update their account minus the condonation of penalties and unpaid interest and the structuring of their loan at lower interest rates and longer payment period.

Josephine Hottle, director of the corporate planning office, said after the approval, the terms of repayment would be extended to a maximum of 30 years depending on the age of the beneficiaries.

"We are allowing substitution of the heir so that they should be able to come up with monthly payment that will be affordable to them," Hottle said.

She also said they would not impose any payment for the application of the amnesty except for the regular monthly amortization of their loan and additional one-month amortization which will be credited for updated accounts.

She said "the principal will decrease every year if the account is paid on time."

If the balance of P60,000 is paid in full, a 20 percent discount will be given to the applicant.

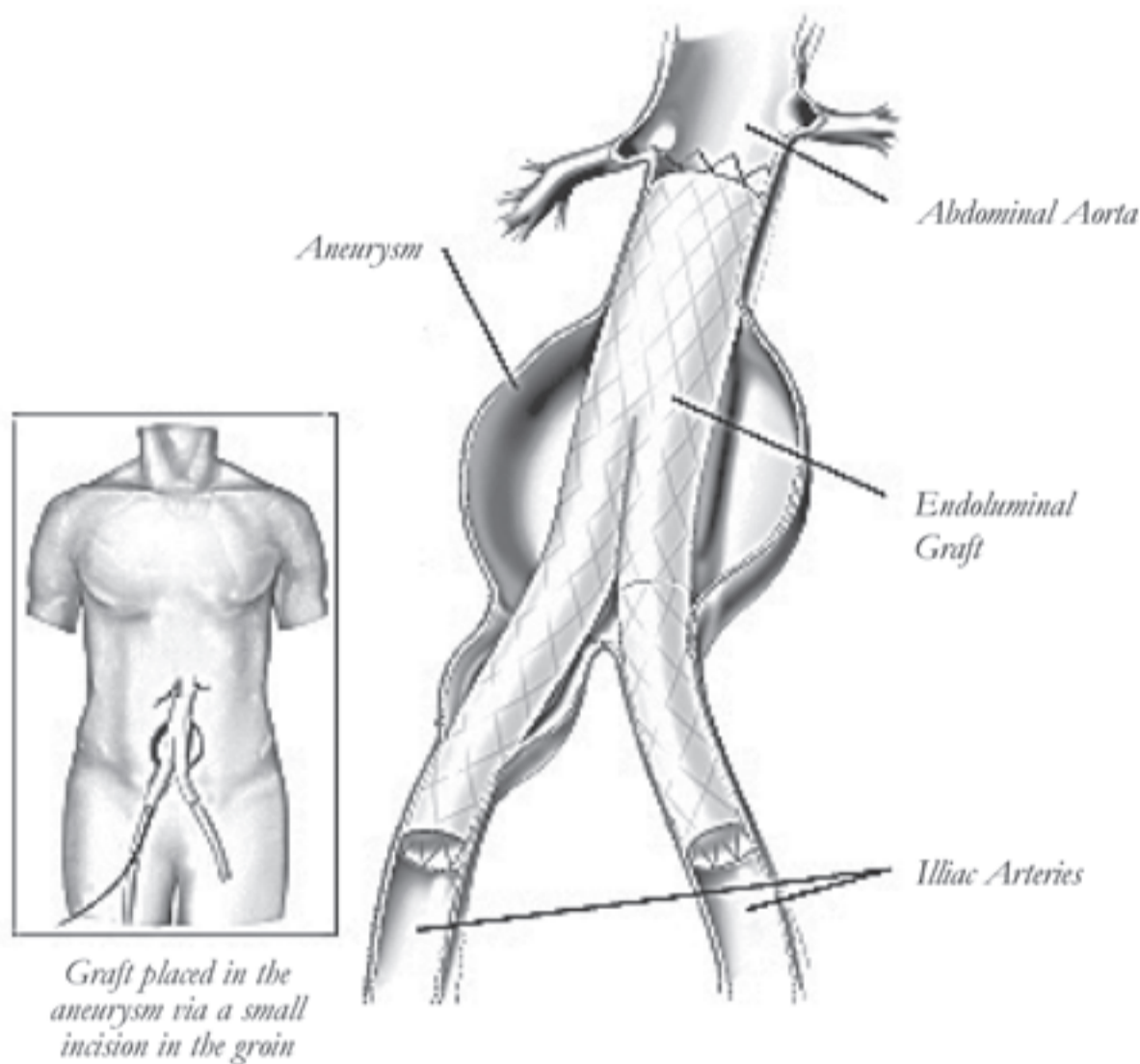
Over 100,000 accounts in 39 NHA projects are eligible to avail the program which will be officially launched on May 4 at the Bagong Silang Resettlement project in Caloocan city. The NHA will start accepting applicants in different project offices.

Covered by the condonation program are outstanding residential accounts or loans with principal accounts of less than P2.5 million, which have cumulated arrearages equivalent to at least three monthly amortization as of March 16, 2009.

Also eligible to avail of the amnesty program are community association beneficiaries under land tenure community and land acquisition support program (CLASP). ■

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